

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2018</div> This Form is Open to Public Inspection
---	---	---

Part I	Annual Report Identification Information
For calendar plan year 2018 or fiscal plan year beginning <u>05/01/2018</u> and ending <u>04/30/2019</u>	
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)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>OHIO CARPENTERS' ANNUITY PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>05/01/1994</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>05/01/1994</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>05/01/1994</u>					
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) <u>BOARD OF TRUSTEES OHIO CARPENTERS' ANNUITY FUND</u> <u>700 TOWER DRIVE</u> <u>SUITE 300</u> <u>TROY, MI 48098</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>34-1778747</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>248-813-9800</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>238300</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-1778747</u>	2c Plan Sponsor's telephone number <u>248-813-9800</u>	2d Business code (see instructions) <u>238300</u>	
2b Employer Identification Number (EIN) <u>34-1778747</u>					
2c Plan Sponsor's telephone number <u>248-813-9800</u>					
2d Business code (see instructions) <u>238300</u>					

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.	02/10/2020	MARY WEIR
	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 (2018)
v. 171027

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 11770
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <div style="text-align: right; vertical-align: bottom;"> 6a(1) 7117 6a(2) 8174 6b 6c 4366 6d 12540 6e 70 6f 12610 6g 12610 6h </div>
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 551

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2G

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

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

a Pension Schedules

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

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **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 2018 Form M-1 annual report. If the plan was not required to file the 2018 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) 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
		2018
		This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning **05/01/2018** and ending **04/30/2019**

A Name of plan OHIO CARPENTERS' ANNUITY PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OHIO CARPENTERS' ANNUITY FUND	D Employer Identification Number (EIN) 34-1778747	

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	
VANGUARD	P.O. BOX 1101 VALLEY FORGE, PA 19483

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
BLACKROCK FUNDS	P.O. BOX 9819 100 BELLEVUE PARKWAY WILMINGTON, DE 19809

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GOLDMAN SACHS ASSET MANAGEMENT	71 S. WACKER DRIVE CHICAGO, IL 60606

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
MAINSTAY INVESTMENTS	51 MADISON AVE NEW YORK, NY 10010

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

METROPOLITAN WEST ASSET MANAGEMENT

865 S. FIGUEROA STREET, SUITE 2100
LOS ANGELES, CA 90017

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

BLACKSTONE

345 PARK AVENUE
NEW YORK, NY 10154

(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

(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)

JOHN HANCOCK RETIREMENT PLAN SERV

01-0233346

(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?
15 19 63 21 36 49 65 68 38	NONE	1748665	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

BENESYS, INC.

38-2383171

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 49 50	NONE	128589	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY SMITH BARNEY LLC

20-8764829

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	100000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

LEGACY PROFESSIONALS LLP

32-0043599

(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?
10 50	NONE	57863	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

OHIO CARPENTERS' FBF, INC.

20-3330679

(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?
49 50	NONE	36908	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SHUMAKER, LOOP & KENDRICK, LLP

34-4439491

(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?
29 50	NONE	25393	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

AMERICAN GRAPHICS PRINTING CO

34-0873272

(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?
36 50	NONE	6811	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

UNITED ACTUARIAL SERVICES, INC.

35-2156428

(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?
16 50	NONE	6000	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:

<div>SCHEDULE G (Form 5500) Department of Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration</div>	<div>Financial Transaction Schedules</div> <div>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).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2018</div> <div>This Form is Open to Public Inspection.</div>
--	--	---

For calendar plan year 2018 or fiscal plan year beginning 05/01/2018 and ending 04/30/2019	
A Name of plan OHIO CARPENTERS' ANNUITY PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OHIO CARPENTERS' ANNUITY FUND	D Employer Identification Number (EIN) 34-1778747

Part I	Schedule of Loans or Fixed Income Obligations in Default or Classified as Uncollectible Complete as many entries as needed to report all loans or fixed income obligations in default or classified as uncollectible. Check box (a) if obligor is known to be a party in interest. Attach Overdue Loan Explanation for each loan listed. See Instructions.
--------	--

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐	ASIA ALUMINUM HOLDINGS LT 144A	8.00% DUE 12/23/2011

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest
			195000	195000	

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor	(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items
☐		

	Amount received during reporting year			Amount overdue	
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
		Amount received during reporting year			Amount overdue
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
		Amount received during reporting year			Amount overdue
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
		Amount received during reporting year			Amount overdue
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
		Amount received during reporting year			Amount overdue
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

(a)	(b) Identity and address of obligor		(c) Detailed description of loan including dates of making and maturity, interest rate, the type and value of collateral, any renegotiation of the loan and the terms of the renegotiation, and other material items		
☐					
		Amount received during reporting year			Amount overdue
(d) Original amount of loan	(e) Principal	(f) Interest	(g) Unpaid balance at end of year	(h) Principal	(i) Interest

Part II Schedule of Leases in Default or Classified as Uncollectible

Complete as many entries as needed to report all leases in default or classified as uncollectible. Check box (a) if lessor or lessee is known to be a party in interest. Attach Overdue Lease Explanation for each lease listed. (See instructions)

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

(a)	(b) Identity of lessor/lessee	(c) Relationship to plan, employer, employee organization, or other party-in-interest	(d) Terms and description (type of property, location and date it was purchased, terms regarding rent, taxes, insurance, repairs, expenses, renewal options, date property was leased)			
☐						
(e) Original cost	(f) Current value at time of lease	(g) Gross rental receipts during the plan year	(h) Expenses paid during the plan year	(i) Net receipts	(j) Amount in arrears	

Part III Nonexempt Transactions

Complete as many entries as needed to report all nonexempt transactions. **Caution:** If a nonexempt prohibited transaction occurred with respect to a disqualified person, file Form 5330 with the IRS to pay the excise tax on the transaction.

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

(a) Identity of party involved	(b) Relationship to plan, employer, or other party-in-interest	(c) Description of transaction including maturity date, rate of interest, collateral, par or maturity value	(d) Purchase price		
(e) Selling price	(f) Lease rental	(g) Transaction expenses	(h) Cost of asset	(i) Current value of asset	(j) Net gain (or loss) on each transaction

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2018 This Form is Open to Public Inspection
For calendar plan year 2018 or fiscal plan year beginning 05/01/2018 and ending 04/30/2019		
A Name of plan OHIO CARPENTERS' ANNUITY PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OHIO CARPENTERS' ANNUITY FUND	D Employer Identification Number (EIN) 34-1778747	

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	2755977	3618329	
b	Receivables (less allowance for doubtful accounts):				
	(1) Employer contributions	1b(1)	2274530	2444041	
	(2) Participant contributions	1b(2)			
	(3) Other	1b(3)	595056	846954	
c	General investments:				
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	46477	47471	
	(2) U.S. Government securities	1c(2)			
	(3) Corporate debt instruments (other than employer securities):				
	(A) Preferred	1c(3)(A)			
	(B) All other	1c(3)(B)	2002	24	
	(4) Corporate stocks (other than employer securities):				
	(A) Preferred	1c(4)(A)			
	(B) Common	1c(4)(B)			
	(5) Partnership/joint venture interests	1c(5)			
	(6) Real estate (other than employer real property)	1c(6)			
	(7) Loans (other than to participants)	1c(7)			
	(8) Participant loans	1c(8)			
	(9) Value of interest in common/collective trusts	1c(9)			
	(10) Value of interest in pooled separate accounts	1c(10)			
	(11) Value of interest in master trust investment accounts	1c(11)			
	(12) Value of interest in 103-12 investment entities	1c(12)			
	(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	269862008	298556808	
	(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)			
	(15) Other	1c(15)			

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	275536050	305513627

Liabilities

g Benefit claims payable	1g	4152	1256
h Operating payables	1h	190215	191417
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	194367	192673

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	275341683	305320954
---	-----------	-----------	-----------

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)	22216162	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		22216162
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	942	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		942
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	7144499	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		7144499
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		13080713
c Other income.....	2c		1016596
d Total income. Add all income amounts in column (b) and enter total	2d		43458912

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11336510	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		11336510
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	89256	
(2) Contract administrator fees.....	2i(2)	126720	
(3) Investment advisory and management fees.....	2i(3)	1778497	
(4) Other	2i(4)	148658	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		2143131
j Total expenses. Add all expense amounts in column (b) and enter total	2j		13479641

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		29979271
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☐ Yes ☒ No

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

(1) Name: LEGACY PROFESSIONALS LLP

(2) EIN: 32-0043599

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.).....

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.)

	Yes	No	Amount
4a		X	
4b	X		195000

	Yes	No	Amount
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.)		X	
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.).....		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
4e	X		500000
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?.....		X	
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?.....		X	
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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 If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2018</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2018 or fiscal plan year beginning 05/01/2018 and ending 04/30/2019		
A Name of plan OHIO CARPENTERS' ANNUITY PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OHIO CARPENTERS' ANNUITY FUND		D Employer Identification Number (EIN) 34-1778747
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 90-0709115		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 402
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month Day Year If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2018 v. 171027		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****14c**

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

a The corresponding number for the plan year immediately preceding the current plan year

b The corresponding number for the second preceding plan year

15a**15b**

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

a Enter the number of employers who withdrew during the preceding plan year

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16a**16b**

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

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

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

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

- a** Enter the percentage of plan assets held as:

Stock: _____ % Investment-Grade Debt: _____ % High-Yield Debt: _____ % Real Estate: _____ % Other: _____ %

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

OHIO CARPENTERS' ANNUITY PLAN

FINANCIAL STATEMENTS

APRIL 30, 2019

OHIO CARPENTERS' ANNUITY PLAN

FINANCIAL STATEMENTS WITH SUPPLEMENTARY INFORMATION

APRIL 30, 2019 AND 2018

CONTENTS

	PAGE
Report of Independent Auditors	1
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5
	SCHEDULE
Supplementary Information	
Schedule H, Line 4i - Schedule of Assets (Held at end of Year)	1
Schedule H, Line 4j - Schedule of Reportable Transactions	2

REPORT OF INDEPENDENT AUDITORS

To the Participants and Trustees of
Ohio Carpenters' Annuity Plan

Report on the Financial Statements

We have audited the accompanying financial statements of Ohio Carpenters' Annuity Plan (the Plan), which comprise the statements of net assets available for benefits as of April 30, 2019 and 2018, 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to in the first paragraph present fairly, in all material respects, the net assets available for benefits of Ohio Carpenters' Annuity Plan as of April 30, 2019 and 2018, and the changes in net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Legacy Professionals LLP

Westchester, Illinois

December 17, 2019

OHIO CARPENTERS' ANNUITY PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

APRIL 30, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
ASSETS		
INVESTMENTS - at fair value		
Mutual funds	\$ 298,556,808	\$ 269,862,008
Short-term investment fund	47,471	46,477
Other	<u>24</u>	<u>2,002</u>
Total investments	<u>298,604,303</u>	<u>269,910,487</u>
RECEIVABLES		
Employer contributions	2,444,041	2,274,530
Due from service corporation - contributions in process	725,616	576,265
Due from related organization	102,601	-
Accrued interest	<u>90</u>	<u>141</u>
Total receivables	<u>3,272,348</u>	<u>2,850,936</u>
PREPAID EXPENSES	<u>18,647</u>	<u>18,650</u>
CASH	<u>3,618,329</u>	<u>2,755,977</u>
Total assets	305,513,627	275,536,050
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable	<u>191,417</u>	<u>190,215</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 305,322,210</u>	<u>\$ 275,345,835</u>

See accompanying notes to financial statements.

OHIO CARPENTERS' ANNUITY PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED APRIL 30, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
ADDITIONS		
Investment income		
Net appreciation in fair value of investments	\$ 13,080,713	\$ 8,169,290
Interest and dividends	<u>7,146,923</u>	<u>6,153,970</u>
	20,227,636	14,323,260
Service revenue reimbursements	990,838	863,898
Less investment expenses	<u>(1,778,497)</u>	<u>(1,836,974)</u>
Investment income - net	19,439,977	13,350,184
Employer contributions - net	22,216,162	19,457,935
Rollover contributions	-	12,759
Miscellaneous income	<u>24,276</u>	<u>373</u>
Total additions	<u>41,680,415</u>	<u>32,821,251</u>
DEDUCTIONS		
Benefits paid	11,339,406	11,573,496
Administrative expenses	<u>364,634</u>	<u>436,176</u>
Total deductions	<u>11,704,040</u>	<u>12,009,672</u>
NET INCREASE	29,976,375	20,811,579
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>275,345,835</u>	<u>254,534,256</u>
End of year	<u>\$ 305,322,210</u>	<u>\$ 275,345,835</u>

See accompanying notes to financial statements.

OHIO CARPENTERS' ANNUITY PLAN

NOTES TO FINANCIAL STATEMENTS

APRIL 30, 2019 AND 2018

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting - The accompanying financial statements of Ohio Carpenters' Annuity Plan (the Plan) have been prepared using the accrual basis of accounting.

Investments - The investments of the Plan are reported at fair value. The fair value of a financial instrument is the amount that would be received to sell that asset (or paid to transfer a liability) in an orderly transaction between market participants at the measurement date (the exit price). Net appreciation or depreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Purchases and sales of the investments are reflected on a trade-date basis.

Dividend income is recorded on the ex dividend date. Interest income is recorded on the accrual basis.

Contributions Receivable - Employer contributions due and not paid prior to year end are recorded as contributions receivable and include amounts for liquidated damages and underpayments. Employer contributions due as determined by payroll compliance audits are recorded as income when collected. An allowance for uncollectible accounts is considered unnecessary and is not provided.

Payment of Benefits - Benefit payments to participants are recorded upon distribution. Amounts allocated to accounts of persons who had elected to withdraw from the Plan but had not been paid as of April 30, 2019 and 2018 totaled \$1,256 and \$4,152 respectively.

Expenses - Certain investment related expenses are included with net appreciation in fair value of investments.

Service Revenue Reimbursements - The Plan receives reimbursements of service revenue fees paid to John Hancock Retirement Plan Services LLC (John Hancock) or its affiliates under contracts with investment option issuers. Effective January 1, 2017, John Hancock would reimburse up to \$193,750 per quarter for payment of Plan operating expenses. Effective January 1, 2018, John Hancock would reimburse up to \$225,000 per quarter for payment of Plan operating expenses. Effective April 1, 2019, John Hancock reimburses up to \$75,000 per quarter for payment of Plan operating expenses. In addition, John Hancock receives revenue from mutual fund service providers for services John Hancock provides to the funds. This revenue is used to offset certain amounts owed to John Hancock for its administrative services to the Plan. Total reimbursements received for the years ended April 30, 2019 and 2018 totaled \$990,838 and \$863,898 respectively.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Plan Administration Costs - Any participant with an account balance is charged a \$5 quarterly fee for recordkeeping and administration costs. In addition, a participant will be charged an annual fee of \$75 if deemed inactive. Participants were charged a total of \$245,662 and \$232,062 for the years ended April 30, 2019 and 2018, respectively, which were used in full for payment of Plan expenses.

Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Subsequent Events - Subsequent events have been evaluated through December 17, 2019, which is the date the financial statements were available to be issued.

NOTE 2. DESCRIPTION OF THE PLAN

The Plan was established May 1, 1994 as a result of collective bargaining agreements between the Northeast Ohio District Council of Carpenters, the South Central Ohio District Council of Carpenters and the Construction Employers Association of Cleveland to provide retirement benefits for eligible participants. The Plan is primarily funded by employer contributions as specified in the collective bargaining agreements. Participant contributions are not permitted under the Plan. The Plan is a multiemployer defined contribution retirement plan, subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Benefits under the plan are not insured by the Pension Benefit Guaranty Corporation.

Each participant's account is credited with the contributions made on his or her behalf and allocations of the Plan's net earnings and charged with administrative fees. Allocations are based on Plan earnings, account balances, or specific participant transactions, as defined. The benefit to which participants are entitled is the benefit that can be provided from their account.

Contributions to the Plan are invested as directed by the participant in one or more of the custom investment options established by the Plan. In the absence of direction, contributions are invested in a default investment fund chosen by the Trustees. Participants must evaluate their own investment goals and objectives and choose the funds best suited to achieve those goals and objectives. Poor investment performance by the investments selected by the participants may cause their balances to be lower than the amounts contributed on their behalf.

Under the current provisions of the Plan, each participant's account becomes vested after two years of credited service. The Plan defines a year of service as a year during which a participant completes 200 hours or more of service.

Upon death, disability, retirement, or separation from service for more than twelve consecutive months, participants and their beneficiaries are entitled to receive their account balance subject to the payment provisions of the Plan. Benefits may be paid either in quarterly cash installment payments over a specified period not to exceed 10 years, or in a lump-sum payment.

NOTE 2. DESCRIPTION OF THE PLAN (CONTINUED)

Participants who are not yet vested will forfeit their account balance as of the date on which a one-year break in service is incurred. A one-year break in service is generally any Plan year during which a participant earns less than 200 hours of service. Forfeitures are generally used to defray the administrative expenses of the Plan. However, participants who become re-employed under the applicable collective bargaining agreement before incurring five consecutive one-year breaks in service have their previously forfeited balance restored. During the years ended April 30, 2019 and 2018, a total of \$47,766 and \$78,827 respectively, was forfeited under Plan rules. Net assets available for benefits included forfeited account balances at April 30, 2019 and 2018 of \$258,042 and \$201,463 respectively.

Participants should refer to the summary plan description for more complete information.

NOTE 3. PRIORITIES UPON TERMINATION

It is the intent of the Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Trustees. Termination shall not permit any part of the Plan assets to be used for or diverted to purposes other than the exclusive benefit of participants and their beneficiaries, except that provision may be made for the payment of necessary expenses resulting from termination of the Plan.

In the event of termination, all participants will become 100% vested and the net assets of the Plan will be allocated to pay benefits in priorities as prescribed by ERISA and its related regulations. Whether or not a particular participant will receive full benefits should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets at that time and the priority of those benefits.

NOTE 4. TAX STATUS

The Plan obtained its latest determination letter, dated September 28, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements under section 401(a) of the Internal Revenue Code and was, therefore, exempt from federal income taxes under the provisions of Section 501(a). The Plan's administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and therefore believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require the Plan to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by tax authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for tax periods in progress.

NOTE 5. FUNDING POLICY

The participating employers contribute such amounts as are specified in the collective bargaining agreements, which vary depending on the geographic area as well as type of work performed. The hourly contribution rates for the year ended April 30, 2019 ranged from \$.25 to \$11.35 and from \$.24 to \$5.05 for 2018.

Employer contributions are net of payments of \$629,831 and \$578,691 for the years ended April 30, 2019 and 2018, respectively, for reciprocal contributions paid to affiliated defined contribution retirement plans for work performed by their participants in the jurisdiction of the Indiana/Kentucky/Ohio Regional Council Carpenters.

NOTE 6. FAIR VALUE MEASUREMENTS

The *Fair Value Measurements and Disclosures* Topic of the FASB Accounting Standards Codification established 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 below:

Basis of Fair Value Measurement

Level 1	Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities
Level 2	Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly
Level 3	Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable

The following tables set forth, by level within the fair value hierarchy, the Plan's investment assets at fair value as of April 30, 2019 and 2018. As required, assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

NOTE 6. FAIR VALUE MEASUREMENTS (CONTINUED)

		<u>Fair Value Measurements at 4/30/2019 Using</u>		
		<u>Quoted Prices</u>		
		in Active	Significant	Significant
		Markets for	Other	Unobservable
		Identical	Observable	Inputs
		Assets	Inputs	Inputs
		<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
	<u>Total</u>			
Mutual funds	\$ 298,556,808	\$ 298,556,808	\$ -	\$ -
Short-term investment fund	47,471	-	47,471	-
Other	24	-	24	-
Total	<u>\$ 298,604,303</u>	<u>\$ 298,556,808</u>	<u>\$ 47,495</u>	<u>\$ -</u>

		<u>Fair Value Measurements at 4/30/2018 Using</u>		
		<u>Quoted Prices</u>		
		in Active	Significant	Significant
		Markets for	Other	Unobservable
		Identical	Observable	Inputs
		Assets	Inputs	Inputs
		<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
	<u>Total</u>			
Mutual funds	\$ 269,862,008	\$ 269,862,008	\$ -	\$ -
Short-term investment fund	46,477	-	46,477	-
Other	2,002	-	2,002	-
Total	<u>\$ 269,910,487</u>	<u>\$ 269,862,008</u>	<u>\$ 48,479</u>	<u>\$ -</u>

Level 1 Measurements

The fair values of the mutual funds are determined by reference to the funds' underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value on the last business day of each period presented.

Level 2 Measurements

The short-term investment fund is valued at cost, which approximates its fair value.

Other investments represent corporate bonds in default that have been substantially written off.

NOTE 7. RELATED ORGANIZATIONS

The Plan shares certain common governance with several related tax-exempt organizations, which include a defined benefit pension plan, a defined benefit health and welfare plan, a regional council and a service corporation.

NOTE 8. 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 participant account balances and the amounts reported in the statements of net assets available for benefits.

NOTE 9. PARTY-IN-INTEREST TRANSACTIONS

John Hancock Retirement Plan Services LLC (John Hancock) and its affiliates are responsible for participant recordkeeping and distributions to Plan participants at the direction of the Board of Trustees. John Hancock maintains custody of a majority of Plan assets. Fees paid to John Hancock represent party-in-interest transactions that are exempt from the prohibited transaction rules of ERISA.

NOTE 10. DEPARTMENT OF LABOR INVESTIGATION

During the year ended April 30, 2019, the Department of Labor (the Department) concluded its investigation of the Plan. The Department concluded that distributions of assets from the related Ohio Vicinity Carpenters Fringe Benefit, Inc. (the OVCFBF) were less than what should have been allocated to the Plan. Pursuant to findings resulting from the investigation, the Plan collected approximately \$24,000 representing amounts the Department believed violated ERISA, including lost opportunity costs related to the erroneous distribution. As a result of the corrective actions taken by the Trustees, the Department has advised that it will take no further action with respect to the matter.

The Department also concluded that the Trustees failed to analyze or collect a potential contractual refund related to the Plan's collections agreement with the OVCFBF for fiscal years beginning May 1, 2014 and 2015. The Plan advised the Department that it disagreed with the Department's position, and no corrective action was taken. As a result, the Department continues to believe that the Plan violated, and remains in violation, of fiduciary provisions of ERISA, but has advised that they will take no further enforcement action. The Department further advised that they have transmitted the possible prohibited transaction to the Secretary of Treasury for consideration of possible action by the Internal Revenue Service (IRS).

NOTE 11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	<u>2019</u>	<u>2018</u>
Net assets available for benefits per the financial statements	\$ 305,322,210	\$ 275,345,835
Less - amounts allocated to withdrawing participants at year end	<u>(1,256)</u>	<u>(4,152)</u>
Net assets available for benefits per the Form 5500	<u>\$ 305,320,954</u>	<u>\$ 275,341,683</u>

The following is a reconciliation of benefits paid to or for participants per the financial statements to the Form 5500 for the year ended April 30, 2019:

Benefits paid to or for participants per the financial statements	\$ 11,339,406
Add - amounts allocated to withdrawing participants at April 30, 2019	1,256
Less - amounts allocated to withdrawing participants at April 30, 2018	<u>(4,152)</u>
Benefits paid to or for participants per the Form 5500	<u>\$ 11,336,510</u>

Amounts allocated to withdrawing participants are recorded on the Form 5500 for benefits that have been processed and approved for payment prior to year end, but not yet paid as of that date.



REPORT OF INDEPENDENT AUDITORS ON SUPPLEMENTAL SCHEDULES

To the Participants and Trustees of
Ohio Carpenters' Annuity Plan

We have audited the financial statements of Ohio Carpenters' Annuity Plan as of and for the years ended April 30, 2019 and 2018 and our report thereon dated December 17, 2019 which expressed an unmodified opinion on those financial statements, appears on Page 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. Supplemental Schedules 1 and 2 are presented for the purpose 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 Disclosures under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits 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 auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Legacy Professionals LLP

Westchester, Illinois

December 17, 2019

SCHEDULE C	OTHER SERVICE PROVIDER SERVICE CODES	STATEMENT	1
------------	--------------------------------------	-----------	---

NAME	SERVICE CODES
JOHN HANCOCK RETIREMENT PLAN SERV	15
JOHN HANCOCK RETIREMENT PLAN SERV	19
JOHN HANCOCK RETIREMENT PLAN SERV	63
JOHN HANCOCK RETIREMENT PLAN SERV	21
JOHN HANCOCK RETIREMENT PLAN SERV	36
JOHN HANCOCK RETIREMENT PLAN SERV	49
JOHN HANCOCK RETIREMENT PLAN SERV	65
JOHN HANCOCK RETIREMENT PLAN SERV	68
JOHN HANCOCK RETIREMENT PLAN SERV	38

CODES TO SCHEDULE C, LINE 2(B)

SCHEDULE H	OTHER RECEIVABLES	STATEMENT	2
------------	-------------------	-----------	---

DESCRIPTION	BEGINNING	ENDING
ACCRUED INTEREST	141.	90.
PREPAID EXPENSES	18,650.	18,647.
DUE FROM SERVICE CORPORATION-CONT. IN PROCESS	576,265.	725,616.
DUE FROM RELATED ORGANIZATION	0.	102,601.
TOTAL TO SCHEDULE H, LINE 1B(3)	595,056.	846,954.

SCHEDULE H	OTHER INCOME	STATEMENT	3
------------	--------------	-----------	---

DESCRIPTION	AMOUNT
SERVICE REVENUE REIMBURSEMENT	990,838.
MISCELLANEOUS INCOME	24,276.
MISCELLANEOUS INVESTMENT INCOME	1,482.
TOTAL TO SCHEDULE H, LINE 2C	1,016,596.

SCHEDULE H	OTHER ADMINISTRATIVE EXPENSES	STATEMENT	4
DESCRIPTION		AMOUNT	
INSURANCE		26,215.	
MISCELLANEOUS EXPENSES		7,342.	
PRINTING AND POSTAGE		78,193.	
COLLECTION FEES		36,908.	
TOTAL TO SCHEDULE H, LINE 2I(4)		148,658.	

Ohio Carpenters' Annuity Fund
Schedule of Assets Held for Investment Purposes
EIN: 34-1778747
Year Ended April 30, 2019

Investment Type	Reference	Revalued Cost	Per 5500 at FMV
Interest Bearing Cash			
Federated Government Obligations Institutional Shares		47,471	47,471
Corporate Debt Instruments			
Asia Aluminum Holdings LT 144a 8% 12/23/2011 DD 12/23/2004		24	24
Registered Investment Companies			
Held at John Hancock Retirement Plan Services	pgs. 2 - 4	284,472,994	298,556,808

Ohio Carpenters' Annuity Plan

ASSETS HELD FOR INVESTMENT

For Period May 1, 2018 to April 30, 2019

Assets	Cost Basis	Shares	Market Price Per Share	Principal Value	Investment Income	Market Value
Ohio Carpenters' Aggr Fd						
Blackstone Alt Multi Strat CI	800,201.92	74,024.228	10.8500	803,162.87	0.00	803,162.87
BlackRock Low Dur Bond Inst	1,196,181.33	125,903.641	9.5600	1,203,638.81	0.00	1,203,638.81
MainStay MK HY Corp Bond I	239,743.20	42,848.117	5.6200	240,806.42	0.00	240,806.42
Metwest Total Ret Bond I	3,304,777.24	317,618.351	10.6200	3,373,106.89	0.00	3,373,106.89
Vanguard FTSE All Wld Idx Inst	2,443,522.31	25,652.618	101.5500	2,605,023.36	0.00	2,605,023.36
Vanguard Mid Cap Index Instl	856,186.62	20,595.839	45.6200	939,582.18	0.00	939,582.18
Vanguard Value Index Fund (I)	3,368,955.44	82,543.321	43.4100	3,583,205.56	0.00	3,583,205.56
Vanguard Growth Index Inst	2,156,249.21	28,934.644	84.3400	2,440,347.87	0.00	2,440,347.87
Vanguard Small Cap Index Instl	878,767.24	12,419.921	75.8700	942,299.41	0.00	942,299.41
<i>Total Ohio Carpenters' Aggr Fd</i>	<i>15,244,584.51</i>			<i>16,131,173.37</i>		<i>16,131,173.37</i>
Ohio Carpenters' Mod Con Fund						
Blackstone Alt Multi Strat CI	5,565,397.76	514,836.175	10.8500	5,585,972.50	0.00	5,585,972.50
BlackRock Low Dur Bond Inst	16,787,685.61	1,751,326.321	9.5600	16,742,679.63	0.00	16,742,679.63
MainStay MK HY Corp Bond I	3,426,197.77	596,036.135	5.6200	3,349,723.08	0.00	3,349,723.08
Metwest Total Ret Bond I	46,720,780.65	4,418,052.274	10.6200	46,919,715.15	0.00	46,919,715.15
Vanguard FTSE All Wld Idx Inst	8,958,505.33	96,320.427	101.5500	9,781,339.36	0.00	9,781,339.36
Vanguard Mid Cap Index Instl	2,981,388.83	76,560.786	45.6200	3,492,703.06	0.00	3,492,703.06
Vanguard Value Index Fund (I)	11,895,718.56	309,120.095	43.4100	13,418,903.32	0.00	13,418,903.32
Vanguard Growth Index Inst	7,123,972.25	108,668.711	84.3400	9,165,119.09	0.00	9,165,119.09
Vanguard Small Cap Index Instl	3,021,943.43	46,168.428	75.8700	3,502,798.63	0.00	3,502,798.63
Ohio Carpenters / BONY	24.37	24.390	1.0000	24.39	0.00	② 24.39
<i>Total Ohio Carpenters' Mod Con Fund</i>	<i>106,481,614.56</i>			<i>111,958,978.21</i>		<i>111,958,978.21</i>

Ohio Carpenters' Annuity Plan

ASSETS HELD FOR INVESTMENT

For Period May 1, 2018 to April 30, 2019

Assets	Cost Basis	Shares	Market Price Per Share	Principal Value	Investment Income	Market Value
Ohio Carpenters' Cons Fd						
Blackstone Alt Multi Strat CI	1,561,525.70	144,443.062	10.8500	1,567,207.22	0.00	1,567,207.22
BlackRock Low Dur Bond Inst	5,428,332.96	573,259.019	9.5600	5,480,356.22	0.00	5,480,356.22
MainStay MK HY Corp Bond I	1,083,423.04	195,096.267	5.6200	1,096,441.02	0.00	1,096,441.02
Metwest Total Ret Bond I	14,880,362.45	1,446,146.310	10.6200	15,358,073.81	0.00	15,358,073.81
Vanguard FTSE All Wld Idx Inst	1,828,501.20	19,349.664	101.5500	1,964,958.38	0.00	1,964,958.38
Vanguard Mid Cap Index Instl	632,435.63	15,242.272	45.6200	695,352.45	0.00	695,352.45
Vanguard Value Index Fund (I)	2,531,091.64	61,940.886	43.4100	2,688,853.86	0.00	2,688,853.86
Vanguard Growth Index Inst	1,647,156.62	21,824.804	84.3400	1,840,703.97	0.00	1,840,703.97
Vanguard Small Cap Index Instl	648,931.84	9,190.540	75.8700	697,286.27	0.00	697,286.27
<i>Total Ohio Carpenters' Cons Fd</i>	<i>30,241,761.08</i>			<i>31,389,233.20</i>		<i>31,389,233.20</i>
Ohio Carpenters' Moderate Fd						
Blackstone Alt Multi Strat CI	4,569,369.75	422,696.168	10.8500	4,586,253.42	0.00	4,586,253.42
BlackRock Low Dur Bond Inst	11,348,752.25	1,198,239.016	9.5600	11,455,164.99	0.00	11,455,164.99
MainStay MK HY Corp Bond I	2,264,785.15	407,794.819	5.6200	2,291,806.88	0.00	2,291,806.88
Metwest Total Ret Bond I	31,132,773.61	3,022,791.500	10.6200	32,102,045.73	0.00	32,102,045.73
Vanguard FTSE All Wld Idx Inst	9,584,577.17	101,550.790	101.5500	10,312,482.72	0.00	10,312,482.72
Vanguard Mid Cap Index Instl	3,376,479.23	81,107.064	45.6200	3,700,104.26	0.00	3,700,104.26
Vanguard Value Index Fund (I)	13,371,885.03	326,306.277	43.4100	14,164,955.48	0.00	14,164,955.48
Vanguard Growth Index Inst	8,672,774.15	114,551.024	84.3400	9,661,233.36	0.00	9,661,233.36
Vanguard Small Cap Index Instl	3,472,253.48	48,909.476	75.8700	3,710,761.94	0.00	3,710,761.94
<i>Total Ohio Carpenters' Moderate Fd</i>	<i>87,793,649.82</i>			<i>91,984,808.78</i>		<i>91,984,808.78</i>
Ohio Carpenters' Mod Agg Fd						

Ohio Carpenters' Annuity Plan

ASSETS HELD FOR INVESTMENT

For Period May 1, 2018 to April 30, 2019

Assets	Cost Basis	Shares	Market Price Per Share	Principal Value	Investment Income	Market Value
Blackstone Alt Multi Strat CI	2,337,717.18	216,254.380	10.8500	2,346,360.02	0.00	2,346,360.02
BlackRock Low Dur Bond Inst	4,649,907.94	490,422.163	9.5600	4,688,435.88	0.00	4,688,435.88
MainStay MK HY Corp Bond I	929,366.27	166,907.591	5.6200	938,020.66	0.00	938,020.66
Metwest Total Ret Bond I	12,787,123.99	1,237,180.802	10.6200	13,138,860.12	0.00	13,138,860.12
Vanguard FTSE All Wld Idx Inst	5,993,407.27	63,446.697	101.5500	6,443,012.08	0.00	6,443,012.08
Vanguard Mid Cap Index Instl	2,113,530.87	50,831.771	45.6200	2,318,945.39	0.00	2,318,945.39
Vanguard Value Index Fund (I)	8,345,044.44	204,038.686	43.4100	8,857,319.36	0.00	8,857,319.36
Vanguard Growth Index Inst	5,382,470.11	71,567.797	84.3400	6,036,028.00	0.00	6,036,028.00
Vanguard Small Cap Index Instl	2,172,839.71	30,653.187	75.8700	2,325,657.30	0.00	2,325,657.30
<i>Total Ohio Carpenters' Mod Agg Fd</i>	<i>44,711,407.78</i>			<i>47,092,638.81</i>		<i>47,092,638.81</i>
<i>Total Assets Held for Investment</i>	<i>284,473,017.75</i>	<i>19,389,396.454</i>		<i>298,556,832.37</i>	<i>0.00</i>	<i>① 298,556,832.37</i>

① 298,556,832.37
② (24.39)
298,556,807.98

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss	
Share Redemption	-162,856,199.76	-8,262,294.900	-114,006,972.81	48,849,226.95	*
66 SERIES - Share Purchase	18,367,370.25	913,174.743	18,367,370.25		*
158 SERIES - Share Redemption	-173,270,169.37	-8,780,963.628	-121,142,705.51	52,127,463.86	*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - BlackRock Low Dur Bond Inst

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Redemption	-17,262,757.17	-1,828,681.904	-17,590,424.50	-327,667.33
207 SERIES - Share Redemption	-18,754,815.07	-1,986,079.152	-19,104,241.69	-349,426.62

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - Goldman Multi Mgr Alt Inst

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
204 SERIES - Share Redemption	-14,512,652.66	-1,430,139.813	-14,835,654.99	-323,002.33

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - MainStay MK HY Corp Bond I

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
208 SERIES - Share Redemption	-19,787,715.08	-3,614,283.145	-20,973,198.71	-1,185,483.63

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - Metwest Total Ret Bond I

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss	
Share Redemption	-56,022,532.72	-5,508,606.954	-58,298,206.60	-2,275,673.88	*
126 SERIES - Share Purchase	21,551,132.68	2,058,557.267	21,551,132.68		*
208 SERIES - Share Redemption	-64,064,708.03	-6,283,345.445	-66,497,742.90	-2,433,034.87	*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - Vanguard FTSE All Wld Idx Inst

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Redemption	-13,679,920.78	-142,781.764	-13,474,384.42	205,536.36
209 SERIES - Share Redemption	-18,130,067.01	-186,884.330	-17,584,140.27	545,926.71

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - Vanguard Value Index Fund (I)

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Redemption	-23,451,292.77	-568,791.966	-21,746,696.54	1,704,596.23
211 SERIES - Share Redemption	-32,334,784.29	-778,083.135	-29,767,810.05	2,566,974.24

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Con Fund

For Period May 1, 2018 to April 30, 2019

HOLDING - Vanguard Growth Index Inst

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss	
Share Redemption	-17,588,469.57	-232,191.017	-14,775,657.59	2,812,811.98	*
211 SERIES - Share Redemption	-26,033,709.96	-337,107.041	-21,519,035.18	4,514,674.78	*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Cons Fd

For Period May 1, 2018 to April 30, 2019

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Purchase	26,542,654.86	2,371,044.239	26,542,654.86	
75 SERIES - Share Purchase	30,812,787.63	2,744,586.095	30,812,787.63	

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Cons Fd

For Period May 1, 2018 to April 30, 2019

HOLDING - Metwest Total Ret Bond I

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
99 SERIES - Share Purchase	15,589,248.30	1,517,501.486	15,589,248.30	

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Moderate Fd

For Period May 1, 2018 to April 30, 2019

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Purchase	84,803,892.33	7,158,319.248	84,803,892.33	
79 SERIES - Share Purchase	89,606,882.41	7,556,495.311	89,606,882.41	

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Moderate Fd

For Period May 1, 2018 to April 30, 2019

HOLDING - Metwest Total Ret Bond I

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Purchase	23,660,285.96	2,326,478.462	23,660,285.96	
I22 SERIES - Share Purchase	33,718,505.62	3,278,850.363	33,718,505.62	

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Moderate Fd

For Period May 1, 2018 to April 30, 2019

HOLDING - Vanguard Value Index Fund (I)

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Purchase	15,179,896.73	368,176.006	15,179,896.73	
I 19 SERIES - Share Purchase	17,631,177.57	429,808.181	17,631,177.57	

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Agg Fd

For Period May 1, 2018 to April 30, 2019

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
Share Purchase	40,712,989.33	3,325,273.769	40,712,989.33	
71 SERIES - Share Purchase	44,688,929.24	3,645,080.919	44,688,929.24	

*

*

* Transaction is greater than 5% of the market value.

Ohio Carpenters' Annuity Plan

5% TRANSACTIONS Ohio Carpenters' Mod Agg Fd

For Period May 1, 2018 to April 30, 2019

HOLDING - Metwest Total Ret Bond I

Transaction	Transaction Dollar Amt	Shares Transacted	Cost	Realized Gain/Loss
I23 SERIES - Share Purchase	13,813,006.06	1,340,125.295	13,813,006.06	

*

* Transaction is greater than 5% of the market value.