

**EMPLOYEE BENEFIT PLAN OF
THE LORD'S PLACE, INC.**

REPORT ON AUDITS OF FINANCIAL STATEMENTS

**AS OF JUNE 30, 2021 AND 2020 AND
FOR THE YEAR ENDED JUNE 30, 2021**

DRAFT

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

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Report of Independent Auditors

To the Plan Administrator and Those Charged with Governance
Employee Benefit Plan of The Lord's Place, Inc.
West Palm Beach, Florida

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Employee Benefit Plan of The Lord's Place, Inc. (the Plan) which comprise the statements of net assets available for benefits as of June 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended June 30, 2021, and the related notes to the financial statements.

Management's Responsibility 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; this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Mutual of America Life Insurance Company, the Custodian, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained certification from the Custodian as of June 30, 2021 and 2020 and for the year ended June 30, 2021, that the information provided to the Plan Administrator by the Custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

Supplemental Information

The supplemental information, Schedule H, line 4i – schedule of assets (held at end of year) as of June 30, 2021, is required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. The supplemental information is the responsibility of Plan management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental information.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental information, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, is presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

West Palm Beach, Florida
_____, 2021

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
June 30, 2021 and 2020

ASSETS		2021	2020
Investments, at fair value		\$ 2,435,705	\$ 1,581,445
Investment, at contract value		336,646	246,509
Total investments		2,772,351	1,827,954
Receivables:			
Notes receivable from participants		15,310	22,227
Participant contributions		9,155	-
Employer contributions		4,571	-
Total receivables		29,036	22,227
Total assets		2,801,387	1,850,181
LIABILITIES AND NET ASSETS AVAILABLE FOR BENEFITS			
Liabilities:			
Refunds payable for excess contributions		8,057	4,310
Net assets available for benefits		\$ 2,793,330	\$ 1,845,871

See notes to financial statements.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended June 30, 2021

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 579,739
Interest income	<u>2,798</u>
Total investment income	<u>582,537</u>
Interest income on participant notes receivable	<u>901</u>
Contributions:	
Participants	224,608
Employer	116,444
Rollover	<u>289,602</u>
Total contributions	<u>630,654</u>
Total additions	1,214,092
Deductions from net assets attributed to:	
Benefits paid to participants	263,216
Administrative expenses	<u>3,417</u>
Total deductions	<u>266,633</u>
Change in net assets	947,459
Net assets available for benefits:	
Beginning of year	<u>1,845,871</u>
End of year	<u>\$ 2,793,330</u>

See notes to financial statements.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS

Note 1 – Description of Plan

The following description of the Employee Benefit Plan of The Lord's Place, Inc. (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General and eligibility

The Plan was adopted effective January 1, 1994 and amended on July 1, 2007, as a defined contribution plan available to eligible employees of The Lord's Place, Inc. (the Agency, the Employer or Plan Sponsor). Eligible employees may enter the Plan upon full time employment with the Agency, as defined in the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The custodian and recordkeeper is Mutual of America Life Insurance Company (Mutual of America or the Custodian). The Agency is the Plan Administrator. The Custodian holds all assets of the Plan in accordance with the service provider contract with the Agency. The Plan Administrator and the Custodian determine the appropriateness of the Plan's investments offerings and monitors investment performance.

Contributions

Each year, participants in the Plan may voluntarily contribute up to 100% of their annual compensation, as defined by the Plan, within the limitations prescribed by the Internal Revenue Service (IRS). Participants may also contribute amounts representing distributions from other qualified plans (rollover). For the years ended June 30, 2021 and 2020, individual participants' contributions were limited to \$19,500 and \$19,000, respectively. Participants who are age 50 and older may contribute an additional \$6,500 for the year ended June 30, 2021. For the year ended June 30, 2021, the Agency made matching contributions equal to 100% of the first 3% of eligible compensation that a participant contributes to the Plan. The Plan also allows for Roth 401(k) contributions. Participants direct the investment of their contributions into various investment options offered by the Plan.

Participant accounts

Each participant's account is credited with the participant's contributions, and an allocation of (a) Employer's contributions, and (b) Plan earnings or losses, and is charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant earnings or losses, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All participant contributions are participant-directed and may be invested in one fund or allocated among the Plan's investment options.

Vesting of benefits

Participants are immediately vested in their individual voluntary contributions plus actual earnings or losses thereon. Vesting in the Agency's discretionary matching contribution portion of their individual accounts, plus earnings or losses thereon, is based on years of continuous service. A participant is 100% vested in their Employer matching contributions after 2 years of credited service.

Participants become fully vested upon reaching normal retirement age (65), death, disability, or Plan termination. Participants who terminate for any other reason are entitled to the vested amount of their accounts.

Forfeitures

Forfeited nonvested accounts are used to reduce future Employer contributions or pay Plan administrative expenses. Total forfeitures utilized to reduce Employer contributions and Plan expenses for the year ended June 30, 2021 totaled \$2,101. As of June 30, 2021 and 2020, forfeited nonvested balances available amounted to \$50 and \$0, respectively.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 1 – Description of Plan, Continued

Payment of benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum distribution, or in monthly installments or a rollover into another qualified plan. Funds may also be accessed prior to the date they become distributable by the way of a financial hardship in accordance with the Plan's specified provisions and IRS guidelines. Participants may also withdraw their vested account balances at any time on or after age 59½, if certain criteria are met.

Participants notes receivable

Plan participants may borrow from their vested accounts a minimum of \$1,000 and up to the lesser of \$50,000 or 50% of their vested account balance. Loan originations and repayments are treated as transfers between investment funds and the participant's loan fund. Loan terms may not exceed five years, except in the case of loans for the purchase of a primary residence which may have terms of up to 15 years. The loans are secured by the balance in a participant's account and bear interest at the prevailing interest rate, as determined by the Plan Administrator. Interest rates range from 4.25% to 6.50% at June 30, 2021. Principal and interest are paid ratably through payroll deductions.

Administrative expenses

The Plan allows certain administrative expenses to be paid from Plan assets. Certain administrative expenses are paid by the Plan Sponsor and are not reflected in these financial statements.

SECURE Act and CARES Act

During 2021, the Plan implemented certain requirements by the Setting Every Community Up for Retirement Enforcement Act of 2019 (SECURE Act) which includes the delayed commencement date for required minimum distributions to the age of 72.

On March 27, 2020, the Coronavirus Aid Relief and Economic Security Act (CARES Act) was signed into law. The CARES Act, among other things, includes several relief provisions available to tax-qualified retirement plans and their participants. Plan management implemented the following provision under the CARES Act:

- Special CARES Act distributions up to \$100,000 for the period July 1, 2020 through December 31, 2020. The CARES Act only permitted such distributions for the calendar year 2020.

Note 2 – Summary of Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Investment valuation and income recognition

Investments are reported at fair value (except for the guaranteed account held in an insurance company general account which is reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Administrator determines the Plan's valuation policies utilizing information provided by the Plan's Custodian.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 2 – Summary of Significant Accounting Policies, Continued

Investment valuation and income recognition, continued

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

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance. Any accrued but unpaid interest is de minimis. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded. No allowance for credit losses has been recorded as of June 30, 2021 and 2020.

Excess contributions payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2021 and 2020 excess contributions to the applicable participants in the following year.

Use of estimates

The preparation of financial statements in conformity with U.S. GAAP requires Plan management to make estimates and assumptions that affect certain reported amounts of assets and changes in net assets and disclosure of contingent assets and liabilities. Actual results could differ from those estimates and such differences could be material.

Risks and uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the high level of risk associated with certain investment securities and the level of uncertainty related to changes in the values of 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 statements of net assets available for benefits and the statement of changes in net assets available for benefits.

Payment of benefits

The Plan records benefits when paid.

Plan administration

The Plan is administered by the Agency pursuant to the terms and conditions of the Plan document. Mutual of America Life Insurance Company (the Custodian) serves as the Custodian of the Plan, provides recordkeeping, reporting and Plan accounting services, and holds the Plan's assets. Participant and Employer contributions are held and managed by the Custodian who invests cash received, and makes distributions to participants (subject to participants' directions). Fees from covered service providers of the Plan are in compliance with the Department of Labor's (DOL) regulations regarding ERISA Section 408(b)(2).

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 2 – Summary of Significant Accounting Policies, Continued

Uncertain tax positions

U.S. GAAP requires Plan management to assess its uncertain tax positions for the likelihood they would be overturned upon examination by the IRS. In accordance with this guidance, the Plan has determined it does not have any positions at June 30, 2021 that it would be unable to substantiate.

Note 3 – Information Certified by the Custodian

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Custodian has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments and notes receivable from participants as shown on the statements of net assets available for benefits as of June 30, 2021 and 2020;
- Net investment activity and interest income on notes receivables from participants as shown in the statement of changes in net assets available for benefits for the year ended June 30, 2021; and
- Investment information included in the footnotes and supplemental schedule of assets (held at end of year) as of June 30, 2021.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 4 – Fair Value Measurements

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

Level 1	Unadjusted quoted prices for identical, unrestricted assets or liabilities in active markets that a plan has the ability to access.
Level 2	Quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means for substantially the full term of the assets or liabilities.
Level 3	Significant unobservable inputs.

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. There have been no changes in the applicable methodologies used at June 30, 2021 and 2020.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 4 – Fair Value Measurements, Continued

The following is a description of the valuation methodologies used for investments measured at fair value:

Mutual funds – are valued at quoted market prices, which represent their daily NAV of shares held by the Plan at year end and are therefore considered Level 1 within the fair value hierarchy.

The preceding methods described may produce a fair value calculation that may not be indicative of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Investments measured at fair value on a recurring basis consist of the following types of investments as of June 30, 2021 and 2020:

	Fair Value Measurements as of June 30, 2021			
	Level 1	Level 2	Level 3	Total
Mutual funds	<u>\$ 2,435,705</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,435,705</u>

	Fair Value Measurements as of June 30, 2020			
	Level 1	Level 2	Level 3	Total
Mutual funds	<u>\$ 1,581,445</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,581,445</u>

Note 5 – Guaranteed Investment Contract with Insurance Company

The Plan has a fully benefit-responsive guaranteed interest account with Mutual of America Life Insurance Company (Mutual of America or Issuer). The Mutual of America Interest Accumulation Account (the account) is issued and guaranteed by Mutual of America. Contributions are maintained in a general account. The account is credited with interest at a rate determined by Mutual of America. Mutual of America may change the crediting rate to the account at its discretion but is not permitted to change the crediting rate below the stated minimum crediting rate of 1.00%. As of June 30, 2021, the current annual yield was 1.00%. Per the terms of the contract, Mutual of America may not terminate the contract. Mutual of America is contractually obligated to repay the principal and interest under the terms of the contract.

The contract meets the fully benefit-responsive investment criteria and, therefore, is reported by contract value in the accompanying statements of net assets available for benefits. Contract value is the relevant measurement for fully benefit-responsive investment contracts, because it is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported by Mutual of America, represents contributions made under the contract, plus earnings, less participant withdrawals and expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. There are no reserves against contract value for credit risk of Mutual of America or otherwise.

Certain events limit the ability of the Plan to transact at contract value with Mutual of America. Such events, include amendments to the Plan documents (including complete or partial termination or merger with another plan), changes to the Plan's prohibition or competing investment options or deletion of equity wash provisions, bankruptcy of the Plan Sponsor, or other Plan Sponsor events that cause a significant withdrawal from the Plan, the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or premature termination of the contract. The Plan Administrator does not believe that any events which would limit the Plan's ability to transact at contract value with the Plan's participants are probable of occurring.

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 5 – Guaranteed Investment Contract with Insurance Company, Continued

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include an uncured violation of the Plan's investment guidelines, a breach of material obligation under the contract, a material misrepresentation or a material amendment to the agent without the consent of the Issuer.

Note 6 – Fidelity Bond

The Plan has complied with the fidelity bonding requirements of ERISA.

Note 7 – Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

Note 8 – Tax Status

On March 31, 2014, the IRS stated that the prototype non-standardized profit-sharing plan adopted by the Plan, as then designed, qualifies under Section 401(a) of the IRC and, therefore, the Plan and the related trust are tax exempt. The Plan has not received a determination letter specific to the Plan itself, however, the Plan Administrator and the Plan's tax counsel believe that the Plan, and related trust are being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 9 – Party-In-Interest Transactions and Related Parties

Certain investments are in funds and accounts that are issued and managed by Mutual of America Life Insurance (the Custodian) or its affiliates. Participant loan and processing fees are paid to the Custodian. These transactions with the Custodian qualify as party-in-interest transactions.

Certain administrative functions are performed by officers and employees of the Employer. No officer or employee receives compensation from the Plan for these services.

Certain management, recordkeeping and investment fees in the form of an expense ratio fee to each investment option are paid by the Plan and deducted from earnings on investments. These transactions are party-in-interest transactions, which are exempt from prohibited transaction rules.

Note 10 – Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits at June 30, 2021 and 2020 and changes in net assets available for benefits for the year ended June 30, 2021, as shown on Form 5500 with the amounts shown in the financial statements:

	2021	2020
Net assets available for benefits – Form 5500	\$ 2,779,604	\$ 1,845,871
Reconciling items:		
Employer contributions receivable	4,571	-
Participant contributions receivable	9,155	-
Net assets available for benefits – financial statements	<u>\$ 2,793,330</u>	<u>\$ 1,845,871</u>

EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

NOTES TO FINANCIAL STATEMENTS, CONTINUED

Note 10 – Reconciliation of Financial Statements to Form 5500, Continued

	<u>2021</u>
Change in net assets – Form 5500	\$ 933,733
Reconciling items:	
Employer contributions	4,571
Participant contributions	<u>9,155</u>
Change in net assets – financial statements	<u>\$ 947,459</u>

Note 11 – Significant Uncertainties

On March 11, 2020, the World Health Organization categorized Coronavirus Disease 2019 (“COVID-19”) as a pandemic and the President of the United States of America declared the COVID-19 outbreak a national emergency. The COVID-19 pandemic has led to volatility in financial markets and has affected, and may continue to affect, the market price of Plan assets. The potential economic impact brought by, and the duration of, COVID-19, is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

Note 12 – Subsequent Events

The Plan evaluated events occurring subsequent to June 30, 2021 through November ____, 2021, the date on which the financial statements were available to be issued, for matters that should be recorded in the financial statements or disclosed in the footnotes thereto.

SUPPLEMENTARY INFORMATION

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EMPLOYEE BENEFIT PLAN OF THE LORD'S PLACE, INC.

PLAN SPONSOR'S EIN: 59-2240502

PLAN NUMBER: 001

SCHEDULE H, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

June 30, 2021

(a)	(b) Identity of issuer or similar party:	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Investments:			
*	Mutual of America Interest Accumulation Account	Guaranteed Insurance Contract	**	\$ 336,646
*	Mutual of America Aggressive Allocation Fund	Mutual Funds	**	140,178
*	Mutual of America Conservative Allocation Fund	Mutual Funds	**	13,579
*	Mutual of America Moderate Allocation Fund	Mutual Funds	**	255,838
*	Mutual of America Bond Fund	Mutual Funds	**	923
	T. Rowe Price Blue Chip Growth Portfolio	Mutual Funds	**	35,030
*	Mutual of America Composite Fund	Mutual Funds	**	27,925
	Calvert VP SRI Balanced Portfolio	Mutual Funds	**	22,536
	Delaware VIP® Small Cap Value Series	Mutual Funds	**	138
	Mutual of America Equity Index Fund	Mutual Funds	**	230,448
	Fidelity® VIP Mid Cap Portfolio	Mutual Funds	**	91,422
	Fidelity® VIP Asset Manager Portfolio	Mutual Funds	**	51,704
	Fidelity® VIP Contrafund® Portfolio	Mutual Funds	**	312,220
	Fidelity® VIP Equity-Income Portfolio	Mutual Funds	**	72
	American Funds Insurance Series® New World Fund®	Mutual Funds	**	73
*	Mutual of America Money Market Fund	Mutual Funds	**	3,193
*	Mutual of America Mid-Term Bond Fund	Mutual Funds	**	7,398
*	Mutual of America Mid-Cap Equity Index Fund	Mutual Funds	**	56,759
*	Mutual of America Mid Cap Value Fund	Mutual Funds	**	60,452
	Neuberger Berman AMT Sustainable Equity Portfolio	Mutual Funds	**	2,231
*	Mutual of America International Fund	Mutual Funds	**	719
	Invesco Oppenheimer V.I. Main Street Fund®	Mutual Funds	**	18,663
*	Mutual of America 2020 Retirement Fund	Mutual Funds	**	33,591
*	Mutual of America 2025 Retirement Fund	Mutual Funds	**	155,270
*	Mutual of America 2030 Retirement Fund	Mutual Funds	**	34,049
*	Mutual of America 2035 Retirement Fund	Mutual Funds	**	112,011
*	Mutual of America 2040 Retirement Fund	Mutual Funds	**	56,864
*	Mutual of America 2045 Retirement Fund	Mutual Funds	**	224,256
*	Mutual of America 2050 Retirement Fund	Mutual Funds	**	100,034
*	Mutual of America 2055 Retirement Fund	Mutual Funds	**	27,414
*	Mutual of America 2060 Retirement Fund	Mutual Funds	**	3,887
*	Mutual of America Retirement Income Fund	Mutual Funds	**	9,518
	Vanguard VIF Real Estate Index Portfolio	Mutual Funds	**	111,420
	PIMCO VIT Real Return Portfolio	Mutual Funds	**	67
*	Mutual of America All America Fund	Mutual Funds	**	541
	DWS Capital Growth VIP	Mutual Funds	**	14,072
*	Mutual of America Small Cap Growth Fund	Mutual Funds	**	15,653
*	Mutual of America Small Cap Value Fund	Mutual Funds	**	461
	American Century Investments® VP Capital Appreciation Fund	Mutual Funds	**	17,907
	Vanguard VIF Diversified Value Portfolio	Mutual Funds	**	114,358
	Vanguard VIF International Portfolio	Mutual Funds	**	70,488
	Vanguard VIF Total Bond Market Index Portfolio	Mutual Funds	**	2,345
	Total investments			2,772,351
*	Participant notes receivable	Loans to participants, interest rates ranging from 4.25% - 6.50%, various maturities.	-	15,310
	Total assets held			<u>\$ 2,787,661</u>

* Indicates party-in-interest to the Plan.

** Cost information has been omitted for participant-directed investments.