

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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 01/01/1992
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) AFFORDABLE RENT-TO-OWN, LLC 3118 WEST PINHOOK LAFAYETTE, LA 70508	2b Employer Identification Number (EIN) 72-1147185 2c Plan Sponsor's telephone number 337-264-0407 2d Business code (see instructions) 532210

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.	10/10/2024	CHRISTOPHER OVERTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2024	CHRISTOPHER OVERTON
	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	5 341
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) 195 6a(2) 165 6b 0 6c 97 6d 262 6e 0 6f 262 6g(1) 317 6g(2) 259 6h 35
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 2H 2J 2K 2T 3D

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	81F883		01/01/2023	12/31/2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	317373
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	14327871

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year.....	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING

b Balance at the end of the previous year	7b	275381
c Additions: (1) Contributions deposited during the year	7c(1)	33257
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	6871
(4) Transferred from separate account.....	7c(4)	29610
(5) Other (specify below)	7c(5)	0
▶		
(6) Total additions.....	7c(6)	69738
d Total of balance and additions (add lines 7b and 7c(6))	7d	345119
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	21469
(2) Administration charge made by carrier	7e(2)	2542
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	3735
▶		
(5) Total deductions.....	7e(5)	27746
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	317373

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

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

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

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

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

BROUSSARD POCHE LLP

72-0538016

(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?
28	INVESTMENT MGMT	69560	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC				D Employer Identification Number (EIN) 72-1147185	
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)					
a Name of MTIA, CCT, PSA, or 103-12 IE: MAP CONTRACT SEPARATE ACCOUNT D					
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE & ANNUITY CO					
c EIN-PN 71-0294708-000		d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14327871		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
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 MT		

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

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

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

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

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	242498	232125
(2) Participant contributions	1b(2)	1005	859
(3) Other	1b(3)	4301	5555
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	247791	321673
(2) U.S. Government securities	1c(2)		0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		0
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	6178022	7154246
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		0
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	12038714	14327871
(11) Value of interest in master trust investment accounts	1c(11)		0
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	275381	317373
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	18987712	22359702
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	577	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	577	
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	18987135	22359702

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)	590906	
(B) Participants	2a(1)(B)	558735	
(C) Others (including rollovers)	2a(1)(C)	26476	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1176117
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1403	
(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)	0	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1403
(2) Dividends: (A) Preferred stock	2b(2)(A)	120608	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		120608
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(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)	1090756	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		2692507
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		2865
d Total income. Add all income amounts in column (b) and enter total	2d		5084256

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1575227	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1575227
f Corrective distributions (see instructions)	2f		4896
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	103679	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	0	
(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)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	27887	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		131566
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1711689

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3372567
l Transfers of assets:			
(1) To this plan	2l(1)		0
(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: **PEDELAHORE & CO LLP**

(2) EIN: **72-0535866**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
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): 71-0294708 72-1246171 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☐ "Prior year" ADP test	
☐ "Current year" ADP test	
☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

Financial Reports

Year Ended December 31, 2023

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Independent Auditor's Report

To the Trustees
Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Lafayette, Louisiana

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Affordable Rent-To-Own, LLC 401(k)'s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 8 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 Auditor's Responsibilities for the Audit of the Financial Statements section:

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

Basis For Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Affordable Rent-To-Own, LLC 401(k) 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 these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Affordable Rent-To-Own, LLC 401(k)'s ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities For The Audit Of The Financial Statements

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

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

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

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

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

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

Other Matter - Supplemental Schedules Required By ERISA

The supplemental schedules of assets held for investment purposes at end of year and assets (acquired and disposed of within year) 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 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 generally accepted auditing standards. 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 agrees 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).

Pedelahore & Co, LLP

Pedelahore & Co., LLP
Metairie, Louisiana
September 30, 2024

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments		
Investments at fair value	\$ 21,799,490	\$ 18,492,117
Interest bearing deposits	<u>321,673</u>	<u>247,791</u>
	<u>22,121,163</u>	<u>18,739,908</u>
Receivables		
Employer contributions	232,125	242,498
Participant contributions	859	1,005
Other	<u>5,555</u>	<u>4,301</u>
	<u>238,539</u>	<u>247,804</u>
Total assets	<u>22,359,702</u>	<u>18,987,712</u>
Liabilities		
Other liabilities	<u>-</u>	<u>577</u>
Total liabilities	<u>-</u>	<u>577</u>
Net Assets Available For Benefits	<u>\$ 22,359,702</u>	<u>\$ 18,987,135</u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2023

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,783,263
Interest and dividends	122,011
Other income	2,865
	<u>3,908,139</u>

Contributions

Participants	558,735
Employer	590,906
Rollovers	26,476
	<u>1,176,117</u>

Total additions	<u>5,084,256</u>
-----------------	------------------

Deductions From Net Assets Attributed To:

Benefits paid to participants	1,575,227
Corrective distributions	4,896
Administrative expenses	103,679
Other expenses	27,887
	<u>1,711,689</u>

Total deductions	<u>1,711,689</u>
------------------	------------------

Net increase	3,372,567
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Net Assets Available For Benefits, Beginning Of Year	<u>18,987,135</u>
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Net Assets Available For Benefits, End Of Year	<u>\$ 22,359,702</u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company contributes 75% of the first 7% of base compensation that a participant contributes to the Plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2023 the Company made a \$231,625 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

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

Payment of Benefits

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

Forfeited Accounts

At December 31, 2023 forfeited non-vested accounts totaled \$13,322. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2023, employer plan expenses were reduced by \$25,529 from forfeited non-vested accounts.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments held by a defined contribution plan are required to be reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company. See Note 3 for discussion of fair value measurement.

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

Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

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

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include:

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

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

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 3. Fair Value Measurements (continued)

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2023.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

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

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2023 and 2022, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2023			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$3,789,178	\$ -	\$ -	\$ 3,789,178
Real estate				
investment trust	71,034	-	-	71,034
Mutual funds	3,294,034	-	-	3,294,034
Pooled separate				
accounts*	-	-	-	14,645,244
Total investments				
at fair value	<u>\$7,154,246</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$21,799,490</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 3. Fair Value Measurements (continued)

	2022			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$3,242,483	\$ -	\$ -	\$ 3,242,483
Real estate investment trust	51,795	-	-	51,795
Mutual funds	2,883,743	-	-	2,883,743
Pooled separate accounts*	-	-	-	12,314,096
Total investments at fair value	<u>\$6,178,021</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$18,492,117</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2023 and 2022.

December 31, 2023

	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$14,645,244	-	Daily	None

December 31, 2022

	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$12,314,096	-	Daily	None

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 3. Fair Value Measurements (continued)

income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2023</u>	<u>2022</u>
Net assets:		
Common stock	\$3,789,178	\$3,242,483
Real estate		
investment trust	71,034	51,795
Mutual funds	3,294,034	2,883,743
Employer's contribution receivable	231,625	242,498
Interest bearing deposits	<u>321,673</u>	<u>247,791</u>
Total Net Assets	<u>\$7,707,544</u>	<u>\$6,668,310</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 4. Nonparticipant Directed Investments (continued)

For the year ended December 31, 2023:

Changes in net assets:	
Employer's contribution	\$ 231,625
Interest and dividends	122,011
Realized and unrealized gains	
on investments	1,090,756
Other income	2,905
Benefits paid to participants	(336,609)
Administrative fees	(69,560)
Other expenses	<u>(1,894)</u>
	<u>\$1,039,234</u>

Note 5. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 6. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 7. Tax Status (continued)

believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

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

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2023, was obtained by management and agreed to or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2023:

401(k):	
Balance, January 1	\$ 34,511
Additions	4,340
Deletions	<u>(25,529)</u>
Balance, December 31	<u>\$ 13,322</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 10. Terminated Participants

At December 31, 2023, net assets available for benefits include \$1,240,449 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,184,773 was vested as of December 31, 2023. The remainder will be forfeited upon distribution.

Note 11. Risks And Uncertainties

The Plan's 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 participant's account balances and the amounts reported in the statement of net assets available for benefits.

Note 12. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through September 30, 2024, the date that the financial statements were available to be issued.

Supplemental Information

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 225,164	\$ 225,164
	Raymond James #50746002	Money Market Account	6,573	6,573
	Charles Schwab Bank	Certificate of Deposit	89,855	89,936
	AIA Group Limited Sponsored Adr	Corporate Security	8,623	7,181
	Abbot Labs	Corporate Security	31,022	29,057
	Abbvie Incorporated	Corporate Security	10,484	11,158
	Adidas Ag Adr	Corporate Security	4,708	6,205
	Adobe Incorporated	Corporate Security	18,101	26,847
	Affiliated Managers Group Incorporated	Corporate Security	19,563	28,316
	Air Liquide Adr	Corporate Security	4,498	6,070
	Airbus Se Un-sponsored Adr	Corporate Security	3,257	4,092
	Akzo Nobel N V Sponsored Ads New	Corporate Security	8,587	5,758
	Albany International Corporation Class A	Corporate Security	6,085	6,090
	Allison Transmission Hldgs Incorporated	Corporate Security	8,424	9,769
	Allstate Corporation	Corporate Security	24,154	27,716
	Alphabet Incorporated Cap Stk Class A	Corporate Security	13,675	17,042
	Altair Engr Incorporated Com Class A	Corporate Security	3,380	6,900
	Altice Usa Incorporated Class A	Corporate Security	16,576	13,163
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	12,893	13,761
	Amazon Com Incorporated	Corporate Security	91,272	103,623
	American International Group Incorporated Com New	Corporate Security	31,486	47,764
	Apple Incorporated	Corporate Security	38,335	47,940
	Argenx Se Sponsored ADR	Corporate Security	4,072	3,043
	Artisan Partners Asset Mgmt In Class A	Corporate Security	11,234	14,314
	Astrazeneca PLC Sponsored ADR	Corporate Security	7,164	7,072
	Atlas Copco Ab Sp Adr A New	Corporate Security	3,372	4,598
	Atlassian Financial Incorporated	Corporate Security	8,752	14,509
	Avantor Incorporated	Corporate Security	8,077	10,410
	Axon Enterprise Incorporated	Corporate Security	3,355	8,783
	Axos Financial Incorporated	Corporate Security	6,285	9,555
	BNP Paribas Sponsored Adr	Corporate Security	8,339	9,507
	Balchem Corporation	Corporate Security	4,802	6,396
	Bk Of America Corporation	Corporate Security	27,541	29,899
	Bank Ozk	Corporate Security	10,472	14,550
	Bayer Ag Sponsored Adr	Corporate Security	8,180	5,061
	Beckton Dickinson & Company	Corporate Security	15,766	15,849
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	9,925	15,693
	Bio-Techne Corporation	Corporate Security	6,004	7,022
	Borgwarner Incorporated	Corporate Security	8,629	8,317
	Brambles Limited Sponsored Adr	Corporate Security	2,947	3,248
	Bright Horizons Fam Sol In Del	Corporate Security	9,256	6,785
	British American Tob PLC Sponsored Adr	Corporate Security	4,896	3,866
	Brown & Brown Incorporated	Corporate Security	6,780	16,711
	CCC Intelligent Solutions HLD	Corporate Security	4,399	4,431
	C4 Therapeutics	Corporate Security	1,110	989
	C H Robinson Worldwide Incorporated Com New	Corporate Security	11,965	12,354
	CSL Limited Sponsored ADR	Corporate Security	3,780	4,205

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	CSW Industrials Incorporated	Corporate Security	4,044	4,770
	CTS Corporation	Corporate Security	1,890	1,925
	Cable One Incorporated	Corporate Security	8,623	7,792
	Cactus Incorporated Class A	Corporate Security	8,153	8,490
	CAL Maine Fiids Incorporated Com New	Corporate Security	6,435	7,633
	Canadian Pacific Kansas City	Corporate Security	6,200	6,799
	Carmax Incorporated	Corporate Security	18,081	21,641
	Casella Waste Systems Incorporated Class A	Corporate Security	10,666	15,468
	Caterpillar Incorporated	Corporate Security	18,066	28,089
	Chevron Corporation New	Corporate Security	20,651	18,496
	Clearwater Analytics Hldgs Incorporated Class A	Corporate Security	5,055	6,370
	CLP Holdings Limited Sponsored Adr	Corporate Security	3,245	2,617
	Cognex Corporation	Corporate Security	5,266	3,924
	Cohen & Steers Incorporated	Corporate Security	8,045	8,936
	Commercial Metals Company	Corporate Security	7,229	7,306
	Compagnie Financiere Richemont ADR	Corporate Security	3,399	2,957
	Compass Group Plc Sponsored Adr	Corporate Security	2,122	2,818
	Computershare limited Sponsored ADR	Corporate Security	1,776	1,714
	Conocophillips	Corporate Security	34,161	38,303
	Construction Partners Incorporated Com Class A	Corporate Security	6,463	12,099
	Cross Ctry Healthcare Incorporated	Corporate Security	7,631	7,494
	Daikin Industries Limited Un-sponsored Ads	Corporate Security	7,317	6,375
	Daiichi Sankyo Company Limited Spon ADR Lev 1	Corporate Security	5,820	4,834
	Deere & Company	Corporate Security	13,068	15,195
	Definitive Healthcare Corporation Class A Com	Corporate Security	8,339	3,718
	Descartes Systems Group Incorporated	Corporate Security	7,224	11,852
	Deutsche Boerse AG Un-sponsored ADR	Corporate Security	5,033	5,995
	Deutsche Telekom AG sponsord ADR	Corporate Security	5,836	7,544
	Diageo PLC Spon Adr New	Corporate Security	13,943	11,361
	Diamondback Energy Incorporated	Corporate Security	13,368	13,492
	Dominion Energy Incorporated	Corporate Security	12,997	8,930
	Dyne Therapeutics Incorporated	Corporate Security	2,084	2,128
	EDP Energias De Portugal Sa Sponsored Adr	Corporate Security	6,968	6,893
	ENI S P A Sponsored Adr	Corporate Security	5,690	7,108
	EVI Industries	Corporate Security	4,507	6,336
	Edenred S A Un-sponsored ADR	Corporate Security	696	628
	Energizer Hldgs Incorporated New	Corporate Security	14,091	15,048
	Ensign Group Incorporated	Corporate Security	12,579	16,046
	Essilor Luxottica Un-sponsored Adr	Corporate Security	4,160	4,815
	Euronet Worldwide Incorporated	Corporate Security	11,310	11,468
	Exponent Incorporated	Corporate Security	10,929	11,093
	FB Finl Corporation	Corporate Security	6,659	7,014
	Meta Platforms Incorporated Class A	Corporate Security	23,888	50,262
	Fair Isaac Corporation	Corporate Security	4,545	12,804
	Firstservice Corporation New	Corporate Security	10,283	14,264
	Five9 Incorporated	Corporate Security	11,275	9,758
	Fox Factory Hldg Corporation	Corporate Security	9,596	6,546

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Freeport-Mcmoran Incorporated Class B	Corporate Security	14,521	16,475
	Fujitsu Limited Unsponsored Adr	Corporate Security	6,569	6,549
	Gartner Incorporated	Corporate Security	2,982	8,120
	GFL Environmental Incorporated Sub VTG SHS	Corporate Security	16,880	19,326
	Generic Hldgs Incorporated	Corporate Security	3,790	3,877
	General Mtrs Company	Corporate Security	28,448	22,378
	Givaudan Sa Adr	Corporate Security	3,749	3,726
	Glencore PLC Unsponsored Adr	Corporate Security	4,829	5,778
	Graco Incorporated	Corporate Security	6,424	10,238
	Grainger WW Incorporated	Corporate Security	20,600	24,861
	Grand Canyon Ed Incorporated	Corporate Security	8,970	10,959
	Guidewire Software Incorporated	Corporate Security	10,025	15,484
	HCA Healthcare Incorporated	Corporate Security	14,832	21,113
	HDFC Bank Limited Sponsored Ads	Corporate Security	9,909	9,261
	Haleon PLC SPON ADS	Corporate Security	4,383	4,905
	Hamilton Lane Incorporated Class A	Corporate Security	7,229	11,344
	Hancock Whitney Corporation	Corporate Security	6,557	6,803
	Hartford Finl Svcs Group Incorporated	Corporate Security	9,422	13,423
	Healthequity Incorporated	Corporate Security	8,174	8,619
	Heico Corporation New Class A	Corporate Security	6,280	8,974
	Heineken NV Sponsored ADR L1	Corporate Security	4,468	4,672
	Helios Technologies Incorporated	Corporate Security	5,452	5,079
	Henry Jack & Assoc Incorporated	Corporate Security	8,631	8,171
	Hillenbrand Incorporated	Corporate Security	17,349	27,705
	Hillman Solutions Corporation	Corporate Security	6,482	5,544
	Hitachi Limited Adr 2 Com	Corporate Security	6,788	10,532
	Home Depot Incorporated	Corporate Security	20,170	21,486
	Honeywell International Incorporated	Corporate Security	13,592	14,051
	Hong Kong Exchanges & Clearing Unsponsored ADR	Corporate Security	3,201	2,711
	Hoya Corporation Sponsored Adr	Corporate Security	3,572	4,126
	Humana Incorporated	Corporate Security	15,138	16,939
	ICF International Incorporated	Corporate Security	10,148	10,325
	Iberdrola SA Spon ADR	Corporate Security	4,509	5,140
	Industria De Diseno Textil Ind Unsponsored Adr	Corporate Security	5,984	8,624
	Innospec Incorporated	Corporate Security	12,708	16,268
	Intel Corporation	Corporate Security	7,718	11,407
	Intercontinental Hotels Group Sponsored Ads	Corporate Security	3,297	4,103
	Intercontinental Exchange Incorporated	Corporate Security	4,703	5,522
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	2,947	3,627
	Intra-Cellular Therapies Incorporated	Corporate Security	3,519	5,730
	Intuit	Corporate Security	10,975	16,251
	Intuitive Surgical Incorporated Com New	Corporate Security	12,837	17,205
	Janus International Group Incorporated Common Stock	Corporate Security	4,875	6,081
	John Bean Technologies Corporation	Corporate Security	4,717	4,674
	Kkr & Company Incorporated	Corporate Security	16,566	28,998
	Kadant Incorporated	Corporate Security	9,356	18,220
	Kddi Corporation Adr	Corporate Security	6,159	5,823

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Kering S A Un-sponsored Adr	Corporate Security	3,723	2,733
	Kubota Corporation Adr	Corporate Security	6,629	4,517
	Kyocera Corporation Sponsored ADS	Corporate Security	1,455	1,513
	LGI Homes Incorporated	Corporate Security	6,848	8,789
	LCI Industries	Corporate Security	4,390	4,651
	L Oreal Company Adr	Corporate Security	4,608	5,675
	LPL Finl Hldgs Incorporated	Corporate Security	16,519	29,363
	L3Harris Technologies Incorporated	Corporate Security	13,599	14,743
	LVMH Moet Hennessy Lou Vuitton Adr	Corporate Security	15,029	17,180
	Laboratory Corporation Amer Hldgs Com Nes	Corporate Security	15,640	17,274
	Lauder Estee Companies Incorporated Class A	Corporate Security	21,633	15,503
	Lear Corporation Com New	Corporate Security	12,060	12,709
	Legrand S A Un-sponsored Adr	Corporate Security	3,601	3,805
	Leslies Incorporated	Corporate Security	18,489	14,829
	Eli Lilly & Company	Corporate Security	7,614	12,824
	Lloyds Banking Group Plc Sponsored Adr	Corporate Security	1,394	1,362
	London STK Exchange Group Un-sponsored Adr	Corporate Security	15,018	17,704
	Lovesac Company	Corporate Security	768	1,022
	MSASafety Incorporated	Corporate Security	3,529	3,545
	Magnolia Oil & Gas Corporation Class A	Corporate Security	10,041	10,986
	Marsh & McLennan Companies Incorporated	Corporate Security	22,277	25,578
	Martin Marietta Matls Incorporated	Corporate Security	7,789	11,974
	Matador RES Company	Corporate Security	9,194	9,837
	Medpace HLDGS Incorporated	Corporate Security	5,133	8,889
	Mercury Systems Incorporated	Corporate Security	9,609	5,266
	Merit Med Systems Incorporated	Corporate Security	6,874	9,343
	Michelin Compagnie Generale DE Un-sponsored ADR	Corporate Security	1,786	2,259
	Microsoft Corporation	Corporate Security	59,252	102,659
	Mister Car Wash Incorporated	Corporate Security	6,110	5,668
	Mitsubishi UFJ Finl Group Incorporated Sponsored Ads	Corporate Security	6,244	9,221
	Moelis & Company Class A	Corporate Security	8,222	11,394
	Molson Coors Beverage Company Class B	Corporate Security	16,583	24,178
	Monotaro Company Limited Un-sponsored Adr	Corporate Security	1,405	775
	Monster Beverage Corporation New	Corporate Security	16,916	18,205
	NVR Incorporated	Corporate Security	18,945	28,002
	Nasdaq Incorporated	Corporate Security	15,930	15,291
	Natwest Group PLC Spons ADR	Corporate Security	3,908	3,812
	Neogen Corporation	Corporate Security	10,700	10,799
	Nestle S A Sponsored Adr	Corporate Security	20,520	19,696
	Netflix Incorporated	Corporate Security	26,084	36,516
	Nextera Energy Incorporated	Corporate Security	13,474	10,872
	Nice Limited Sponsored Adr	Corporate Security	3,369	2,394
	Nike Incorporated Class B	Corporate Security	18,007	15,851
	Nintendo Limted Unspn ADS	Corporate Security	2,047	2,427
	Nomura Research Institute Limted Adr New	Corporate Security	1,885	1,949
	Novanta Incorporated	Corporate Security	8,738	10,610
	Novo-Nordisk A S Adr	Corporate Security	10,645	22,759

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Nvidia Corporation	Corporate Security	28,717	62,398
	Nurix Therapeutics Incorporated	Corporate Security	2,169	1,950
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	6,942	8,651
	Olympus Corporation Sponsored ADR	Corporate Security	6,646	4,849
	Open Lending Corporation Com Class A	Corporate Security	8,687	5,795
	Palo Alto Networks Incorporated	Corporate Security	19,994	29,783
	Parker-Hannifin Corporation	Corporate Security	13,934	22,574
	Patrick Industries Incorporated	Corporate Security	2,668	3,512
	Paycor HCM Incorporated	Corporate Security	6,854	5,570
	Paypal HLDGS Incorporated	Corporate Security	13,677	11,115
	Pepsico Incorporated	Corporate Security	20,913	24,457
	Pfizer Incorporated	Corporate Security	20,941	17,821
	Pinnacle Finl Partners Incorporated	Corporate Security	9,050	14,217
	Pool Corporation	Corporate Security	7,298	10,765
	Post Hldgs Incorporated	Corporate Security	24,890	27,827
	Q2 Hldgs Incorporated	Corporate Security	9,815	5,253
	RTX Corporation	Corporate Security	15,198	12,873
	Rbc Bearings Incorporated	Corporate Security	6,764	11,680
	Regal Rexnord Corporation	Corporate Security	15,801	17,614
	Relx PLC Sponsored ADR	Corporate Security	3,840	5,632
	Repligen Corporation	Corporate Security	7,277	9,889
	Rentokill Initial PLC Sponsored Adr	Corporate Security	4,945	4,263
	Rio Tinto PLC Sponsored ADR	Corporate Security	1,544	1,638
	Roche Hldg Limited Sponsored Adr	Corporate Security	10,620	8,715
	Rollins Incorporated	Corporate Security	8,837	12,621
	Rus Enterprises Incorporated Class A	Corporate Security	3,757	4,577
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	1,978	2,934
	S&P Global Incorporated	Corporate Security	17,808	22,907
	Smc Corporation Japan Sponsored Adr	Corporate Security	5,011	5,428
	SPS Comm Incorporated	Corporate Security	4,922	12,600
	SS&C Technologies Hldgs Incorporated	Corporate Security	22,393	19,922
	Safran Spon Adr	Corporate Security	5,254	6,429
	SAIA Incorporated	Corporate Security	4,451	8,764
	Salesforce Incorporated	Corporate Security	18,462	24,472
	Sally Beauty HLDGS Incorporated	Corporate Security	7,836	8,406
	Sandvik AB ADR	Corporate Security	1,208	1,385
	Sanofi Sponsored ADR	Corporate Security	7,187	7,310
	SAP SE Spon Adr	Corporate Security	6,820	8,502
	Scansource Incorporated	Corporate Security	3,762	3,921
	Schneider Electric Se Un-sponsored Adr	Corporate Security	8,151	10,562
	Servisfirst Banchsares Incorporated	Corporate Security	9,606	10,261
	Seven & I Hldgs Company Limited Un-sponsored Adr	Corporate Security	3,176	2,937
	Sherwin Williams Company	Corporate Security	15,615	20,585
	Shiseido Company Limited Sponsored Adr	Corporate Security	4,559	2,564
	Shopify Incorporated Class A	Corporate Security	2,411	3,272
	Simpson MFG Incorporated	Corporate Security	4,486	9,305
	Siteone Landscape Supply Incorporated	Corporate Security	5,705	7,963

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Sitime Corporation	Corporate Security	4,368	4,517
	Skyline Champion Corporation	Corporate Security	8,031	13,441
	Softbank Group Corporation Un-sponsored ADR	Corporate Security	4,072	2,544
	Sony Group Corporation Sponsored ADR	Corporate Security	7,042	7,859
	Splunk Incorporated	Corporate Security	5,485	8,836
	Stericycle Incorporated	Corporate Security	34,857	35,088
	Straumann Holding AG ADR	Corporate Security	2,579	3,077
	Stryker Corporation	Corporate Security	28,415	32,042
	Suncor Energy Incorporated New	Corporate Security	4,948	4,771
	Symrise AG Un-sponsored ADR	Corporate Security	7,893	6,769
	Sysco Corporation	Corporate Security	13,949	13,602
	Taiwan Semiconductor Mfg Limited Sponsored ADS	Corporate Security	5,222	8,216
	Target Corporation	Corporate Security	33,005	37,172
	Techtronic Industries Limited Sponsored ADR	Corporate Security	5,280	3,754
	Teleflex Incorporated	Corporate Security	5,162	5,236
	Tenaris S A Sponsored ADS	Corporate Security	1,977	2,086
	Tesla Incorporated	Corporate Security	7,528	9,422
	Texas Instrs Incorporated	Corporate Security	21,607	20,967
	Thermo Fisher Scientific Incorporated	Corporate Security	28,238	28,132
	Thomson Reuters Corporation. Com New	Corporate Security	3,109	4,679
	3I Group PLC Un-sponsored ADR	Corporate Security	1,113	1,157
	Tokyo Electron Limited Un-sponsored ADR	Corporate Security	6,597	8,778
	Totalenergies SE Sponsored ADS	Corporate Security	7,185	8,557
	Toyota Motor Corporation ADS	Corporate Security	1,465	1,650
	Trex Company Incorporated	Corporate Security	6,766	11,011
	Truist Finl Corporation	Corporate Security	9,053	9,710
	Tyler Technologies Incorporated	Corporate Security	8,801	10,453
	UFP Technologies Incorporated	Corporate Security	6,236	8,430
	UFP Industries Incorporated	Corporate Security	6,314	7,784
	Uber Technologies Incorporated	Corporate Security	10,791	21,119
	Union Pac Corporation	Corporate Security	32,739	36,597
	United Parcel Service Incorporated Class B	Corporate Security	14,059	11,478
	US Food Hldg Corporation	Corporate Security	23,518	31,560
	Unitedhealth Group Incorporated	Corporate Security	31,380	33,694
	Vail Resorts Incorporated	Corporate Security	5,512	5,764
	Valvoline Incorporated	Corporate Security	9,079	11,424
	Veeco Instrs Incorporated Del	Corporate Security	7,782	10,457
	Viking Therapeutics Incorporated	Corporate Security	1,456	1,117
	Visa Incorporated Com Class A	Corporate Security	55,517	65,088
	Vishay Intertechnology Incorporated	Corporate Security	8,296	8,297
	Wabash Natl Corporation	Corporate Security	3,836	4,176
	Waste Mgmt Incorporated DEL	Corporate Security	11,486	14,149
	Watsco Incorporated	Corporate Security	5,101	11,569
	Wells Fargo Company New	Corporate Security	18,647	22,395
	West Pharmaceutical Svcs Incorporated	Corporate Security	4,509	7,395
	Wiley John & Sons Incorporated Class A	Corporate Security	18,532	13,712
	Woodside Energy Group Limited Sponsored ADR	Corporate Security	3,209	3,185

Affordable Rent-To-Own, LLC
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Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Workday Incorporated Class A	Corporate Security	11,481	18,220
	Workivia Incorporated Com Class A	Corporate Security	3,947	4,264
	Yeti Hldgs Incorporated	Corporate Security	9,828	11,702
	Zoetis Incorporated Class A	Corporate Security	15,512	18,553
	Zurich Insurance Group Ag Sponsored Adr	Corporate Security	8,012	9,819
	Axis Cap Hldgs Limited SHS	Corporate Security	7,917	7,918
	Accenture PLC Ireland SHS Class A	Corporate Security	5,771	6,667
	Clarivate PLC ORD SHS	Corporate Security	53,082	46,476
	CBR PLC ORD	Corporate Security	3,959	5,740
	Eaton Corporation PLC SHS	Corporate Security	16,865	23,600
	Fabrinet Shs	Corporate Security	5,337	11,991
	Ferguson PLC new shs	Corporate Security	12,015	16,411
	Linde PLC Shs	Corporate Security	13,231	15,196
	Medtronic PLC Shs	Corporate Security	18,360	14,169
	APTIV plc shs	Corporate Security	11,313	9,062
	Signet Jewelers Limited shs	Corporate Security	3,891	5,792
	Willis Towers Watson Plc Limited Shs	Corporate Security	10,250	13,025
	Alcon Ag Ord Shs	Corporate Security	19,358	21,561
	UBS Group Ag Shs	Corporate Security	5,823	11,217
	Nova Limited	Corporate Security	8,288	10,991
	ASML Holdings N V N Y Registry Shs	Corporate Security	23,277	29,520
	Qiagen Nv SHS New	Corporate Security	2,459	2,128
	Stevanato Group S P A Ord SHS	Corporate Security	3,281	4,830
	Arbor Realty Trust Incorporated Reit	REIT	8,134	8,926
	Equinix Incorporated Reit	REIT	15,056	16,913
	Extra Space Storage incorporated Reit	REIT	11,661	15,071
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	13,943	14,141
	SBA Communications Corporation New Class A Reit	REIT	15,548	15,982
	Ishares Tr Core US AGGBD ET	ETP	1,131,695	1,131,152
	Ishares Tr 7-10 YR TRSY BD	ETP	398,880	388,837
	Ishares Tr Msci Usa Min Vol	ETP	65,632	70,695
	Ishares Incorporated Core Msci Emkt	ETP	261,454	272,474
	Ishares TR 0-3 MNTH Treasury	ETP	53,672	53,644
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,157,596	1,377,230
	VOYA Retirement Insurance and Annuity	Mutual Funds	*	14,327,871
	VOYA Fixed Accounts	Mutual Funds	*	317,373
	Total		\$ 6,628,742	\$ 22,121,163

* Costs are omitted for participant directed funds.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
VIRTU FINL INCORPORATED CLASS A	Corporate Security	\$ 21	\$ 18
VIRTU FINL INCORPORATED CLASS A	Corporate Security	446	383
VIRTU FINL INCORPORATED CLASS A	Corporate Security	21	18
VIRTU FINL INCORPORATED CLASS A	Corporate Security	277	238
FIRST REK BK SAN FRANCISCO CAL	Corporate Security	2,986	744
AXIS CAP HLDGS LIMITED SHS	Corporate Security	458	420
ADVANCED MICRO DEVICES INCORPORATED	Corporate Security	675	955
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	449	519
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	3,384	3,739
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	4,341	4,570
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	4,685	4,881
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	1,509	1,454
APELLIS PHARMACEUTICALS INCORPORATED	Corporate Security	1,989	2,853
APELLIS PHARMACEUTICALS INCORPORATED	Corporate Security	2,123	3,153
ARGENX SE SPONSORED ADR	Corporate Security	1,372	1,463
ARGENX SE SPONSORED ADR	Corporate Security	3,181	3,292
BLACKROCK SYSTEMATIC MULTI-STRATEGY FD INSTL CL N/L	Corporate Security	2,634	2,650
BLACKROCK SYSTEMATIC MULTI-STRATEGY FD INSTL CL N/L	Corporate Security	599	599
CORE & MAIN INCORPORATED CLASS A	Corporate Security	1,680	1,835
COSTAR GROUP INCORPORATED	Corporate Security	2,245	1,983
CROWN HLDGS INCORPORATED	Corporate Security	2,784	2,735
DANAHER CORPORATION	Corporate Security	2,448	2,479
ILLUMINA INCORPORATED	Corporate Security	1,195	1,377
ILLUMINA INCORPORATED	Corporate Security	1,571	1,837
ILLUMINA INCORPORATED	Corporate Security	2,637	2,984
ILLUMINA INCORPORATED	Corporate Security	2,584	2,755
ILLUMINA INCORPORATED	Corporate Security	3,958	4,132
ILLUMINA INCORPORATED	Corporate Security	2,754	2,984
ILLUMINA INCORPORATED	Corporate Security	1,753	1,837
JPMORGAN OPPORTUNISTIC EQUITY LOING SHORT FUND CL	Corporate Security	1,565	1,518
KERING S A UNSPONSORED ADR	Corporate Security	1,373	1,423
MASTERCARD INCORPORATED CLASS A	Corporate Security	1,859	1,819
ABBEY CAPITAL FUTURES STRATEGY VALUE FUND	Corporate Security	5,287	5,098
RIVIAN AUTOMOTIVE INCORPORATED COM CLASS A	Corporate Security	425	377
SAFRAN SPON ADR	Corporate Security	2,076	2,140
SAFRAN SPON ADR	Corporate Security	179	184
SAP SE SPON ADR	Corporate Security	2,027	2,274
SAP SE SPON ADR	Corporate Security	676	758
SHOPIFY INCORPORATED CLASS A	Corporate Security	323	284
TELEFLEX INCORPORATED	Corporate Security	7,621	7,786
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	2,007	2,134
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	193	199
HORIZION THERAPEUTICS PUB L SHS	Corporate Security	1,583	1,525
LINDE PLC SHS	Corporate Security	1,813	1,774
CENTURY CMTYS INCORPORATED	Corporate Security	934	913

**Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan**

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
LINDE PLC SHS	Corporate Security	1,450	1,420
EATON CORPORATION PLC SHS	Corporate Security	1,721	1,580
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	542	665
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	883	1,081
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	136	166
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	830	998
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	346	416
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	554	667
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	905	1,083
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	1,659	2,166
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	1,471	1,474
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	1,703	1,638
CENTURY CMTYS INCORPORATED	Corporate Security	62	64
CENTURY CMTYS INCORPORATED	Corporate Security	707	707
TASKUS INCORPORATED CLASS A COM	Corporate Security	611	500
WEYERHAEUSER COMPANY MTN BE COM NEW REIT	Corporate Security	1,936	1,872
MONSTER EVERAGE CORPORATION NEW	Corporate Security	1,670	1,836
TAKE-TWO INTERACTIVE SOFTWARE	Corporate Security	1,986	2,493
TAKE-TWO INTERACTIVE SOFTWARE	Corporate Security	356	415
VISTA OUTDOOR INCORPORATED	Corporate Security	326	314
VISTA OUTDOOR INCORPORATED	Corporate Security	28	26
HUNTSMAN CORPORATION	Corporate Security	198	143
HUNTSMAN CORPORATION	Corporate Security	388	333
ZOETIS INCORPORATED CLASS A	Corporate Security	1,815	1,852
MERCER INTERNATIONAL INCORPORATED	Corporate Security	149	117
CENTURY CMTYS INCORPORATED	Corporate Security	385	448
CENTURY CMTYS INCORPORATED	Corporate Security	511	597
MERCER INTERNATIONAL INCORPORATED	Corporate Security	577	437
MERCER INTERNATIONAL INCORPORATED	Corporate Security	60	47
ANDERSONS INCORPORATED	Corporate Security	83	91
ANDERSONS INCORPORATED	Corporate Security	833	865
ANDERSONS INCORPORATED	Corporate Security	221	228
ZOETIS INCORPORATED CLASS A	Corporate Security	2,970	3,047
ALLISON TRANSMISSION HLDGS INCORPORATED	Corporate Security	786	985
PALO ALTO NETWORKS INCORPORATED	Corporate Security	1,386	1,685
GRAINGER W W INCORPORATED	Corporate Security	687	754
FORTREA HLDGS INCORPORATED	Corporate Security	362	329
CENTURY CMTYS INCORPORATED	Corporate Security	639	751
ALTICE USA INCORPORATED CLASS A	Corporate Security	3,650	2,605
GRAINGER W W INCORPORATED	Corporate Security	4,120	4,592
INTUITIVE SURGICAL INCORPORATED COM NEW	Corporate Security	1,510	1,971
MONSTER EVERAGE CORPORATION NEW	Corporate Security	2,088	2,258
NETFLIX INCORPORATED	Corporate Security	2,404	2,942
PALO ALTO NETWORKS INCORPORATED	Corporate Security	2,178	2,675
S&P GLOBAL INCORPORATED	Corporate Security	2,055	2,554
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	2,270	2,267
UBER TECHNOLOGIES INCORPORATED	Corporate Security	1,195	1,781
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	3,432	3,590
PHINIA INCORPORATED COMMON STOCK	Corporate Security	23	22
EATON CORPORATION PLC SHS	Corporate Security	2,926	3,463

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ANDERSONS INCORPORATED	Corporate Security	221	246
ANDERSONS INCORPORATED	Corporate Security	925	1,034
ANDERSONS INCORPORATED	Corporate Security	925	1,098
RYERSON HLDG CORPORATION	Corporate Security	920	648
RYERSON HLDG CORPORATION	Corporate Security	252	197
SITIME CORPORATION	Corporate Security	240	268
ANDERSONS INCORPORATED	Corporate Security	88	106
ANDERSONS INCORPORATED	Corporate Security	2,465	318
RYERSON HLDG CORPORATION	Corporate Security	1,010	814
ANDERSONS INCORPORATED	Corporate Security	618	729
INMODE LIMITED SHS	Corporate Security	576	606
INMODE LIMITED SHS	Corporate Security	1,259	1,575
ANDERSONS INCORPORATED	Corporate Security	839	952
VERITIV CORPORATION	Corporate Security	371	505
VERITIV CORPORATION	Corporate Security	387	505
VERITIV CORPORATION	Corporate Security	389	505
VERITIV CORPORATION	Corporate Security	132	168
ANDERSONS INCORPORATED	Corporate Security	132	150
ANDERSONS INCORPORATED	Corporate Security	969	1,101
SEA LIMITED SPONSORD ADS	Corporate Security	1,995	867
ADVANSIX INCORPORATED	Corporate Security	311	263
ADVANSIX INCORPORATED	Corporate Security	816	685
MONSTER EVERAGE CORPORATION NEW	Corporate Security	910	943
PATRICK INDUSTRIES INCORPORATED	Corporate Security	207	241
PATRICK INDUSTRIES INCORPORATED	Corporate Security	137	160
PATRICK INDUSTRIES INCORPORATED	Corporate Security	277	321
RTX CORPORATION	Corporate Security	3,775	2,887
DEXCOM INCORPORATED	Corporate Security	1,944	1,751
TOKYO ELECTRON LIMITED UNSPON ADR	Corporate Security	401	498
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	337	276
TOKYO ELECTRON LIMITED UNSPON ADR	Corporate Security	516	613
SPLUNK INCORPORATED	Corporate Security	4,067	6,234
SEA LIMITED SPONSORD ADS	Corporate Security	3,556	1,652
VERITIV CORPORATION	Corporate Security	132	169
VERITIV CORPORATION	Corporate Security	1,220	1,518
SEA LIMITED SPONSORD ADS	Corporate Security	2,949	1,432
VERITIV CORPORATION	Corporate Security	407	506
VERITIV CORPORATION	Corporate Security	1,424	1,856
VERITIV CORPORATION	Corporate Security	620	844
DISNEY WALT COMPANY	Corporate Security	188	161
DISNEY WALT COMPANY	Corporate Security	1,600	1,377
DISNEY WALT COMPANY	Corporate Security	1,098	891
VERIZON COMMUNICATIONS INCORPORATED	Corporate Security	2,552	2,088
SPLUNK INCORPORATED	Corporate Security	1,324	2,043
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	139	61
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	197	91
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	304	152
DEXCOM INCORPORATED	Corporate Security	2,059	1,418
DEXCOM INCORPORATED	Corporate Security	2,516	1,685
SPLUNK INCORPORATED	Corporate Security	473	736

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
CONCENTRIX CORPORATION	Corporate Security	596	567
CONCENTRIX CORPORATION	Corporate Security	761	729
CONCENTRIX CORPORATION	Corporate Security	1,303	1,215
DEXCOM INCORPORATED	Corporate Security	1,258	874
UNITY SOFTWARE INCORPORATED	Corporate Security	808	694
CONCENTRIX CORPORATION	Corporate Security	1,737	1,651
KERING S A UNSPONSORED ADR	Corporate Security	62	43
KERING S A UNSPONSORED ADR	Corporate Security	622	432
CONCENTRIX CORPORATION	Corporate Security	174	162
UNITY SOFTWARE INCORPORATED	Corporate Security	1,099	944
VISTA OUTDOOR INCORPORATED	Corporate Security	820	710
VISTA OUTDOOR INCORPORATED	Corporate Security	660	588
UNITED PARCEL SERVICE INCORPORATED	Corporate Security	3,852	3,006
DEXCOM INCORPORATED	Corporate Security	801	591
DEXCOM INCORPORATED	Corporate Security	3,889	2,995
DEXCOM INCORPORATED	Corporate Security	2,974	2,270
AXIS CAP HLDGS LIMITED SHS	Corporate Security	612	634
CENTURY CMTYS INCORPORATED	Corporate Security	128	130
CENTURY CMTYS INCORPORATED	Corporate Security	1,434	1,496
CENTURY CMTYS INCORPORATED	Corporate Security	1,476	1,496
CENTURY CMTYS INCORPORATED	Corporate Security	299	260
KERING S A UNSPONSORED ADR	Corporate Security	746	508
CENTURY CMTYS INCORPORATED	Corporate Security	1,047	973
CENTURY CMTYS INCORPORATED	Corporate Security	990	1,112
VISTA OUTDOOR INCORPORATED	Corporate Security	303	290
VISTA OUTDOOR INCORPORATED	Corporate Security	562	528
CARRIER GLOBAL CORPORATION	Corporate Security	912	1,002
WABASH NATL CORPORATION	Corporate Security	847	742
WABASH NATL CORPORATION	Corporate Security	449	391
VISTA OUTDOOR INCORPORATED	Corporate Security	169	153
VISTA OUTDOOR INCORPORATED	Corporate Security	889	790
VISTA OUTDOOR INCORPORATED	Corporate Security	167	153
VISTA OUTDOOR INCORPORATED	Corporate Security	974	869
ATARA BIOTHERAPEUTICS INCORPORATED	Corporate Security	306	22
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	842	756
NETFLIX INCORPORATED	Corporate Security	1,374	1,857
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	1,156	973
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	842	752
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	173	150
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	519	449
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	346	299
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	989	896
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	1,153	1,001
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	283	286
FRANKLIN RESOURCES INCORPORATED	Corporate Security	108	98
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	708	713
ENERPAC TOOL GROUP CORPORATION CLASS A COM	Corporate Security	972	1,036
PATRICK INDUSTRIES INCORPORATED	Corporate Security	415	488
PATRICK INDUSTRIES INCORPORATED	Corporate Security	480	570
SUMITOMO MITSUI FINL GROUP INCORPORATED	Corporate Security	1,393	1,565

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	241	198
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	2,105	1,704
CONCENTRIX CORPORATION	Corporate Security	521	563
CONCENTRIX CORPORATION	Corporate Security	339	375
CONCENTRIX CORPORATION	Corporate Security	1,186	1,285
CONCENTRIX CORPORATION	Corporate Security	576	643
TRUIST FINL CORPORATION	Corporate Security	767	650
SIGNET JEWELERS LIMITED SHS	Corporate Security	989	1,357
CONCENTRIX CORPORATION	Corporate Security	329	363
CONCENTRIX CORPORATION	Corporate Security	1,250	1,543
SALESFORCE INCORPORATED	Corporate Security	3,772	4,826
UBER TECHNOLOGIES INCORPORATED	Corporate Security	440	861
SIGNET JEWELERS LIMITED SHS	Corporate Security	146	207
TRUIST FINL CORPORATION	Corporate Security	2,300	2,135
SANDVIK AB ADR	Corporate Security	392	453
SANDVIK AB ADR	Corporate Security	406	475
WABASH NATL CORPORATION	Corporate Security	1,181	1,327
WABASH NATL CORPORATION	Corporate Security	243	265
LOVESAC COMPANY	Corporate Security	669	606
LOVESAC COMPANY	Corporate Security	494	444
LOVESAC COMPANY	Corporate Security	269	365
PATRICK INDUSTRIES INCORPORATED	Corporate Security	206	303
PATRICK INDUSTRIES INCORPORATED	Corporate Security	779	1,110
LOVESAC COMPANY	Corporate Security	769	1,014
	TOTAL	\$ 263,500	\$ 264,028

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 4085 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023
		This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for: ☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

B This return/report is: ☒ 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) _____

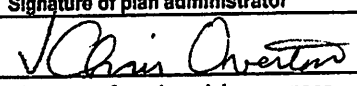
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ☐

Part II Basic Plan Information --- enter all requested information

1a Name of plan Affordable Rent-to-Own, LLC 401 (K) Profit Sharing Plan	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1992
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) Affordable Rent-to-Own, LLC 3118 West Finhook US Lafayette LA 70508	2b Employer Identification Number (EIN) 72-1147185 2c Plan Sponsor's telephone number (337) 264-0407 2d Business code (see instructions) 532210

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		<u>10-10-24</u>	Christopher Overton
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		<u>10-10-24</u>	Christopher Overton
	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

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) ☒ Yes ☐ No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) ☒ Yes ☐ No
If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this year _____ (See instructions.)

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	865,181	1,266,183
b Total plan liabilities	7b	5,850	4,665
c Net plan assets (subtract line 7b from line 7a)	7c	859,331	1,261,518
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	84,429	
(2) Participants	8a(2)	143,545	
(3) Others (including rollovers)	8a(3)	28,531	
b Other income (loss)	8b	201,386	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		457,891
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	38,028	
e Certain deemed and/or corrective distributions (see instructions)	8e	8,116	
f Administrative service providers (salaries, fees, commissions)	8f	9,560	
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		55,704
i Net income (loss) (subtract line 8h from line 8c)	8i		402,187
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics

- 9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2A 2E 2F 2G 2J 2K 2T 3D
- b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions

10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		115,000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e	X		5,088
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below ☐ Yes ☒ No

a. Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a**

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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: _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? ☐ Yes ☒ No
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver Month Day Year

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year. **12b**

c Enter the amount contributed by the employer to the plan for the plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? ☐ Yes ☐ No ☐ N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? ☐ Yes ☒ No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06/30/2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703007a.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
VIRTU FINL INCORPORATED CLASS A	Corporate Security	\$ 21	\$ 18
VIRTU FINL INCORPORATED CLASS A	Corporate Security	446	383
VIRTU FINL INCORPORATED CLASS A	Corporate Security	21	18
VIRTU FINL INCORPORATED CLASS A	Corporate Security	277	238
FIRST REK BK SAN FRANCISCO CAL	Corporate Security	2,986	744
AXIS CAP HLDGS LIMITED SHS	Corporate Security	458	420
ADVANCED MICRO DEVICES INCORPORATED	Corporate Security	675	955
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	449	519
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	3,384	3,739
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	4,341	4,570
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	4,685	4,881
ALPHABET INCORPORATED CAP STK CLASS C	Corporate Security	1,509	1,454
APELLIS PHARMACEUTICALS INCORPORATED	Corporate Security	1,989	2,853
APELLIS PHARMACEUTICALS INCORPORATED	Corporate Security	2,123	3,153
ARGENX SE SPONSORED ADR	Corporate Security	1,372	1,463
ARGENX SE SPONSORED ADR	Corporate Security	3,181	3,292
BLACKROCK SYSTEMATIC MULTI-STRATEGY FD INSTL CL N/L	Corporate Security	2,634	2,650
BLACKROCK SYSTEMATIC MULTI-STRATEGY FD INSTL CL N/L	Corporate Security	599	599
CORE & MAIN INCORPORATED CLASS A	Corporate Security	1,680	1,835
COSTAR GROUP INCORPORATED	Corporate Security	2,245	1,983
CROWN HLDGS INCORPORATED	Corporate Security	2,784	2,735
DANAHER CORPORATION	Corporate Security	2,448	2,479
ILLUMINA INCORPORATED	Corporate Security	1,195	1,377
ILLUMINA INCORPORATED	Corporate Security	1,571	1,837
ILLUMINA INCORPORATED	Corporate Security	2,637	2,984
ILLUMINA INCORPORATED	Corporate Security	2,584	2,755
ILLUMINA INCORPORATED	Corporate Security	3,958	4,132
ILLUMINA INCORPORATED	Corporate Security	2,754	2,984
ILLUMINA INCORPORATED	Corporate Security	1,753	1,837
JPMORGAN OPPORTUNISTIC EQUITY LOING SHORT FUND CL	Corporate Security	1,565	1,518
KERING S A UNSPONSORED ADR	Corporate Security	1,373	1,423
MASTERCARD INCORPORATED CLASS A	Corporate Security	1,859	1,819
ABBEY CAPITAL FUTURES STRATEGY VALUE FUND	Corporate Security	5,287	5,098
RIVIAN AUTOMOTIVE INCORPORATED COM CLASS A	Corporate Security	425	377
SAFRAN SPON ADR	Corporate Security	2,076	2,140
SAFRAN SPON ADR	Corporate Security	179	184
SAP SE SPON ADR	Corporate Security	2,027	2,274
SAP SE SPON ADR	Corporate Security	676	758
SHOPIFY INCORPORATED CLASS A	Corporate Security	323	284
TELEFLEX INCORPORATED	Corporate Security	7,621	7,786
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	2,007	2,134
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	193	199
HORIZON THERAPEUTICS PUB L SHS	Corporate Security	1,583	1,525
LINDE PLC SHS	Corporate Security	1,813	1,774
CENTURY CMTYS INCORPORATED	Corporate Security	934	913

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
LINDE PLC SHS	Corporate Security	1,450	1,420
EATON CORPORATION PLC SHS	Corporate Security	1,721	1,580
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	542	665
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	883	1,081
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	136	166
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	830	998
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	346	416
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	554	667
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	905	1,083
TRITON INTERNATIONAL LIMITED CLASS A	Corporate Security	1,659	2,166
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	1,471	1,474
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	1,703	1,638
CENTURY CMTYS INCORPORATED	Corporate Security	62	64
CENTURY CMTYS INCORPORATED	Corporate Security	707	707
TASKUS INCORPORATED CLASS A COM	Corporate Security	611	500
WEYERHAEUSER COMPANY MTN BE COM NEW REIT	Corporate Security	1,936	1,872
MONSTER EVERAGE CORPORATION NEW	Corporate Security	1,670	1,836
TAKE-TWO INTERACTIVE SOFTWARE	Corporate Security	1,986	2,493
TAKE-TWO INTERACTIVE SOFTWARE	Corporate Security	356	415
VISTA OUTDOOR INCORPORATED	Corporate Security	326	314
VISTA OUTDOOR INCORPORATED	Corporate Security	28	26
HUNTSMAN CORPORATION	Corporate Security	198	143
HUNTSMAN CORPORATION	Corporate Security	388	333
ZOETIS INCORPORATED CLASS A	Corporate Security	1,815	1,852
MERCER INTERNATIONAL INCORPORATED	Corporate Security	149	117
CENTURY CMTYS INCORPORATED	Corporate Security	385	448
CENTURY CMTYS INCORPORATED	Corporate Security	511	597
MERCER INTERNATIONAL INCORPORATED	Corporate Security	577	437
MERCER INTERNATIONAL INCORPORATED	Corporate Security	60	47
ANDERSONS INCORPORATED	Corporate Security	83	91
ANDERSONS INCORPORATED	Corporate Security	833	865
ANDERSONS INCORPORATED	Corporate Security	221	228
ZOETIS INCORPORATED CLASS A	Corporate Security	2,970	3,047
ALLISON TRANSMISSION HLDGS INCORPORATED	Corporate Security	786	985
PALO ALTO NETWORKS INCORPORATED	Corporate Security	1,386	1,685
GRAINGER W W INCORPORATED	Corporate Security	687	754
FORTREA HLDGS INCORPORATED	Corporate Security	362	329
CENTURY CMTYS INCORPORATED	Corporate Security	639	751
ALTICE USA INCORPORATED CLASS A	Corporate Security	3,650	2,605
GRAINGER W W INCORPORATED	Corporate Security	4,120	4,592
INTUITIVE SURGICAL INCORPORATED COM NEW	Corporate Security	1,510	1,971
MONSTER EVERAGE CORPORATION NEW	Corporate Security	2,088	2,258
NETFLIX INCORPORATED	Corporate Security	2,404	2,942
PALO ALTO NETWORKS INCORPORATED	Corporate Security	2,178	2,675
S&P GLOBAL INCORPORATED	Corporate Security	2,055	2,554
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	2,270	2,267
UBER TECHNOLOGIES INCORPORATED	Corporate Security	1,195	1,781
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	3,432	3,590
PHINIA INCORPORATED COMMON STOCK	Corporate Security	23	22
EATON CORPORATION PLC SHS	Corporate Security	2,926	3,463

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ANDERSONS INCORPORATED	Corporate Security	221	246
ANDERSONS INCORPORATED	Corporate Security	925	1,034
ANDERSONS INCORPORATED	Corporate Security	925	1,098
RYERSON HLDG CORPORATION	Corporate Security	920	648
RYERSON HLDG CORPORATION	Corporate Security	252	197
SITIME CORPORATION	Corporate Security	240	268
ANDERSONS INCORPORATED	Corporate Security	88	106
ANDERSONS INCORPORATED	Corporate Security	2,465	318
RYERSON HLDG CORPORATION	Corporate Security	1,010	814
ANDERSONS INCORPORATED	Corporate Security	618	729
INMODE LIMITED SHS	Corporate Security	576	606
INMODE LIMITED SHS	Corporate Security	1,259	1,575
ANDERSONS INCORPORATED	Corporate Security	839	952
VERITIV CORPORATION	Corporate Security	371	505
VERITIV CORPORATION	Corporate Security	387	505
VERITIV CORPORATION	Corporate Security	389	505
VERITIV CORPORATION	Corporate Security	132	168
ANDERSONS INCORPORATED	Corporate Security	132	150
ANDERSONS INCORPORATED	Corporate Security	969	1,101
SEA LIMITED SPONSORD ADS	Corporate Security	1,995	867
ADVANSIX INCORPORATED	Corporate Security	311	263
ADVANSIX INCORPORATED	Corporate Security	816	685
MONSTER EVERAGE CORPORATION NEW	Corporate Security	910	943
PATRICK INDUSTRIES INCORPORATED	Corporate Security	207	241
PATRICK INDUSTRIES INCORPORATED	Corporate Security	137	160
PATRICK INDUSTRIES INCORPORATED	Corporate Security	277	321
RTX CORPORATION	Corporate Security	3,775	2,887
DEXCOM INCORPORATED	Corporate Security	1,944	1,751
TOKYO ELECTRON LIMITED UNSPON ADR	Corporate Security	401	498
TENCENT HOLDINGS LIMITED UNSPON ADR	Corporate Security	337	276
TOKYO ELECTRON LIMITED UNSPON ADR	Corporate Security	516	613
SPLUNK INCORPORATED	Corporate Security	4,067	6,234
SEA LIMITED SPONSORD ADS	Corporate Security	3,556	1,652
VERITIV CORPORATION	Corporate Security	132	169
VERITIV CORPORATION	Corporate Security	1,220	1,518
SEA LIMITED SPONSORD ADS	Corporate Security	2,949	1,432
VERITIV CORPORATION	Corporate Security	407	506
VERITIV CORPORATION	Corporate Security	1,424	1,856
VERITIV CORPORATION	Corporate Security	620	844
DISNEY WALT COMPANY	Corporate Security	188	161
DISNEY WALT COMPANY	Corporate Security	1,600	1,377
DISNEY WALT COMPANY	Corporate Security	1,098	891
VERIZON COMMUNICATIONS INCORPORATED	Corporate Security	2,552	2,088
SPLUNK INCORPORATED	Corporate Security	1,324	2,043
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	139	61
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	197	91
KYMER A THERAPEUTICS INCORPORATED	Corporate Security	304	152
DEXCOM INCORPORATED	Corporate Security	2,059	1,418
DEXCOM INCORPORATED	Corporate Security	2,516	1,685
SPLUNK INCORPORATED	Corporate Security	473	736

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
CONCENTRIX CORPORATION	Corporate Security	596	567
CONCENTRIX CORPORATION	Corporate Security	761	729
CONCENTRIX CORPORATION	Corporate Security	1,303	1,215
DEXCOM INCORPORATED	Corporate Security	1,258	874
UNITY SOFTWARE INCORPORATED	Corporate Security	808	694
CONCENTRIX CORPORATION	Corporate Security	1,737	1,651
KERING S A UNSPONSORED ADR	Corporate Security	62	43
KERING S A UNSPONSORED ADR	Corporate Security	622	432
CONCENTRIX CORPORATION	Corporate Security	174	162
UNITY SOFTWARE INCORPORATED	Corporate Security	1,099	944
VISTA OUTDOOR INCORPORATED	Corporate Security	820	710
VISTA OUTDOOR INCORPORATED	Corporate Security	660	588
UNITED PARCEL SERVICE INCORPORATED	Corporate Security	3,852	3,006
DEXCOM INCORPORATED	Corporate Security	801	591
DEXCOM INCORPORATED	Corporate Security	3,889	2,995
DEXCOM INCORPORATED	Corporate Security	2,974	2,270
AXIS CAP HLDGS LIMITED SHS	Corporate Security	612	634
CENTURY CMTYS INCORPORATED	Corporate Security	128	130
CENTURY CMTYS INCORPORATED	Corporate Security	1,434	1,496
CENTURY CMTYS INCORPORATED	Corporate Security	1,476	1,496
CENTURY CMTYS INCORPORATED	Corporate Security	299	260
KERING S A UNSPONSORED ADR	Corporate Security	746	508
CENTURY CMTYS INCORPORATED	Corporate Security	1,047	973
CENTURY CMTYS INCORPORATED	Corporate Security	990	1,112
VISTA OUTDOOR INCORPORATED	Corporate Security	303	290
VISTA OUTDOOR INCORPORATED	Corporate Security	562	528
CARRIER GLOBAL CORPORATION	Corporate Security	912	1,002
WABASH NATL CORPORATION	Corporate Security	847	742
WABASH NATL CORPORATION	Corporate Security	449	391
VISTA OUTDOOR INCORPORATED	Corporate Security	169	153
VISTA OUTDOOR INCORPORATED	Corporate Security	889	790
VISTA OUTDOOR INCORPORATED	Corporate Security	167	153
VISTA OUTDOOR INCORPORATED	Corporate Security	974	869
ATARA BIOTHERAPEUTICS INCORPORATED	Corporate Security	306	22
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	842	756
NETFLIX INCORPORATED	Corporate Security	1,374	1,857
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	1,156	973
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	842	752
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	173	150
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	519	449
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	346	299
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	989	896
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	1,153	1,001
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	283	286
FRANKLIN RESOURCES INCORPORATED	Corporate Security	108	98
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	708	713
ENERPAC TOOL GROUP CORPORATION CLASS A COM	Corporate Security	972	1,036
PATRICK INDUSTRIES INCORPORATED	Corporate Security	415	488
PATRICK INDUSTRIES INCORPORATED	Corporate Security	480	570
SUMITOMO MITSUI FINL GROUP INCORPORATED	Corporate Security	1,393	1,565

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2023

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	241	198
TENECENT HOLDINGS LIMITED NSPON ADR	Corporate Security	2,105	1,704
CONCENTRIX CORPORATION	Corporate Security	521	563
CONCENTRIX CORPORATION	Corporate Security	339	375
CONCENTRIX CORPORATION	Corporate Security	1,186	1,285
CONCENTRIX CORPORATION	Corporate Security	576	643
TRUIST FINL CORPORATION	Corporate Security	767	650
SIGNET JEWELERS LIMITED SHS	Corporate Security	989	1,357
CONCENTRIX CORPORATION	Corporate Security	329	363
CONCENTRIX CORPORATION	Corporate Security	1,250	1,543
SALESFORCE INCORPORATED	Corporate Security	3,772	4,826
UBER TECHNOLOGIES INCORPORATED	Corporate Security	440	861
SIGNET JEWELERS LIMITED SHS	Corporate Security	146	207
TRUIST FINL CORPORATION	Corporate Security	2,300	2,135
SANDVIK AB ADR	Corporate Security	392	453
SANDVIK AB ADR	Corporate Security	406	475
WABASH NATL CORPORATION	Corporate Security	1,181	1,327
WABASH NATL CORPORATION	Corporate Security	243	265
LOVESAC COMPANY	Corporate Security	669	606
LOVESAC COMPANY	Corporate Security	494	444
LOVESAC COMPANY	Corporate Security	269	365
PATRICK INDUSTRIES INCORPORATED	Corporate Security	206	303
PATRICK INDUSTRIES INCORPORATED	Corporate Security	779	1,110
LOVESAC COMPANY	Corporate Security	769	1,014
	TOTAL	\$ 263,500	\$ 264,028

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments		
Investments at fair value	\$ 21,799,490	\$ 18,492,117
Interest bearing deposits	<u>321,673</u>	<u>247,791</u>
	<u>22,121,163</u>	<u>18,739,908</u>
Receivables		
Employer contributions	232,125	242,498
Participant contributions	859	1,005
Other	<u>5,555</u>	<u>4,301</u>
	<u>238,539</u>	<u>247,804</u>
Total assets	<u>22,359,702</u>	<u>18,987,712</u>
Liabilities		
Other liabilities	<u>-</u>	<u>577</u>
Total liabilities	<u>-</u>	<u>577</u>
Net Assets Available For Benefits	<u>\$ 22,359,702</u>	<u>\$ 18,987,135</u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2023

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,783,263
Interest and dividends	122,011
Other income	2,865
	<u>3,908,139</u>

Contributions	
Participants	558,735
Employer	590,906
Rollovers	26,476
	<u>1,176,117</u>

Total additions	<u>5,084,256</u>
-----------------	------------------

Deductions From Net Assets Attributed To:

Benefits paid to participants	1,575,227
Corrective distributions	4,896
Administrative expenses	103,679
Other expenses	<u>27,887</u>

Total deductions	<u>1,711,689</u>
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Net increase	3,372,567
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Net Assets Available For Benefits, Beginning Of Year	<u>18,987,135</u>
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Net Assets Available For Benefits, End Of Year	<u><u>\$ 22,359,702</u></u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company contributes 75% of the first 7% of base compensation that a participant contributes to the Plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2023 the Company made a \$231,625 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

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

Payment of Benefits

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

Forfeited Accounts

At December 31, 2023 forfeited non-vested accounts totaled \$13,322. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2023, employer plan expenses were reduced by \$25,529 from forfeited non-vested accounts.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments held by a defined contribution plan are required to be reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company. See Note 3 for discussion of fair value measurement.

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

Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2023

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

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

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include:

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

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

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

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Note 3. Fair Value Measurements (continued)

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2023.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

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

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2023 and 2022, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2023			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$3,789,178	\$ -	\$ -	\$ 3,789,178
Real estate investment trust	71,034	-	-	71,034
Mutual funds	3,294,034	-	-	3,294,034
Pooled separate accounts*	-	-	-	14,645,244
Total investments at fair value	<u>\$7,154,246</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$21,799,490</u>

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Note 3. Fair Value Measurements (continued)

	2022			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$3,242,483	\$ -	\$ -	\$ 3,242,483
Real estate				
investment trust	51,795	-	-	51,795
Mutual funds	2,883,743	-	-	2,883,743
Pooled separate				
accounts*	-	-	-	12,314,096
Total investments				
at fair value	<u>\$6,178,021</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$18,492,117</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2023 and 2022.

December 31, 2023				
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$14,645,244	-	Daily	None
December 31, 2022				
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$12,314,096	-	Daily	None

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed

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Note 3. Fair Value Measurements (continued)

income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2023</u>	<u>2022</u>
Net assets:		
Common stock	\$3,789,178	\$3,242,483
Real estate		
investment trust	71,034	51,795
Mutual funds	3,294,034	2,883,743
Employer's contribution receivable	231,625	242,498
Interest bearing deposits	<u>321,673</u>	<u>247,791</u>
Total Net Assets	<u>\$7,707,544</u>	<u>\$6,668,310</u>

Affordable Rent-To-Own, LLC
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Note 4. Nonparticipant Directed Investments (continued)

For the year ended December 31, 2023:

Changes in net assets:	
Employer's contribution	\$ 231,625
Interest and dividends	122,011
Realized and unrealized gains	
on investments	1,090,756
Other income	2,905
Benefits paid to participants	(336,609)
Administrative fees	(69,560)
Other expenses	<u>(1,894)</u>
	<u>\$1,039,234</u>

Note 5. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 6. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel

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Note 7. Tax Status (continued)

believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

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

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2023, was obtained by management and agreed to or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2023:

401(k):	
Balance, January 1	\$ 34,511
Additions	4,340
Deletions	<u>(25,529)</u>
Balance, December 31	<u>\$ 13,322</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

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Note 10. Terminated Participants

At December 31, 2023, net assets available for benefits include \$1,240,449 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,184,773 was vested as of December 31, 2023. The remainder will be forfeited upon distribution.

Note 11. Risks And Uncertainties

The Plan's 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 participant's account balances and the amounts reported in the statement of net assets available for benefits.

Note 12. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through September 30, 2024, the date that the financial statements were available to be issued.

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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 225,164	\$ 225,164
	Raymond James #50746002	Money Market Account	6,573	6,573
	Charles Schwab Bank	Certificate of Deposit	89,855	89,936
	AIA Group Limited Sponsored Adr	Corporate Security	8,623	7,181
	Abbot Labs	Corporate Security	31,022	29,057
	Abbvie Incorporated	Corporate Security	10,484	11,158
	Adidas Ag Adr	Corporate Security	4,708	6,205
	Adobe Incorporated	Corporate Security	18,101	26,847
	Affiliated Managers Group Incorporated	Corporate Security	19,563	28,316
	Air Liquide Adr	Corporate Security	4,498	6,070
	Airbus Se Un-sponsored Adr	Corporate Security	3,257	4,092
	Akzo Nobel N V Sponsored Ads New	Corporate Security	8,587	5,758
	Albany International Corporation Class A	Corporate Security	6,085	6,090
	Allison Transmission Hldgs Incorporated	Corporate Security	8,424	9,769
	Allstate Corporation	Corporate Security	24,154	27,716
	Alphabet Incorporated Cap Stk Class A	Corporate Security	13,675	17,042
	Altair Engr Incorporated Com Class A	Corporate Security	3,380	6,900
	Altice Usa Incorporated Class A	Corporate Security	16,576	13,163
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	12,893	13,761
	Amazon Com Incorporated	Corporate Security	91,272	103,623
	American International Group Incorporated Com New	Corporate Security	31,486	47,764
	Apple Incorporated	Corporate Security	38,335	47,940
	Argenx Se Sponsored ADR	Corporate Security	4,072	3,043
	Artisan Partners Asset Mgmt In Class A	Corporate Security	11,234	14,314
	Astrazeneca PLC Sponsored ADR	Corporate Security	7,164	7,072
	Atlas Copco Ab Sp Adr A New	Corporate Security	3,372	4,598
	Atlassian Financial Incorporated	Corporate Security	8,752	14,509
	Avantor Incorporated	Corporate Security	8,077	10,410
	Axon Enterprise Incorporated	Corporate Security	3,355	8,783
	Axos Financial Incorporated	Corporate Security	6,285	9,555
	BNP Paribas Sponsored Adr	Corporate Security	8,339	9,507
	Balchem Corporation	Corporate Security	4,802	6,396
	Bk Of America Corporation	Corporate Security	27,541	29,899
	Bank Ozk	Corporate Security	10,472	14,550
	Bayer Ag Sponsored Adr	Corporate Security	8,180	5,061
	Beckton Dickinson & Company	Corporate Security	15,766	15,849
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	9,925	15,693
	Bio-Techne Corporation	Corporate Security	6,004	7,022
	Borgwarner Incorporated	Corporate Security	8,629	8,317
	Brambles Limited Sponsored Adr	Corporate Security	2,947	3,248
	Bright Horizons Fam Sol In Del	Corporate Security	9,256	6,785
	British American Tob PLC Sponsored Adr	Corporate Security	4,896	3,866
	Brown & Brown Incorporated	Corporate Security	6,780	16,711
	CCC Intelligent Solutions HLD	Corporate Security	4,399	4,431
	C4 Therapeutics	Corporate Security	1,110	989
	C H Robinson Worldwide Incorporated Com New	Corporate Security	11,965	12,354
	CSL Limited Sponsored ADR	Corporate Security	3,780	4,205

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	CSW Industrials Incorporated	Corporate Security	4,044	4,770
	CTS Corporation	Corporate Security	1,890	1,925
	Cable One Incorporated	Corporate Security	8,623	7,792
	Cactus Incorporated Class A	Corporate Security	8,153	8,490
	CAL Maine Fiids Incorporated Com New	Corporate Security	6,435	7,633
	Canadian Pacific Kansas City	Corporate Security	6,200	6,799
	Carmax Incorporated	Corporate Security	18,081	21,641
	Casella Waste Systems Incorporated Class A	Corporate Security	10,666	15,468
	Caterpillar Incorporated	Corporate Security	18,066	28,089
	Chevron Corporation New	Corporate Security	20,651	18,496
	Clearwater Analytics Hldgs Incorporated Class A	Corporate Security	5,055	6,370
	CLP Holdings Limited Sponsored Adr	Corporate Security	3,245	2,617
	Cognex Corporation	Corporate Security	5,266	3,924
	Cohen & Steers Incorporated	Corporate Security	8,045	8,936
	Commercial Metals Company	Corporate Security	7,229	7,306
	Compagnie Financiere Richemont ADR	Corporate Security	3,399	2,957
	Compass Group Plc Sponsored Adr	Corporate Security	2,122	2,818
	Computershare limited Sponsored ADR	Corporate Security	1,776	1,714
	Conocophillips	Corporate Security	34,161	38,303
	Construction Partners Incorporated Com Class A	Corporate Security	6,463	12,099
	Cross Ctry Healthcare Incorporated	Corporate Security	7,631	7,494
	Daikin Industries Limited Un-sponsored Ads	Corporate Security	7,317	6,375
	Daiichi Sankyo Company Limited Spon ADR Lev 1	Corporate Security	5,820	4,834
	Deere & Company	Corporate Security	13,068	15,195
	Definitive Healthcare Corporation Class A Com	Corporate Security	8,339	3,718
	Descartes Systems Group Incorporated	Corporate Security	7,224	11,852
	Deutsche Boerse AG Un-sponsored ADR	Corporate Security	5,033	5,995
	Deutsche Telekom AG sponsord ADR	Corporate Security	5,836	7,544
	Diageo PLC Spon Adr New	Corporate Security	13,943	11,361
	Diamondback Energy Incorporated	Corporate Security	13,368	13,492
	Dominion Energy Incorporated	Corporate Security	12,997	8,930
	Dyne Therapeutics Incorporated	Corporate Security	2,084	2,128
	EDP Energias De Portugal Sa Sponsored Adr	Corporate Security	6,968	6,893
	ENI S P A Sponsored Adr	Corporate Security	5,690	7,108
	EVI Industries	Corporate Security	4,507	6,336
	Edenred S A Un-sponsored ADR	Corporate Security	696	628
	Energizer Hldgs Incorporated New	Corporate Security	14,091	15,048
	Ensign Group Incorporated	Corporate Security	12,579	16,046
	Essilor Luxottica Un-sponsored Adr	Corporate Security	4,160	4,815
	Euronet Worldwide Incorporated	Corporate Security	11,310	11,468
	Exponent Incorporated	Corporate Security	10,929	11,093
	FB Finl Corporation	Corporate Security	6,659	7,014
	Meta Platforms Incorporated Class A	Corporate Security	23,888	50,262
	Fair Isaac Corporation	Corporate Security	4,545	12,804
	Firstservice Corporation New	Corporate Security	10,283	14,264
	Five9 Incorporated	Corporate Security	11,275	9,758
	Fox Factory Hldg Corporation	Corporate Security	9,596	6,546

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Freeport-Mcmoran Incorporated Class B	Corporate Security	14,521	16,475
	Fujitsu Limited Unsponsored Adr	Corporate Security	6,569	6,549
	Gartner Incorporated	Corporate Security	2,982	8,120
	GFL Environmental Incorporated Sub VTG SHS	Corporate Security	16,880	19,326
	Generic Hldgs Incorporated	Corporate Security	3,790	3,877
	General Mtrs Company	Corporate Security	28,448	22,378
	Givaudan Sa Adr	Corporate Security	3,749	3,726
	Glencore PLC Unsponsored Adr	Corporate Security	4,829	5,778
	Graco Incorporated	Corporate Security	6,424	10,238
	Grainger WW Incorporated	Corporate Security	20,600	24,861
	Grand Canyon Ed Incorporated	Corporate Security	8,970	10,959
	Guidewire Software Incorporated	Corporate Security	10,025	15,484
	HCA Healthcare Incorporated	Corporate Security	14,832	21,113
	HDFC Bank Limited Sponsored Ads	Corporate Security	9,909	9,261
	Haleon PLC SPON ADS	Corporate Security	4,383	4,905
	Hamilton Lane Incorporated Class A	Corporate Security	7,229	11,344
	Hancock Whitney Corporation	Corporate Security	6,557	6,803
	Hartford Finl Svcs Group Incorporated	Corporate Security	9,422	13,423
	Healthequity Incorporated	Corporate Security	8,174	8,619
	Heico Corporation New Class A	Corporate Security	6,280	8,974
	Heineken NV Sponsored ADR L1	Corporate Security	4,468	4,672
	Helios Technologies Incorporated	Corporate Security	5,452	5,079
	Henry Jack & Assoc Incorporated	Corporate Security	8,631	8,171
	Hillenbrand Incorporated	Corporate Security	17,349	27,705
	Hillman Solutions Corporation	Corporate Security	6,482	5,544
	Hitachi Limited Adr 2 Com	Corporate Security	6,788	10,532
	Home Depot Incorporated	Corporate Security	20,170	21,486
	Honeywell International Incorporated	Corporate Security	13,592	14,051
	Hong Kong Exchanges & Clearing Unsponsored ADR	Corporate Security	3,201	2,711
	Hoya Corporation Sponsored Adr	Corporate Security	3,572	4,126
	Humana Incorporated	Corporate Security	15,138	16,939
	ICF International Incorporated	Corporate Security	10,148	10,325
	Iberdrola SA Spon ADR	Corporate Security	4,509	5,140
	Industria De Diseno Textil Ind Unsponsored Adr	Corporate Security	5,984	8,624
	Innospec Incorporated	Corporate Security	12,708	16,268
	Intel Corporation	Corporate Security	7,718	11,407
	Intercontinental Hotels Group Sponsored Ads	Corporate Security	3,297	4,103
	Intercontinental Exchange Incorporated	Corporate Security	4,703	5,522
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	2,947	3,627
	Intra-Cellular Therapies Incorporated	Corporate Security	3,519	5,730
	Intuit	Corporate Security	10,975	16,251
	Intuitive Surgical Incorporated Com New	Corporate Security	12,837	17,205
	Janus International Group Incorporated Common Stock	Corporate Security	4,875	6,081
	John Bean Technologies Corporation	Corporate Security	4,717	4,674
	Kkr & Company Incorporated	Corporate Security	16,566	28,998
	Kadant Incorporated	Corporate Security	9,356	18,220
	Kddi Corporation Adr	Corporate Security	6,159	5,823

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December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Kering S A Un-sponsored Adr	Corporate Security	3,723	2,733
	Kubota Corporation Adr	Corporate Security	6,629	4,517
	Kyocera Corporation Sponsored ADS	Corporate Security	1,455	1,513
	LGI Homes Incorporated	Corporate Security	6,848	8,789
	LCI Industries	Corporate Security	4,390	4,651
	L Oreal Company Adr	Corporate Security	4,608	5,675
	LPL Finl Hldgs Incorporated	Corporate Security	16,519	29,363
	L3Harris Technologies Incorporated	Corporate Security	13,599	14,743
	LVMH Moet Hennessy Lou Vuitton Adr	Corporate Security	15,029	17,180
	Laboratory Corporation Amer Hldgs Com Nes	Corporate Security	15,640	17,274
	Lauder Estee Companies Incorporated Class A	Corporate Security	21,633	15,503
	Lear Corporation Com New	Corporate Security	12,060	12,709
	Legrand S A Un-sponsored Adr	Corporate Security	3,601	3,805
	Leslies Incorporated	Corporate Security	18,489	14,829
	Eli Lilly & Company	Corporate Security	7,614	12,824
	Lloyds Banking Group Plc Sponsored Adr	Corporate Security	1,394	1,362
	London STK Exchange Group Un-sponsored Adr	Corporate Security	15,018	17,704
	Lovesac Company	Corporate Security	768	1,022
	MSASafety Incorporated	Corporate Security	3,529	3,545
	Magnolia Oil & Gas Corporation Class A	Corporate Security	10,041	10,986
	Marsh & McLennan Companies Incorporated	Corporate Security	22,277	25,578
	Martin Marietta Matls Incorporated	Corporate Security	7,789	11,974
	Matador RES Company	Corporate Security	9,194	9,837
	Medpace HLDGS Incorporated	Corporate Security	5,133	8,889
	Mercury Systems Incorporated	Corporate Security	9,609	5,266
	Merit Med Systems Incorporated	Corporate Security	6,874	9,343
	Michelin Compagnie Generale DE Un-sponsored ADR	Corporate Security	1,786	2,259
	Microsoft Corporation	Corporate Security	59,252	102,659
	Mister Car Wash Incorporated	Corporate Security	6,110	5,668
	Mitsubishi UFJ Finl Group Incorporated Sponsored Adr	Corporate Security	6,244	9,221
	Moelis & Company Class A	Corporate Security	8,222	11,394
	Molson Coors Beverage Company Class B	Corporate Security	16,583	24,178
	Monotaro Company Limited Un-sponsored Adr	Corporate Security	1,405	775
	Monster Beverage Corporation New	Corporate Security	16,916	18,205
	NVR Incorporated	Corporate Security	18,945	28,002
	Nasdaq Incorporated	Corporate Security	15,930	15,291
	Natwest Group PLC Spons ADR	Corporate Security	3,908	3,812
	Neogen Corporation	Corporate Security	10,700	10,799
	Nestle S A Sponsored Adr	Corporate Security	20,520	19,696
	Netflix Incorporated	Corporate Security	26,084	36,516
	Nextera Energy Incorporated	Corporate Security	13,474	10,872
	Nice Limited Sponsored Adr	Corporate Security	3,369	2,394
	Nike Incorporated Class B	Corporate Security	18,007	15,851
	Nintendo Linted Unspn ADS	Corporate Security	2,047	2,427
	Nomura Research Institute Linted Adr New	Corporate Security	1,885	1,949
	Novanta Incorporated	Corporate Security	8,738	10,610
	Novo-Nordisk A S Adr	Corporate Security	10,645	22,759

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Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Nvidia Corporation	Corporate Security	28,717	62,398
	Nurix Therapeutics Incorporated	Corporate Security	2,169	1,950
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	6,942	8,651
	Olympus Corporation Sponsored ADR	Corporate Security	6,646	4,849
	Open Lending Corporation Com Class A	Corporate Security	8,687	5,795
	Palo Alto Networks Incorporated	Corporate Security	19,994	29,783
	Parker-Hannifin Corporation	Corporate Security	13,934	22,574
	Patrick Industries Incorporated	Corporate Security	2,668	3,512
	Paycor HCM Incorporated	Corporate Security	6,854	5,570
	Paypal HLDGS Incorporated	Corporate Security	13,677	11,115
	Pepsico Incorporated	Corporate Security	20,913	24,457
	Pfizer Incorporated	Corporate Security	20,941	17,821
	Pinnacle Finl Partners Incorporated	Corporate Security	9,050	14,217
	Pool Corporation	Corporate Security	7,298	10,765
	Post Hldgs Incorporated	Corporate Security	24,890	27,827
	Q2 Hldgs Incorporated	Corporate Security	9,815	5,253
	RTX Corporation	Corporate Security	15,198	12,873
	Rbc Bearings Incorporated	Corporate Security	6,764	11,680
	Regal Rexnord Corporation	Corporate Security	15,801	17,614
	Relx PLC Sponsored ADR	Corporate Security	3,840	5,632
	Repligen Corporation	Corporate Security	7,277	9,889
	Rentokill Initial PLC Sponsored Adr	Corporate Security	4,945	4,263
	Rio Tinto PLC Sponsored ADR	Corporate Security	1,544	1,638
	Roche Hldg Limited Sponsored Adr	Corporate Security	10,620	8,715
	Rollins Incorporated	Corporate Security	8,837	12,621
	Rus Enterprises Incorporated Class A	Corporate Security	3,757	4,577
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	1,978	2,934
	S&P Global Incorporated	Corporate Security	17,808	22,907
	Smc Corporation Japan Sponsored Adr	Corporate Security	5,011	5,428
	SPS Comm Incorporated	Corporate Security	4,922	12,600
	SS&C Technologies Hldgs Incorporated	Corporate Security	22,393	19,922
	Safran Spon Adr	Corporate Security	5,254	6,429
	SAIA Incorporated	Corporate Security	4,451	8,764
	Salesforce Incorporated	Corporate Security	18,462	24,472
	Sally Beauty HLDGS Incorporated	Corporate Security	7,836	8,406
	Sandvik AB ADR	Corporate Security	1,208	1,385
	Sanofi Sponsored ADR	Corporate Security	7,187	7,310
	SAP SE Spon Adr	Corporate Security	6,820	8,502
	Scansource Incorporated	Corporate Security	3,762	3,921
	Schneider Electric Se Un-sponsored Adr	Corporate Security	8,151	10,562
	Servisfirst Banchsares Incorporated	Corporate Security	9,606	10,261
	Seven & I Hldgs Company Limited Un-sponsored Adr	Corporate Security	3,176	2,937
	Sherwin Williams Company	Corporate Security	15,615	20,585
	Shiseido Company Limited Sponsored Adr	Corporate Security	4,559	2,564
	Shopify Incorporated Class A	Corporate Security	2,411	3,272
	Simpson MFG Incorporated	Corporate Security	4,486	9,305
	Siteone Landscape Supply Incorporated	Corporate Security	5,705	7,963

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Sitime Corporation	Corporate Security	4,368	4,517
	Skyline Champion Corporation	Corporate Security	8,031	13,441
	Softbank Group Corporation Un-sponsored ADR	Corporate Security	4,072	2,544
	Sony Group Corporation Sponsored ADR	Corporate Security	7,042	7,859
	Splunk Incorporated	Corporate Security	5,485	8,836
	Stericycle Incorporated	Corporate Security	34,857	35,088
	Straumann Holding AG ADR	Corporate Security	2,579	3,077
	Stryker Corporation	Corporate Security	28,415	32,042
	Suncor Energy Incorporated New	Corporate Security	4,948	4,771
	Symrise Ag Un-sponsored ADR	Corporate Security	7,893	6,769
	Sysco Corporation	Corporate Security	13,949	13,602
	Taiwan Semiconductor Mfg Limited Sponsored ADS	Corporate Security	5,222	8,216
	Target Corporation	Corporate Security	33,005	37,172
	Techtronic Industries Limited Sponsored ADR	Corporate Security	5,280	3,754
	Teleflex Incorporated	Corporate Security	5,162	5,236
	Tenaris S A Sponsored ADS	Corporate Security	1,977	2,086
	Tesla Incorporated	Corporate Security	7,528	9,422
	Texas Instrs Incorporated	Corporate Security	21,607	20,967
	Thermo Fisher Scientific Incorporated	Corporate Security	28,238	28,132
	Thomson Reuters Corporation. Com New	Corporate Security	3,109	4,679
	3I Group PLC Un-sponsored ADR	Corporate Security	1,113	1,157
	Tokyo Electron Limited Un-sponsored ADR	Corporate Security	6,597	8,778
	Totalenergies SE Sponsored ADS	Corporate Security	7,185	8,557
	Toyota Motor Corporation ADS	Corporate Security	1,465	1,650
	Trex Company Incorporated	Corporate Security	6,766	11,011
	Truist Finl Corporation	Corporate Security	9,053	9,710
	Tyler Technologies Incorporated	Corporate Security	8,801	10,453
	UFP Technologies Incorporated	Corporate Security	6,236	8,430
	UFP Industries Incorporated	Corporate Security	6,314	7,784
	Uber Technologies Incorporated	Corporate Security	10,791	21,119
	Union Pac Corporation	Corporate Security	32,739	36,597
	United Parcel Service Incorporated Class B	Corporate Security	14,059	11,478
	US Food Hldg Corporation	Corporate Security	23,518	31,560
	Unitedhealth Group Incorporated	Corporate Security	31,380	33,694
	Vail Resorts Incorporated	Corporate Security	5,512	5,764
	Valvoline Incorporated	Corporate Security	9,079	11,424
	Veeco Instrs Incorporated Del	Corporate Security	7,782	10,457
	Viking Therapeutics Incorporated	Corporate Security	1,456	1,117
	Visa Incorporated Com Class A	Corporate Security	55,517	65,088
	Vishay Intertechnology Incorporated	Corporate Security	8,296	8,297
	Wabash Natl Corporation	Corporate Security	3,836	4,176
	Waste Mgmt Incorporated DEL	Corporate Security	11,486	14,149
	Watsco Incorporated	Corporate Security	5,101	11,569
	Wells Fargo Company New	Corporate Security	18,647	22,395
	West Pharmaceutical Svcs Incorporated	Corporate Security	4,509	7,395
	Wiley John & Sons Incorporated Class A	Corporate Security	18,532	13,712
	Woodside Energy Group Limited Sponsored ADR	Corporate Security	3,209	3,185

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2023

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Workday Incorporated Class A	Corporate Security	11,481	18,220
	Workivia Incorporated Com Class A	Corporate Security	3,947	4,264
	Yeti Hldgs Incorporated	Corporate Security	9,828	11,702
	Zoetis Incorporated Class A	Corporate Security	15,512	18,553
	Zurich Insurance Group Ag Sponsored Adr	Corporate Security	8,012	9,819
	Axis Cap Hldgs Limited SHS	Corporate Security	7,917	7,918
	Accenture PLC Ireland SHS Class A	Corporate Security	5,771	6,667
	Clarivate PLC ORD SHS	Corporate Security	53,082	46,476
	CBR PLC ORD	Corporate Security	3,959	5,740
	Eaton Corporation PLC SHS	Corporate Security	16,865	23,600
	Fabrinet Shs	Corporate Security	5,337	11,991
	Ferguson PLC new shs	Corporate Security	12,015	16,411
	Linde PLC Shs	Corporate Security	13,231	15,196
	Medtronic PLC Shs	Corporate Security	18,360	14,169
	APTIV plc shs	Corporate Security	11,313	9,062
	Signet Jewelers Limited shs	Corporate Security	3,891	5,792
	Willis Towers Watson Plc Limited Shs	Corporate Security	10,250	13,025
	Alcon Ag Ord Shs	Corporate Security	19,358	21,561
	UBS Group Ag Shs	Corporate Security	5,823	11,217
	Nova Limited	Corporate Security	8,288	10,991
	ASML Holdings N V N Y Registry Shs	Corporate Security	23,277	29,520
	Qiagen Nv SHS New	Corporate Security	2,459	2,128
	Stevanato Group S P A Ord SHS	Corporate Security	3,281	4,830
	Arbor Realty Trust Incorporated Reit	REIT	8,134	8,926
	Equinix Incorporated Reit	REIT	15,056	16,913
	Extra Space Storage incorporated Reit	REIT	11,661	15,071
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	13,943	14,141
	SBA Communications Corporation New Class A Reit	REIT	15,548	15,982
	Ishares Tr Core US AGGBD ET	ETP	1,131,695	1,131,152
	Ishares Tr 7-10 YR TRSY BD	ETP	398,880	388,837
	Ishares Tr Msci Usa Min Vol	ETP	65,632	70,695
	Ishares Incorporated Core Msci Emkt	ETP	261,454	272,474
	Ishares TR 0-3 MNTH Treasury	ETP	53,672	53,644
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,157,596	1,377,230
	VOYA Retirement Insurance and Annuity	Mutual Funds	*	14,327,871
	VOYA Fixed Accounts	Mutual Funds	*	317,373
	Total		\$ 6,628,742	\$ 22,121,163

* Costs are omitted for participant directed funds.