

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
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023	
A This return/report is for:	☐ a multiemployer plan ☐ 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 ☐ 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 403(B) THRIFT PLAN FOR EMPLOYEES OF AGAPE NETWORK, INC.	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 07/01/2008
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) AGAPE NETWORK, INC. 22790 SW 112TH AVE MIAMI, FL 33170-7602	2b Employer Identification Number (EIN) 59-2471230 2c Plan Sponsor's telephone number 305-235-2616 2d Business code (see instructions) 621330

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.	04/03/2025	MARIA GABRIELLA VARGAS
	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

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

Form 5500 (2022)
v. 220413

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		5 185
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) 143
a(2) Total number of active participants at the end of the plan year		6a(2) 202
b Retired or separated participants receiving benefits		6b 14
c Other retired or separated participants entitled to future benefits.....		6c 32
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 248
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 248
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 151
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 4
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: 2G 3D 2J 2K 2S 2T		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		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) ☐ Trust	(3) ☐ 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		b General Schedules
(1) ☐ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 A (Insurance Information)	
	(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 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 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 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023		
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF AGAPE NETWORK, INC.	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 AGAPE NETWORK, INC.	D Employer Identification Number (EIN) 59-2471230	

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 MUTUAL OF AMERICA
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(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
13-1614399	88668	057562J	122	07/01/2022	06/30/2023

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

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	217767
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	1202666

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

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

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

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

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

b	Balance at the end of the previous year	7b	189345
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c	Additions: (1) Contributions deposited during the year	7c(1)	30219	
	(2) Dividends and credits	7c(2)	0	
	(3) Interest credited during the year	7c(3)	1981	
	(4) Transferred from separate account	7c(4)	9478	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions	7c(6)	41678
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	231023
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	10155	
(2) Administration charge made by carrier	7e(2)	21	
(3) Transferred to separate account	7e(3)	0	
(4) Other (specify below)	7e(4)	3080	

▶ **LOANS, FORFEITURES AND/OR ADJUSTMENTS**

(5) Total deductions	7e(5)	13256
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	217767
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

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
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023	
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF AGAPE NETWORK, INC.	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 AGAPE NETWORK, INC.	D Employer Identification Number (EIN) 59-2471230

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	
DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
MUTUAL OF AMERICA	320 PARK AVE NEW YORK, NY 10022

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

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

AMERICAN FUNDS

333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

CALVERT RESEARCH AND MANAGEMENT

1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

(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

(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

(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)

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(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?
12 15 37 65	INSURANCE CARRIER	191	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

(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 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023		
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF AGAPE NETWORK, INC.	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AGAPE NETWORK, INC.	D Employer Identification Number (EIN) 59-2471230	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	SEPARATE ACCOUNT NUMBER SA2
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b Name of sponsor of entity listed in (a):	MUTUAL OF AMERICA
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c EIN-PN 13-1614399-001	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1202664
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
---	--

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

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

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

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

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

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

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

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

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

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

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

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)**

(Complete as many entries as needed to report all participating plans)

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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023		
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF AGAPE NETWORK, INC.	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 AGAPE NETWORK, INC.	D Employer Identification Number (EIN) 59-2471230	

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)	00
(2) Participant contributions.....		1b(2)	00
(3) Other.....		1b(3)	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	00
(2) U.S. Government securities		1c(2)	00
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	00
(B) All other		1c(3)(B)	00
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	00
(B) Common.....		1c(4)(B)	00
(5) Partnership/joint venture interests		1c(5)	00
(6) Real estate (other than employer real property)		1c(6)	00
(7) Loans (other than to participants).....		1c(7)	00
(8) Participant loans.....		1c(8)	00
(9) Value of interest in common/collective trusts.....		1c(9)	00
(10) Value of interest in pooled separate accounts		1c(10)	8014221202666
(11) Value of interest in master trust investment accounts.....		1c(11)	00
(12) Value of interest in 103-12 investment entities		1c(12)	00
(13) Value of interest in registered investment companies (e.g., mutual funds).....		1c(13)	00
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	189346217767
(15) Other		1c(15)	00

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	990768	1420433

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 through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	990768	1420433
---	-----------	--------	---------

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)	156174	
(B) Participants	2a(1)(B)	258572	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		414746
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	1979	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1979
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(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)	0	
(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)	0	
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		120132
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		536857
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	106994	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		106994
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	198	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		198
j Total expenses. Add all expense amounts in column (b) and enter total	2j		107192
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		429665
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		0

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: THOMAS AND COMPANY CPA PA

(2) EIN: 75-3125446

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:

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.)

	Yes	No	Amount
4a	X		52134

	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?	X		100000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ 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 _____.

**403(b) THRIFT PLAN OF
AGAPE NETWORK, INC.**

FINANCIAL STATEMENTS AND
SUPPLEMENTARY SCHEDULES

JUNE 30, 2023



403(b) THRIFT PLAN OF AGAPE NETWORK, INC.

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* Other schedules required by Section 2520.103-10 of Department of Labor Rules and Regulations for Reporting and Disclosure under the Employment Retirement Income Security Act of 1974 have been omitted because they are not applicable.



INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of
403(b) Thrift Plan of Agape Network, Inc.
Miami, Florida

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

We have performed an audit of the accompanying financial statements of 403(b) Thrift Plan of Agape Network, Inc., (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 June 30, 2023, 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 June 30, 2023, stating that the certified investment information, as described in Note 4 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 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 audit 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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our 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.

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Assets (Held at End of Year) as of June 30, 2023 and the Schedule of Delinquent Contributions as of June 30, 2023 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 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).

Auditors' Report on the 2021 Financial Statements

We were engaged to audit the 2021 financial statements of the Plan. As permitted 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated April 5, 2024, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2021 financial statements, and (b) the form and content of the information included in the 2021 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for reporting and disclosure under ERISA.



Thomas and Company CPA PA
Cooper City, Florida
April 5, 2024

403(b) THRIFT PLAN OF AGAPE NETWORK INC
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Cash and Cash Equivalents		
General account	\$ 217,767	\$ 182,711
Investments, at fair value		
Pooled separate accounts	1,202,666	801,422
Other		
Participant Loans	-	6,635
	<u>1,420,433</u>	<u>990,768</u>
TOTAL ASSETS		
	<u>\$ 1,420,433</u>	<u>\$ 990,768</u>
NET ASSETS AVAILABLE FOR BENEFITS		

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

403(b) THRIFT PLAN OF AGAPE NETWORK INC
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED JUNE 30, 2023

Additions to net assets attributed to:	2023
Investment income:	
Net depreciation in value of investments	\$ 120,132
Interest	1,979
Total investment income/(loss)	<u>122,111</u>
Contributions:	
Participant	258,572
Employer	156,175
Total contributions	<u>414,747</u>
Total additions	<u>536,858</u>
Deductions from net assets attributable to:	
Benefits paid to participants and other	106,994
Administrative expenses	199
Total deductions	<u>107,193</u>
Net increase	429,665
Net assets available for benefits	
Beginning of year	<u>990,768</u>
End of year	<u><u>\$ 1,420,433</u></u>

The accompanying notes are an integral part of this financial statement.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 1 – DESCRIPTION OF PLAN

The following description of the 403(b) Thrift Plan of Agape NETWORK, Inc. (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is organized as a defined contribution plan under Section 403(b) of the Internal Revenue Code and covers substantially all full-time employees of South Florida Jail Ministries, Inc. d/b/a Agape Network (the "Employer"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and is administered by a custodian appointed by the Board of Directors of the Employer. The Plan was established effective July 1, 2008.

Eligibility

Generally, all employees who have completed at least 1,000 hours of service are eligible to participate in the Plan.

Contributions

Participants may elect to make voluntary pre-tax contributions or designated Roth contributions up to 100% of annual compensation. The maximum contribution for the 2023 and 2022 Plan years was \$22,500 and \$20,500, respectively. If a participant has attained age 50, the participant is eligible to make an additional catch-up contribution. For the 2023 and 2022 Plan year, a maximum catch-up contribution of \$7,500 was allowed. If a participant is an employee of a hospital or home health service agency, health or welfare service agency, church or educational organization, the participant may be eligible to make an additional contribution, called a special catch-up contribution. To be eligible for this special catch-up contribution, participants must have completed at least 15 years of service with the employer. Additionally, the Employer will make a matching contribution on the participant's behalf equal to 100% of the participant's contribution to the plan that does not exceed 5% of the participant's compensation received during the plan year. Participants must be at least 18 years of age and have completed at least 1,000 of service to receive employer matching contributions. Participants direct the investment of their contributions into a variety of investment options. Participants may change their investment options at their discretion.

Participant Accounts

Each participant's account is credited with the participant's contribution, allocations of the Employer's contribution and Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Participant Loans

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 non-Roth vested account balance. Loan terms may not exceed five years, unless used to acquire the principal residence of the participant. The loans are secured by the balance in the participant's account. Loans must bear a reasonable rate of interest, not to exceed the legal limit. There were no participant loans outstanding as of June 30, 2023.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Vesting

Participants are immediately vested in their own contributions plus actual earnings thereon. Vesting in the Employer's matching contribution portion of their accounts plus actual earnings thereon are fully vested when the participant has completed three (3) years of service with the Employer.

A participant will also be 100% vested under any of the following circumstances:

- Death before retirement date.
- Disability before retirement date.
- Attainment of normal retirement age.
- Termination of the Plan.

In addition, a participant is immediately 100% vested in any amount which has been transferred or rolled over into the Plan from another qualified employee benefit plan.

Payment of Benefits

On termination of service due to retirement, a married participant's vested accounts will be paid in the form of a qualified joint and survivor annuity and an unmarried participant's vested accounts will be paid in the form of a non-refund life annuity. If a participant dies before his or her benefits commence, the value of his account will be paid by December 31 of the calendar year containing the fifth anniversary of his death.

A participant may generally withdraw funds from any of his accounts under the Plan prior to his retirement for any of the following reasons:

- Severance of employment
- Death
- Disability
- Attained age of 59 ½
- Plan termination
- Hardship

In addition, a participant may withdraw his rollover contribution accounts at any time subject to IRS limitations.

Forfeitures

The nonvested portion of a participant's account is forfeited upon termination of employment with the Employer. Forfeitures remain in the Plan to reduce Employer contributions. The Plan incurred forfeitures of \$3,079 as of June 30, 2023.

Plan Termination

Although it has not expressed any intention to do so, the Employer has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions set forth in ERISA.

Investment Options

Upon enrollment in the Plan, participants may direct the investment of their contributions and the Organization's contributions into various investments.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting in conformity with accounting principles generally accepted in the United States of America. In September 2009, the Financial Accounting Standards Board (“FASB”) implemented the Accounting Standards Codification (“ASC”) which establishes FASB ASC as the source of authoritative U.S. accounting and reporting standards for nongovernmental entities. Presented below is a summary of significant accounting principles followed in the preparation of the accompanying financial statements.

Use of Estimates

The preparation of financial statements in conformity 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, liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions to net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's 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. See Note 5 for further discussion of fair value measurements.

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

Notes Receivable from Participants / Participant loans

Participant loans 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. The interest rate for the loan varies from 3.5 to 4.75% interest. No allowance for credit losses has been recorded as of June 30, 2023 or 2022. The balance for Participant Loans as of June 30, 2023 and 2022 is \$0 and \$6,353, respectively.

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

The Employer pays substantially all expenses of the administration of the Plan. Any administrative expenses or costs associated with the investment of a participant's account and any costs or expenses associated with making a distribution to a participant are charged to that participant's account.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Income Taxes

The Plan is qualified under Section 403(b) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan administrator believes the Plan is operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan continues to be qualified and the related trust is tax-exempt. Accordingly, no provision for income taxes has been recorded in the accompanying financial statements. U. S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2023 and 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2019.

Risk and Uncertainties

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

NOTE 3 – PARTY-IN-INTEREST TRANSACTIONS

Certain of the Plan's investments are shares of mutual funds and Interest Accumulation Account named by Mutual of America. Mutual of America is the custodian of the Plan and, therefore, these transactions qualify as party-in-interest. Fees incurred by the Plan for the investment management services are included in net appreciation (depreciation) in fair value of the of the investment, as they are paid through revenue sharing rather than a direct payment.

NOTE 4 – INFORMATION CERTIFIED BY THE CUSTODIAN

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Mutual of America Life Insurance Company, the custodian of the Plan, has certified to the completeness and accuracy of all investments and cash and cash equivalents reflected on the accompanying Statements of Net Assets Available for Benefits as of June 30, 2023 and June 30, 2022 and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2023, and the related net appreciation in value of investments and interest reflected in the accompanying Statement of Changes in Net Assets Available for Benefits for the year ended June 30, 2023.

NOTE 5- NON-EXEMPT PARTIES IN INTEREST TRANSACTIONS

Certain employee pretax contributions totaling \$24,686, after-tax contributions of \$8,725 and Employer matching contributions of \$18,723 were not remitted to the Plan within the defined time period. The defined time period requires that sponsors remit employee contributions to the Plan as soon as they can be reasonably segregated from the sponsor's general assets, but not later than the 15th business day of the month following the month in which the participant contributions are withheld or received by the sponsor. These contributions are deemed nonexempt party-in-interest transactions and are disclosed in the accompanying supplemental schedule of delinquent participant contributions. To correct this, lost earnings of \$128 were remitted to the Plan and allocated to participants in 2024.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 6 – FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits.

ASC 820, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were used only when Level 1 or Level 2 inputs were not available.

ASC 820 establishes a three-level valuation hierarchy for measurement and disclosure of fair value. The valuation hierarchy is based upon the transparency of inputs used to measure fair value. The three levels are as follows:

Level 1 – asset value is based on actual quoted prices in active markets for identical securities (mark-to-market).

Level 2 – other significant observable inputs are used to arrive at fair value (including yield, quality, coupon rate, maturity, issue type, quoted prices for similar securities, prepayment speeds, trading characteristics, etc.).

Level 3 – significant unobservable inputs (including management's own assumptions in determining the fair value of investments).

Pooled Separate Accounts: Valued at the quoted net asset value ("NAV") of shares held by the Plan at year end.

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been provided and certified as complete and accurate by the custodian.

The Plan's investments at June 30, 2023 and 2022 are reported at fair value in the accompanying statements of net assets available for benefits.

403(b) THRIFT PLAN OF AGAPE NETWORK, INC.
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 6 – FAIR VALUE MEASUREMENTS (Continued)

		Fair Value Measurements Using:		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>Assets at June 30, 2022</u>	<u>Fair Value</u>			
Pooled separate accounts	\$ 801,422	\$ 801,422	\$ -	\$ -
	<u>\$ 801,422</u>	<u>\$ 801,422</u>	<u>\$ -</u>	<u>\$ -</u>

		Fair Value Measurements Using:		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>Assets at June 30, 2023</u>	<u>Fair Value</u>			
Pooled separate accounts	\$ 1,202,666	\$ 1,202,666	\$ -	\$ -
	<u>\$ 1,202,666</u>	<u>\$ 1,202,666</u>	<u>\$ -</u>	<u>\$ -</u>

NOTE 7 – INTEREST ACCUMULATION ACCOUNT

Participants may select from a variety of investments including an Interest Accumulation Account with Mutual of America Life Insurance Company ("Mutual"). Mutual maintains amounts allocated under this contract in a general account titled the "Mutual of America Interest Accumulation Account." The account is included in cash and cash equivalents on the Statements of Net Assets Available for Benefits.

On a daily basis, Mutual increases the value of units in the general account to appropriately match the stated rate of interest. The account is charged for withdrawals and administrative expenses. Participants may withdraw or transfer all or a portion of their account balance at any time. Accordingly, participant account balances are completely liquid.

NOTE 8 – SUBSEQUENT EVENTS

ASC Topic 855, Subsequent Events, establishes general standards of accounting for and disclosure of events that occur after the consolidated balance sheet date but before consolidated financial statements are issued or are available to be issued. For the year ended June 30, 2023, the Plan has evaluated all subsequent events through April 5, 2024, which is the date the consolidated financial statements were available to be issued, and concluded no additional subsequent events have occurred that would require recognition or disclosure in these consolidated financial statements that have not already been accounted for.

SUPPLEMENTARY SCHEDULES

403(b) THRIFT PLAN OF AGAPE NETWORK INC
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2023

EIN: 59-2471230
Plan Number: 001

(a)	(b) Identity of Issuer	(c) Description of Investment	** (d) Cost	(e) Current Value	(a)
*	Mutual of America 2020 Retirement Fund	Pooled Separate Account		\$ 8,693	*
*	Mutual of America 2025 Retirement Fund	Pooled Separate Account		246,339	*
*	Mutual of America 2030 Retirement Fund	Pooled Separate Account		1,424	*
*	Mutual of America 2035 Retirement Fund	Pooled Separate Account		53,980	*
*	Mutual of America 2040 Retirement Fund	Pooled Separate Account		49,405	*
*	Mutual of America 2045 Retirement Fund	Pooled Separate Account		73,798	*
*	Mutual of America 2050 Retirement Fund	Pooled Separate Account		52,636	*
*	Mutual of America 2055 Retirement Fund	Pooled Separate Account		54,029	*
*	Mutual of America 2060 Retirement Fund	Pooled Separate Account		54,894	*
*	Mutual of America 2065 Retirement Fund	Pooled Separate Account		64,855	*
	MFS VIT III Mid Cap Value Portfolio	Pooled Separate Account		2,801	
	Neuberger Berman AMT Sust Eq	Pooled Separate Account		1,054	
*	Mutual of America All America Fund	Pooled Separate Account		1,867	*
*	Mutual of America Bond Fund	Pooled Separate Account		3,734	*
*	Mutual of America Composite Fund	Pooled Separate Account		78	*
*	Mutual of America Conservative Allocation Fund	Pooled Separate Account		73,606	*
*	Mutual of America Aggressive Allocation Fund	Pooled Separate Account		7,105	*
*	Mutual of America Equity Index Fund	Pooled Separate Account		32,456	*
*	Mutual of America Moderate Allocation Fund	Pooled Separate Account		12,278	*
*	Mutual of America Interest Accumulation Account	General Account		217,767	*
*	Mutual of America Money Market Fund	Pooled Separate Account		9,821	*
*	Mutual of America Mid Cap Value Fund	Pooled Separate Account		3,781	*
*	Mutual of America Mid-Cap Equity Index Fund	Pooled Separate Account		111,861	*
*	Mutual of America Mid-Term Bond Fund	Pooled Separate Account		4,361	*
	Victory RS Small Cap Growth Fund	Pooled Separate Account		1,465	
*	Mutual of America Retirement Income Fund	Pooled Separate Account		9,863	*
*	Mutual of America Small Cap Growth Fund	Pooled Separate Account		40,716	*
*	Mutual of America International Fund	Pooled Separate Account		1,591	*
*	Mutual of America Small Cap Value Fund	Pooled Separate Account		37,480	*
	PIMCO VIT Real Return Portfolio	Pooled Separate Account		1,893	
	Delaware VIP Small Cap Value S	Pooled Separate Account		1,478	
	Calvert VP SRI Balanced Portfolio	Pooled Separate Account		45	
	Goldman Sachs VIT Small Cap	Pooled Separate Account		993	
	Goldman Sachs VIT US Equity	Pooled Separate Account		3,777	
	American Century IS New World	Pooled Separate Account		1,436	
	American Century VP Capital Appreciation Fund	Pooled Separate Account		48,542	
	Fidelity® VIP Asset Manager Portfolio	Pooled Separate Account		1,277	
	Fidelity® VIP Contrafund® Portfolio	Pooled Separate Account		5,947	
	Fidelity® VIP Equity-Income Portfolio	Pooled Separate Account		16,325	
	Fidelity® VIP Mid Cap Portfolio	Pooled Separate Account		15,491	
	DWS Captial Growth VIP	Pooled Separate Account		13,581	
	Invesco Oppenheimer VI Main Street	Pooled Separate Account		33,545	
	T. Rowe Price Blue Chip Growth Portfolio	Pooled Separate Account		18,689	
	Vanguard VIF Diversified Value Portfolio	Pooled Separate Account		8,440	
	Vanguard Total Bond Market I prt	Pooled Separate Account		2,019	
	Vanguard VIF International Portfolio	Pooled Separate Account		6,221	
	Vanguard VIF REIT Index Portfolio	Pooled Separate Account		6,996	
	Total			\$ 1,420,433	

* Transacted with a party-in-interest

** All investments are participant directed and historical cost information is not maintained by the Plan custodian; therefore, it is not included in the above Schedule of Assets Held at End of Year.

The information in this schedule has been certified as to its completeness and accuracy by the Plan custodian.

403(b) THRIFT PLAN OF AGAPE NETWORK INC
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2022

EIN: 59-2471230
Plan Number: 001

(a)	(b) Identity of Issuer	(c) Description of Investment	** (d) Cost	(e) Current Value
*	Mutual of America 2020 Retirement Fund	Pooled Separate Account		\$ 5,223
*	Mutual of America 2025 Retirement Fund	Pooled Separate Account		184,187
*	Mutual of America 2030 Retirement Fund	Pooled Separate Account		28,710
*	Mutual of America 2035 Retirement Fund	Pooled Separate Account		32,651
*	Mutual of America 2040 Retirement Fund	Pooled Separate Account		22,535
*	Mutual of America 2045 Retirement Fund	Pooled Separate Account		11,857
*	Mutual of America 2050 Retirement Fund	Pooled Separate Account		31,863
*	Mutual of America 2055 Retirement Fund	Pooled Separate Account		26,002
*	Mutual of America 2060 Retirement Fund	Pooled Separate Account		33,855
*	Mutual of America 2065 Retirement Fund	Pooled Separate Account		27,747
	MFS VIT III Mid Cap Value Portfolio	Pooled Separate Account		728
	Neuberger Berman AMT Sust Eq	Pooled Separate Account		526
*	Mutual of America All America Fund	Pooled Separate Account		10,154
*	Mutual of America Bond Fund	Pooled Separate Account		3,827
*	Mutual of America Composite Fund	Pooled Separate Account		70
*	Mutual of America Conservative Allocation Fund	Pooled Separate Account		50,234
*	Mutual of America Aggressive Allocation Fund	Pooled Separate Account		2,280
*	Mutual of America Equity Index Fund	Pooled Separate Account		21,878
*	Mutual of America Moderate Allocation Fund	Pooled Separate Account		4,350
*	Mutual of America Interest Accumulation Account	General Account		182,712
*	Mutual of America Money Market Fund	Pooled Separate Account		5,870
*	Mutual of America Mid Cap Value Fund	Pooled Separate Account		1,693
*	Mutual of America Mid-Cap Equity Index Fund	Pooled Separate Account		94,758
*	Mutual of America Mid-Term Bond Fund	Pooled Separate Account		3,941
	Victory RS Small Cap Growth Fund	Pooled Separate Account		555
*	Mutual of America Retirement Income Fund	Pooled Separate Account		5,721
*	Mutual of America Small Cap Growth Fund	Pooled Separate Account		31,765
*	Mutual of America International Fund	Pooled Separate Account		694
*	Mutual of America Small Cap Value Fund	Pooled Separate Account		28,884
	PIMCO VIT Real Return Portfolio	Pooled Separate Account		1,049
	Delaware VIP Small Cap Value S	Pooled Separate Account		548
	Calvert VP SRI Balanced Portfolio	Pooled Separate Account		40
	Goldman Sachs VIT Small Cap	Pooled Separate Account		507
	Goldman Sachs VIT US Equity	Pooled Separate Account		1,739
	American Century IS New World	Pooled Separate Account		646
	American Century VP Capital Appreciation Fund	Pooled Separate Account		36,996
	Fidelity® VIP Asset Manager Portfolio	Pooled Separate Account		1,000
	Fidelity® VIP Contrafund® Portfolio	Pooled Separate Account		4,542
	Fidelity® VIP Equity-Income Portfolio	Pooled Separate Account		10,525
	Fidelity® VIP Mid Cap Portfolio	Pooled Separate Account		12,132
	DWS Captial Growth VIP	Pooled Separate Account		9,678
	Invesco Oppenheimer VI Main Street	Pooled Separate Account		25,263
	T. Rowe Price Blue Chip Growth Portfolio	Pooled Separate Account		11,153
	Vanguard VIF Diversified Value Portfolio	Pooled Separate Account		3,412
	Vanguard Total Bond Market I prt	Pooled Separate Account		70
	Vanguard VIF International Portfolio	Pooled Separate Account		3,797
	Vanguard VIF REIT Index Portfolio	Pooled Separate Account		5,766
*	Participant Loans	Pooled Separate Account		6,635
	Total			<u>\$ 990,768</u>

* Transacted with a party-in-interest

** All investments are participant directed and historical cost information is not maintained by the Plan custodian; therefore, it is not included in the above Schedule of Assets Held at End of Year.

403(b) THRIFT PLAN OF AGAPE FAMILY MINISTRIES INC
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT CONTRIBUTIONS
JUNE 30, 2023

EIN: 59-2471230
Plan Number: 001

Participant Contributions Transferred Late To Plan	Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP And PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check here if late participant loan repayments are included: ☐	\$ -	\$ -	\$ 52,134	

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		48,542
*	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		1,436
*	Mutual of America	GROUP ANNUITY CONTRACT Calvert VP SRI Balanced Portfolio		44
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		13,581
*	Mutual of America	GROUP ANNUITY CONTRACT Delaware VIP Small Cap Value Series		1,478
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		1,278
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		5,946
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		16,325
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		15,491
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		993
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		3,777
*	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		33,545
*	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		2,801
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Aggressive Allocation Fund		7,105
*	Mutual of America	GROUP ANNUITY CONTRACT MoA All America Fund		1,867
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Balanced Fund		77
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2020 Fund		8,693
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2025 Fund		246,339

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2030 Fund		1,424
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2035 Fund		53,980
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2040 Fund		49,405
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2045 Fund		73,798
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2050 Fund		52,636
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2055 Fund		54,029
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2060 Fund		54,894
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2065 Fund		64,855
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Conservative Allocation Fund		73,606
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Core Bond Fund		3,734
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Equity Index Fund		32,456
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Intermediate Bond Fund		4,361
*	Mutual of America	GROUP ANNUITY CONTRACT MoA International Fund		1,591
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Equity Index Fund		111,861
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Value Fund		3,781
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Moderate Allocation Fund		12,278
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Money Market Fund		9,821
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Retirement Income Fund		9,863
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Growth Fund		40,716

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT MoA Small Cap Value Fund		37,480
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		217,767
*	Mutual of America	GROUP ANNUITY CONTRACT Neuberger Berman AMT Sustainable Equity Portfolio		1,054
*	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		1,893
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		18,689
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		8,440
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		6,221
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		6,996
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		2,019
*	Mutual of America	GROUP ANNUITY CONTRACT Victory RS Small Cap Growth Equity VIP Series		1,465

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		48,542
*	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		1,436
*	Mutual of America	GROUP ANNUITY CONTRACT Calvert VP SRI Balanced Portfolio		44
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		13,581
*	Mutual of America	GROUP ANNUITY CONTRACT Delaware VIP Small Cap Value Series		1,478
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		1,278
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		5,946
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		16,325
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		15,491
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		993
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		3,777
*	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		33,545
*	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		2,801
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Aggressive Allocation Fund		7,105
*	Mutual of America	GROUP ANNUITY CONTRACT MoA All America Fund		1,867
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Balanced Fund		77
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2020 Fund		8,693
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2025 Fund		246,339

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2030 Fund		1,424
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2035 Fund		53,980
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2040 Fund		49,405
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2045 Fund		73,798
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2050 Fund		52,636
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2055 Fund		54,029
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2060 Fund		54,894
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2065 Fund		64,855
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Conservative Allocation Fund		73,606
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Core Bond Fund		3,734
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Equity Index Fund		32,456
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Intermediate Bond Fund		4,361
*	Mutual of America	GROUP ANNUITY CONTRACT MoA International Fund		1,591
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Equity Index Fund		111,861
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Value Fund		3,781
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Moderate Allocation Fund		12,278
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Money Market Fund		9,821
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Retirement Income Fund		9,863
*	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Growth Fund		40,716

Attachment to July 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Agape Network, Inc.

EIN: 59-2471230

PN: 001

(a)	(b) identity of issuer, 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 of America	GROUP ANNUITY CONTRACT MoA Small Cap Value Fund		37,480
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		217,767
*	Mutual of America	GROUP ANNUITY CONTRACT Neuberger Berman AMT Sustainable Equity Portfolio		1,054
*	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		1,893
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		18,689
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		8,440
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		6,221
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		6,996
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		2,019
*	Mutual of America	GROUP ANNUITY CONTRACT Victory RS Small Cap Growth Equity VIP Series		1,465

