

**Nonprofit Association of the
Midlands 403(b) Plan**

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

YEARS ENDED
December 31, 2018 and 2017

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Gene DeBoer, CPA Eryn Stevens, CPA
Chery DeBoer, CPA Brad Yoder, CPA
Chris Wassenaar, CPA

INDEPENDENT AUDITORS' REPORT

Finance Committee
Nonprofit Association of the Midlands 403(b) Plan
Omaha, NE

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Nonprofit Association of the Midlands 403(b) Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statements of changes in net assets available for benefits for the years then ended, 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 audit 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 7, which was certified by Nationwide Trust Company, FSB, Lincoln National Life Insurance Company, and Massachusetts Mutual Life Insurance Company, the custodians of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained a certification from the custodians as of and for the years ended December 31, 2018 and 2017, that the information provided to the plan administrator by the custodians 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.

Gene DeBoer, CPA
Chery DeBoer, CPA
Chris Wassenaar, CPA

Eryn Stevens, CPA
Brad Yoder, CPA

Other Matter

The supplemental schedules of Assets (Held at End of Year) and Delinquent Participant Contributions are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. 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 schedules referred to above.

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 schedules, other than that derived from the information certified by the custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are 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.

De Boer & Associates, PC

October 7, 2019

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(b) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2018 AND 2017**

	<u>2018</u>	<u>2017</u>
ASSETS		
Investments, at fair value (Notes 2 & 8)		
Investments at Nationwide Financial	\$ 22,409,440	\$ 15,168,975
Investments at Lincoln Financial	180,293	249,805
Investments at Mass Mutual	<u>9,092</u>	<u>15,993</u>
Total investments	22,598,825	15,434,773
Receivables:		
Employers' contributions	40,410	26,185
Participants' contributions	76,462	43,824
Notes receivable from participants (Note 1)	<u>124,281</u>	<u>91,049</u>
Total receivables	<u>241,153</u>	<u>161,058</u>
Total assets	<u>22,839,978</u>	<u>15,595,831</u>
Net Assets Available for Benefits	<u>\$ 22,839,978</u>	<u>\$ 15,595,831</u>

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

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(b) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017**

	<u>2018</u>	<u>2017</u>
Additions to plan assets attributed to		
Contributions:		
Employer contributions	\$ 1,691,067	\$ 1,179,678
Participant contributions - traditional	2,589,092	1,806,392
Participant contributions - roth	546,331	341,352
Employee rollovers	<u>708,447</u>	<u>416,028</u>
Net contributions	5,534,937	3,743,450
Earnings on investments:		
Interest on participant loans	6,612	4,751
Net investment gain (loss)	<u>(1,504,697)</u>	<u>1,866,549</u>
Net earnings (loss)	<u>(1,498,085)</u>	<u>1,871,300</u>
Total additions	4,036,852	5,614,750
Deductions from plan assets attributed to		
Benefits paid to participants	<u>2,113,131</u>	<u>1,916,163</u>
Total deductions	2,113,131	1,916,163
Net increase during year	1,923,721	3,698,587
Net assets available for benefits		
Beginning of year	15,595,831	11,761,970
Transfers in (Note 9)	<u>5,320,426</u>	<u>135,274</u>
End of year	<u>\$ 22,839,978</u>	<u>\$ 15,595,831</u>

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

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017**

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Nonprofit Association of the Midlands 403(b) Plan (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 a multiple employer defined contribution plan established by the Nonprofit Association of the Midlands (the plan sponsor) and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and the requirements of the Section 403(b) of the Internal Revenue Code (IRC). Benefit Plans, Inc is the administrator of the Plan. In addition, Nationwide Trust Company, Lincoln National Life Insurance Company, and Massachusetts Mutual Life Insurance Company are the custodians of the Plan. They provide recordkeeping services for the Plan.

Eligibility

Employees of participating employers are eligible to make salary reduction contributions to the Plan. Upon enrollment in the Plan, a participant may direct contributions to any combination of available investment options. Automatic enrollment had been implemented for this Plan effective September 1, 2010.

Contributions

Eligible employees, who elect to enter into a salary reduction agreement, may contribute to the Plan as traditional or Roth elective deferrals. Total participating employer and employee contributions in any year may not exceed the lesser of 100% of compensation or the maximum under Code Section 402(g) (salary reduction contributions). In addition participants who meet certain age restrictions are eligible to make catch-up contributions. Each year, each participating employer may also elect to contribute to participant accounts as a matching contribution. As defined in the Plan, contributions are subject to other limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions, any related employer contributions, and Plan earnings (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Plan participants can designate the investment of their accounts in various funds with pre-selected investment objectives, each of which is invested in securities selected and managed by the custodians to meet the objectives of each fund.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Participating employer contributions are vested based on a schedule provided by each participating employer, not to exceed six years. Amounts forfeited from a participant's account shall be used, at the discretion of the Administrator, to restore forfeitures, reduce employer contributions for the participating employer or to pay Plan expenses.

NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF THE PLAN, Continued

Payment of Benefits

Benefits may be paid to a participant or beneficiary upon the following events: death, disability, termination of employment, or attaining age 59½ as defined in the Plan. In addition, a participant may qualify for a hardship distribution as defined in the Plan. The payment of benefits under the Plan is governed by IRS Code Section 403(b) and the investment contract distribution restrictions.

Termination of Plan

Although it has not expressed any intent to do so, the Administrator has the right under the Plan to terminate the Plan at any time subject to the provisions of ERISA.

Participant Loans

Participants may borrow from their fund accounts up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates which are comparable with local prevailing rates as determined quarterly by the plan administrator. Principal and interest are repaid ratably through monthly payroll deductions. The Plan had \$124,281 and \$91,049 in participant loans outstanding at December 31, 2018 and 2017, respectively. Loans are not foreclosed on until a distributable event occurs (see Payment of Benefits above).

Administrative Expenses

All reasonable Plan administration expenses, including those involved in retaining necessary professional assistance may be paid from the assets of the Plan to the extent permitted by the participant's individual agreements. These expenses may be allocated to all Plan participants, or for expenses directly related to one participant, charged against that participant's account balance. Investment related expenses and some plan administration expenses were net against investment gains in the individual participant accounts by the investment custodians. The Plan Sponsor and its related employers may, at its discretion, pay a portion or all of these expenses. For the year ended December 31, 2018 and 2017, the Plan Sponsor and its related employers paid expenses related to plan administration, the annual audit, TPA fees, and insurance and bonding.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting. The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan's management to use estimates and assumptions that affect the accompanying financial statements and disclosures. Actual results could differ from these estimates.

NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 8 for disclosure of fair value information.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net investment gains include the Plan's gains and losses on investments bought and sold as well as held during the year. They also include interest, dividends, and are net of administrative expenses.

Payment of Benefits

Benefits are recorded when paid.

NOTE 3 – TAX STATUS

The Plan had been designed to qualify under Section 403(b) of the Internal Revenue Code (Code). The terms of the Plan have been prepared to conform with the sample language provided by the Internal Revenue Service (IRS) in Revenue Procedure 2007-71 [or the draft Listing of Required Modifications issued April 4, 2009]. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b).

The Plan has adopted guidance on accounting for uncertainty in income taxes issued by the Financial Accounting Standards Board. Management of the Plan believes that the Plan has taken no uncertain tax positions that require adjustment to the financial statements in order to comply with the provisions of this guidance. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's open tax years for the prior three years are subject to examination by the Internal Revenue Service.

NOTE 4 – PARTY-IN-INTEREST TRANSACTIONS

Nationwide Trust Company and Lincoln National Life Insurance Company serve as custodians of the Plan's investment assets and execute transactions therein. Participants direct how their contributions are invested within the Plan. Fees paid by the Plan for the investment management services amounted to \$181,831 through Nationwide, \$625 through Lincoln National, and \$235 through Mass Mutual for the year ended December 31, 2018. These fees are netted against investment income.

NOTE 5 – RISKS AND UNCERTAINTIES

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

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 6 – SUBSEQUENT EVENTS

Subsequent events were evaluated through October 7, 2019, which is the date the financial statements were available to be issued. Management has concluded that no material subsequent event has occurred through this date that requires recognition or disclosure in the financial statements.

NOTE 7 – INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN - UNAUDITED

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Nationwide Trust Company, Lincoln National Life Insurance Company, and Massachusetts Mutual Life Insurance Company the custodians of the Plan.

Investments as of December 31:

	<u>2018</u>	<u>2017</u>
Money Market Funds	\$ 222,891	\$ 53,258
Mutual funds	21,353,409	15,080,415
Guaranteed return fixed annuity contract	833,140	35,302
Pooled Separate Accounts	9,092	15,993
Variable annuity contracts	180,293	249,805
	<hr/>	<hr/>
Totals	<u>\$ 22,598,825</u>	<u>\$ 15,434,773</u>

NOTE 8 – FAIR VALUE MEASUREMENTS

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

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

Level 2 Inputs to the valuation methodology include:

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

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

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

NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 8 – FAIR VALUE MEASUREMENTS, Continued

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2018 and 2017.

Money Market and Mutual Funds: Plan participants do not own individual mutual fund shares, rather they own units as a proportionate interest of the plan's assets. The Plan uses daily unit accounting to calculate the plan's asset value. This is done using unit and unit values. While units and unit values are not the same as NAV's, the recordkeeping result is not materially different.

Pooled Separate Accounts: Valued based on the fair market value of the underlying securities which have observable level 1 or 2 pricing inputs.

Guaranteed Return Fixed Annuity Contracts (GICs): GICs are contracts that provide an annual interest guarantee, based on the investment yield realized on Nationwide Life Insurance Company's General Account. The contract guarantees an interest rate for the guarantee period and a minimum rate for the following guarantee period. A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The market value paid is equal to the amount withdrawn, increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class.

Variable Annuity Contracts: Valued at contract value which approximates fair value. The contract value is subject to surrender charges but these would not materially affect the value of the investments. Participants can liquidate their investments at any time without any other redemption restrictions.

The method described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation method is 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.

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 8 – FAIR VALUE MEASUREMENTS, Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's asset at Fair Value as of December 31, 2018 and 2017:

	Assets at Fair Value as of December 31, 2018			
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 222,891	\$ 222,891	\$ -	\$ -
Mutual funds	21,353,409	-	21,353,409	-
Guaranteed return fixed annuity contract	833,140	-	-	833,140
Pooled Separate Account	9,092	-	9,092	-
Variable annuity contracts	180,293	-	180,293	-
Total investments at fair value	<u>\$ 22,598,825</u>	<u>\$ 222,891</u>	<u>\$ 21,542,794</u>	<u>\$ 833,140</u>

	Assets at Fair Value as of December 31, 2017			
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 53,258	\$ 53,258	\$ -	\$ -
Mutual Funds	15,080,415	-	15,080,415	-
Guaranteed return fixed annuity contract	35,302	-	-	35,302
Pooled Separate Account	15,993	-	15,993	-
Variable annuity contracts	249,805	-	249,805	-
Total investments at fair value	<u>\$ 15,434,773</u>	<u>\$ 53,258</u>	<u>\$ 15,346,213</u>	<u>\$ 35,302</u>

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	Fair Value 12/31/2018	Fair Value 12/31/2017	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed return fixed annuity contract	\$ 833,140	\$ 35,302	Discounted cash flow	Installment Cashout	1.25% - 2.00%	2.20% - 2.85%

**NONPROFIT ASSOCIATION OF THE MIDLANDS 403(B) PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 8 – FAIR VALUE MEASUREMENTS, Continued

The following table provides further details of the Level 3 fair value measurements.

Fair Value Measurements Using Significant Unobservable Inputs (Level 3)

<u>December 31, 2018</u>	<u>Guaranteed Fixed Annuity Contract</u>	<u>Total</u>
Beginning balance	\$ 35,302	\$ 35,302
Total gains or losses (realized and unrealized) included in changes in net assets available for benefits	708	708
Interest credited	(885)	(885)
Purchases	810,701	810,701
Sales	<u>(12,686)</u>	<u>(12,686)</u>
Ending Balance	<u>\$ 833,140</u>	<u>\$ 833,140</u>
Total gains or losses for the year included in changes in net assets available for benefits attributable to the change in unrealized gains or losses relating to investments still held at the reporting date	<u>\$ 708</u>	<u>\$ 708</u>

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2018 and 2017, are reported in net appreciation in fair value of investments.

NOTE 9 – TRANSFERS IN

On January 1, 2017, the Papillion-LaVista Schools Foundation resolved to merge all assets of the Papillion La Vista Schools Foundation 403(b) Plan with the Nonprofit Association of the Midlands 403(b) Plan effective January 1, 2017. On February 1, 2017, the majority of these assets were transferred from the Massachusetts Mutual Life Insurance Company (“MassMutual”) to the Nationwide Trust Company. The assets remaining at MassMutual are inactive participants. The total amount from this merger transferred into the Plan for 2017 was \$135,274. All current contributions are being remitted to Nationwide Trust Company.

On January 1, 2018, Lutheran Family Services of Nebraska joined the Nonprofit Association of the Midlands 403(b) Plan. On February 6, 2018, rollover eligible assets from their existing plan, which were being held at John Hancock Life Insurance Company, were transferred into the assets of Nonprofit Association of the Midlands 403(b) Plan at Nationwide Trust Company. The total amount of this transfer on February 6, 2018 was \$5,320,426. All current contributions are being remitted to Nationwide Trust Company.

NONPROFIT ASSOCIATION OF THE MIDLANDS 403(b) PLAN
EIN 47-0778684 PLAN 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2018

<u>(a)</u>	<u>(b)</u>	<u>(c)</u>		<u>(e)</u>
<u>Identity of Issuer, Borrower, Lessor, or Similar Party</u>	<u>Description of investment including maturity date, rate of interest, collateral, par, or maturity value</u>	<u>par, or maturity value</u>	<u>Units</u>	<u>Current Value</u>
* Nationwide Money Market Institutional		202,805.25	Units	\$ 222,891
American Funds Fundamental Investors R5		223,143.56	Units	521,955
American Funds Amcap R6		239,718.81	Units	541,040
AllBer Disc Gr K		361.25	Units	798
American Fund New World R5		180,441.53	Units	325,337
Baird Core Plus Bond Fund Class Institutional		173,787.01	Units	178,977
Baron Partners Fund		420.75	Units	1,361
Buffalo Discovery Fund		135,991.53	Units	307,697
Calverst Social Index I		85,092.16	Units	124,968
DFA U.S. Targeted Value Portfolio Institutional		62,173.61	Units	132,958
* Nationwide Destination 2050 Instl Fund		509.43	Units	824
* Nationwide Inv Dest Cnsv R6		33,044.16	Units	44,894
Goldman Sachs Short Duration Government Institutional		64,171.56	Units	67,659
Invesco Diversified Dividend Fund Investor		114,427.01	Units	306,997
Parnassus Core Equity Fund - Institutional		102,250.29	Units	149,882
JPMorgan Small Cap Equity Fund A		67,734.65	Units	373,418
Principal Short Term Income Institutional		87,563.08	Units	89,998
TIAA-CREF Lifecycle Index 2010 Fund Instl		174,310.46	Units	172,445
TIAA-CREF Lifecycle Index 2015 Fund Instl		967,048.54	Units	955,506
TIAA-CREF Lifecycle Index 2020 Fund Instl		2,147,953.66	Units	2,121,323
TIAA-CREF Lifecycle Index 2025 Fund Instl		1,932,907.35	Units	1,906,120
TIAA-CREF Lifecycle Index 2030 Fund Instl		2,215,483.15	Units	2,181,535
TIAA-CREF Lifecycle Index 2035 Fund Instl		1,299,978.71	Units	1,277,803
TIAA-CREF Lifecycle Index 2040 Fund Instl		2,299,748.10	Units	2,257,168
TIAA-CREF Lifecycle Index 2045 Fund Instl		2,102,645.82	Units	2,057,170
TIAA-CREF Lifecycle Index 2050 Fund Instl		1,471,836.17	Units	1,440,604
TIAA-CREF Lifecycle Index 2055 Fund Instl		808,660.22	Units	790,810
TIAA-CREF Lifecycle Index 2060 Fund Instl		185,928.37	Units	181,904
TIAA-CREF Lifecycle Index Retirement Income Fund Instl		278,991.08	Units	276,127
Vanguard Developed Markets Index Fund Adml		307,584.86	Units	295,587
Vanguard Small Cap Index Fund As		111,349.23	Units	125,809
Vanguard Short-Term Bond Index Fund Admiral		26,045.40	Units	26,609
Vanguard Mid-Cap Index Fund As		229,950.77	Units	251,006
Vanguard 500 Index Fd As		731,126.15	Units	1,000,158
Vanguard Wellesley Inc Adml		506,356.09	Units	579,469
Vanguard Wellington Inv		45,255.18	Units	101,428
Vanguard GNMA Investor Fund		133,705.03	Units	186,062
* BEST of America	Guaranteed Return Fixed Annuity Contract			833,140
* Lincoln National Life Insurance Company	Variable Annuity Contracts			180,293
* MassMutual Life Insurance Company - Separate Account DC II	Pooled Separate Account			9,092
* Participant Loans	Interest Rate = 4.25% to 5.25%			124,281
Grand Total				\$ 22,723,106

* Indicates a party-in-interest to the Plan.

NONPROFIT ASSOCIATION OF THE MIDLANDS 403(b) PLAN
EIN 47-0778684 PLAN 001
SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
DECEMBER 31, 2018

Total that Constitutes Nonexempt Prohibited Transactions

<u>Participant Contributions Transferred Late to Plan</u>	<u>Check Here If Late Participant Loan Repayments Are Included</u>	<u>Contributions Not Corrected</u>	<u>Contributions Corrected Outside VFCP</u>	<u>Contributions Pending Correction in VFCP</u>	<u>Total Fully Corrected Under VFCP and PTE 2001-51</u>
\$ 217,367	X	\$ -	\$ 217,367	\$ -	\$ -