

Your Retirement

A statement of your account for the
period October 1, 2022 to December 31, 2022



LEISURE SPORTS, INC.
ANNIE WONG
225 SPRING STREET
PLEASANTON CA 94566

LEISURE SPORTS, INC. 401(K) PLAN



Division: TSD 0001

0083441 01 AB 0.491 **AUTO T6 0 1503 94526 C01-1 -P70772

STEPHANIE SCHLEGEL
6 ELIZABETH LANE
DANVILLE CA 94526-1547



PLAN ID: 229471 DATE OF TERMINATION: 12/31/2018
PLAN STATUS: Terminated
DATE OF HIRE: 06/01/2016

Your Account in Review

10/1/22 Balance	\$37.21		
Activity This Period		Contributions By Source This Period	
Investment Gains/(Losses)	\$1.83		
Net Change	\$1.83	Total	\$0.00
12/31/22 Balance	\$39.04		

Your Vesting in Review

Source	12/31/22 Balance	Vested Percent	12/31/22 Vested Balance
EMPLOYEE 401(K)	\$27.83	100%	\$27.83
EMPLOYER MATCH	\$11.21	100%	\$11.21
Total	\$39.04		\$39.04

Your Contribution Summary

Contributions to Your Plan	Current Period	Year-to-Date	Inception-to-Date
EMPLOYEE 401(K)	\$0.00	\$0.00	\$24.15
EMPLOYER MATCH	\$0.00	\$0.00	\$12.09
Total	\$0.00	\$0.00	\$36.24

Contribution amounts displayed may vary from contributions actually made. Contributions may be pending or in process of being deposited. Contributions made to the plan prior to the current service provider may not be represented in the totals.

May We Help You?

To access plan information, process a transaction or check the progress of a request, please visit our website. This statement is believed to be reliable and accurate; however, it is imperative that you verify your investment selections and contributions within the next 30 days. Any correction or adjustments to your account will be made as of the current date and any changes will be reflected in your subsequent statement.



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Center

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Your Plan Information

Go Paperless with eDelivery

Enroll in eDelivery by visiting the employee website URL listed at the bottom of your statement under "Retirement Center." If it's your first time visiting the employee website, click **Get Started** to create an account.

Once you're logged in, opt in to eDelivery to get secure, immediate access to your statements. You'll be notified by email when new account documents are available--so you can review, print, and save your statements--when it's convenient for you.

Your Asset Allocation

Your Current Allocations:



Your Future Allocations:



Your Current Allocation:*

Your Current Allocation chart reflects how your account balance is invested in the asset categories available in your plan.

*Holdings of less than 1% are not reflected in the chart.

Your Future Allocation:*

Your Future Allocation chart reflects how your future contributions will be allocated among the asset categories available in your plan.

Your account includes a portfolio of funds; the funds that make up the Model(s) are reflected under the associated fund classes to ensure you have a better overall sense of your Asset Allocation.

Your Investment Activity

Asset Class / Fund Name (Future Allocation %)	10/1/22 Balance	Gains/ (Losses)	Fund Transfers	12/31/22 Balance	Closing Unit/ Share Price	Number of Units/Shares
MODERATE (100)						
SS SPDR Dow Jones Industrial Average ETF	0.00	0.01	1.65	1.66	331.33	0.0050
SS Invesco QQQ Trust	0.00	(0.06)	1.92	1.86	266.28	0.0070
SS Vanguard 500 Index Adm	0.00	(0.03)	2.50	2.47	354.11	0.0070
SS Vanguard Total Stock Market Index Adm	0.00	(0.01)	1.50	1.49	93.10	0.0160
SS Alger Capital Appreciation Port I-2	0.00	(0.03)	1.34	1.31	54.65	0.0240
SS iShares Russell Mid-Cap ETF	0.00	0.00	1.48	1.48	67.45	0.0220
SS Vanguard Small-Cap ETF	0.00	0.00	1.10	1.10	183.54	0.0060
SS Financial Select Sector SPDR ETF	0.00	0.03	1.51	1.54	34.20	0.0450
SS Consumer Staples Sltc Sctr SPDR ETF	0.00	(0.01)	1.65	1.64	74.55	0.0220
SS Health Care Select Sector SPDR ETF	0.00	0.00	1.63	1.63	135.85	0.0120
SS Dodge & Cox International Stock Fund	0.00	0.00	1.17	1.17	43.11	0.0270
SS Vanguard Total Intl Stock Index Adm	0.00	0.00	0.33	0.33	27.86	0.0120
SS SPDR EURO STOXX 50 ETF	0.00	0.00	1.32	1.32	38.70	0.0340
SS Vanguard Short-Term Treasury Adm	0.00	(0.03)	3.85	3.82	9.93	0.3850
SS iShares Core U.S. Aggregate Bond ETF	0.00	(0.06)	2.78	2.72	96.99	0.0280
SS Dodge & Cox Income Fund I	0.00	(0.12)	4.24	4.12	12.19	0.3380
SS iShares TIPS Bond ETF	0.00	(0.02)	1.94	1.92	106.44	0.0180
SS Vanguard Short-Term Bond Index Adm	0.00	(0.02)	3.31	3.29	9.87	0.3330
SS Vanguard Federal Money Market Inv	0.00	0.01	4.15	4.16	1.00	4.1600
Large Cap U.S. Stock						
Alger Capital Appreciation Port I-2	1.33	0.01	(1.34)	0.00	54.65	0.0000

Your Investment Activity (continued)

Asset Class / Fund Name (Future Allocation %)	10/1/22 Balance	Gains/ (Losses)	Fund Transfers	12/31/22 Balance	Closing Unit/ Share Price	Number of Units/Shares
SPDR Dow Jones Industrial Average ETF	1.44	0.21	(1.65)	0.00	331.33	0.0000
Invesco QQQ Trust	1.87	0.05	(1.92)	0.00	266.28	0.0000
Vanguard 500 Index Adm	2.31	0.19	(2.50)	0.00	354.11	0.0000
Vanguard Total Stock Market Index Adm	1.39	0.11	(1.50)	0.00	93.10	0.0000
Mid Cap U.S. Stock						
iShares Russell Mid-Cap ETF	1.36	0.12	(1.48)	0.00	67.45	0.0000
Small Cap U.S. Stock						
Vanguard Small-Cap ETF	1.02	0.08	(1.10)	0.00	183.54	0.0000
Specialty U.S. Stock						
Financial Select Sector SPDR ETF	1.37	0.14	(1.51)	0.00	34.20	0.0000
Consumer Staples Select Sector SPDR ETF	1.47	0.18	(1.65)	0.00	74.55	0.0000
Health Care Select Sector SPDR ETF	1.46	0.17	(1.63)	0.00	135.85	0.0000
International Stock						
Dodge & Cox International Stock Fund I	1.02	0.15	(1.17)	0.00	43.11	0.0000
Vanguard Total Intl Stock Index Adm	0.29	0.04	(0.33)	0.00	27.86	0.0000
Specialty Intl Stock						
SPDR EURO STOXX 50 ETF	1.05	0.27	(1.32)	0.00	38.70	0.0000
Government Bond						
Vanguard Short-Term Treasury Adm	3.81	0.04	(3.85)	0.00	9.93	0.0000
Diversified Bond						
iShares Core U.S. Aggregate Bond ETF	2.69	0.09	(2.78)	0.00	96.99	0.0000
Dodge & Cox Income Fund I	4.04	0.20	(4.24)	0.00	12.19	0.0000
iShares TIPS Bond ETF	1.89	0.05	(1.94)	0.00	106.44	0.0000
Vanguard Short-Term Bond Index Adm	3.27	0.04	(3.31)	0.00	9.87	0.0000
Capital Preservation						
Vanguard Federal Money Market Inv	4.13	0.03	(4.15)	0.01	1.00	0.0100
Total	37.21	1.83	0.00	39.04		

Your Investment Performance Summary

Your Personal Rate of Return for the period 10/1/22 through 12/31/22 is 4.9%.

Asset Class / Fund Name	Inception Date	Current Quarter %	Year to Date %	1 Year %	3 Years %	5 Years %	10 Years or Life of Fund
Model Portfolio							
✓ CONSERVATIVE	12/16	3.30	(8.29)	(8.29)	1.47	2.62	3.04
✓ MODERATE	12/16	5.70	(11.65)	(11.65)	3.44	4.59	5.71
MODERATE- AGGRESSIVE	12/16	7.21	(13.79)	(13.79)	5.31	6.42	7.53
AGGRESSIVE	12/16	7.89	(18.95)	(18.95)	5.86	6.98	8.60
Moderately-Conservative Portfolio	07/20	4.21	(9.85)	(9.85)	--	--	1.95
Large Cap U.S. Stock							
✓ Alger Capital Appreciation Port I-2 ¹	01/95	(0.86)	(36.52)	(36.52)	2.34	7.42	11.90
✓ SPDR Dow Jones Industrial Average ETF ¹	01/98	15.97	(6.98)	(6.98)	7.18	8.22	12.14
✓ Invesco QQQ Trust ¹	07/09	(0.09)	(32.49)	(32.49)	8.48	12.14	16.20
SPDR S&P 500 Growth ETF	09/00	1.44	(29.41)	(29.41)	7.52	10.24	13.46
SPDR S&P 500 Value ETF	09/00	13.56	(5.23)	(5.23)	6.28	7.57	10.75
✓ Vanguard 500 Index Adm ¹	11/00	7.55	(18.15)	(18.15)	7.62	9.39	12.52
✓ Vanguard Total Stock Market Index Adm ¹	11/00	7.14	(19.53)	(19.53)	6.97	8.71	12.08
Alger Capital Appreciation Instl I	11/93	(4.64)	(39.12)	(39.12)	0.48	6.01	11.08
Mid Cap U.S. Stock							
✓ iShares Russell Mid-Cap ETF ¹	07/01	9.14	(17.43)	(17.43)	5.71	6.95	10.78
SPDR S&P 400 Mid Cap Value ETF ETF	06/09	12.67	(7.06)	(7.06)	7.95	6.87	10.68
Small Cap U.S. Stock							
iShares Core S&P Small-Cap ETF	05/00	9.15	(16.20)	(16.20)	5.70	5.84	10.78
✓ Vanguard Small-Cap ETF ¹	01/04	8.03	(17.56)	(17.56)	4.94	5.95	10.11
SPDR S&P 600 Small Cap Growth ETF	06/09	6.92	(21.18)	(21.18)	4.87	5.98	11.01
Specialty U.S. Stock							
Energy Select Sector SPDR ETF	12/98	22.83	64.29	64.29	19.30	9.24	5.96
Vanguard Utilities Index ETF	01/04	8.75	1.11	1.11	5.56	8.94	10.91
SPDR S&P Homebuilders ETF	01/06	10.57	(28.90)	(28.90)	10.80	7.42	9.36
✓ Financial Select Sector SPDR ETF ¹	12/98	13.57	(10.56)	(10.56)	5.84	6.33	12.03
Technology Select Sector SPDR ETF	12/98	5.12	(27.71)	(27.71)	11.80	15.59	17.42
✓ Consumer Staples Select Sector SPDR ETF ¹	12/98	12.57	(0.80)	(0.80)	8.58	8.46	10.77
✓ Health Care Select Sector SPDR ETF ¹	12/98	12.75	(2.04)	(2.04)	11.82	12.38	14.88
Balanced							
Vanguard Balanced Index Adm	11/00	4.90	(16.90)	(16.90)	3.38	5.50	7.77
International Stock							
✓ Dodge & Cox International Stock Fund I ¹	05/01	16.01	(6.78)	(6.78)	1.85	1.25	4.81
iShares MSCI Emerging Markets ETF	04/03	9.89	(20.55)	(20.55)	(3.47)	(2.09)	0.77
Vanguard Global Equity Inv	08/95	9.94	(22.64)	(22.64)	2.31	4.61	8.52
✓ Vanguard Total Intl Stock Index Adm ¹	11/10	14.67	(16.01)	(16.01)	0.51	1.09	4.06
Vanguard International Growth Adm	08/01	12.62	(30.79)	(30.79)	3.14	4.75	7.84
Specialty Intl Stock							
✓ SPDR EURO STOXX 50 ETF ¹	06/09	24.81	(14.73)	(14.73)	1.01	1.72	4.33
Government Bond							
✓ Vanguard Short-Term Treasury Adm ¹	02/01	0.54	(4.62)	(4.62)	(0.50)	0.71	0.65
Diversified Bond							
✓ iShares Core U.S. Aggregate Bond ETF ¹	09/03	1.69	(13.06)	(13.06)	(2.80)	(0.05)	1.00
✓ Dodge & Cox Income Fund I ¹	01/89	2.76	(10.86)	(10.86)	(1.12)	1.13	2.09
✓ iShares TIPS Bond ETF ¹	12/03	1.81	(12.13)	(12.13)	0.94	1.88	0.95
✓ Vanguard Short-Term Bond Index Adm ¹	11/01	1.07	(5.54)	(5.54)	(0.73)	0.78	0.89
Capital Preservation							
✓ Vanguard Federal Money Market Inv ²	07/81	0.88	1.55	1.55	0.67	1.18	0.71

✓ = Funds in which you have a balance

¹ = Funds included in Model Portfolio

² = Fund included in Model Portfolio and Core Funds

Disclaimer

Your Personal Rate of Return is an approximate rate of return for your account for the investment period shown. It is influenced by the timing of your contributions, withdrawals, investment changes and fees throughout the calculation period and may differ from the fund's overall Investment Performance provided on this statement, reflected on the participant website or heard on the IVR. Past performance is no guarantee of future results.

Shares of Mutual Funds are not deposits or other obligations of, or endorsed or guaranteed by any Bank or any affiliates. Such shares are not federally insured by the FDIC, Federal Reserve Board, or any other government agency. Investments in the funds involve risks including possible loss of principal. **Past performance does not insure future performance. All performance data are as of the prior calendar quarter end. The investment return and Net Asset Value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost.**

An investment in the Money Market Fund is neither insured nor guaranteed by the U.S. Government. Yields will fluctuate, and there is no assurance that the fund will be able to maintain a stable NAV of \$1.00 per share.

International investment involves risk and volatility.

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Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

The Department of Labor website contains more information regarding individual investing and diversification. This Internet website can be accessed at: <http://www.dol.gov/ebsa/investing.html>

Restrictions on Investment Direction

Generally, you may select from the various investment alternatives made available by your Employer as frequently as you would like, subject to market and trading restrictions. Your plan may also place some restrictions on the frequency and/or the ability to direct the investment of some or all of your plan assets. Please refer to your Summary Plan Description for more detailed information or other investment information previously provided to you.

Lifetime Income Illustration

Account Balance as of 12/31/2022	Monthly Payment at 67 (Single Life Annuity)	Monthly Payment at 67 (Qualified Joint and 100% Survivor Annuity)
\$39.04	\$0/month for life of participant.	\$0/month for life of participant. \$0/month for life of participant's surviving spouse.

Statement Period: 10/01/2022 - 12/31/2022

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$39.04 as of 12/31/2022.

Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

If you receive payments in this form, we estimate you would receive \$0 per month starting at retirement.

2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.

If you receive payments in this form, we estimate you would receive \$0 per month starting at retirement and, after your death, your surviving spouse would receive \$0 per month.

An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.
- The estimated monthly payments in this statement assume that payments begin 12/31/2022 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 3.53, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/01/2022, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.
- Your plan does not offer annuity payments as a distribution option.