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

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [X] 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
401(K) SIMPLIFIED FLEXIBLE

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 02/15/2021

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)
ADVISORTRUST, INC.

212 S MAIN ST.
SUITE 123
SIOUX FALLS, SD 57104

2b Employer Identification Number (EIN)
46-4091337

2c Plan Sponsor's telephone number
866-928-9043

2d Business code (see instructions)
523900

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.	12/26/2024	KELLY DURANTE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		
5	Total number of participants at the beginning of the plan year	**5**	1744
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	1633
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1736
b	Retired or separated participants receiving benefits	**6b**	21
c	Other retired or separated participants entitled to future benefits	**6c**	187
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1944
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1944
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1073
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	37
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:

2A 2E 2J 2K 2F 2G 3D 2W

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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
401(K) SIMPLIFIED FLEXIBLE	002

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
ADVISORTRUST, INC.	46-4091337

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

DRIVE WEALTH ADVISERS

3333 N DIGITAL DR STE 700
LEHI, UT 84043

(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?
27	INVESTMENT ADVISORY	70798	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PCS RETIREMENT

23-3038464

(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?
13 15 16 17 36 37 38 64	CONTRACT ADMINISTRATOR	25401	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

DECISIONPOINT FINANCIAL, LLC

2812 N NORWALK STE 116
MESA, AZ 85215

(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?
27	INVESTMENT ADVISORY	20387	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

SOLTIS INVESTMENT ADVISORS, LLC

20 N MAIN ST STE 400
SAINT GEORGE, UT 84770

(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?
27	INVESTMENT ADVISORY	11017	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FORUM FINANCIAL MANAGEMENT, LP

1900 S HIGHLAND AVE STE 100
LOMBARD, IL 60148

(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?
27	INVESTMENT ADVISORY	7048	Yes [ ] No [X]	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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
401(K) SIMPLIFIED FLEXIBLE

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
ADVISORTRUST, INC.

D Employer Identification Number (EIN)
46-4091337

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	121675	160988
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	311185	458947
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	32304468	32897362
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	32737328	33517297
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	32737328	33517297

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)	2150668	
(B) Participants	2a(1)(B)	3932984	
(C) Others (including rollovers)	2a(1)(C)	875556	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		6959208
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	19724	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		19724
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	813725	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		813725
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-6317457
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1475200
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	778176	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		778176
f Corrective distributions (see instructions)	2f		12550
g Certain deemed distributions of participant loans (see instructions)	2g		26502
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	143953	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		143953
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		961181
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		514019
l Transfers of assets:			
(1) To this plan	2l(1)		265950
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: JONES SIMKINS LLC **(2)** EIN: 46-1592906

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, 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.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		443707

		Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n	X		

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

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
401(K) SIMPLIFIED FLEXIBLE

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
ADVISORTRUST, INC.

D Employer Identification Number (EIN)
46-4091337

Part I Distributions

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

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

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

EIN(s): 82-3967259

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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_____

401(k) SIMPLIFIED FLEXIBLE

FINANCIAL STATEMENTS

December 31, 2022 and 2021



JONES SIMKINS

Certified Public Accountants

401(k) SIMPLIFIED FLEXIBLE
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December 31, 2022 (Audited) and 2021 (Compiled)

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JONES SIMKINS
Certified Public Accountants
Providing Guidance with Insight & Integrity

75 YEARS 1948-2023

Logan Office:
1011 West 400 North, Suite 100
Logan, UT 84323-0747

Salt Lake City Office:
41 North Rio Grande; Suite 101
Salt Lake City, UT 84101

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
401(k) Simplified Flexible

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

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 the Plan's ability to continue as a going concern for one year after the date that the financial statements are 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the

override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

Our audit 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 identified in the index 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 GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter – *Report on Compiled 2021 Financial Statements*

The 2021 financial statements were compiled by us. We did not audit or review the 2021 financial statements and, accordingly, do not express an opinion or provide any assurance about whether they are in accordance with accounting principles generally accepted in the United States of America.



JONES SIMKINS LLC
Salt Lake City, Utah
December 20, 2024

401(k) SIMPLIFIED FLEXIBLE
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2022 and 2021

	Audited 2022	Compiled 2021
Assets:		
Investments at fair value	$ 32,911,732	32,293,883
Receivables:		
Employee contributions	208,353	104,968
Employer contributions	160,233	49,476
Notes receivable from participants	442,423	311,185
Total receivables	811,009	465,629
Cash - non-interest bearing	196,820	154,385
Total assets	33,919,561	32,913,897
Net assets available for benefits	$ 33,919,561	32,913,897

The accompanying notes are an integral part of these financial statements.

401(k) SIMPLIFIED FLEXIBLE
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year Ended December 31, 2022

Additions:		
Investment income (loss):		
Net change in fair value of investments	$	(6,460,348)
Interest and dividends		813,725
Net investment loss		(5,646,623)
Interest income on notes receivable from participants		19,724
Contributions:		
Participants		4,141,337
Employers		2,310,901
Rollovers		875,556
Total contributions		7,327,794
Total additions		1,700,895
Deductions:		
Benefits paid to participants		817,228
Administrative expenses		143,953
Total deductions		961,181
Net increase		739,714
Transfers-in from other qualified plans		265,950
Net assets available for benefits:		
Beginning of year		32,913,897
End of year	$	33,919,561

The accompanying notes are an integral part of these financial statements.

Note 1 – Description of Plan

The following description of the 401(k) Simplified Flexible (the Plan) provides only general information. Participants should refer to the Plan base document and the applicable adoption agreement for the respective participating employer which has chosen to participate in the Plan (participating employer), for a more complete description of the Plan's provisions.

General

The Plan is a pooled employer plan established and administered by AdvisorTrust, Inc., the Pooled Plan Provider (PPP). The Plan was established under the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) on February 15, 2021. The Plan is a defined contribution Plan covering eligible employees of the Participating Employers and is intended to qualify under Internal Revenue Code of 1986 (IRC), as amended, sections 401(a) and 501(a). The Plan is intended to constitute a multiple employer plan, as described under IRC sections 410(a), 411, 413, and 415.

Each Participating Employer elects their own provisions related to eligibility, contributions, notes receivable from participants, and payments of benefits. The Plan is subject to the applicable provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

Only employees specifically designated as eligible by their Participating Employer in its adoption agreement have the eligibility to participate in the Plan. Participating Employers may define eligibility requirements based on factors such as age, service, or employee type. Participants are eligible to make contributions and receive employer contributions to the extent specified in the applicable adoption agreements or otherwise provided by the Plan in the base Plan document.

Contributions

Each year, eligible participants may contribute pre-tax, and/or Roth contributions of their eligible compensation, as defined by the Plan and Participating Employer adoption agreement, subject to applicable limits established by law. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Under certain circumstances, participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plan (rollover).

Note 1 – Description of Plan (continued)

Contributions (continued)

The Participating Employers in the Plan may elect automatic enrollment and escalation features. If elected by the Participating Employer, a defined percentage of an eligible participant's compensation is automatically withheld based on the Participating Employer's adoption agreement, unless the participant affirmatively opts out. Contributions are automatically invested in a designated investment until changed by the participant.

Under the terms of the Participating Employer adoption agreements, the Participating Employers may elect to make matching contributions and nonelective contribution to the Plan. Certain Participating Employers of the Plan make a safe harbor matching contribution equal to 100% of the participants' salary deferrals that do not exceed 3% of participant compensation plus 50% of participants' salary deferrals between 3% and 5% of participant compensation or 100% of the participants' salary deferrals that do not exceed 4%. Certain Participating Employers have elected not to make any contributions to the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, the respective Participating Employer's contribution (if any), and the investment earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, plus actual earnings (losses) thereon. Vesting in the Participating Employer contribution part of their accounts, plus actual earnings (losses) thereon, is based on the vesting schedule as outlined in each Participating Employer's adoption agreement which ranges from immediate to 6 years of credited service.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and generally bear interest at the prime rate plus 1%. The term of a general-purpose loan may not exceed five years, and, and in the case of a loan used to acquire a principal residence, the loan term may be extended up to a maximum of 15 years. Principal and interest is paid ratably through payroll deductions.

Note 1 – Description of Plan (continued)

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account balance, or annual installments over a future period. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Other in-service withdrawals are also available to participants subject to certain limitations as defined by the Participating Employer's adoption agreement.

Forfeited Accounts

At December 31, 2022 and 2021, forfeited non-vested accounts totaled $38,160 and $32,710, respectively. These amounts will be used to reduce Company non-elective contributions or pay for Plan expenses. For the Plan year ending December 31, 2022, no amounts were used from forfeited non-vested accounts.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan are presented in conformity with U.S. GAAP and were prepared using the accrual basis of accounting.

Use of Estimates

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

Risks and Uncertainties

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

Note 2 – Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's PPP determines the Plan's valuation policies utilizing information provided by investment advisors and the trustee.

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 change in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 and 2021.

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the PPP or Participating Employers. Expenses that are paid by the PPP or Participating Employers are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net change in fair value of investments.

Note 3 – Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net change in fair value of investments, interest and dividends for the year ended December 31, 2022, was obtained or derived from information certified as complete and accurate by AdvisorTrust, Inc. (a trustee and the PPP of the Plan) and Charles Schwab (a trustee of the Plan).

Note 4 – Fair Value Measurements

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

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

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Note 4 – Fair Value Measurements (continued)

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

The fair value of collective investment funds is valued by one of the Plan's investment advisors and are comprised of open-end mutual funds that are registered with the Securities and Exchange Commission. The funds do not require a redemption notice and generally occur on a daily basis.

Self-directed brokerage accounts consist of publicly traded common stock and mutual funds valued at the closing price reported on the active market on which the individual securities are traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021.

	December 31, 2022			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 28,710,557	-	-	28,710,557
Collective investment funds	-	3,909,238	-	3,909,238
Self-directed brokerage accounts	291,937	-	-	291,937
Investments at fair value				$ 32,911,732

	December 31, 2021			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 30,110,696	-	-	30,110,696
Collective investment funds	-	2,183,187	-	2,183,187
Investments at fair value				$ 32,293,883

Note 5 – Transfers-In from Other Qualified Plans

During the year ended December 31, 2022, an additional Participating Employer merged into the Plan resulting in a transfer-in of $265,950, which is included as transfers-in from other qualified plans on the statement of changes in net assets available for benefits.

Note 6 – Party-In-Interest Transactions

Certain Plan investments are in accounts and contracts administered by Soltis Investment Advisors, an investment advisor of the Plan; therefore, these transactions qualify as party-in-interest.

Alliance Benefit Group-Rocky Mountain (ABGRM), now PCS Retirement, LLC, is the Plan's third-party administrator and recordkeeper. ABGRM receives revenue from AdvisorTrust, Inc. for third party administration and recordkeeping services provided to the Plan.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 7 – Non-Exempt Transactions

During the year ended December 31, 2022, certain Participating Employers remitted $443,707 of participant contributions and loan repayments late to the Plan. The Plan Administrator intends to enter the DOL Voluntary Fiduciary Correction Program and make corrective lost earnings contributions to the Plan.

Note 8 – Plan Termination

Although it has not expressed any intent to do so, the PPP reserves the right to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all participants will be 100 percent vested in their accounts.

Note 9 – Tax Status

The Plan has adopted a non-standardized pre-approved plan document in which the IRS has determined by an opinion letter dated June 30, 2020, that the pre-approved plan was designed in accordance with the applicable sections of the Internal Revenue Code (IRC). The pre-approved plan has been amended since receiving the opinion letter; however, the plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

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 on uncertain positions that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

Note 10 – Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500:

	2022	2021
Net assets available for benefits as reported in the financial statements	$ 33,919,561	32,913,897
Less: employee contribution receivable not reported on the Form 5500	(208,353)	(104,968)
Less: employer contribution receivable not reported on the Form 5500	(160,233)	(49,476)
Less: unallocated cash account not reported on the Form 5500	(50,202)	(22,125)
Add: notes receivable to participants deemed distributed reported on the Form 5500	16,524	-
Net assets available for benefits as reported in the Form 5500	$ 33,517,297	32,737,328

Note 10 – Reconciliation of Financial Statements to Schedule H of Form 5500 (continued)

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2022:

Net increase in net assets available for benefits as reported in the financial statements	$	739,714
Add: prior year employee contributions reported in the current year on the Form 5500		104,968
Add: prior year employer contributions reported in the current year on the Form 5500		49,476
Less: current year employe contributions not recorded on the Form 5500		(208,353)
Less: current year employer contributions not recorded on the Form 5500		(160,233)
Add: deemed distribution of notes receivable to participants not recorded on the Form 5500		16,524
Less: cash account activity not reflected on the Form 5500		(28,077)
Net increase in net assets available for benefits as reported in the Form 5500	$	514,019

Note 11 – Subsequent Events

The Plan evaluated its December 31, 2022 financial statements for subsequent events through December 20, 2024, the date the financial statements were available to be issued. The Plan is not aware of any subsequent events which would require recognition or disclosure in the financial statements.

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		
	Fidelity	Fidelity 500 Index	n/a	$ 4,234,118
	TIAA-CREF	TIAA-CREF International Eq Idx Instl	n/a	2,986,064
	Vanguard	Vanguard Value Index Adm	n/a	1,723,373
	Fidelity	Fidelity Freedom Index 2035 Instl Prem	n/a	1,304,069
	Fidelity	Fidelity Emerging Markets Idx	n/a	1,260,757
	Fidelity	Fidelity Mid Cap Index	n/a	1,241,603
	TIAA-CREF	TIAA-CREF Large-Cap Gr Idx Instl	n/a	1,220,678
	Fidelity	Fidelity Small Cap Index	n/a	994,299
	Fidelity	Fidelity Small Cap Value Index	n/a	939,897
	Fidelity	Fidelity Freedom Index 2050 Instl Prem	n/a	860,831
	Vanguard	Vanguard Shortterm Corp Bd Idx Admiral	n/a	852,854
	Fidelity	Fidelity Small Cap Growth Index	n/a	774,738
	Fidelity	Fidelity Freedom Index 2025 Instl Prem	n/a	706,000
	Fidelity	Fidelity Freedom Index 2030 Instl Prem	n/a	601,497
	Vanguard	Vanguard Intermterm Investmentgrde Adm	n/a	589,901
	Fidelity	Fidelity Real Estate Index	n/a	523,223
	Lord Abbett	Lord Abbett Floating Rate R6	n/a	497,730
	Fidelity	Fidelity Freedom Index 2040 Instl Prem	n/a	468,488
	DFA	DFA Us Large Company I	n/a	441,782
	DFA	DFA Us Small Cap I	n/a	436,469
	Vanguard	Vanguard Information Technology Idx Adm	n/a	410,223
	Vanguard	Vanguard Developed Markets Idx Admiral	n/a	394,598
	Vanguard	Vanguard Emerging Markets Bond Admiral	n/a	361,757
	DFA	DFA Real Estate Securities I	n/a	276,232
	Fidelity	Fidelity Freedom Index 2055 Instl Prem	n/a	271,066
	Vanguard	Vanguard Energy Index Admiral	n/a	267,404
	Vanguard	Vanguard Health Care Index Admiral	n/a	264,663
	DFA	DFA Us Core Equity 2 I	n/a	260,393
	Vanguard	Vanguard Mid-Cap Growth Index Admiral	n/a	252,830
	Vanguard	Vanguard Emerging Mkts Stock Idx Adm	n/a	248,086
	Vanguard	Vanguard High-Yield Corporate Inv	n/a	245,256
	Fidelity	Fidelity Freedom Index 2045 Instl Prem	n/a	191,890
	Vanguard	Vanguard Midcap Value Index Admiral	n/a	176,079
	DFA	DFA International Core Equity I	n/a	160,100
	DFA	DFA Us Targeted Value I	n/a	153,721
	Fidelity	Fidelity Freedom Index 2020 Instl Prem	n/a	143,564
	Vanguard	Vanguard Interm-Term Treasury Adm	n/a	129,607
	Fidelity	Fidelity Freedom Index 2060 Instl Prem	n/a	119,177
	Vanguard	Vanguard Total Intl Bd Idx Admiral	n/a	118,220
	DFA	DFA Emerging Markets Core Equity I	n/a	108,518
	DFA	DFA Us Hi Relatv Profitability Instl	n/a	105,123

(continued)

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		(continued)
	DFA	DFA International Small Company I	n/a	96,692
	Vanguard	Vanguard Long-Term InvestGrade Adm	n/a	85,798
	Brown Advisory	Brown Advisory Sustainable Growth I	n/a	85,237
	Vanguard	Vanguard Financials Index Admiral	n/a	83,403
	DFA	DFA Commodity Strategy Institutional	n/a	82,212
	DFA	DFA International Small Cap Value I	n/a	81,166
	DFA	DFA Intl Hi Relatv Profitability Instl	n/a	80,275
	Vanguard	Vanguard Longterm Treasury Idx Admiral	n/a	74,083
	DFA	DFA Global Core Plus Fixed Income	n/a	67,656
	DFA	DFA Investment Grade I	n/a	66,274
	Fidelity	Fidelity Emerging Markets	n/a	51,710
	Oakmark	Oakmark Investor	n/a	51,525
	T Rowe Price	T. Rowe Price Global Technology I	n/a	51,346
	DFA	DFA International Real Estate Sec I	n/a	41,473
	Fidelity	Fidelity Inflationprot Bd Index	n/a	41,234
	Jpmorgan	Jpmorgan Mid Cap Value R6	n/a	36,971
	Fidelity	Fidelity Us Bond Index	n/a	34,975
	Fidelity	Fidelity Global Ex Us Index	n/a	34,579
	American Funds	American Funds Europacific Growth R5	n/a	27,857
	Cohen & Steers	Cohen & Steers Instl Realty Shares	n/a	24,842
	Vanguard	Vanguard Shortterm Investment-Grade Adm	n/a	22,977
	Vanguard	Vanguard Ftse Allwld Exus Smcp Idx Adm	n/a	18,158
	Vanguard	Vanguard Target Retirement 2050 Fund	n/a	15,580
	Artisan	Artisan Mid Cap Institutional	n/a	15,517
	Cohen & Steers	Cohen & Steers Realty Shares L	n/a	13,486
	Vanguard	Vanguard Target Retirement 2040 Fund	n/a	12,732
	Vanguard	Vanguard Total International Bond Etf	n/a	12,488
	Oakmark	Oakmark International Investor	n/a	10,451
	Janus Henderson	Janus Henderson Triton N	n/a	9,805
	Metropolitan West	Metropolitan West Total Return Bd Plan	n/a	9,015
	Boston Partners	Boston Partners Small Cap Value	n/a	8,046
	Fidelity	Fidelity Freedom Index 2065 Instl Prm	n/a	7,878
	Vanguard	Vanguard Target Retirement 2020 Fund	n/a	7,283
	Vanguard	Vanguard Target Retirement 2035 Fund	n/a	6,924
	Vanguard	Vanguard Target Retirement 2045 Fund	n/a	5,412
	Vanguard	Vanguard Target Retirement 2055 Fund	n/a	4,399
	Artisan	Artisan Mid Cap Investor	n/a	4,030
	T Rowe Price	T. Rowe Price Emerging Markets Stock	n/a	2,448
	Jpmorgan	Jpmorgan Strategic Income Opports R6	n/a	2,317
	Janus Henderson	Janus Henderson Small Cap Value I	n/a	2,262
	Vanguard	Vanguard Target Retirement 2030 Fund	n/a	1,398
				(continued)

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		(continued)
	Vanguard	Vanguard Target Retirement 2060 Fund	n/a	1,039
	Metropolitan West	Metropolitan West Total Return Bd M	n/a	454
	Vanguard	Vanguard Target Retirement 2065 Inv	n/a	272
		Collective Investment Funds:		
*	Soltis Collective Investment Trust	SIA Target Date 2035 Class 2	n/a	851,651
*	Soltis Collective Investment Trust	SIA Target Date 2040 Class 2	n/a	768,310
*	Soltis Collective Investment Trust	SIA Target Date 2030 Class 2	n/a	710,998
*	Soltis Collective Investment Trust	SIA Target Date 2050 Class 2	n/a	459,356
*	Soltis Collective Investment Trust	SIA Target Date 2045 Class 2	n/a	365,845
*	Soltis Collective Investment Trust	SIA Target Date 2025 Class 2	n/a	298,974
*	Soltis Collective Investment Trust	SIA Target Date 2055 Class 2	n/a	245,969
*	Soltis Collective Investment Trust	SIA Target Date 2060 Class 2	n/a	98,367
*	Soltis Collective Investment Trust	SIA Target Date 2020 Class 2	n/a	78,454
*	Soltis Collective Investment Trust	SIA Global Growth Class 1	n/a	11,565
*	Soltis Collective Investment Trust	SIA Global Growth Class 2	n/a	10,035
*	Soltis Collective Investment Trust	SIA Large Cap Growth Class 2	n/a	8,650
*	Soltis Collective Investment Trust	SIA Diversified Bond Class 1	n/a	1,064
		Self-directed Brokerage Accounts:		
	Self-directed accounts	Mutual Funds/common stock	n/a	291,937
		Receivables:		
*	Notes receivable from participants	Loans to participants at interest rates ranging from 4.25% up to 8.00%, with maturities ranging through December 2027.	-	442,423
	Total assets held for investment purposes			$ 33,354,155

* - Denotes a party-in-interest

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2022

EIN 46-4091337
Plan 002

Participant Contributions Transferred Late to the Plan	Total that Constitute Nonexempt Prohibited Transactions: Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Plan year 2022 - check here if late Participant Loan Repayments are included ☑	$ 443,707	-	-	-

Multiple Employer Plan Participating Employer Information

401(k) Simplified Flexible/46-4091337-002

1. Name of participating employer	2. EIN	3. Percent of Total Contributions for Plan Year	4. Aggregate Account Balances at End of Year Attributable to Participating Employer
Christian Alexander, D.M.D., P.L.L.C.	46-4091337	1.11%	$1,191,886.08
Atlantic Services Group Inc	36-4234088	2.00%	$1,207,923.51
Chadley Management Inc.	83-2933627	2.00%	$171,217.91
Community Treatment Alternatives	87-0424951	11.00%	$4,411,500.39
DDRM Partners	47-4481127	2.00%	$240,263.35
Desert Shores Dentistry, PLLC	20-1262688	1.00%	$1,172,828.02
Holbrook Asphalt, LLC	87-0626583	5.00%	$1,760,721.79
Jones Paint & Glass	87-0232828	19.00%	$12,910,716.07
Roadway Management Services, LLC	85-3651313	1.00%	$385,800.35
Spanaway Water Company	91-6055017	3.00%	$1,146,604.48
Avtech Capital LLC	77-0591208	17.00%	$5,850,645.19
Michael Wilkinson DDS, dba Cache Valley Oral Fa	20-2477573	0.00%	$94,215.22
Rainbow International of Tacoma and Puyallup	26-3267302	1.00%	$52,716.41
SynergySuite	46-2905057	4.00%	$497,941.10
Keenan Sewer & Water, LLC	47-1703707	1.00%	$34,132.59
Balance of Nature	27-3098597	3.00%	$187,639.96
Premier Health	27-3098597	0.00%	$14,913.96
Premium Production	47-1478728	0.00%	$24,399.77
Ship It	47-2053840	0.00%	$1,760.52
United We Pledge	87-2011577	0.00%	$13,052.89
Strata Information Group, Inc.	33-0278391	27.00%	$2,146,417.16

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		
	Fidelity	Fidelity 500 Index	n/a	$ 4,234,118
	TIAA-CREF	TIAA-CREF International Eq Idx Instl	n/a	2,986,064
	Vanguard	Vanguard Value Index Adm	n/a	1,723,373
	Fidelity	Fidelity Freedom Index 2035 Instl Prem	n/a	1,304,069
	Fidelity	Fidelity Emerging Markets Idx	n/a	1,260,757
	Fidelity	Fidelity Mid Cap Index	n/a	1,241,603
	TIAA-CREF	TIAA-CREF Large-Cap Gr Idx Instl	n/a	1,220,678
	Fidelity	Fidelity Small Cap Index	n/a	994,299
	Fidelity	Fidelity Small Cap Value Index	n/a	939,897
	Fidelity	Fidelity Freedom Index 2050 Instl Prem	n/a	860,831
	Vanguard	Vanguard Shortterm Corp Bd Idx Admiral	n/a	852,854
	Fidelity	Fidelity Small Cap Growth Index	n/a	774,738
	Fidelity	Fidelity Freedom Index 2025 Instl Prem	n/a	706,000
	Fidelity	Fidelity Freedom Index 2030 Instl Prem	n/a	601,497
	Vanguard	Vanguard Intermterm Investmentgrde Adm	n/a	589,901
	Fidelity	Fidelity Real Estate Index	n/a	523,223
	Lord Abbett	Lord Abbett Floating Rate R6	n/a	497,730
	Fidelity	Fidelity Freedom Index 2040 Instl Prem	n/a	468,488
	DFA	DFA Us Large Company I	n/a	441,782
	DFA	DFA Us Small Cap I	n/a	436,469
	Vanguard	Vanguard Information Technology Idx Adm	n/a	410,223
	Vanguard	Vanguard Developed Markets Idx Admiral	n/a	394,598
	Vanguard	Vanguard Emerging Markets Bond Admiral	n/a	361,757
	DFA	DFA Real Estate Securities I	n/a	276,232
	Fidelity	Fidelity Freedom Index 2055 Instl Prem	n/a	271,066
	Vanguard	Vanguard Energy Index Admiral	n/a	267,404
	Vanguard	Vanguard Health Care Index Admiral	n/a	264,663
	DFA	DFA Us Core Equity 2 I	n/a	260,393
	Vanguard	Vanguard Mid-Cap Growth Index Admiral	n/a	252,830
	Vanguard	Vanguard Emerging Mkts Stock Idx Adm	n/a	248,086
	Vanguard	Vanguard High-Yield Corporate Inv	n/a	245,256
	Fidelity	Fidelity Freedom Index 2045 Instl Prem	n/a	191,890
	Vanguard	Vanguard Midcap Value Index Admiral	n/a	176,079
	DFA	DFA International Core Equity I	n/a	160,100
	DFA	DFA Us Targeted Value I	n/a	153,721
	Fidelity	Fidelity Freedom Index 2020 Instl Prem	n/a	143,564
	Vanguard	Vanguard Interm-Term Treasury Adm	n/a	129,607
	Fidelity	Fidelity Freedom Index 2060 Instl Prem	n/a	119,177
	Vanguard	Vanguard Total Intl Bd Idx Admiral	n/a	118,220
	DFA	DFA Emerging Markets Core Equity I	n/a	108,518
	DFA	DFA Us Hi Relatv Profitability Instl	n/a	105,123

(continued)

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		(continued)
	DFA	DFA International Small Company I	n/a	96,692
	Vanguard	Vanguard Long-Term InvestGrade Adm	n/a	85,798
	Brown Advisory	Brown Advisory Sustainable Growth I	n/a	85,237
	Vanguard	Vanguard Financials Index Admiral	n/a	83,403
	DFA	DFA Commodity Strategy Institutional	n/a	82,212
	DFA	DFA International Small Cap Value I	n/a	81,166
	DFA	DFA Intl Hi Relatv Profitability Instl	n/a	80,275
	Vanguard	Vanguard Longterm Treasury Idx Admiral	n/a	74,083
	DFA	DFA Global Core Plus Fixed Income	n/a	67,656
	DFA	DFA Investment Grade I	n/a	66,274
	Fidelity	Fidelity Emerging Markets	n/a	51,710
	Oakmark	Oakmark Investor	n/a	51,525
	T Rowe Price	T. Rowe Price Global Technology I	n/a	51,346
	DFA	DFA International Real Estate Sec I	n/a	41,473
	Fidelity	Fidelity Inflationprot Bd Index	n/a	41,234
	Jpmorgan	Jpmorgan Mid Cap Value R6	n/a	36,971
	Fidelity	Fidelity Us Bond Index	n/a	34,975
	Fidelity	Fidelity Global Ex Us Index	n/a	34,579
	American Funds	American Funds Europacific Growth R5	n/a	27,857
	Cohen & Steers	Cohen & Steers Instl Realty Shares	n/a	24,842
	Vanguard	Vanguard Shortterm Investment-Grade Adm	n/a	22,977
	Vanguard	Vanguard Ftse Allwld Exus Smcp Idx Adm	n/a	18,158
	Vanguard	Vanguard Target Retirement 2050 Fund	n/a	15,580
	Artisan	Artisan Mid Cap Institutional	n/a	15,517
	Cohen & Steers	Cohen & Steers Realty Shares L	n/a	13,486
	Vanguard	Vanguard Target Retirement 2040 Fund	n/a	12,732
	Vanguard	Vanguard Total International Bond Etf	n/a	12,488
	Oakmark	Oakmark International Investor	n/a	10,451
	Janus Henderson	Janus Henderson Triton N	n/a	9,805
	Metropolitan West	Metropolitan West Total Return Bd Plan	n/a	9,015
	Boston Partners	Boston Partners Small Cap Value	n/a	8,046
	Fidelity	Fidelity Freedom Index 2065 Instl Prm	n/a	7,878
	Vanguard	Vanguard Target Retirement 2020 Fund	n/a	7,283
	Vanguard	Vanguard Target Retirement 2035 Fund	n/a	6,924
	Vanguard	Vanguard Target Retirement 2045 Fund	n/a	5,412
	Vanguard	Vanguard Target Retirement 2055 Fund	n/a	4,399
	Artisan	Artisan Mid Cap Investor	n/a	4,030
	T Rowe Price	T. Rowe Price Emerging Markets Stock	n/a	2,448
	Jpmorgan	Jpmorgan Strategic Income Opports R6	n/a	2,317
	Janus Henderson	Janus Henderson Small Cap Value I	n/a	2,262
	Vanguard	Vanguard Target Retirement 2030 Fund	n/a	1,398
				(continued)

401(k) SIMPLIFIED FLEXIBLE
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2022

EIN 46-4091337
Plan 002

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual Funds:		(continued)
	Vanguard	Vanguard Target Retirement 2060 Fund	n/a	1,039
	Metropolitan West	Metropolitan West Total Return Bd M	n/a	454
	Vanguard	Vanguard Target Retirement 2065 Inv	n/a	272
		Collective Investment Funds:		
*	Soltis Collective Investment Trust	SIA Target Date 2035 Class 2	n/a	851,651
*	Soltis Collective Investment Trust	SIA Target Date 2040 Class 2	n/a	768,310
*	Soltis Collective Investment Trust	SIA Target Date 2030 Class 2	n/a	710,998
*	Soltis Collective Investment Trust	SIA Target Date 2050 Class 2	n/a	459,356
*	Soltis Collective Investment Trust	SIA Target Date 2045 Class 2	n/a	365,845
*	Soltis Collective Investment Trust	SIA Target Date 2025 Class 2	n/a	298,974
*	Soltis Collective Investment Trust	SIA Target Date 2055 Class 2	n/a	245,969
*	Soltis Collective Investment Trust	SIA Target Date 2060 Class 2	n/a	98,367
*	Soltis Collective Investment Trust	SIA Target Date 2020 Class 2	n/a	78,454
*	Soltis Collective Investment Trust	SIA Global Growth Class 1	n/a	11,565
*	Soltis Collective Investment Trust	SIA Global Growth Class 2	n/a	10,035
*	Soltis Collective Investment Trust	SIA Large Cap Growth Class 2	n/a	8,650
*	Soltis Collective Investment Trust	SIA Diversified Bond Class 1	n/a	1,064
		Self-directed Brokerage Accounts:		
	Self-directed accounts	Mutual Funds/common stock	n/a	291,937
		Receivables:		
*	Notes receivable from participants	Loans to participants at interest rates ranging from 4.25% up to 8.00%, with maturities ranging through December 2027.	-	442,423
	Total assets held for investment purposes			$ 33,354,155

* - Denotes a party-in-interest