

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 AMICA 401(K) RETIREMENT SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1980
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) AMICA MUTUAL INSURANCE COMPANY PO BOX 6008 PROVIDENCE, RI 02940-6008
2b	Employer Identification Number (EIN) 05-0348344
2c	Plan Sponsor's telephone number 800-652-6422
2d	Business code (see instructions) 524150

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.	09/17/2024	SAMUEL C. PALMISANO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/17/2024	SAMUEL C. PALMISANO
	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 5386
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) 3456 6a(2) 3528 6b 191 6c 1706 6d 5425 6e 49 6f 5474 6g(1) 5311 6g(2) 5401 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2R 2S 2T 3F 3H

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 _____
- (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 AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

No

Yes

☒
- b

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

(b)

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

(b)

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

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

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

VANGUARD ADVISERS INC.

23-2811930

(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	NONE	171047	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE VANGUARD GROUP, INC.

23-1945930

(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 25 37 52	NONE	56794	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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
THE VANGUARD GROUP, INC	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.	
TD AMERITRADE, INC. 06-0988655	UP TO \$25 PER QUARTER, PER ACTIVE BROKERAGE PARTICIPANT; UP TO A \$50 ONE TIME PER PARTICIPANT BROKERAGE SET-UP FEE AS COMPENSATION FOR VANGUARD'S INITIAL/ONGOING ENHANCEMENTS TO INTEGRATE TD AMERITRADE'S BROKERAGE SERVICE FOR PLAN PARTICIPANTS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
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C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344
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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: VFTC TARGET RET INCOME TRUST II

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

c EIN-PN 90-6083967-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13447679
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2020 TRUST II

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

c EIN-PN 90-6083982-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13269577
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2025 TRUST II

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

c EIN-PN 90-6083980-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31077003
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2030 TRUST II

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

c EIN-PN 90-6083978-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34488138
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2035 TRUST II

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

c EIN-PN 90-6083976-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33877237
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2040 TRUST II

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

c EIN-PN 90-6083974-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25290578
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2045 TRUST II

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

c EIN-PN 90-6083972-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33689538
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For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2050 TRUST II

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

c EIN-PN 90-6083970-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 43280943
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2055 TRUST II

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

c EIN-PN 27-6715091-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38077471
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2060 TRUST II

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

c EIN-PN 45-3799419-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18196882
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2065 TRUST II

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

c EIN-PN 82-6194314-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3421983
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2070 TRUST II

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

c EIN-PN 87-7039453-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 124361
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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
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY		
D Employer Identification Number (EIN) 05-0348344		

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)	2536046	3267835
(2) Participant contributions	1b(2)	561764	571662
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	12812252	13824193
(9) Value of interest in common/collective trusts	1c(9)	229316285	288241390
(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)	498176643	560052456
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	9461253	11138397

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	752864243	877095933
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	365	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	365	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	752863878	877095933

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)	18997492	
(B) Participants	2a(1)(B)	27842816	
(C) Others (including rollovers)	2a(1)(C)	949367	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		47789675
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)	835841	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		835841
(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)	14227216	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		14227216
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		41850007
(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)		71161590
c Other income	2c		2438801
d Total income. Add all income amounts in column (b) and enter total	2d		178303130

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	53774778	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)	90715	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		53865493
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	205582	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		205582
j Total expenses. Add all expense amounts in column (b) and enter total	2j		54071075

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		124232055
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**

(2) EIN: **13-5565307**

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.)	☒	☐	1239001
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?	☒	☐	10000000
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.
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY		D Employer Identification Number (EIN) 05-0348344
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 23-2186884		
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		3 503
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 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)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	

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

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

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

a Enter the percentage of plan assets held as:

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

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

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

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

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation. _____

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

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

☐ Design-based safe harbor method

☒ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

To the Plan Participants and Plan Administrator
Amica 401(k) Retirement Savings Plan:

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

We have performed audits of the financial statements of Amica 401(k) Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and December 31, 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2023 and December 31, 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the 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 ERISA Section 103(a)(3)(C) audit opinion.



Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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

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

In performing an audit in accordance with GAAS, we:

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

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



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

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 Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4a - Schedule of Delinquent Participant Contributions for the year ended December 31, 2023 (Schedule 1) and Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2023 (Schedule 2) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

KPMG LLP

Providence, Rhode Island
September 6, 2024



**AMICA 401(k) RETIREMENT
SAVINGS PLAN**

Financial Statements and Supplemental Schedules

December 31, 2023 and 2022

(With Independent Auditors' Report Thereon)



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

To the Plan Participants and Plan Administrator
Amica 401(k) Retirement Savings Plan:

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

We have performed audits of the financial statements of Amica 401(k) Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and December 31, 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2023 and December 31, 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the 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 ERISA Section 103(a)(3)(C) audit opinion.



Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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

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

In performing an audit in accordance with GAAS, we:

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

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



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

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 Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4a - Schedule of Delinquent Participant Contributions for the year ended December 31, 2023 (Schedule 1) and Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2023 (Schedule 2) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

KPMG LLP

Providence, Rhode Island
September 6, 2024

AMICA 401(k) RETIREMENT SAVINGS PLAN
 Statements of Net Assets Available for Benefits
 December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
<u>Assets:</u>		
Investments, at fair value (notes 1 and 5)	\$ 859,432,243	\$ 736,954,181
Total investments	<u>859,432,243</u>	<u>736,954,181</u>
Receivables:		
Participant contributions	571,662	561,764
Employer contributions	3,267,835	2,536,046
Notes receivable from participants	<u>13,824,193</u>	<u>12,812,252</u>
Total receivables	<u>17,663,690</u>	<u>15,910,062</u>
Total assets	<u>877,095,933</u>	<u>752,864,243</u>
<u>Liabilities:</u>		
Payable for securities	<u>-</u>	<u>365</u>
Total liabilities	<u>-</u>	<u>365</u>
Net assets available for benefits	<u>\$ 877,095,933</u>	<u>\$ 752,863,878</u>

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2023

	<u>2023</u>
Additions to net assets attributed to:	
Interest income, participant loans	\$ 835,841
Interest and dividend income, investments	14,227,338
Net appreciation in fair value of investments	115,334,255
Total investment income	<u>130,397,434</u>
Contributions:	
Participants	28,792,183
Employer	18,997,492
Total contributions	<u>47,789,675</u>
Other additions	116,021
Total additions	<u>178,303,130</u>
Deductions from net assets attributed to:	
Participant withdrawals	53,774,778
Administrative expenses	296,297
Total deductions	<u>54,071,075</u>
Net increase	124,232,055
Net assets available for benefits:	
Beginning of year	752,863,878
End of year	<u>\$ 877,095,933</u>

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

(1) Description of Plan

The following brief description of the Amica 401(k) Retirement Savings Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

(a) General

The Plan is a defined contribution (savings) plan sponsored by Amica Mutual Insurance Company (Plan Sponsor) (with participation by Amica Life Insurance Company) (the Companies) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan allows before-tax savings and after-tax savings under Section 401(k) of the Internal Revenue Code (IRC) and also provides a loan feature. The Plan uses Vanguard Fiduciary Trust Company (Vanguard) as its custodian, record keeper and investment manager. The Plan currently invests in various mutual funds through Vanguard. The Companies and the participants do not have ownership of any individual investments or other assets of the Plan.

Effective January 1, 2022, the Plan has been amended and restated in order to incorporate necessary changes pursuant to law changes as outlined in Internal Revenue Service Notice 2019-64, including the Bipartisan Budget Act of 2018, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE ACT), and the CARES Act.

(b) Notes Receivable from Participants

The loan feature of the Plan allows each participant to borrow up to the lesser of (a) \$50,000 reduced by the highest outstanding loan balance during the past twelve months less the current loan balance or (b) 50% of the total vested account balance. Interest on the loan will be determined by the Companies or the custodian based on the prevailing prime rate of interest plus one percentage point. Each loan must be repaid over a period up to five years unless it is used to purchase the principal residence of a participant in which case it may be repaid over a period up to twenty-five years. Principal and interest is paid ratably through payroll deduction.

On March 27, 2020 the Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted, pursuant to which retirement plan sponsors may amend their plans to include several relief provisions available to tax-qualified retirement plans and their participants. Management decided to adopt the loan repayment deferral provision of the CARES Act. Participants with an outstanding loan balance as of March 27, 2020, were permitted to delay payments for up to a year. Payments made after the suspension period will be adjusted to reflect the delay in the due date of the payments and any interest accruing during such delay. Further, management also decided to adopt the Coronavirus-Related Distributions (CRDs) which allows participants impacted by COVID-19, through the end of 2020, to take CRDs from their Plan balance of up to \$100,000. These CRDs were not penalized for early withdrawal and can be repaid over a period of up to three years. CRDs will be considered separate from the Plan's standard hardship withdrawals and loans, allowing participants the ability to still take loans and standard hardship withdrawals during this time.

(c) Contributions

Effective April 1, 2022, all employees other than interns, work study or seasonal employees are eligible to contribute to the Plan as of the first day of employment. Previously, part-time employees were eligible after one year of service, with a minimum of 1,000 hours in an employment year.

Eligible participants not classified as highly compensated may contribute up to 50% of their salary. Highly compensated participants may contribute up to 50% of their salary, of which after-tax contributions may not exceed 10%. Both classes of participants are limited by the Internal Revenue Service dollar limitation of \$22,500 for 2023 plus the "catch up" contribution of \$7,500 for participants that are at least 50 years of age.

The Companies match 100% of the first 6% of participant contributions. Effective April 1, 2022, part-time employees who were not previously members of the Plan may contribute, but they are ineligible to receive Company match. The investment election chosen by the participants applies to all contributions, including the Company match.

When employees first become eligible to participate in the Plan, absent an affirmative election to decline participation in the Plan, they will be deemed to have elected a pre-tax contribution of 6% of their compensation. Absent affirmative

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

election in subsequent years, such employee's deferral rates will be automatically increased by 1% each year until their pre-tax deferral percentage equals 12% of compensation.

Participant and employer contributions are fully vested, including employer contributions.

During 2019, Amica Mutual Insurance Company amended the Amica Pension Fund to close the Pension Plan to new participants such that no new participants may be added on or after July 1, 2019. As a result, employees hired on or after July 1, 2019 are eligible for an additional 3% non-elective annual company contribution under an amendment to the Plan. In addition, employees hired on or after January 1, 2004 and before July 1, 2019 were given a one-time option in December 2019 of continuing to earn retirement benefits through the Amica Pension Fund or to freeze pension benefits and earn the additional 3% annual company contribution under the Plan. This one-time option was effective for January 1, 2020. The additional 3% non-elective annual company contribution is paid out in the February following the calendar year in which it was earned, to eligible participants.

(d) Participant Accounts

Each participant's account is credited with the participant's contributions, the Companies' contributions, and Plan earnings based on Plan provisions. Contributions are allocated to the investment vehicle(s) as selected by each participant. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

(e) Withdrawals

Active participants are limited to one withdrawal every six months, subject to a \$200 minimum for the following: after-tax contributions made prior to January 1, 2010, Company matching contributions made before 2008 and Company matching contributions made in 2008 and 2009 in excess of 3.5%. All company matching contributions made on or after January 1, 2010, are considered non-withdrawable and may not be withdrawn until age 59½. There is a \$1,000 minimum when withdrawing after-tax contributions made on or after January 1, 2010. At age 59½, unlimited withdrawals may be made from after-tax, rollover, Company match, before-tax, Roth rollover and Roth contributions subject to a \$200 minimum. Certain early withdrawal provisions exist for active employees who qualify for a financial hardship as defined in the Plan.

(2) Summary of Significant Accounting Policies**(a) Basis of Presentation**

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with U.S. generally accepted accounting principles (GAAP).

(b) Use of Estimates

The preparation of financial statements in conformity with GAAP 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, excluding participant loans, are stated at fair value. Shares of registered investment companies are valued at quoted market prices which represent the net asset value of shares held by the Plan at year-end. Equities are valued at last quoted sales price as of the close of trading at year-end; such securities not traded on the year-end date are valued at the last quoted bid price. Fixed income securities are valued using the last quoted bid price. Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income.

(d) Participant Loans

Participant loans are valued at the outstanding principal balance.

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

(e) Payment of Benefits

Benefits are recorded when paid.

(f) Going Concern

Management's review of relevant conditions and events, considered in the aggregate, indicate that it is probable that the Plan will be able to meet its obligations as they become due within one year after the date that the financial statements are available to be issued.

(3) Related Party and Party in Interest Transactions

The Plan Sponsor pays for certain administrative services on behalf of the Plan at no cost to the participants. The Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA. In addition to the trustee and custodian of the Plan, KPMG LLP, the auditor of the Plan's financial statements, is also a party in interest as defined by ERISA.

(4) Tax Status

The Plan received its latest determination letter from the Internal Revenue Service dated June 9, 2015, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code), and therefore, the related trust is exempt from federal taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan has been amended since receiving the determination letter. Management believes the Plan is designed and being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is exempt from federal taxation.

U.S. GAAP requires 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. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023, 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.

(5) Investment Information Certified by Vanguard

The plan administrator has elected the method of compliance permitted by Title 29 U.S. Code of Federal Regulations (CFR) Part 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. All information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividend income, and interest income on participant loans for the year ended December 31, 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Vanguard Fiduciary Trust Company (the trustee of the Plan). The Plan's independent accountants did not extend their audit procedures to the information certified by the Trustee, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP. All Plan investments are managed by Vanguard and are considered to be party in interest transactions.

(a) Fair Value Measurements (Unaudited)

1. ASC Topic 820 "Fair Value Measurements and Disclosures" establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 – Observable inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. If the asset or liability has a specified (contractual) term, a Level 2 input must be observable for substantially the full term of the asset or liability. Level 2 inputs would include, for example, quoted prices for similar assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

2. The following tables provide information as of December 31, 2023 and 2022 about the Plan's financial assets and liabilities measured at fair value on a recurring basis:

2023	Level 1	Level 2	Level 3	Total
Registered investment companies	\$848,293,847	-	-	\$848,293,847
Common stocks	6,482,463	-	-	6,482,463
Closed-end funds	151,801	-	-	151,801
Mutual funds	966,692	-	-	966,692
Exchange traded funds	2,034,810	-	-	2,034,810
Preferred Stock	31,717	-	-	31,717
Money Market Fund	355,011	-	-	355,011
Cash	821,925	-	-	821,925
Treasury Bond	2,469	-	-	2,469
Bond Fund	152,260	-	-	152,260
Bonds	-	133,254	-	133,254
Certificates of Deposit	-	5,994	-	5,994
Total assets at fair value	\$859,292,995	\$139,248	-	\$859,432,243

2022	Level 1	Level 2	Level 3	Total
Registered investment companies	\$727,492,929	-	-	\$727,492,929
Common stocks	5,911,232	-	-	5,911,232
Closed-end funds	49,335	-	-	49,335
Mutual funds	1,223,094	-	-	1,223,094
Exchange traded funds	1,561,382	-	-	1,561,382
Bonds	-	25,261	-	25,261
Certificates of Deposit	-	690,948	-	690,948
Total assets at fair value	\$736,237,972	\$716,209	-	\$736,954,181

Level 1 financial assets at December 31, 2023 include exchange-listed money market funds, preferred stock and cash. Level 1 financial assets at December 31, 2023 and 2022 include actively traded diversified mutual funds, actively traded exchange-listed equity securities, U.S. Treasury Notes and Vanguard Exchange Traded Funds.

Level 2 financial assets at December 31, 2023 and 2022 include debt securities whose quoted prices are provided by an independent pricing service and a FDIC insured deposit account with quoted prices provided by an independent pricing service.

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

There were no transfers in or out of Level 3 in the current year. The Plan recognizes transfers between levels at the end of the reporting period.

(6) Plan Termination

Although no intent to do so has been expressed, the Companies have the right under the Plan to change their contributions at any time and to terminate the Plan subject to the provisions of ERISA.

(7) Risk and Uncertainties

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

(8) Subsequent Events

For purposes of determining the effects of subsequent events on these financial statements, the Plan has evaluated events subsequent to December 31, 2023 and through September 6, 2024, the date at which the financial statements were available to be issued.

There were no other events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

(Continued)

Schedule 1

Amica 401(k) Retirement Savings Plan
 Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
 Year Ended December 31, 2023

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
\$1,239,001	\$0	\$1,239,001	\$0	\$0

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 36,231,993
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	70,625,341
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	84,093,745
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	9,255,122
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	33,415,207
# * VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,348,733
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,596,900
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	30,249,732
# * VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	68,301,884
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	65,993,511
# * VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	100,558,936
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	49,381,351
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	13,269,577
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	31,077,003
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	34,488,139
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	33,877,237
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	25,290,578
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	33,689,539
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	43,280,943
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	38,077,471
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	18,196,882
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	3,421,983
# * VANGUARD TARGET RETIREMENT 2070 TRUST II	Common/Collective Trust	124,361
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	13,447,679
# * Participant Loans	4.25% - 10.50%	13,824,193
@ FORD MOTOR CO 6.05%27	Bond	14,838
@ THE GOLDMAN SACHS G 7%32	Bond	10,009
@ EATON VANCE FLOATING-RAT	Bond Fund	30,732
@ FIDELITY FLOATING RATE H	Bond Fund	5,189
@ HARTFORD SHORT DURATION	Bond Fund	30,323

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ HARTFORD STRATEGIC INCOM	Bond Fund	34,266
@ PFG ACTIVE CORE BOND STR	Bond Fund	4,828
@ PFG TACTICAL INCOME STRA	Bond Fund	5,090
@ PIMCO REAL RETURN ADMIN	Bond Fund	21,297
@ VANGUARD SHRT-TERM INFL-	Bond Fund	20,535
@ Cash	Cash	821,925
@ CHARLES SCHWAB BA 5.2%24	Certificate of Deposit	1,000
@ FIRST FEDERAL BA 5.25%25	Certificate of Deposit	998
@ FIRST FEDERAL BAN 5.5%26	Certificate of Deposit	999
@ JEFF BANK 5.4%28	Certificate of Deposit	1,000
@ JPMORGAN CHASE & 5.25%25	Certificate of Deposit	998
@ WELLS FARGO & CO 4.9%24	Certificate of Deposit	999
@ ABRDN GLOBAL PREMIER PRO	Closed-End Fund	698
@ ABRDN HEALTHCARE OPPORTU	Closed-End Fund	616
@ ABRDN HLTHCR INV	Closed-End Fund	563
@ ABRDN WORLD HEALTHCARE C	Closed-End Fund	525
@ BARINGS GLOBAL SHORT DUR	Closed-End Fund	3,885
@ CALAMOS DYNAMIC CONV	Closed-End Fund	455
@ COHEN & STEERS LTD DUR P	Closed-End Fund	8,294
@ COHEN AND STEERS INFRAST	Closed-End Fund	489
@ COHEN STEERS QUAL INCOME	Closed-End Fund	551
@ COHEN STEERS REIT PREFER	Closed-End Fund	907
@ EAGLE POINT CREDIT CF	Closed-End Fund	428
@ FLAHERTY CRUMRINE DYN PR	Closed-End Fund	408
@ GRAYSCALE BITCOIN TR BTC	Closed-End Fund	64,945
@ GRAYSCALE ETHEREUM TR ET	Closed-End Fund	972
@ HANCOCK JOHN FINANCIAL	Closed-End Fund	692
@ HIGHLAND OPRNT AND INCOM	Closed-End Fund	346
@ JOHN HANCOCK PREFERRED I	Closed-End Fund	16,827
@ LIBERTY ALL STAR EQUITY	Closed-End Fund	849

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@	OXFORD LANE CAPITAL ORD	Closed-End Fund	445
@	PIMCO CORPORATE OPPORTUN	Closed-End Fund	596
@	PIMCO DYNAMIC INCOME CF	Closed-End Fund	610
@	PIMCO DYNAMIC INCOME OPP	Closed-End Fund	4,351
@	REAVES UTILITY INCOME	Closed-End Fund	2,674
@	ROYCE VALUE CF	Closed-End Fund	655
@	SABA CAPITAL INCOME OPPO	Closed-End Fund	841
@	SPROTT PHYSICAL GOLD ETV	Closed-End Fund	2,390
@	SPROTT PHYSICAL SILVER E	Closed-End Fund	34,647
@	XAI OCTGON FLOAT RTE ALT	Closed-End Fund	2,142
@	3M CO	Common Stock	578
@	88 ENERGY ORD ORDF	Common Stock	16
@	89BIO INC	Common Stock	1,117
@	A T & T INC	Common Stock	6,449
@	ABBVIE INC	Common Stock	1,860
@	ACACIA RESH ACACIA	Common Stock	235
@	ACCENTURE PLC	Common Stock	1,456
@	ACUSHNET HOLDINGS CORP	Common Stock	12,634
@	ADAPTIVE BIOTECHNOLOGIES	Common Stock	98
@	ADOBE INC	Common Stock	1,790
@	ADVANCED MICRO DEVICE IN	Common Stock	10,466
@	AGNICO EAGLE MINES	Common Stock	442
@	AIR PROD & CHEMICALS	Common Stock	11,050
@	AIRBNB INC	Common Stock	4,084
@	AIRGAIN INCORPORATED	Common Stock	107
@	AKAMAI TECHNOLOGIES INC	Common Stock	11,835
@	ALASKA AIR GROUP INC	Common Stock	3,984
@	ALCOA CORP	Common Stock	1,156
@	ALEXANDRIA REAL EST	Common Stock	3,246
@	ALPHABET INC.	Common Stock	32,132

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ ALPHABET INC.	Common Stock	25,284
@ ALTERYX INC	Common Stock	1,132
@ ALTRIA GROUP INC	Common Stock	4,572
@ AMAZON.COM INC	Common Stock	82,655
@ AMBARELLA INC	Common Stock	613
@ AMC ENTERTAINMENT	Common Stock	24
@ AMER ELECTRIC PWR CO	Common Stock	2,298
@ AMERICAN EXPRESS CO	Common Stock	36,649
@ AMERICAN INTL GROUP	Common Stock	4,137
@ AMERICAN LITHIUM CRP	Common Stock	1,100
@ AMERIGO RESOURCES	Common Stock	527
@ AMERN TOWER CORP	Common Stock	23,688
@ AMGEN INC.	Common Stock	3,619
@ ANI PHARMACEUTICALS	Common Stock	110
@ ANIKA THERAPEUTICS	Common Stock	46,453
@ ANTERO MIDSTREAM CORP	Common Stock	2,506
@ APPLE HOSPITALITY REIT I	Common Stock	180
@ APPLE INC	Common Stock	640,058
@ APPLIED MATERIALS	Common Stock	824
@ APPLOVIN CORP	Common Stock	797
@ ARCTURUS THERAPEUTICS HL	Common Stock	315
@ ARDMORE SHIPPING CO	Common Stock	352
@ ARISTA NETWORKS INC	Common Stock	2,826
@ AST SPACEMOBILE INC	Common Stock	3,015
@ ATLISSIAN CORP	Common Stock	1,189
@ ATMOS ENERGY CORP	Common Stock	2,002
@ AURORA CANNABIS INC	Common Stock	24
@ AUTODESK INC	Common Stock	1,217
@ AUXLY CANNABIS GROUP I F	Common Stock	55
@ B J S WHOLESALE CLUB HOL	Common Stock	9,999

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@	BANK OF AMERICA CORP	Common Stock	3,372
@	BARRICK GOLD CORP	Common Stock	374
@	BEACHBODY CO INC	Common Stock	33
@	BECTON DICKINSON&CO	Common Stock	2,438
@	BERKSHIRE HATHAWAY	Common Stock	297,098
@	BIT DIGITAL INC	Common Stock	846
@	BLACKBERRY LTD	Common Stock	708
@	BLACKLINE INC	Common Stock	937
@	BLACKROCK INC	Common Stock	1,764
@	BLACKSTONE INC	Common Stock	14,401
@	BLADE AIR MOBILITY INC	Common Stock	1,765
@	BLOCK INC	Common Stock	11,293
@	BOSTON BEER CO INC	Common Stock	691
@	BRADY CORP	Common Stock	7,389
@	BRISTOL-MYERS SQUIBB	Common Stock	1,895
@	BROADCOM INC	Common Stock	6,039
@	BROADWIND INC	Common Stock	69
@	C N X RESOURCES CORPORAT	Common Stock	800
@	C3 AI INC	Common Stock	8,039
@	CAL DIVE INTERNATNAL	Common Stock	2
@	CAMBIUM NETWORKS CORP F	Common Stock	180
@	CAMECO CORP	Common Stock	3,017
@	CANOPY GROWTH CORP	Common Stock	388
@	CANSORTIUM INC	Common Stock	58
@	CARNIVAL CORP	Common Stock	3,838
@	CARRIER GLOBAL CORP	Common Stock	4,612
@	CATALENT INC	Common Stock	449
@	CAVA GROUP INC	Common Stock	17,192
@	CELLEX THERAPEUTICS	Common Stock	357
@	CELSIUS HOLDINGS INC	Common Stock	13,303

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ CENNTRO ELECTRIC GROUP F	Common Stock	3
@ CERAGON NETWORKS LTD	Common Stock	3,605
@ CHARGEPOINT HOLDINGS INC	Common Stock	70
@ CHARLES RIVER LABS	Common Stock	11,820
@ CHARLES SCHWAB CORP	Common Stock	8,428
@ CHARLOTTE WEB HLDGS I F	Common Stock	20
@ CHARTER COMMUNICATN	Common Stock	10,883
@ CHECKPOINT THERAPEUTICS	Common Stock	344
@ CHEMED CORP	Common Stock	1,768
@ CHEVRON CORP	Common Stock	30,578
@ CHIPOTLE MEXICAN GRL	Common Stock	6,861
@ CHUBB LTD	Common Stock	1,824
@ CIPHER MNG INC	Common Stock	516
@ CISCO SYSTEMS INC	Common Stock	8,295
@ CITIGROUP INC	Common Stock	28,421
@ CITIZENS FINL GROUP INC	Common Stock	981
@ CLEAN ENERGY FUELS	Common Stock	8,694
@ CLEVELAND-CLIFFS INC	Common Stock	45,945
@ CLOROX CO	Common Stock	1,700
@ COPART INC	Common Stock	6,468
@ CORNING INC	Common Stock	1,227
@ CORSAIR GAMING INC	Common Stock	2,820
@ CORTEVA INC	Common Stock	3,163
@ COSTCO WHOLESALE CO	Common Stock	16,502
@ COTERRA ENERGY INC	Common Stock	427
@ CREDIT ACCEPT CORP	Common Stock	1,065
@ CRESCO LABS INC	Common Stock	678
@ CRISPR THERAPEUTICS	Common Stock	17,528
@ CROCS INC	Common Stock	4,671
@ CRONOS GROUP INC	Common Stock	3,135

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ CROWDSTRIKE HLDGS INC	Common Stock	7,660
@ CROWN CASTLE INC	Common Stock	23,691
@ CROWN HOLDINGS INC	Common Stock	14,274
@ CURALEAF HOLDINGS INC F	Common Stock	7,511
@ CURRENTC POWER CORP	Common Stock	1
@ CVS HEALTH CORP	Common Stock	31,193
@ CYBERARK SOFTWARE LTD	Common Stock	3,286
@ DANAHER CORP	Common Stock	1,170
@ DANIMER SCIENTIFIC INC	Common Stock	77
@ DEERE & CO	Common Stock	803
@ DELL TECHNOLOGIES INC	Common Stock	49,366
@ DENISON MINES CORP	Common Stock	7,080
@ DERMTECH INC	Common Stock	88
@ DESKTOP METAL INC	Common Stock	263
@ DEVON ENERGY CORP	Common Stock	453,916
@ DEXCOM INC	Common Stock	2,978
@ DIAMOND HILL INVT GP	Common Stock	1,656
@ DIAMONDBACK ENERGY	Common Stock	1,749
@ DICKS SPORTING GOODS	Common Stock	2,645
@ DIGIHOST TECHNOLOGY IN F	Common Stock	458
@ DOCUSIGN INC	Common Stock	297
@ DOLLAR GENERAL CORP	Common Stock	816
@ DOMINOS PIZZA INC	Common Stock	9,894
@ DOW INC	Common Stock	3,619
@ DRAFTKINGS INC NEW	Common Stock	5,993
@ DRIVE SHACK INC	Common Stock	133
@ DUPONT DE NEMOURS INC IA	Common Stock	5,077
@ DUTCH BROS INC	Common Stock	3,167
@ DYNATRACE INC	Common Stock	328
@ EDITAS MEDICINE INCORPOR	Common Stock	2,127

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ EMBECTA CORP	Common Stock	38
@ ENERGY FUELS INC	Common Stock	1,079
@ ENPHASE ENERGY INC	Common Stock	1,057
@ ENZOLYTICS INC	Common Stock	88
@ EQT CORP	Common Stock	984
@ EQUINIX INC	Common Stock	2,536
@ EQUINOX GOLD CORP	Common Stock	73
@ EQUITY COMMONWEALTH	Common Stock	3,399
@ ESPORTS ENTERTAINMENT GR	Common Stock	4
@ ETSY INC	Common Stock	1,054
@ EVERSOURCE ENERGY	Common Stock	9,875
@ EXELIXIS INC	Common Stock	23,990
@ EXP WORLD HLDGS INC	Common Stock	159
@ EXXON MOBIL CORP	Common Stock	13,237
@ F T I CONSULTING INC	Common Stock	1,992
@ FAIR ISAAC INTL CORP	Common Stock	2,328
@ FARMLAND PARTNERS	Common Stock	653
@ FERRARI N V	Common Stock	102,330
@ FIRST REPUBLIC BANK	Common Stock	5
@ FISHER INC	Common Stock	578
@ FIVERR INTERNET LTD	Common Stock	163
@ FLEETCOR TECHNOLOGIE	Common Stock	1,130
@ FORD MOTOR CO	Common Stock	7,924
@ FORTINET INC	Common Stock	2,634
@ FORVIA SE ORDF	Common Stock	113
@ FREEPORT-MCMORAN INC	Common Stock	6,992
@ FUBOTV INC	Common Stock	1,590
@ GAN LTD	Common Stock	79
@ GE HEALTHCARE TECHNOLOGI	Common Stock	7,735
@ GENERAL ELECTRIC CO	Common Stock	3,216
@ GENERAL MOTORS CO	Common Stock	12,821

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ GERMAN AMERICAN BANC	Common Stock	339
@ GILAT SATLLTE NETWK	Common Stock	367
@ GILEAD SCIENCES INC	Common Stock	9,158
@ GINKGO BIOWORKS HLDGS IN	Common Stock	338
@ GLOBAL CORD BLOOD ORDF	Common Stock	610
@ GLOBAL MEDICAL R E I T I	Common Stock	5,060
@ GREEN THUMB INDS INC	Common Stock	3,387
@ HANMI BANK	Common Stock	308
@ HASBRO INC	Common Stock	1,834
@ HCA HEALTHCARE INC	Common Stock	43
@ HENRY JACK & ASSOC	Common Stock	1,358
@ HERON THERAPEUTICS	Common Stock	51
@ HERTZ GLOBAL HLDGS INC N	Common Stock	1,039
@ HOMOLOGY MEDICINES INC	Common Stock	122
@ HONEYWELL INTL INC	Common Stock	4,395
@ HORIZONTE MINERALS ORDF	Common Stock	28
@ HOWMET AEROSPACE INC	Common Stock	5,574
@ HUBSPOT INC	Common Stock	1,742
@ HUMANA INC	Common Stock	2,396
@ HUT 8 CORP	Common Stock	1,134
@ IBIO INC	Common Stock	33
@ IBM CORP	Common Stock	6,643
@ ILLINOIS TOOL WORKS	Common Stock	1,403
@ ILLUMINA INC	Common Stock	418
@ IMMUNOGEN INC	Common Stock	7,413
@ INDIE SEMICONDUCTOR INC	Common Stock	406
@ INTEL CORP	Common Stock	3,740
@ INTELLIA THERAPEUTICS IN	Common Stock	1,220
@ INTUIT INC	Common Stock	3,184
@ INTUITIVE SURGICAL	Common Stock	2,024

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ INVITAE CORP	Common Stock	16
@ IROBOT CORP	Common Stock	464
@ IVANHOE MINES LTD	Common Stock	388
@ JOHNSON & JOHNSON	Common Stock	51,390
@ JPMORGAN CHASE & CO	Common Stock	2,845
@ JUSHI HLDGS INC	Common Stock	690
@ JUVA LIFE INC	Common Stock	21
@ KENVUE INC	Common Stock	215
@ KINDER MORGAN INC	Common Stock	2,837
@ KOPIN CORP	Common Stock	609
@ KROGER CO	Common Stock	237
@ KULR TECHNOLOGY GROUP IN	Common Stock	37
@ KYNDRYL HLDGS INC	Common Stock	104
@ LAS VEGAS SANDS CORP	Common Stock	6,178
@ LATCH INC	Common Stock	335
@ LEMONADE INC	Common Stock	3,065
@ LENDINGTREE INC NEW	Common Stock	303
@ LENSAR INC	Common Stock	77
@ LILLY ELI & CO	Common Stock	14,573
@ LOCKHEED MARTIN CORP	Common Stock	2,925
@ LULULEMON ATHLETICA	Common Stock	42,437
@ LUMEN TECHNOLOGIES INC	Common Stock	29
@ LUMINAR TECHNOLOGIES INC	Common Stock	1,685
@ LYRA THERAPEUTICS INC	Common Stock	262
@ MARATHON DIGITAL HLDGS I	Common Stock	2,936
@ MARKEL GROUP INC	Common Stock	1,420
@ MARKETWISE INC	Common Stock	546
@ MARTIN MARIETTA MATERIAL	Common Stock	7,484
@ MARVELL TECHNOLOGY INC	Common Stock	3,427
@ MASTERCARD INC	Common Stock	12,200

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ MATADOR RESOURCES CO	Common Stock	4,611
@ MATCH GROUP INC NEW	Common Stock	25,660
@ MATTERPORT INC	Common Stock	673
@ MC CORMICK & CO INC	Common Stock	865
@ MCEWEN MNG INC	Common Stock	1,009
@ MCKESSON CORP	Common Stock	1,622
@ MEDTRONIC PLC	Common Stock	8,399
@ MERCK KGAA ORDF	Common Stock	5,567
@ MERCURY SYSTEMS INC	Common Stock	183
@ META PLATFORMS INC	Common Stock	196,448
@ MGM RESORTS INTL	Common Stock	671
@ MICRON TECHNOLOGY	Common Stock	949
@ MICROSOFT CORP	Common Stock	288,322
@ MICROSTRATEGY INC	Common Stock	132,640
@ MIND MEDICINE MINDMED F	Common Stock	304
@ MODERNA INC	Common Stock	3,381
@ MONGODB INC	Common Stock	1,635
@ MOODYS CORP	Common Stock	1,599
@ MORGAN STANLEY	Common Stock	4,070
@ MP MATLS CORP	Common Stock	9,925
@ NAMIBIA CRITICAL METAL F	Common Stock	49
@ NASDAQ INC	Common Stock	6,751
@ NAUTICUS ROBOTICS INC	Common Stock	68
@ NAVIGATOR HOLDINGS LTD F	Common Stock	2,546
@ NEOGEN CORP	Common Stock	10,055
@ NEPTUNE WELLNESS SOLUT F	Common Stock	1
@ NETFLIX INC	Common Stock	12,659
@ NEUROCRINE BIOSCIENC	Common Stock	2,767
@ NEXTERA ENERGY INC	Common Stock	23,124
@ NEXTERA ENERGY PARTN LP	Common Stock	1,521

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@	NIKE INC	Common Stock	41,799
@	NIKOLA CORP	Common Stock	262
@	NORDIC AMERN TANK	Common Stock	16,863
@	NORWEGIAN CRUISE LIN	Common Stock	1,162
@	NOV INC	Common Stock	4,089
@	NVIDIA CORP	Common Stock	121,143
@	OKTA INC	Common Stock	453
@	OLO INC	Common Stock	429
@	ON HOLDING AG	Common Stock	80,910
@	ORACLE CORP	Common Stock	29,594
@	OZOP ENERGY SOLUTIONS IN	Common Stock	44
@	PALANTIR TECHNOLOGIES IN	Common Stock	16,174
@	PALO ALTO NETWORKS	Common Stock	14,744
@	PAN AMERN SILVER CORP F	Common Stock	910
@	PARAMOUNT GLOBAL	Common Stock	122
@	PASSAGE BIO INC	Common Stock	4,798
@	PAYPAL HOLDINGS INCORPOR	Common Stock	14,923
@	PENUMBRA INC	Common Stock	2,012
@	PEPSICO INC	Common Stock	5,566
@	PERPETUA RES CORP	Common Stock	317
@	PETMED EXPRESS INC	Common Stock	53
@	PFIZER INC	Common Stock	34,339
@	PHILIP MORRIS INTL	Common Stock	34,929
@	PHILLIPS 66	Common Stock	1,403
@	PINTEREST INC	Common Stock	519
@	PLUG POWER INC	Common Stock	900
@	POTLATCH CORP	Common Stock	621,105
@	PRESTO AUTOMATION INC	Common Stock	27
@	PROCTER & GAMBLE	Common Stock	302
@	PROGRESSIVE CO OHIO	Common Stock	1,595

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ QUALCOMM INC	Common Stock	4,205
@ QUANTUMSCAPE CORP	Common Stock	695
@ QUANTUM-SI INC	Common Stock	101
@ QUIDELORTHO CORP	Common Stock	369
@ QUIPT HOME MED CORP	Common Stock	255
@ QURATE RETAIL INC	Common Stock	263
@ RARE ELEMENT RESOURC	Common Stock	104
@ REPUBLIC SERVICES	Common Stock	1,897
@ RIGETTI COMPUTING INC	Common Stock	492
@ RIOT PLATFORMS INC	Common Stock	1,547
@ RIVIAN AUTOMOTIVE INC	Common Stock	23
@ ROBINHOOD MKTS INC	Common Stock	127
@ ROBLOX CORP	Common Stock	5,624
@ ROCKET LABORATORY USA IN	Common Stock	4,977
@ ROKU I N C	Common Stock	8,433
@ ROOT INC	Common Stock	335
@ RPM INTERNTNL	Common Stock	21,008
@ S B A COMMUNICATIONS	Common Stock	1,042
@ S&P GLOBAL INC	Common Stock	1,356
@ SALESFORCE INC	Common Stock	1,316
@ SANDRIDGE ENERGY INC	Common Stock	346
@ SANDSTORM GOLD LTD	Common Stock	512
@ SANGAMO THERAPEUTICS	Common Stock	109
@ SCHLUMBERGER LTD	Common Stock	56,559
@ SCHRODINGER INC	Common Stock	895
@ SCORPIO TANKERS INC	Common Stock	912
@ SEABRIDGE GOLD INC	Common Stock	1,213
@ SERVICE CORP INTL	Common Stock	4,792
@ SERVICE NOW INC	Common Stock	1,413
@ SHAKE SHACK	Common Stock	7,412

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ SHAPEWAYS HOLDINGS INC	Common Stock	15
@ SHOPIFY INC	Common Stock	15,502
@ SIGNATURE BANK	Common Stock	17
@ SNAP INC	Common Stock	169
@ SNDL INC	Common Stock	492
@ SNOWFLAKE INC	Common Stock	20,696
@ SOFI TECHNOLOGIES INC	Common Stock	995
@ SOLAREEDGE TECH	Common Stock	468
@ SOUTHERN CO	Common Stock	5,050
@ SOUTHWESTERN ENERGY	Common Stock	655
@ SPORTSMANS WHSE HLDG	Common Stock	852
@ SPOTIFY TECHNOLOGY	Common Stock	18,791
@ STANLEY BLACK & DECK	Common Stock	4,192
@ STARBUCKS CORP	Common Stock	3,168
@ STELLANTIS N V	Common Stock	9,676
@ STERIS PLC	Common Stock	8,794
@ STRONGHOLD DIGITAL MNG I	Common Stock	73
@ SUPER GROUP SGHC LTD	Common Stock	422
@ SYNOPSYS INC	Common Stock	2,575
@ SYSCO CORP	Common Stock	9,941
@ SYSTEM1 INC	Common Stock	9
@ TARGET CORP	Common Stock	734
@ TECK RESOURCES LTD	Common Stock	214
@ TELADOC INC	Common Stock	2,306
@ TELLURIAN INVESTMENTS IN	Common Stock	604
@ TESLA INC	Common Stock	966,090
@ TEXAS INSTRUMENTS	Common Stock	7,203
@ THAI AIRWAYS PUBLI ORDF	Common Stock	222
@ THE COCA-COLA CO	Common Stock	4,044
@ THE TRADE DESK INC	Common Stock	1,439
@ THERMO FISHER SCNTFC	Common Stock	15,404

See accompanying independent auditors' report.

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Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ TILRAY BRANDS INC	Common Stock	2,084
@ TILT HOLDINGS INC	Common Stock	24
@ T-MOBILE US INC	Common Stock	12,880
@ TOAST INC	Common Stock	164
@ TOMPKINS FINL	Common Stock	6,034
@ TRACTOR SUPPLY COMP	Common Stock	1,575
@ TRANSMEDICS GROUP INC	Common Stock	3,947
@ TRULIEVE CANNABIS CORP F	Common Stock	120
@ TSAKOS ENERGY NAV	Common Stock	1,111
@ TURNING PT BRANDS	Common Stock	272
@ TWILIO INC	Common Stock	6,373
@ U S ANTIMONY CORP	Common Stock	996
@ UBER TECHNOLOGIES INC	Common Stock	10,898
@ UIPATH INC	Common Stock	248
@ UNDER ARMOUR INC	Common Stock	62
@ UNION PACIFIC CORP	Common Stock	3,292
@ UNITED PARCEL SRVC	Common Stock	14,151
@ UNITED THERAPEUTICS	Common Stock	660
@ UNITEDHEALTH GRP INC	Common Stock	19,446
@ UNITY SOFTWARE INC	Common Stock	12,267
@ UPSTART HLDGS INC	Common Stock	1,022
@ VAXART INC	Common Stock	573
@ VERALTO CORP	Common Stock	82
@ VERIZON COMMUNICATN	Common Stock	12,145
@ VERTEX PHARMACEUTICA	Common Stock	2,034
@ VERU INC	Common Stock	360
@ VICARIOUS SURGICAL INC C	Common Stock	64
@ VICOR CORP	Common Stock	179,760
@ VIRGIN GALACTIC HLDGS IN	Common Stock	2,021
@ VISA INC	Common Stock	32,508

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ VUZIX CORP	Common Stock	1,043
@ W R BERKLEY CORP	Common Stock	3,554
@ WABTEC	Common Stock	131
@ WALMART INC	Common Stock	17,973
@ WALT DISNEY CO	Common Stock	45,825
@ WARNER BROTHERS DISCOVER	Common Stock	1,809
@ WASHINGTON TR BANCO	Common Stock	21,047
@ WASTE MANAGEMENT INC	Common Stock	23,383
@ WELLS FARGO & CO	Common Stock	545
@ WESTERN DIGITAL CORP	Common Stock	102,907
@ WESTPORT FUEL SYSTEM	Common Stock	33
@ WESTROCK CO	Common Stock	20,897
@ WEYERHAEUSER CO	Common Stock	34,770
@ WHEATON PRECIOUS METAL F	Common Stock	2,461
@ WINGSTOP INC	Common Stock	1,404
@ WINMARK CORP	Common Stock	842
@ WINNING BRANDS CORP	Common Stock	5,409
@ WIX COM LTD	Common Stock	738
@ WORKDAY INC	Common Stock	2,761
@ WORKHORSE GROUP INC	Common Stock	36
@ XBIOTECH INC	Common Stock	1,000
@ YEXT INC	Common Stock	236
@ YOUNGEVITY INTL INC XXX	Common Stock	21
@ ZOOM VIDEO COMMUNICATION	Common Stock	431
@ ZSCALER INC	Common Stock	1,551
@ ALIBABA GROUP HLDG LTD F	Common Stock Adr Sponsored	2,868
@ AMARIN CORP PLC	Common Stock Adr Sponsored	2,175
@ ASML HOLDING N V	Common Stock Adr Sponsored	2,319
@ ASTRAZENCA PLC	Common Stock Adr Sponsored	1,010
@ BAIDU INC	Common Stock Adr Sponsored	834

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ COMPASS PATHWAYS ADR	Common Stock Adr Sponsored	1,313
@ DIAGEO PLC	Common Stock Adr Sponsored	2,406
@ ENI SPA ROMA	Common Stock Adr Sponsored	348
@ EVOLUTION AB	Common Stock Adr Sponsored	597
@ HSBC HLDGS PLC	Common Stock Adr Sponsored	8,108
@ HUTCHISON TELE HK	Common Stock Adr Sponsored	292
@ INFINEON TECH AG	Common Stock Adr Sponsored	628
@ JD COM INC	Common Stock Adr Sponsored	17,838
@ JUMIA TECHNOLOGIES A G F	Common Stock Adr Sponsored	60
@ LYNAS RARE EARTHS	Common Stock Adr Sponsored	725
@ NICE LTD	Common Stock Adr Sponsored	798
@ NIO INC	Common Stock Adr Sponsored	454
@ NOKIA OYJ	Common Stock Adr Sponsored	2,052
@ NOVARTIS AG	Common Stock Adr Sponsored	13,498
@ NOVO-NORDISK AS VORMAL F	Common Stock Adr Sponsored	2,900
@ PETROLEO BRASILEIRO	Common Stock Adr Sponsored	1,528
@ QIFU TECHNOLOGY INC	Common Stock Adr Sponsored	36
@ RIO TINTO PLC	Common Stock Adr Sponsored	1,117
@ SANDOZ GROUP AG	Common Stock Adr Sponsored	832
@ SIEMENS A G	Common Stock Adr Sponsored	10,896
@ SIFY TECHNOLOGIES LTD F	Common Stock Adr Sponsored	187
@ STMICROELECTRONICS NV F	Common Stock Adr Sponsored	26,769
@ TAIWAN SEMICONDUCTR	Common Stock Adr Sponsored	10,400
@ TENCENT HOLDINGS	Common Stock Adr Sponsored	690
@ TENCENT MUSIC ENTMT GR F	Common Stock Adr Sponsored	180
@ UNILEVER PLC	Common Stock Adr Sponsored	5,463
@ WIMI HOLOGRAM CLOUD IN F	Common Stock Adr Sponsored	162
@ WIPRO LTD	Common Stock Adr Sponsored	2,997
@ CALL PAYPAL HOLDINGS INC	Common Stock Option	581
@ ARIS MNG CORP 24 WTF	Common Stock Warrant	78

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ CRESUD SA COMERCI 26 WTF	Common Stock Warrant	174
@ DIAMOND OFFSHR DR 26 WTS	Common Stock Warrant	150
@ EVOLV TECHNOLOGIE 25 WTF	Common Stock Warrant	190
@ LANDSEA HOMES COR 26 WTF	Common Stock Warrant	355
@ MCEWEN MNG INC 24 WTS	Common Stock Warrant	125
@ MIRION TECHNOLOGI 26 WTF	Common Stock Warrant	102
@ NOBLE CORP PLC 26 WTF	Common Stock Warrant	1
@ VALENS SEMICONDUCT 26 WTF	Common Stock Warrant	12
@ WESTROCK COFFEE C 27 WTF	Common Stock Warrant	115
@ ALGONQUIN POWE 7.75% PFD	Convertible Preferred Stock	2,227
@ GREAT AJAX COR 7.25% PFD	Convertible Preferred Stock	3,074
@ ADVISORSHARES PURE US	Exchange Traded Fund	3,505
@ AMPLIFY CWP ENHANCED DIV	Exchange Traded Fund	1,838
@ ARK AUTONOMOUS TECH	Exchange Traded Fund	2,908
@ ARK FINTECH INNOVATION	Exchange Traded Fund	6,926
@ ARK GENOMIC REVOLUTION	Exchange Traded Fund	343
@ ARK INNOVATION ETF	Exchange Traded Fund	3,945
@ BNK OF MON MCRSCT FNG	Exchange Traded Fund	1,164
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	9,596
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	2,633
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	1,570
@ DB GOLD DOUBLE LONG ETN	Exchange Traded Fund	871
@ ENERGY SELECT SECTOR	Exchange Traded Fund	10,320
@ ETFMG ALTERNATIVE	Exchange Traded Fund	95
@ GLBL X FND GLB X NSDQ	Exchange Traded Fund	8,931
@ INNOVATOR DEEPWATER	Exchange Traded Fund	8,321
@ INVESCO BULLETSHARS 2028	Exchange Traded Fund	151,219
@ INVESCO NASDAQ NEXT GEN	Exchange Traded Fund	123,965
@ INVESCO PREFERRED ETF	Exchange Traded Fund	11,470
@ INVSC BULLETSHARS 2026	Exchange Traded Fund	160,017

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ INVSC BULLTSH 2026 HG	Exchange Traded Fund	35,360
@ INVSC QQQ TRUST SRS 1	Exchange Traded Fund	501,391
@ INVSC S P 500 EQUAL	Exchange Traded Fund	1,003
@ INVSC SOLAR ETF	Exchange Traded Fund	53
@ ISHARES 0 TO 3 MNTH	Exchange Traded Fund	20,054
@ ISHARES BIOTECHNOLOGY	Exchange Traded Fund	8,909
@ ISHARES CORE MSCI	Exchange Traded Fund	1,539
@ ISHARES GOLD ETF	Exchange Traded Fund	6,323
@ ISHARES MSCI JAPAN ETF	Exchange Traded Fund	7,152
@ ISHARES MSCI SINGAPORE	Exchange Traded Fund	644
@ ISHARES SILVER TRUST	Exchange Traded Fund	1,089
@ ISHARES US AEROSPACE	Exchange Traded Fund	7,712
@ J P MORGAN NASDAQ EQT	Exchange Traded Fund	1,788
@ JOHN HANCOCK MULTIFACTOR	Exchange Traded Fund	2,758
@ JPMORGAN EQUITY PREMIUM	Exchange Traded Fund	12,011
@ JPMORGAN ULTRA SHORT	Exchange Traded Fund	49
@ KRANESHARES CSI CHINA	Exchange Traded Fund	896
@ KRNSHR MSCI AL CHNA HLTH	Exchange Traded Fund	302
@ PROSHARES ULTRA NASDAQ	Exchange Traded Fund	857
@ PSHR ULTRAPRO ETF DV	Exchange Traded Fund	71,360
@ SCHWAB FUNDAMENTAL INL	Exchange Traded Fund	3,604
@ SCHWAB FUNDAMENTAL US	Exchange Traded Fund	6,299
@ SCHWAB US BROAD MARKET	Exchange Traded Fund	111
@ SCHWAB US DIVIDEND	Exchange Traded Fund	2,335
@ SPDR BLOOMBERG 1 3 MNTH	Exchange Traded Fund	48,659
@ SPDR PORTFOLIO S&P 600	Exchange Traded Fund	3,344
@ SPDR S&P 500 ETF	Exchange Traded Fund	15,065
@ SPDR S&P BIOTECH ETF	Exchange Traded Fund	7,590
@ SPDR S&P OIL & GAS EXPL	Exchange Traded Fund	1,143
@ SPROTT GOLD MINERS ETF	Exchange Traded Fund	2,618

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ SPROTT JUNIOR URANIUM	Exchange Traded Fund	613
@ SPROTT URANIUM MINERS	Exchange Traded Fund	2,499
@ USCF MIDSTREAM ENERGY	Exchange Traded Fund	152
@ VANECK BDC INCOME ETF	Exchange Traded Fund	722
@ VANECK JUNIOR GOLD	Exchange Traded Fund	1,872
@ VANECK OIL SERVICES ETF	Exchange Traded Fund	1,584
@ VANECK PREFERRED SECURT	Exchange Traded Fund	30,495
@ VANECK RARE EARTH STR	Exchange Traded Fund	659
@ VANECK SEMICONDUCTOR	Exchange Traded Fund	1,759
@ VANGUARD EXTENDED	Exchange Traded Fund	37,841
@ VANGUARD FTSE DEVELOPED	Exchange Traded Fund	2,170
@ VANGUARD GROWTH ETF	Exchange Traded Fund	15,544
@ VANGUARD INTERMEDIATE	Exchange Traded Fund	64
@ VANGUARD INTERNATNL HGH	Exchange Traded Fund	6,649
@ VANGUARD LONG TERM	Exchange Traded Fund	1,649
@ VANGUARD MEGA CAP GROWTH	Exchange Traded Fund	4,487
@ VANGUARD S&P 500 ETF	Exchange Traded Fund	18,168
@ VANGUARD S&P 500 VALUE	Exchange Traded Fund	84,829
@ VANGUARD SCOTTSDALE FDS	Exchange Traded Fund	37,551
@ VANGUARD TOTAL STOCK	Exchange Traded Fund	503,144
@ VIRTUS INFRCP US PRERD	Exchange Traded Fund	704
@ SCHWAB GOVERNMENT MONEY	Money Market Fund	199,447
@ SCHWAB VALUE ADVANTAGE M	Money Market Fund	125,286
@ VANGUARD CASH RESERVES F	Money Market Fund	30,278
@ NE INVT FA SFH 6.398%33	Municipal Bond	108,407
@ AMERICAN FUNDS AMERICAN	Mutual Fund	5,741
@ BARON PARTNERS RETAIL	Mutual Fund	3,085
@ ERSHARES US SMALL CAP IN	Mutual Fund	16,493
@ FIDELITY INTERNATIONAL G	Mutual Fund	2,336
@ FIDELITY SELECT HEALTH C	Mutual Fund	10,525
@ GMO QUALITY I	Mutual Fund	3,957

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ HARBOR DISRUPTIVE INNOVA	Mutual Fund	23,936
@ HUSSMAN STRATEGIC GROWTH	Mutual Fund	11,312
@ LOOMIS SAYLES GLOBAL ALL	Mutual Fund	14,044
@ MAIRS & POWER GROWTH INV	Mutual Fund	14,877
@ MATTHEWS INDIA INVESTOR	Mutual Fund	32
@ PFG BNY MELLON DIVERSIFI	Mutual Fund	8,247
@ PFG BR TARGET ALLOCATION	Mutual Fund	2,796
@ PFG FDLT INS AM&EQ IDX S	Mutual Fund	6,987
@ PFG FDLT INS AM&EQ SCTR	Mutual Fund	7,202
@ PFG JANUS HENDERSON BALA	Mutual Fund	14,986
@ PFG JP MORGAN TACTICAL M	Mutual Fund	11,962
@ PFG MEEDER TACTICAL STRA	Mutual Fund	4,803
@ PRIMECAP ODYSSEY GROWTH	Mutual Fund	13,503
@ PRINCIPAL BLUE CHIP A	Mutual Fund	5,967
@ SCHWAB TARGET 2040 INDEX	Mutual Fund	110
@ T. ROWE PRICE BLUE CHIP	Mutual Fund	12,576
@ T. ROWE PRICE DIVIDEND G	Mutual Fund	3,123
@ T. ROWE PRICE SCIENCE &	Mutual Fund	19,761
@ VANGUARD BALANCED INDEX	Mutual Fund	14,522
@ VANGUARD DIVIDEND APPREC	Mutual Fund	24,196
@ VANGUARD DIVIDEND GROWTH	Mutual Fund	221,988
@ VANGUARD EMERGING MKTS S	Mutual Fund	4,750
@ VANGUARD ENERGY INV	Mutual Fund	59,598
@ VANGUARD FTSE ALL-WLD EX	Mutual Fund	28,970
@ VANGUARD GLOBAL CAPITAL	Mutual Fund	13,862
@ VANGUARD HEALTH CARE INV	Mutual Fund	40,270
@ VANGUARD HIGH DIVIDEND Y	Mutual Fund	42,008
@ VANGUARD INTERNATIONAL G	Mutual Fund	19,358
@ VANGUARD MID-CAP GROWTH	Mutual Fund	41,329
@ VANGUARD PRIMECAP CORE I	Mutual Fund	82,709

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ VANGUARD SMALL CAP GROWT	Mutual Fund	18,621
@ VANGUARD STRATEGIC SMALL	Mutual Fund	23,799
@ VANGUARD US GROWTH INVES	Mutual Fund	23,807
@ VANGUARD WELLINGTON INV	Mutual Fund	11,442
@ VANGUARD WINDSOR INVESTO	Mutual Fund	77,102
@ ATLAS CORP 7.125%PFD	Preferred Debt	3,019
@ B. RILEY FINL, 5.25%PFD	Preferred Debt	670
@ BABCOCK & WILC 8.125%PFD	Preferred Debt	2,445
@ HARROW INC 8.625%PFD	Preferred Debt	4,790
@ RAMACO RESOURCES, 9%PFD	Preferred Debt	2,576
@ RUNWAY GROWTH CA 7.5%PFD	Preferred Debt	3,099
@ ENSTAR GROUP LTD 7% PFD	Preferred Stock	3,125
@ FTAI AVIATION 8.25% PFD	Preferred Stock	3,147
@ TELEPHONE AN 6.625% PFD	Preferred Stock	1,310
@ TWO HARBORS I 7.25% PFD	Preferred Stock	2,235
@ US TREASURY 2.875%05/43	Treasury Bond	2,469
		\$ 873,256,436

* Party in interest.

As certified by Vanguard.

@ Held in the Vanguard Brokerage Option #.

¹ Cost Information not included as investments are participant directed.

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 36,231,993
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	70,625,341
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	84,093,745
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	9,255,122
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	33,415,207
# * VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,348,733
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,596,900
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	30,249,732
# * VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	68,301,884
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	65,993,511
# * VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	100,558,936
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	49,381,351
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	13,269,577
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	31,077,003
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	34,488,139
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	33,877,237
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	25,290,578
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	33,689,539
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	43,280,943
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	38,077,471
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	18,196,882
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	3,421,983
# * VANGUARD TARGET RETIREMENT 2070 TRUST II	Common/Collective Trust	124,361
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	13,447,679
# * Participant Loans	4.25% - 10.50%	13,824,193
@ FORD MOTOR CO 6.05%27	Bond	14,838
@ THE GOLDMAN SACHS G 7%32	Bond	10,009
@ EATON VANCE FLOATING-RAT	Bond Fund	30,732
@ FIDELITY FLOATING RATE H	Bond Fund	5,189
@ HARTFORD SHORT DURATION	Bond Fund	30,323

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ HARTFORD STRATEGIC INCOM	Bond Fund	34,266
@ PFG ACTIVE CORE BOND STR	Bond Fund	4,828
@ PFG TACTICAL INCOME STRA	Bond Fund	5,090
@ PIMCO REAL RETURN ADMIN	Bond Fund	21,297
@ VANGUARD SHRT-TERM INFL-	Bond Fund	20,535
@ Cash	Cash	821,925
@ CHARLES SCHWAB BA 5.2%24	Certificate of Deposit	1,000
@ FIRST FEDERAL BA 5.25%25	Certificate of Deposit	998
@ FIRST FEDERAL BAN 5.5%26	Certificate of Deposit	999
@ JEFF BANK 5.4%28	Certificate of Deposit	1,000
@ JPMORGAN CHASE & 5.25%25	Certificate of Deposit	998
@ WELLS FARGO & CO 4.9%24	Certificate of Deposit	999
@ ABRDN GLOBAL PREMIER PRO	Closed-End Fund	698
@ ABRDN HEALTHCARE OPPORTU	Closed-End Fund	616
@ ABRDN HLTHCR INV	Closed-End Fund	563
@ ABRDN WORLD HEALTHCARE C	Closed-End Fund	525
@ BARINGS GLOBAL SHORT DUR	Closed-End Fund	3,885
@ CALAMOS DYNAMIC CONV	Closed-End Fund	455
@ COHEN & STEERS LTD DUR P	Closed-End Fund	8,294
@ COHEN AND STEERS INFRAST	Closed-End Fund	489
@ COHEN STEERS QUAL INCOME	Closed-End Fund	551
@ COHEN STEERS REIT PREFER	Closed-End Fund	907
@ EAGLE POINT CREDIT CF	Closed-End Fund	428
@ FLAHERTY CRUMRINE DYN PR	Closed-End Fund	408
@ GRAYSCALE BITCOIN TR BTC	Closed-End Fund	64,945
@ GRAYSCALE ETHEREUM TR ET	Closed-End Fund	972
@ HANCOCK JOHN FINANCIAL	Closed-End Fund	692
@ HIGHLAND OPRNT AND INCOM	Closed-End Fund	346
@ JOHN HANCOCK PREFERRED I	Closed-End Fund	16,827
@ LIBERTY ALL STAR EQUITY	Closed-End Fund	849

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	Current Value ¹
@ OXFORD LANE CAPITAL ORD	Closed-End Fund	445
@ PIMCO CORPORATE OPPORTUN	Closed-End Fund	596
@ PIMCO DYNAMIC INCOME CF	Closed-End Fund	610
@ PIMCO DYNAMIC INCOME OPP	Closed-End Fund	4,351
@ REAVES UTILITY INCOME	Closed-End Fund	2,674
@ ROYCE VALUE CF	Closed-End Fund	655
@ SABA CAPITAL INCOME OPPO	Closed-End Fund	841
@ SPROTT PHYSICAL GOLD ETV	Closed-End Fund	2,390
@ SPROTT PHYSICAL SILVER E	Closed-End Fund	34,647
@ XAI OCTGON FLOAT RTE ALT	Closed-End Fund	2,142
@ 3M CO	Common Stock	578
@ 88 ENERGY ORD ORDF	Common Stock	16
@ 89BIO INC	Common Stock	1,117
@ A T & T INC	Common Stock	6,449
@ ABBVIE INC	Common Stock	1,860
@ ACACIA RESH ACACIA	Common Stock	235
@ ACCENTURE PLC	Common Stock	1,456
@ ACUSHNET HOLDINGS CORP	Common Stock	12,634
@ ADAPTIVE BIOTECHNOLOGIES	Common Stock	98
@ ADOBE INC	Common Stock	1,790
@ ADVANCED MICRO DEVICE IN	Common Stock	10,466
@ AGNICO EAGLE MINES	Common Stock	442
@ AIR PROD & CHEMICALS	Common Stock	11,050
@ AIRBNB INC	Common Stock	4,084
@ AIRGAIN INCORPORATED	Common Stock	107
@ AKAMAI TECHNOLOGIES INC	Common Stock	11,835
@ ALASKA AIR GROUP INC	Common Stock	3,984
@ ALCOA CORP	Common Stock	1,156
@ ALEXANDRIA REAL EST	Common Stock	3,246
@ ALPHABET INC.	Common Stock	32,132

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	Current Value ¹
@ ALPHABET INC.	Common Stock	25,284
@ ALTERYX INC	Common Stock	1,132
@ ALTRIA GROUP INC	Common Stock	4,572
@ AMAZON.COM INC	Common Stock	82,655
@ AMBARELLA INC	Common Stock	613
@ AMC ENTERTAINMENT	Common Stock	24
@ AMER ELECTRIC PWR CO	Common Stock	2,298
@ AMERICAN EXPRESS CO	Common Stock	36,649
@ AMERICAN INTL GROUP	Common Stock	4,137
@ AMERICAN LITHIUM CRP	Common Stock	1,100
@ AMERIGO RESOURCES	Common Stock	527
@ AMERN TOWER CORP	Common Stock	23,688
@ AMGEN INC.	Common Stock	3,619
@ ANI PHARMACEUTICALS	Common Stock	110
@ ANIKA THERAPEUTICS	Common Stock	46,453
@ ANTERO MIDSTREAM CORP	Common Stock	2,506
@ APPLE HOSPITALITY REIT I	Common Stock	180
@ APPLE INC	Common Stock	640,058
@ APPLIED MATERIALS	Common Stock	824
@ APPLOVIN CORP	Common Stock	797
@ ARCTURUS THERAPEUTICS HL	Common Stock	315
@ ARDMORE SHIPPING CO	Common Stock	352
@ ARISTA NETWORKS INC	Common Stock	2,826
@ AST SPACEMOBILE INC	Common Stock	3,015
@ ATLISSIAN CORP	Common Stock	1,189
@ ATMOS ENERGY CORP	Common Stock	2,002
@ AURORA CANNABIS INC	Common Stock	24
@ AUTODESK INC	Common Stock	1,217
@ AUXLY CANNABIS GROUP I F	Common Stock	55
@ B J S WHOLESALE CLUB HOL	Common Stock	9,999

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	Current Value ¹
@	BANK OF AMERICA CORP	Common Stock	3,372
@	BARRICK GOLD CORP	Common Stock	374
@	BEACHBODY CO INC	Common Stock	33
@	BECTON DICKINSON&CO	Common Stock	2,438
@	BERKSHIRE HATHAWAY	Common Stock	297,098
@	BIT DIGITAL INC	Common Stock	846
@	BLACKBERRY LTD	Common Stock	708
@	BLACKLINE INC	Common Stock	937
@	BLACKROCK INC	Common Stock	1,764
@	BLACKSTONE INC	Common Stock	14,401
@	BLADE AIR MOBILITY INC	Common Stock	1,765
@	BLOCK INC	Common Stock	11,293
@	BOSTON BEER CO INC	Common Stock	691
@	BRADY CORP	Common Stock	7,389
@	BRISTOL-MYERS SQUIBB	Common Stock	1,895
@	BROADCOM INC	Common Stock	6,039
@	BROADWIND INC	Common Stock	69
@	C N X RESOURCES CORPORAT	Common Stock	800
@	C3 AI INC	Common Stock	8,039
@	CAL DIVE INTERNATNAL	Common Stock	2
@	CAMBIUM NETWORKS CORP F	Common Stock	180
@	CAMECO CORP	Common Stock	3,017
@	CANOPY GROWTH CORP	Common Stock	388
@	CANSORTIUM INC	Common Stock	58
@	CARNIVAL CORP	Common Stock	3,838
@	CARRIER GLOBAL CORP	Common Stock	4,612
@	CATALENT INC	Common Stock	449
@	CAVA GROUP INC	Common Stock	17,192
@	CELLEX THERAPEUTICS	Common Stock	357
@	CELSIUS HOLDINGS INC	Common Stock	13,303

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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	Current Value ¹
@ CENNTRO ELECTRIC GROUP F	Common Stock	3
@ CERAGON NETWORKS LTD	Common Stock	3,605
@ CHARGEPOINT HOLDINGS INC	Common Stock	70
@ CHARLES RIVER LABS	Common Stock	11,820
@ CHARLES SCHWAB CORP	Common Stock	8,428
@ CHARLOTTE WEB HLDGS I F	Common Stock	20
@ CHARTER COMMUNICATN	Common Stock	10,883
@ CHECKPOINT THERAPEUTICS	Common Stock	344
@ CHEMED CORP	Common Stock	1,768
@ CHEVRON CORP	Common Stock	30,578
@ CHIPOTLE MEXICAN GRL	Common Stock	6,861
@ CHUBB LTD	Common Stock	1,824
@ CIPHER MNG INC	Common Stock	516
@ CISCO SYSTEMS INC	Common Stock	8,295
@ CITIGROUP INC	Common Stock	28,421
@ CITIZENS FINL GROUP INC	Common Stock	981
@ CLEAN ENERGY FUELS	Common Stock	8,694
@ CLEVELAND-CLIFFS INC	Common Stock	45,945
@ CLOROX CO	Common Stock	1,700
@ COPART INC	Common Stock	6,468
@ CORNING INC	Common Stock	1,227
@ CORSAIR GAMING INC	Common Stock	2,820
@ CORTEVA INC	Common Stock	3,163
@ COSTCO WHOLESALE CO	Common Stock	16,502
@ COTERRA ENERGY INC	Common Stock	427
@ CREDIT ACCEPT CORP	Common Stock	1,065
@ CRESCO LABS INC	Common Stock	678
@ CRISPR THERAPEUTICS	Common Stock	17,528
@ CROCS INC	Common Stock	4,671
@ CRONOS GROUP INC	Common Stock	3,135

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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	Current Value ¹
@ CROWDSTRIKE HLDGS INC	Common Stock	7,660
@ CROWN CASTLE INC	Common Stock	23,691
@ CROWN HOLDINGS INC	Common Stock	14,274
@ CURALEAF HOLDINGS INC F	Common Stock	7,511
@ CURRENTC POWER CORP	Common Stock	1
@ CVS HEALTH CORP	Common Stock	31,193
@ CYBERARK SOFTWARE LTD	Common Stock	3,286
@ DANAHER CORP	Common Stock	1,170
@ DANIMER SCIENTIFIC INC	Common Stock	77
@ DEERE & CO	Common Stock	803
@ DELL TECHNOLOGIES INC	Common Stock	49,366
@ DENISON MINES CORP	Common Stock	7,080
@ DERMTECH INC	Common Stock	88
@ DESKTOP METAL INC	Common Stock	263
@ DEVON ENERGY CORP	Common Stock	453,916
@ DEXCOM INC	Common Stock	2,978
@ DIAMOND HILL INVT GP	Common Stock	1,656
@ DIAMONDBACK ENERGY	Common Stock	1,749
@ DICKS SPORTING GOODS	Common Stock	2,645
@ DIGIHOST TECHNOLOGY IN F	Common Stock	458
@ DOCUSIGN INC	Common Stock	297
@ DOLLAR GENERAL CORP	Common Stock	816
@ DOMINOS PIZZA INC	Common Stock	9,894
@ DOW INC	Common Stock	3,619
@ DRAFTKINGS INC NEW	Common Stock	5,993
@ DRIVE SHACK INC	Common Stock	133
@ DUPONT DE NEMOURS INC IA	Common Stock	5,077
@ DUTCH BROS INC	Common Stock	3,167
@ DYNATRACE INC	Common Stock	328
@ EDITAS MEDICINE INCORPOR	Common Stock	2,127

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ EMBECTA CORP	Common Stock	38
@ ENERGY FUELS INC	Common Stock	1,079
@ ENPHASE ENERGY INC	Common Stock	1,057
@ ENZOLYTICS INC	Common Stock	88
@ EQT CORP	Common Stock	984
@ EQUINIX INC	Common Stock	2,536
@ EQUINOX GOLD CORP	Common Stock	73
@ EQUITY COMMONWEALTH	Common Stock	3,399
@ ESPORTS ENTERTAINMENT GR	Common Stock	4
@ ETSY INC	Common Stock	1,054
@ EVERSOURCE ENERGY	Common Stock	9,875
@ EXELIXIS INC	Common Stock	23,990
@ EXP WORLD HLDGS INC	Common Stock	159
@ EXXON MOBIL CORP	Common Stock	13,237
@ F T I CONSULTING INC	Common Stock	1,992
@ FAIR ISAAC INTL CORP	Common Stock	2,328
@ FARMLAND PARTNERS	Common Stock	653
@ FERRARI N V	Common Stock	102,330
@ FIRST REPUBLIC BANK	Common Stock	5
@ FISHER INC	Common Stock	578
@ FIVERR INTERNET LTD	Common Stock	163
@ FLEETCOR TECHNOLOGIE	Common Stock	1,130
@ FORD MOTOR CO	Common Stock	7,924
@ FORTINET INC	Common Stock	2,634
@ FORVIA SE ORDF	Common Stock	113
@ FREEPORT-MCMORAN INC	Common Stock	6,992
@ FUBOTV INC	Common Stock	1,590
@ GAN LTD	Common Stock	79
@ GE HEALTHCARE TECHNOLOGI	Common Stock	7,735
@ GENERAL ELECTRIC CO	Common Stock	3,216
@ GENERAL MOTORS CO	Common Stock	12,821

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ GERMAN AMERICAN BANC	Common Stock	339
@ GILAT SATLLTE NETWK	Common Stock	367
@ GILEAD SCIENCES INC	Common Stock	9,158
@ GINKGO BIOWORKS HLDGS IN	Common Stock	338
@ GLOBAL CORD BLOOD ORDF	Common Stock	610
@ GLOBAL MEDICAL R E I T I	Common Stock	5,060
@ GREEN THUMB INDS INC	Common Stock	3,387
@ HANMI BANK	Common Stock	308
@ HASBRO INC	Common Stock	1,834
@ HCA HEALTHCARE INC	Common Stock	43
@ HENRY JACK & ASSOC	Common Stock	1,358
@ HERON THERAPEUTICS	Common Stock	51
@ HERTZ GLOBAL HLDGS INC N	Common Stock	1,039
@ HOMOLOGY MEDICINES INC	Common Stock	122
@ HONEYWELL INTL INC	Common Stock	4,395
@ HORIZONTE MINERALS ORDF	Common Stock	28
@ HOWMET AEROSPACE INC	Common Stock	5,574
@ HUBSPOT INC	Common Stock	1,742
@ HUMANA INC	Common Stock	2,396
@ HUT 8 CORP	Common Stock	1,134
@ IBIO INC	Common Stock	33
@ IBM CORP	Common Stock	6,643
@ ILLINOIS TOOL WORKS	Common Stock	1,403
@ ILLUMINA INC	Common Stock	418
@ IMMUNOGEN INC	Common Stock	7,413
@ INDIE SEMICONDUCTOR INC	Common Stock	406
@ INTEL CORP	Common Stock	3,740
@ INTELLIA THERAPEUTICS IN	Common Stock	1,220
@ INTUIT INC	Common Stock	3,184
@ INTUITIVE SURGICAL	Common Stock	2,024

See accompanying independent auditors' report.

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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	Current Value ¹
@ INVITAE CORP	Common Stock	16
@ IROBOT CORP	Common Stock	464
@ IVANHOE MINES LTD	Common Stock	388
@ JOHNSON & JOHNSON	Common Stock	51,390
@ JPMORGAN CHASE & CO	Common Stock	2,845
@ JUSHI HLDGS INC	Common Stock	690
@ JUVA LIFE INC	Common Stock	21
@ KENVUE INC	Common Stock	215
@ KINDER MORGAN INC	Common Stock	2,837
@ KOPIN CORP	Common Stock	609
@ KROGER CO	Common Stock	237
@ KULR TECHNOLOGY GROUP IN	Common Stock	37
@ KYNDRYL HLDGS INC	Common Stock	104
@ LAS VEGAS SANDS CORP	Common Stock	6,178
@ LATCH INC	Common Stock	335
@ LEMONADE INC	Common Stock	3,065
@ LENDINGTREE INC NEW	Common Stock	303
@ LENSAR INC	Common Stock	77
@ LILLY ELI & CO	Common Stock	14,573
@ LOCKHEED MARTIN CORP	Common Stock	2,925
@ LULULEMON ATHLETICA	Common Stock	42,437
@ LUMEN TECHNOLOGIES INC	Common Stock	29
@ LUMINAR TECHNOLOGIES INC	Common Stock	1,685
@ LYRA THERAPEUTICS INC	Common Stock	262
@ MARATHON DIGITAL HLDGS I	Common Stock	2,936
@ MARKEL GROUP INC	Common Stock	1,420
@ MARKETWISE INC	Common Stock	546
@ MARTIN MARIETTA MATERIAL	Common Stock	7,484
@ MARVELL TECHNOLOGY INC	Common Stock	3,427
@ MASTERCARD INC	Common Stock	12,200

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ MATADOR RESOURCES CO	Common Stock	4,611
@ MATCH GROUP INC NEW	Common Stock	25,660
@ MATTERPORT INC	Common Stock	673
@ MC CORMICK & CO INC	Common Stock	865
@ MCEWEN MNG INC	Common Stock	1,009
@ MCKESSON CORP	Common Stock	1,622
@ MEDTRONIC PLC	Common Stock	8,399
@ MERCK KGAA ORDF	Common Stock	5,567
@ MERCURY SYSTEMS INC	Common Stock	183
@ META PLATFORMS INC	Common Stock	196,448
@ MGM RESORTS INTL	Common Stock	671
@ MICRON TECHNOLOGY	Common Stock	949
@ MICROSOFT CORP	Common Stock	288,322
@ MICROSTRATEGY INC	Common Stock	132,640
@ MIND MEDICINE MINDMED F	Common Stock	304
@ MODERNA INC	Common Stock	3,381
@ MONGODB INC	Common Stock	1,635
@ MOODYS CORP	Common Stock	1,599
@ MORGAN STANLEY	Common Stock	4,070
@ MP MATLS CORP	Common Stock	9,925
@ NAMIBIA CRITICAL METAL F	Common Stock	49
@ NASDAQ INC	Common Stock	6,751
@ NAUTICUS ROBOTICS INC	Common Stock	68
@ NAVIGATOR HOLDINGS LTD F	Common Stock	2,546
@ NEOGEN CORP	Common Stock	10,055
@ NEPTUNE WELLNESS SOLUT F	Common Stock	1
@ NETFLIX INC	Common Stock	12,659
@ NEUROCRINE BIOSCIENC	Common Stock	2,767
@ NEXTERA ENERGY INC	Common Stock	23,124
@ NEXTERA ENERGY PARTN LP	Common Stock	1,521

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ NIKE INC	Common Stock	41,799
@ NIKOLA CORP	Common Stock	262
@ NORDIC AMERN TANK	Common Stock	16,863
@ NORWEGIAN CRUISE LIN	Common Stock	1,162
@ NOV INC	Common Stock	4,089
@ NVIDIA CORP	Common Stock	121,143
@ OKTA INC	Common Stock	453
@ OLO INC	Common Stock	429
@ ON HOLDING AG	Common Stock	80,910
@ ORACLE CORP	Common Stock	29,594
@ OZOP ENERGY SOLUTIONS IN	Common Stock	44
@ PALANTIR TECHNOLOGIES IN	Common Stock	16,174
@ PALO ALTO NETWORKS	Common Stock	14,744
@ PAN AMERN SILVER CORP F	Common Stock	910
@ PARAMOUNT GLOBAL	Common Stock	122
@ PASSAGE BIO INC	Common Stock	4,798
@ PAYPAL HOLDINGS INCORPOR	Common Stock	14,923
@ PENUMBRA INC	Common Stock	2,012
@ PEPSICO INC	Common Stock	5,566
@ PERPETUA RES CORP	Common Stock	317
@ PETMED EXPRESS INC	Common Stock	53
@ PFIZER INC	Common Stock	34,339
@ PHILIP MORRIS INTL	Common Stock	34,929
@ PHILLIPS 66	Common Stock	1,403
@ PINTEREST INC	Common Stock	519
@ PLUG POWER INC	Common Stock	900
@ POTLATCH CORP	Common Stock	621,105
@ PRESTO AUTOMATION INC	Common Stock	27
@ PROCTER & GAMBLE	Common Stock	302
@ PROGRESSIVE CO OHIO	Common Stock	1,595

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ QUALCOMM INC	Common Stock	4,205
@ QUANTUMSCAPE CORP	Common Stock	695
@ QUANTUM-SI INC	Common Stock	101
@ QUIDELORTHO CORP	Common Stock	369
@ QUIPT HOME MED CORP	Common Stock	255
@ QURATE RETAIL INC	Common Stock	263
@ RARE ELEMENT RESOURC	Common Stock	104
@ REPUBLIC SERVICES	Common Stock	1,897
@ RIGETTI COMPUTING INC	Common Stock	492
@ RIOT PLATFORMS INC	Common Stock	1,547
@ RIVIAN AUTOMOTIVE INC	Common Stock	23
@ ROBINHOOD MKTS INC	Common Stock	127
@ ROBLOX CORP	Common Stock	5,624
@ ROCKET LABORATORY USA IN	Common Stock	4,977
@ ROKU I N C	Common Stock	8,433
@ ROOT INC	Common Stock	335
@ RPM INTERNTNL	Common Stock	21,008
@ S B A COMMUNICATIONS	Common Stock	1,042
@ S&P GLOBAL INC	Common Stock	1,356
@ SALESFORCE INC	Common Stock	1,316
@ SANDRIDGE ENERGY INC	Common Stock	346
@ SANDSTORM GOLD LTD	Common Stock	512
@ SANGAMO THERAPEUTICS	Common Stock	109
@ SCHLUMBERGER LTD	Common Stock	56,559
@ SCHRODINGER INC	Common Stock	895
@ SCORPIO TANKERS INC	Common Stock	912
@ SEABRIDGE GOLD INC	Common Stock	1,213
@ SERVICE CORP INTL	Common Stock	4,792
@ SERVICE NOW INC	Common Stock	1,413
@ SHAKE SHACK	Common Stock	7,412

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ SHAPEWAYS HOLDINGS INC	Common Stock	15
@ SHOPIFY INC	Common Stock	15,502
@ SIGNATURE BANK	Common Stock	17
@ SNAP INC	Common Stock	169
@ SNDL INC	Common Stock	492
@ SNOWFLAKE INC	Common Stock	20,696
@ SOFI TECHNOLOGIES INC	Common Stock	995
@ SOLAREEDGE TECH	Common Stock	468
@ SOUTHERN CO	Common Stock	5,050
@ SOUTHWESTERN ENERGY	Common Stock	655
@ SPORTSMANS WHSE HLDG	Common Stock	852
@ SPOTIFY TECHNOLOGY	Common Stock	18,791
@ STANLEY BLACK & DECK	Common Stock	4,192
@ STARBUCKS CORP	Common Stock	3,168
@ STELLANTIS N V	Common Stock	9,676
@ STERIS PLC	Common Stock	8,794
@ STRONGHOLD DIGITAL MNG I	Common Stock	73
@ SUPER GROUP SGHC LTD	Common Stock	422
@ SYNOPSYS INC	Common Stock	2,575
@ SYSCO CORP	Common Stock	9,941
@ SYSTEM1 INC	Common Stock	9
@ TARGET CORP	Common Stock	734
@ TECK RESOURCES LTD	Common Stock	214
@ TELADOC INC	Common Stock	2,306
@ TELLURIAN INVESTMENTS IN	Common Stock	604
@ TESLA INC	Common Stock	966,090
@ TEXAS INSTRUMENTS	Common Stock	7,203
@ THAI AIRWAYS PUBLI ORDF	Common Stock	222
@ THE COCA-COLA CO	Common Stock	4,044
@ THE TRADE DESK INC	Common Stock	1,439
@ THERMO FISHER SCNTFC	Common Stock	15,404

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ TILRAY BRANDS INC	Common Stock	2,084
@ TILT HOLDINGS INC	Common Stock	24
@ T-MOBILE US INC	Common Stock	12,880
@ TOAST INC	Common Stock	164
@ TOMPKINS FINL	Common Stock	6,034
@ TRACTOR SUPPLY COMP	Common Stock	1,575
@ TRANSMEDICS GROUP INC	Common Stock	3,947
@ TRULIEVE CANNABIS CORP F	Common Stock	120
@ TSAKOS ENERGY NAV	Common Stock	1,111
@ TURNING PT BRANDS	Common Stock	272
@ TWILIO INC	Common Stock	6,373
@ U S ANTIMONY CORP	Common Stock	996
@ UBER TECHNOLOGIES INC	Common Stock	10,898
@ UIPATH INC	Common Stock	248
@ UNDER ARMOUR INC	Common Stock	62
@ UNION PACIFIC CORP	Common Stock	3,292
@ UNITED PARCEL SRVC	Common Stock	14,151
@ UNITED THERAPEUTICS	Common Stock	660
@ UNITEDHEALTH GRP INC	Common Stock	19,446
@ UNITY SOFTWARE INC	Common Stock	12,267
@ UPSTART HLDGS INC	Common Stock	1,022
@ VAXART INC	Common Stock	573
@ VERALTO CORP	Common Stock	82
@ VERIZON COMMUNICATN	Common Stock	12,145
@ VERTEX PHARMACEUTICA	Common Stock	2,034
@ VERU INC	Common Stock	360
@ VICARIOUS SURGICAL INC C	Common Stock	64
@ VICOR CORP	Common Stock	179,760
@ VIRGIN GALACTIC HLDGS IN	Common Stock	2,021
@ VISA INC	Common Stock	32,508

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ VUZIX CORP	Common Stock	1,043
@ W R BERKLEY CORP	Common Stock	3,554
@ WABTEC	Common Stock	131
@ WALMART INC	Common Stock	17,973
@ WALT DISNEY CO	Common Stock	45,825
@ WARNER BROTHERS DISCOVER	Common Stock	1,809
@ WASHINGTON TR BANCO	Common Stock	21,047
@ WASTE MANAGEMENT INC	Common Stock	23,383
@ WELLS FARGO & CO	Common Stock	545
@ WESTERN DIGITAL CORP	Common Stock	102,907
@ WESTPORT FUEL SYSTEM	Common Stock	33
@ WESTROCK CO	Common Stock	20,897
@ WEYERHAEUSER CO	Common Stock	34,770
@ WHEATON PRECIOUS METAL F	Common Stock	2,461
@ WINGSTOP INC	Common Stock	1,404
@ WINMARK CORP	Common Stock	842
@ WINNING BRANDS CORP	Common Stock	5,409
@ WIX COM LTD	Common Stock	738
@ WORKDAY INC	Common Stock	2,761
@ WORKHORSE GROUP INC	Common Stock	36
@ XBIOTECH INC	Common Stock	1,000
@ YEXT INC	Common Stock	236
@ YOUNGEVITY INTL INC XXX	Common Stock	21
@ ZOOM VIDEO COMMUNICATION	Common Stock	431
@ ZSCALER INC	Common Stock	1,551
@ ALIBABA GROUP HLDG LTD F	Common Stock Adr Sponsored	2,868
@ AMARIN CORP PLC	Common Stock Adr Sponsored	2,175
@ ASML HOLDING N V	Common Stock Adr Sponsored	2,319
@ ASTRAZENECA PLC	Common Stock Adr Sponsored	1,010
@ BAIDU INC	Common Stock Adr Sponsored	834

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

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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	Current Value ¹
@ COMPASS PATHWAYS ADR	Common Stock Adr Sponsored	1,313
@ DIAGEO PLC	Common Stock Adr Sponsored	2,406
@ ENI SPA ROMA	Common Stock Adr Sponsored	348
@ EVOLUTION AB	Common Stock Adr Sponsored	597
@ HSBC HLDGS PLC	Common Stock Adr Sponsored	8,108
@ HUTCHISON TELE HK	Common Stock Adr Sponsored	292
@ INFINEON TECH AG	Common Stock Adr Sponsored	628
@ JD COM INC	Common Stock Adr Sponsored	17,838
@ JUMIA TECHNOLOGIES A G F	Common Stock Adr Sponsored	60
@ LYNAS RARE EARTHS	Common Stock Adr Sponsored	725
@ NICE LTD	Common Stock Adr Sponsored	798
@ NIO INC	Common Stock Adr Sponsored	454
@ NOKIA OYJ	Common Stock Adr Sponsored	2,052
@ NOVARTIS AG	Common Stock Adr Sponsored	13,498
@ NOVO-NORDISK AS VORMAL F	Common Stock Adr Sponsored	2,900
@ PETROLEO BRASILEIRO	Common Stock Adr Sponsored	1,528
@ QIFU TECHNOLOGY INC	Common Stock Adr Sponsored	36
@ RIO TINTO PLC	Common Stock Adr Sponsored	1,117
@ SANDOZ GROUP AG	Common Stock Adr Sponsored	832
@ SIEMENS A G	Common Stock Adr Sponsored	10,896
@ SIFY TECHNOLOGIES LTD F	Common Stock Adr Sponsored	187
@ STMICROELECTRONICS NV F	Common Stock Adr Sponsored	26,769
@ TAIWAN SEMICONDUCTR	Common Stock Adr Sponsored	10,400
@ TENCENT HOLDINGS	Common Stock Adr Sponsored	690
@ TENCENT MUSIC ENTMT GR F	Common Stock Adr Sponsored	180
@ UNILEVER PLC	Common Stock Adr Sponsored	5,463
@ WIMI HOLOGRAM CLOUD IN F	Common Stock Adr Sponsored	162
@ WIPRO LTD	Common Stock Adr Sponsored	2,997
@ CALL PAYPAL HOLDINGS INC	Common Stock Option	581
@ ARIS MNG CORP 24 WTF	Common Stock Warrant	78

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT 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	Current Value ¹
@ CRESUD SA COMERCI 26 WTF	Common Stock Warrant	174
@ DIAMOND OFFSHR DR 26 WTS	Common Stock Warrant	150
@ EVOLV TECHNOLOGIE 25 WTF	Common Stock Warrant	190
@ LANDSEA HOMES COR 26 WTF	Common Stock Warrant	355
@ MCEWEN MNG INC 24 WTS	Common Stock Warrant	125
@ MIRION TECHNOLOGI 26 WTF	Common Stock Warrant	102
@ NOBLE CORP PLC 26 WTF	Common Stock Warrant	1
@ VALENS SEMICONDUCT 26 WTF	Common Stock Warrant	12
@ WESTROCK COFFEE C 27 WTF	Common Stock Warrant	115
@ ALGONQUIN POWE 7.75% PFD	Convertible Preferred Stock	2,227
@ GREAT AJAX COR 7.25% PFD	Convertible Preferred Stock	3,074
@ ADVISORSHARES PURE US	Exchange Traded Fund	3,505
@ AMPLIFY CWP ENHANCED DIV	Exchange Traded Fund	1,838
@ ARK AUTONOMOUS TECH	Exchange Traded Fund	2,908
@ ARK FINTECH INNOVATION	Exchange Traded Fund	6,926
@ ARK GENOMIC REVOLUTION	Exchange Traded Fund	343
@ ARK INNOVATION ETF	Exchange Traded Fund	3,945
@ BNK OF MON MCRSCT FNG	Exchange Traded Fund	1,164
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	9,596
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	2,633
@ CAMBRIA SHAREHOLDER	Exchange Traded Fund	1,570
@ DB GOLD DOUBLE LONG ETN	Exchange Traded Fund	871
@ ENERGY SELECT SECTOR	Exchange Traded Fund	10,320
@ ETFMG ALTERNATIVE	Exchange Traded Fund	95
@ GLBL X FND GLB X NSDQ	Exchange Traded Fund	8,931
@ INNOVATOR DEEPWATER	Exchange Traded Fund	8,321
@ INVESCO BULLETSHARS 2028	Exchange Traded Fund	151,219
@ INVESCO NASDAQ NEXT GEN	Exchange Traded Fund	123,965
@ INVESCO PREFERRED ETF	Exchange Traded Fund	11,470
@ INVSC BULLETSHARS 2026	Exchange Traded Fund	160,017

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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	Current Value ¹
@ INVSC BULLTSH 2026 HG	Exchange Traded Fund	35,360
@ INVSC QQQ TRUST SRS 1	Exchange Traded Fund	501,391
@ INVSC S P 500 EQUAL	Exchange Traded Fund	1,003
@ INVSC SOLAR ETF	Exchange Traded Fund	53
@ ISHARES 0 TO 3 MNTH	Exchange Traded Fund	20,054
@ ISHARES BIOTECHNOLOGY	Exchange Traded Fund	8,909
@ ISHARES CORE MSCI	Exchange Traded Fund	1,539
@ ISHARES GOLD ETF	Exchange Traded Fund	6,323
@ ISHARES MSCI JAPAN ETF	Exchange Traded Fund	7,152
@ ISHARES MSCI SINGAPORE	Exchange Traded Fund	644
@ ISHARES SILVER TRUST	Exchange Traded Fund	1,089
@ ISHARES US AEROSPACE	Exchange Traded Fund	7,712
@ J P MORGAN NASDAQ EQT	Exchange Traded Fund	1,788
@ JOHN HANCOCK MULTIFACTOR	Exchange Traded Fund	2,758
@ JPMORGAN EQUITY PREMIUM	Exchange Traded Fund	12,011
@ JPMORGAN ULTRA SHORT	Exchange Traded Fund	49
@ KRANESHARES CSI CHINA	Exchange Traded Fund	896
@ KRNSHR MSCI AL CHNA HLTH	Exchange Traded Fund	302
@ PROSHARES ULTRA NASDAQ	Exchange Traded Fund	857
@ PSHR ULTRAPRO ETF DV	Exchange Traded Fund	71,360
@ SCHWAB FUNDAMENTAL INL	Exchange Traded Fund	3,604
@ SCHWAB FUNDAMENTAL US	Exchange Traded Fund	6,299
@ SCHWAB US BROAD MARKET	Exchange Traded Fund	111
@ SCHWAB US DIVIDEND	Exchange Traded Fund	2,335
@ SPDR BLOOMBERG 1 3 MNTH	Exchange Traded Fund	48,659
@ SPDR PORTFOLIO S&P 600	Exchange Traded Fund	3,344
@ SPDR S&P 500 ETF	Exchange Traded Fund	15,065
@ SPDR S&P BIOTECH ETF	Exchange Traded Fund	7,590
@ SPDR S&P OIL & GAS EXPL	Exchange Traded Fund	1,143
@ SPROTT GOLD MINERS ETF	Exchange Traded Fund	2,618

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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	Current Value ¹
@ SPROTT JUNIOR URANIUM	Exchange Traded Fund	613
@ SPROTT URANIUM MINERS	Exchange Traded Fund	2,499
@ USCF MIDSTREAM ENERGY	Exchange Traded Fund	152
@ VANECK BDC INCOME ETF	Exchange Traded Fund	722
@ VANECK JUNIOR GOLD	Exchange Traded Fund	1,872
@ VANECK OIL SERVICES ETF	Exchange Traded Fund	1,584
@ VANECK PREFERRED SECURT	Exchange Traded Fund	30,495
@ VANECK RARE EARTH STR	Exchange Traded Fund	659
@ VANECK SEMICONDUCTOR	Exchange Traded Fund	1,759
@ VANGUARD EXTENDED	Exchange Traded Fund	37,841
@ VANGUARD FTSE DEVELOPED	Exchange Traded Fund	2,170
@ VANGUARD GROWTH ETF	Exchange Traded Fund	15,544
@ VANGUARD INTERMEDIATE	Exchange Traded Fund	64
@ VANGUARD INTERNATNL HGH	Exchange Traded Fund	6,649
@ VANGUARD LONG TERM	Exchange Traded Fund	1,649
@ VANGUARD MEGA CAP GROWTH	Exchange Traded Fund	4,487
@ VANGUARD S&P 500 ETF	Exchange Traded Fund	18,168
@ VANGUARD S&P 500 VALUE	Exchange Traded Fund	84,829
@ VANGUARD SCOTTSDALE FDS	Exchange Traded Fund	37,551
@ VANGUARD TOTAL STOCK	Exchange Traded Fund	503,144
@ VIRTUS INFRCP US PRERD	Exchange Traded Fund	704
@ SCHWAB GOVERNMENT MONEY	Money Market Fund	199,447
@ SCHWAB VALUE ADVANTAGE M	Money Market Fund	125,286
@ VANGUARD CASH RESERVES F	Money Market Fund	30,278
@ NE INVT FA SFH 6.398%33	Municipal Bond	108,407
@ AMERICAN FUNDS AMERICAN	Mutual Fund	5,741
@ BARON PARTNERS RETAIL	Mutual Fund	3,085
@ ERSHARES US SMALL CAP IN	Mutual Fund	16,493
@ FIDELITY INTERNATIONAL G	Mutual Fund	2,336
@ FIDELITY SELECT HEALTH C	Mutual Fund	10,525
@ GMO QUALITY I	Mutual Fund	3,957

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@ HARBOR DISRUPTIVE INNOVA	Mutual Fund	23,936
@ HUSSMAN STRATEGIC GROWTH	Mutual Fund	11,312
@ LOOMIS SAYLES GLOBAL ALL	Mutual Fund	14,044
@ MAIRS & POWER GROWTH INV	Mutual Fund	14,877
@ MATTHEWS INDIA INVESTOR	Mutual Fund	32
@ PFG BNY MELLON DIVERSIFI	Mutual Fund	8,247
@ PFG BR TARGET ALLOCATION	Mutual Fund	2,796
@ PFG FDLT INS AM&EQ IDX S	Mutual Fund	6,987
@ PFG FDLT INS AM&EQ SCTR	Mutual Fund	7,202
@ PFG JANUS HENDERSON BALA	Mutual Fund	14,986
@ PFG JP MORGAN TACTICAL M	Mutual Fund	11,962
@ PFG MEEDER TACTICAL STRA	Mutual Fund	4,803
@ PRIMECAP ODYSSEY GROWTH	Mutual Fund	13,503
@ PRINCIPAL BLUE CHIP A	Mutual Fund	5,967
@ SCHWAB TARGET 2040 INDEX	Mutual Fund	110
@ T. ROWE PRICE BLUE CHIP	Mutual Fund	12,576
@ T. ROWE PRICE DIVIDEND G	Mutual Fund	3,123
@ T. ROWE PRICE SCIENCE &	Mutual Fund	19,761
@ VANGUARD BALANCED INDEX	Mutual Fund	14,522
@ VANGUARD DIVIDEND APPREC	Mutual Fund	24,196
@ VANGUARD DIVIDEND GROWTH	Mutual Fund	221,988
@ VANGUARD EMERGING MKTS S	Mutual Fund	4,750
@ VANGUARD ENERGY INV	Mutual Fund	59,598
@ VANGUARD FTSE ALL-WLD EX	Mutual Fund	28,970
@ VANGUARD GLOBAL CAPITAL	Mutual Fund	13,862
@ VANGUARD HEALTH CARE INV	Mutual Fund	40,270
@ VANGUARD HIGH DIVIDEND Y	Mutual Fund	42,008
@ VANGUARD INTERNATIONAL G	Mutual Fund	19,358
@ VANGUARD MID-CAP GROWTH	Mutual Fund	41,329
@ VANGUARD PRIMECAP CORE I	Mutual Fund	82,709

See accompanying independent auditors' report.

(Continued)

Schedule 2

AMICA 401(k) RETIREMENT 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	Current Value ¹
@	VANGUARD SMALL CAP GROWT	Mutual Fund	18,621
@	VANGUARD STRATEGIC SMALL	Mutual Fund	23,799
@	VANGUARD US GROWTH INVES	Mutual Fund	23,807
@	VANGUARD WELLINGTON INV	Mutual Fund	11,442
@	VANGUARD WINDSOR INVESTO	Mutual Fund	77,102
@	ATLAS CORP 7.125%PFD	Preferred Debt	3,019
@	B. RILEY FINL, 5.25%PFD	Preferred Debt	670
@	BABCOCK & WILC 8.125%PFD	Preferred Debt	2,445
@	HARROW INC 8.625%PFD	Preferred Debt	4,790
@	RAMACO RESOURCES, 9%PFD	Preferred Debt	2,576
@	RUNWAY GROWTH CA 7.5%PFD	Preferred Debt	3,099
@	ENSTAR GROUP LTD 7% PFD	Preferred Stock	3,125
@	FTAI AVIATION 8.25% PFD	Preferred Stock	3,147
@	TELEPHONE AN 6.625% PFD	Preferred Stock	1,310
@	TWO HARBORS I 7.25% PFD	Preferred Stock	2,235
@	US TREASURY 2.875%05/43	Treasury Bond	2,469
			\$ 873,256,436

* Party in interest.

As certified by Vanguard.

@ Held in the Vanguard Brokerage Option #.

¹ Cost Information not included as investments are participant directed.

See accompanying independent auditors' report.

Schedule 1

Amica 401(k) Retirement Savings Plan
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
Year Ended December 31, 2023

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
\$1,239,001	\$0	\$1,239,001	\$0	\$0

See accompanying independent auditors' report.

(Continued)