

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</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)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	▶ ☐

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE 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>01/01/1993</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1993</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1993</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>PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178</u> <u>2501 W GRAND ST</u> <u>SPRINGFIELD, MO 65802-4968</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>43-1642796</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>417-869-0633</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>238220</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>43-1642796</u>	2c Plan Sponsor's telephone number <u>417-869-0633</u>	2d Business code (see instructions) <u>238220</u>	
2b Employer Identification Number (EIN) <u>43-1642796</u>					
2c Plan Sponsor's telephone number <u>417-869-0633</u>					
2d Business code (see instructions) <u>238220</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.	09/16/2022	MICHAEL GOTT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/16/2022	MICHAEL GOTT
	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 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	356
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	242
a(2) Total number of active participants at the end of the plan year		6a(2)	268
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	125
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	393
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	5
f Total. Add lines 6d and 6e		6f	398
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	398
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	27
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2C			
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) ☐ <u>0</u> 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 2021 Form M-1 annual report. If the plan was not required to file the 2021 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
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178	D Employer Identification Number (EIN) 43-1642796	

Part I	Service Provider Information (see instructions)
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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
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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)

MORGAN STANLEY

11-2418191

(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?
28	INVESTMENT ADVISOR	173158	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HARNETT REYES-JONES LLC

4399 LACLEDE AVE
SAINT LOUIS, MO 63108

(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	ATTORNEY	9738	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PLUMBERS 178 GENERAL FUND

2501 W GRAND
SPRINGFIELD, MO 65802

44-0377546

(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?
14	PLAN SPONSOR	7281	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)

MERTZ INSURANCE

47-0832337

(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?
23	INSURANCE PROVIDER	6829	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE WHITLOCK COMPANY

3271 E. BATTLEFIELD SUITE 300
SPRINGFIELD, MO 65804

(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	ACCOUNTANT	6500	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178</u>	D Employer Identification Number (EIN) <u>43-1642796</u>	

Part I	Asset and Liability Statement
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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	3333	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	444	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1769577	1478785
(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)	52538	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	39940	0
(B) Common	1c(4)(B)	10704754	6312428
(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)	6404637	12758780
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	1832072	2474708

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(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	20807295 23024701
Liabilities			
g	Benefit claims payable	1g	0 0
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	8784 3517
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	8784 3517
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	20798511 23021184

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1534322
	(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)	1534322
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	1600
	(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)	1600
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	702
	(B) Common stock	2b(2)(B)	143843
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	290100
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	434645
(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)	0
(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)	0

		(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)		2311186
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		4281753
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1849739	
(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)		1849739
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)	23873	
(2) Contract administrator fees.....	2i(2)	7281	
(3) Investment advisory and management fees.....	2i(3)	175787	
(4) Other.....	2i(4)	2400	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		209341
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2059080
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		2222673
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) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: THE WHITLOCK COMPANY LLP

(2) EIN: 43-1365401

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		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?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information 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). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178	D Employer Identification Number (EIN) 43-1642796

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	0
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): 43-1657523		
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	21

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.)
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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	1534322	
b Enter the amount contributed by the employer to the plan for this plan year	6b	1534322	
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	0	
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) 2021
v. 201209

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

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.....

15a

b The corresponding number for the second preceding plan year

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

16a

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.....

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): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____



**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

**FINANCIAL STATEMENTS
and
ADDITIONAL INFORMATION
with
INDEPENDENT AUDITOR'S REPORT**

YEARS ENDED DECEMBER 31, 2021 AND 2020



INDEPENDENT AUDITOR'S REPORT

The Trustees
Plumbers and Pipefitters Union Local No. 178
Money Purchase Plan and Trust
Springfield, Missouri

Report on the Financial Statements

Opinion

We have audited the financial statements of **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2021 and 2020, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits (modified cash basis) of the Plan as of December 31, 2021 and 2020, and the changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2021 and 2020 in accordance with the modified cash basis of accounting described in Note 2.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note 2, and for determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to

the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter – Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information 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 GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "THE WHITLOCK CO., LP". The signature is written in a cursive, stylized font with a long horizontal line extending from the "T".

Springfield, Missouri
September 13, 2022

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
(MODIFIED CASH BASIS)**

	Years ended December 31,	
	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value		
Institutional cash	\$ 1,478,785	\$ 1,769,577
Registered investment companies	12,758,780	6,404,637
Preferred corporate stocks	-	39,940
Common corporate stocks	6,312,428	10,704,754
Corporate bonds	-	52,538
Alternative investments	<u>2,474,708</u>	<u>1,832,072</u>
Total investments	<u>23,024,701</u>	<u>20,803,518</u>
 Cash, non-interest bearing	 -	 3,333
 Other contribution receivable	 <u>-</u>	 <u>444</u>
Total assets	<u>23,024,701</u>	<u>20,807,295</u>
 Liabilities		
Other liabilities	<u>3,517</u>	<u>8,784</u>
 Net assets available for benefits	 <u><u>\$ 23,021,184</u></u>	 <u><u>\$ 20,798,511</u></u>

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
(MODIFIED CASH BASIS)

	Years ended December 31,	
	<u>2021</u>	<u>2020</u>
Investment income		
Dividends and interest income	\$ 436,245	\$ 369,301
Net appreciation	<u>2,311,186</u>	<u>1,546,546</u>
Increase in net assets from investment activities	<u>2,747,431</u>	<u>1,915,847</u>
Participant account activities		
Employer contributions	1,534,322	1,410,889
Benefits paid to participants	(1,849,739)	(2,536,766)
Administrative expense	<u>(209,341)</u>	<u>(196,794)</u>
Decrease in net assets from participant account activities	<u>(524,758)</u>	<u>(1,322,671)</u>
Increase in net assets available for benefits	<u>2,222,673</u>	<u>593,176</u>
Net assets available for benefits		
Beginning of year	<u>20,798,511</u>	<u>20,205,335</u>
End of year	<u><u>\$ 23,021,184</u></u>	<u><u>\$ 20,798,511</u></u>

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

1. Description of plan

The following description of the **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions. The Summary Plan Description is available from the Plan Administrator.

General

The Plan is a defined contribution plan covering all eligible working members employed by an Employer whose employment is covered by the Collective Bargaining Agreement between the Union and the Employer. This Collective Bargaining Agreement is due for renewal November 1, 2021. There is no service or age requirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was amended and restated effective January 1, 2014.

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The SECURE Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. The Plan is in the process of operationally being amended to implement certain changes related to the SECURE Act. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by COVID-19. Effective for the 2020 Plan year, required minimum distributions may be waived temporarily for the 2020 calendar year under the CARES Act. Written amendments to the Plan to reflect these operational changes will be adopted at a late date in accordance with applicable law and IRS guidance.

Contributions

The Plan requires each employer to contribute a specified amount for each hour worked for the benefit of the eligible working members. The contribution rates per hour for January 1, 2021 through December 31, 2021 were as follows:

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

<u>Classification</u>	<u>Rate per hour</u>
Commercial - Springfield	\$3.40
Commercial - Joplin	\$3.40
Light commercial	\$1.55
NSMA Commercial -	
1st - 4th year apprentice	\$2.30
NSMA Commercial - 5th year	
apprentice and service journeymen	\$3.40
NSMA tradesman	\$2.30
Industrial power generation	\$3.40
A/C and heating installers	\$1.55
Residential - Springfield	\$2.30
Residential - Joplin	\$2.30
Residential Service Work Tech -	
Springfield and Joplin	\$2.30
NSMA Residential - 5th year	
apprentice and service journeymen	\$2.30
Apprentice year 1 and 2	\$1.70
Apprentice year 3	\$3.40

Under agreement with the United Association's National Pension Fund, the Pension Plan pays the amounts received from employers for members of other local unions working in the jurisdiction of Local Union No. 178 through reciprocal payments to the applicable union or fund.

Participant accounts

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

Reciprocals

Participants who are travelers and working outside of their home union earn pension benefits from the away union during their time worked. These funds are calculated and collected and then paid back to the home union each month. The amount of reciprocal funds collected in 2021 to be paid out as of December 31, 2021 is \$444.

Vesting

Participants are immediately 100 percent vested in their contributions, plus earnings thereon. Upon termination of service, a participant may elect to receive either a lump-sum amount equal to the value of their account or use the account balance to purchase an annuity contract.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Payment of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his/her account, periodic installments, or an annuity option.

2. Summary of significant accounting policies

This summary of significant accounting policies of the Plan is presented to assist in understanding the Plan's financial statements. The financial statements and notes are representations of the Plan's trustees, which are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements. In preparing financial statements, management makes estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Accordingly, actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are prepared using the modified cash basis of accounting. Under this basis, interest and dividends are recognized when received rather than when earned.

Cash

Institutional cash includes amounts held in interest bearing checking accounts and money market accounts. Cash includes amounts held in non-interest-bearing checking accounts.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

Other receivables are those items related to a sale of an underlying investment in the fund that is not settled, or other miscellaneous adjustments made to the fund not settled until after the reporting period. Operating payables are expenses accrued in the fund, during the period that have not been paid.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Benefits

Benefit payments to participants are recorded when paid.

Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

Subsequent events

The Plan has evaluated subsequent events through September 13, 2022, the date the financial statements were available to be issued.

3. Fair value measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 - Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

Institutional cash: Valued at the amount held in institutional interest-bearing checking and cash accounts.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Certificates of deposit: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

Registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Preferred stocks: Valued at the closing price reported on the active market on which the individual stocks are traded.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

Corporate bonds and corporate trusts: Certain corporate bonds are valued at the closing price reported in the active market in which the bond is traded. Other corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flow approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

Other investments: Valued based upon the underlying investments held in the fund based on quotations obtained from third party pricing service providers or broker-dealers. The underlying investments are made up of a variety of real estate property held in the real estate investment trust.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,478,785	\$ -	\$ -	\$ 1,478,785
Registered investment companies	12,758,780	-	-	12,758,780
Preferred stocks	-	-	-	-
Common stocks	6,312,428	-	-	6,312,428
Corporate bonds	-	-	-	-
Total investments in the fair value hierarchy	20,549,993	-	-	20,549,993
Investments measured at NAV	-	-	-	2,474,708
Investments at fair value	\$ 20,549,993	\$ -	\$ -	\$ 23,024,701

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,769,577	\$ -	\$ -	\$ 1,769,577
Registered investment companies	6,404,637	-	-	6,404,637
Preferred stocks	39,940	-	-	39,940
Common stocks	10,704,754	-	-	10,704,754
Corporate bonds	52,538	-	-	52,538
Total investments in the fair value hierarchy	18,971,446	-	-	18,971,446
Investments measured at NAV	-	-	-	1,832,072
Investments at fair value	\$ 18,971,446	\$ -	\$ -	\$ 20,803,518

Fair value of investments that calculate net asset value

The following table summarizes investments measured at fair value based on net asset value:

December 31, 2021	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 1,992,838	\$ -	Daily	Daily
Long term investment funds (b)	\$ 481,870	\$ -	Daily	Daily

December 31, 2020	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 1,619,795	\$ -	Daily	Daily
Long term investment funds (b)	\$ 212,277	\$ -	Daily	Daily

- (a) *Real estate fund.* The real estate fund invests in a combination of residential and commercial real estate and real estate related securities and includes mortgage loans which are backed by the associated properties. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets.
- (b) *Long-term investment fund.* Investments in this category include a broad spectrum of funds and investment strategies including growth equity, venture capital, private credit, and other private asset funds and investments. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

4. Related party transactions and party-in-interest transactions

The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

5. Plan termination

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

6. Tax status

The Plan obtained its latest determination letter dated April 2, 2015, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

Accounting principals generally accepted in the United States of America require Plan management 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 examinations by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Risk and uncertainties

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

On March 11, 2020, the World Health Organization characterized coronavirus (COVID-19) as a pandemic, and on March 13, 2020, the President of the United States declared a national emergency relating to the disease. In addition to the President's declaration, state and local authorities have recommended social distancing and have imposed quarantine and isolation measures on large portions of the population, including mandatory business closures. These measures are designed to protect the overall public health; however, these measures are expected to have material adverse impacts on domestic and foreign economies and may result in the United States entering a period of recession.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

As a result of COVID-19, there has been heightened market risk and volatility associated with the pandemic, and this could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits, as mentioned above. Because of the uncertainty of markets during this time, Plan management is unable to estimate the total impact the pandemic will have.

8. Concentration of credit risk

The Union has a potential concentration of credit risk in that it maintains deposits with financial institutions in excess of amounts insured by FDIC. At December 31, 2021, the institutions with potential credit risk are as follows:

Springfield First Community Bank	
Checking and savings	\$ 771,499
FDIC coverage	<u>250,000</u>
Uninsured amount	<u><u>\$ 521,499</u></u>

ADDITIONAL INFORMATION

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A This return/report is for:	☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here:	☒
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description) _____
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here:	☐

Part II Basic Plan Information —enter all requested information					
1a Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	<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;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/1993</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 01/01/1993	
1b Three-digit plan number (PN) ▶	001				
1c Effective date of plan 01/01/1993					
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) PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178 2501 W GRAND ST SPRINGFIELD MO 65802-4968	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) 43-1642796</td> </tr> <tr> <td>2c Plan Sponsor's telephone number 417-869-0633</td> </tr> <tr> <td>2d Business code (see instructions) 238220</td> </tr> </table>	2b Employer Identification Number (EIN) 43-1642796	2c Plan Sponsor's telephone number 417-869-0633	2d Business code (see instructions) 238220	
2b Employer Identification Number (EIN) 43-1642796					
2c Plan Sponsor's telephone number 417-869-0633					
2d Business code (see instructions) 238220					

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	 Signature of plan administrator	9-16-22 Date	Michael Gott Enter name of individual signing as plan administrator
SIGN HERE	 Signature of employer/plan sponsor	9-16-22 Date	Michael Gott 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 (2021)
v. 201209

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 356
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	 6a(1) 242 6a(2) 268 6b 0 6c 125 6d 393 6e 5 6f 398 6g 398 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7 27

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2C

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
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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)

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST
EIN: 43-1642796
Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
Institutional cash				
	Morgan Stanley Bank N.A	Deposit fund, 0.01%	N/A	\$ 413,107
	Morgan Stanley Private Bank N.A.	Money fund, 0.01%	N/A	294,180
	Springfield First Community Bank	Checking account, 0.10%	N/A	771,498
				<u>1,478,785</u>
Registered investment companies				
	AAM	Select Income I - 150,888.351 units	N/A	1,644,683
	ACAP	Strategic Interval Commn - 30,708.440 units	N/A	708,137
	Blackstone	Flt Rt Enhncd Inc T - 20,667.294 units	N/A	495,188
	Cion Ares	Diversified Credit U - 19,500.780 units	N/A	504,095
	Delaware	Smid Cap Growth Inst - 13,175.558 units	N/A	643,626
	First Eagle	Gold I - 35,264.769 units	N/A	837,186
	First Eagle	Overseas I - 46,117.330 units	N/A	1,195,822
	First Trust	Preferred Sec & Inc I - 36,656.178 units	N/A	826,597
	FS	Credit Income U - 37,174.721 units	N/A	495,167
	Guggenheim	Energy Income - 200.000 units	N/A	162,400
	Hartford Schroders	Intl Stk I - 67,745.455 units	N/A	1,218,063
	Pioneer Series Trust	Floating Rate Y - 127,933.790 units	N/A	839,246
	Pioneer Series Trust	Multi Asset Inc Y - 70,948.597 units	N/A	823,004
	Pioneer Series Trust	Short Term Income Y - 89,322.527 units	N/A	831,593
	Principal Midcap Instl	Principal Midcap Instl - 35,049.598 units	N/A	1,466,825
	Western Asset	Western Asst Mol Mkt Inc FD - 105.000 units	N/A	67,148
				<u>12,758,780</u>
Common stocks				
	Abbot Laboratoies	Abbott Laboratories - 277.000 units	N/A	38,985
	Abbvie Inc.	Abbvie Inc - 349.000 units	N/A	47,255
	Accenture, PLC	Accenture PLC Ireland CL A - 116.000 units	N/A	48,088
	Acushnet Holdings Corp	Acushnet Holdings Corp - 67.000 units	N/A	3,556
	Adient PLC COM	Adient PLC COM - 109.000 units	N/A	5,219
	Adobe	Adobe Inc - 83.000 units	N/A	47,066

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should be read with the supplemental schedule.

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December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Adyen N V Unspnsred ADR	Adyen N V Unspnsred ADR - 2,391.000 units	N/A	62,931
	Air Products & Chemicals, Inc.	Air Prod & Chem Inc - 183.000 units	N/A	55,680
	Airbnb, Inc	Airbnb Inc CL A - 270.000 units	N/A	44,952
	Alcon, Inc	Alcon Inc - 231.000 units	N/A	20,125
	Align Technology	Align Technology - 52.000 units	N/A	34,173
	Allete, Inc.	Allete Inc New - 76.000 units	N/A	5,043
	Alphabet, Inc	Alphabet Inc Cl A - 29.000 units	N/A	84,014
	Alphabet, Inc	Alphabet Inc Cl C - 32.000 units	N/A	92,595
	Altra	Altra Indl Motion Corp - 143.000 units	N/A	7,375
	Amazon, Inc	Amazon Com Inc - 61.000 units	N/A	203,395
	American	American EQ Int Life Holding C - 271.000 units	N/A	10,547
	American Express CO	American Express CO - 199.000 units	N/A	32,556
	American Tower Corp	American Tower Corp - 108.000 units	N/A	31,590
	Amphenol Corporation	Amphenol Corp New CL A - 500.000 units	N/A	43,730
	Analog Devices, Inc.	Analog Devices Inc - 123.000 units	N/A	21,620
	Apple, Inc.	Apple Inc - 748.000 units	N/A	132,822
	Applied Materials Inc	Applied Materials Inc - 47.000 units	N/A	7,396
	Aptiv PLC	Aptiv PLC - 67.000 units	N/A	11,052
	Arconic Corporation	Arconic Corporation - 203.000 units	N/A	6,701
	Ashland Global Hldgs Inc Com	Ashland Global Hldgs Inc Com - 54.000 units	N/A	5,814
	ASML Holding	ASML Holding NV NY Reg New - 59.000 units	N/A	46,972
	Atkore International Group	Atkore Inc - 112.000 units	N/A	12,453
	Atlassian Corp PLC CL A	Atlassian Corp PLC CL A - 130.000 units	N/A	49,568
	Automatic Data Prociessing, Inc.	Automatic Data Processing Inc - 191.000 units	N/A	47,097
	Avanos Medical, Inc.	Avanos Medical Inc - 104.000 units	N/A	3,606
	Avery Dennison Corporation	Avery Dennison Corporation - 39.000 units	N/A	8,446
	Avient Corporation	Avient Corporation - 103.000 units	N/A	5,763
	Bank of America Corporation	Bank of America Corp - 1,012.000 units	N/A	45,024
	Bank of NT Butterfield & Son Limited	Bank of NT Butterfield & Son Ltd - 102.000 units	N/A	3,887
	Barnes Group, Inc.	Barnes Group Incorporated - 109.000 units	N/A	5,078

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December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Berry Global Group, Inc.	Berry Global Group Inc - 174.000 units	N/A	12,838
	Best Buy Co	Best Buy Co - 222.000 units	N/A	22,555
	Biontech	Biontech SE ADR - 39.000 units	N/A	10,054
	Black Hills Corporation	Black Hills Corp - 96.000 units	N/A	6,775
	Blackrock, Inc.	Blackrock Inc - 56.000 units	N/A	51,271
	Block, Inc	Block Inc CL A - 90.000 units	N/A	14,536
	Boston Scientific Corp	Boston Scientific Corp - 302.000 units	N/A	12,829
	Brandywine Realty Trust	Brandywine Realty Tr SBI New - 485.000 units	N/A	6,509
	Broadcom, Inc.	Broadcom Ltd SHS - 111.000 units	N/A	73,861
	Broadstone, Inc.	Broadstone Net Lease Inc - 138.000 units	N/A	3,425
	Catterpillar, Inc	Catterpillar Inc - 34.000 units	N/A	7,029
	CDW Corporation	CDW Corporation - 174.000 units	N/A	35,632
	Charles Schwab Corporation	Charles Schwab New - 544.000 units	N/A	45,750
	Chevron Corporation	Chevron Corp - 294.000 units	N/A	34,501
	Choice Hotels International, Inc.	Choice Hotels Intl Inc New - 33.000 units	N/A	5,148
	Cirrus Logic, Inc.	Cirrus Logic Inc - 79.000 units	N/A	7,270
	Cisco System, Inc.	Cisco Sys Inc - 1,328.000 units	N/A	84,155
	CNX Resourc Corp	CNX Resourc Corp - 600.000 units	N/A	8,250
	Coca Cola Corporation	Coca Cola Co - 345.000 units	N/A	20,427
	Colgate Palmolive CO	Colgate Palmolive CO - 82.000 units	N/A	6,998
	Comcast, Corporation	Comcast Corp (New) Class A - 418.000 units	N/A	21,038
	Commerce Bancshares	Commerce Bancshares - 150.000 units	N/A	10,311
	Compagnie Fin Richemontag ADR	Compagnie Fin Richemontag ADR - 2,757.000 unites	N/A	41,217
	Concentrix Corp	Concentrix Corp - 30.000 units	N/A	5,359
	Conocophillips	Conocophillips - 382.000 units	N/A	27,573
	Copart, Inc.	Copart Inc - 160.000 units	N/A	24,259
	Corning, Inc.	Corning Inc - 436.000 units	N/A	16,232
	Cracker Barrell Old Country Store	Cracker Barrell Old Country Store - 38.000 units	N/A	4,888
	Crowdstrike Holdings, Inc.	Crowdstrike Hldings Inc CL A - 94.000 units	N/A	19,247

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Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Crown Castle International Corporation	Crown Castle Intl Corp - 227.000 units	N/A	47,384
	Danaher Corporation	Danaher Corporation - 165.000 units	N/A	54,287
	Delek US Holdings, Inc.	Delek US Holdings Inc - 170.000 units	N/A	2,548
	Deluxe Corporation	Deluxe Corporation - 49.000 units	N/A	1,573
	Dennys Corporation	Dennys Corporation - 108.000 units	N/A	1,728
	Devon Energy Corporation	Devon Energy Corp New - 293.000 units	N/A	12,907
	Diodes Inc	Diodes Inc - 53.000 units	N/A	5,820
	Dlocal Limited	Dlocal LTD - 244.000 units	N/A	8,708
	Dollar Gen, Corporation	Dollar Gen Corp Class A - 93.000 units	N/A	21,932
	Drill-Quip, Inc.	Drill-Quip Inc - 84.000 units	N/A	1,653
	Dynatrace Inc	Dynatrace Inc - 313.000 units	N/A	18,890
	East West Bancorp	East West Bancorp - 277.000 units	N/A	21,794
	Eaton Corp PLC SHS	Eaton Corp PLC SHS - 172.000 units	N/A	29,725
	Edward Lifesciences Corporation	Edward Lifesciences Corp - 172.000 units	N/A	22,283
	Electronic Arts, Inc.	Electronic Arts Inc - 141.000 units	N/A	18,598
	Eli Lilly & Company	Eli Lilly & Co - 258.000 units	N/A	71,265
	Essent Group Limited	Essent Group LTD Com - 113.000 units	N/A	5,145
	Eversource Energy	Eversource Energy Com - 161.000 units	N/A	14,648
	Factset Research Systems, Inc.	Factset Research Systems Inc - 26.000 units	N/A	12,636
	Fedex Corporation	Fedex Corp - 38.000 units	N/A	9,828
	Ferrari N V	Ferrari N V - 159.000 units	N/A	41,152
	Fidelity Natl Information	Fidelity Natl Information Se - 74.000 units	N/A	8,077
	First Financial Bancorp	First Fincl BNCP - 299.000 units	N/A	7,290
	First Interstate Banc System	First Interstate Banc System - 78.000 units	N/A	3,172
	Flextronics International	Flextronics Intl Ltd - 451.000 units	N/A	8,267
	FNB Corporation	FNB Corporation - 894.000 units	N/A	10,844
	Fuller H B & Company	Fuller H B & Company - 81.000 units	N/A	6,561
	Givaudan SA ADR	Givaudan SA ADR - 257.000 units	N/A	26,962
	Great Western Bancorp, Inc.	Great Western Bancorp Inc - 205.000 units	N/A	6,962

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Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Group I Automotive, Inc.	Group I Automotive Inc - 31.000 units	N/A	6,052
	H&E Equipment Services, Inc.	H&E Equipment Svcs Inc - 101.000 units	N/A	4,471
	Hancock Whitney Corporation	Hancock Whitney Corporation - 289.000 units	N/A	14,456
	Hanover Insurance Group, Inc.	Hanover Insurance Group Inc - 63.000 units	N/A	8,257
	Helix Energy Solutions Group, Inc.	Helix Energy Solutions Grp Inc - 506.000 units	N/A	1,579
	Hermes INTL Group CO LTD ADR	Hermes INTL SCA Unspn ADR - 277.000 units	N/A	48,622
	Hilton Worldwide Holdings, Inc.	Hilton Worldwide Hldings Inc - 129.000 units	N/A	20,123
	Home Depot, Inc.	Home Depot Inc - 255.000 units	N/A	105,828
	Honeywell International, Inc.	Honeywell International Inc - 206.000 units	N/A	42,953
	Hubspot, Inc	Hubspot Inc - 46.000 units	N/A	30,321
	Humana, Inc.	Humana Inc - 59.000 units	N/A	27,368
	Huntsman Corp	Huntsman Corp - 266.000 units	N/A	9,278
	ILL Tool Works, Inc.	ILL Tool Works Inc - 182.000 units	N/A	44,918
	Independence Rlty TR INC Com	Independence Rlty TR INC Com - 142.000 units	N/A	3,668
	Integer Holdings Corp	Integer Holdings Corp - 69.000 units	N/A	5,906
	Integra Lifesciences CRP New	Integra Lifesciences CRP New - 98.000 units	N/A	6,565
	Intercontinental Exchange, Inc.	Intercontinental Exchange Inc - 550.000 units	N/A	75,224
	Iqvia Holdings, Inc	Iqvia Holdings Inc - 54.000 units	N/A	15,236
	ITT, Inc.	ITT Inc - 145.000 units	N/A	14,818
	J&J Snack Foods Corporation	J&J Snack Foods - 41.000 units	N/A	6,476
	Johnson & Johnson	Johnson & Johnson - 263.000 units	N/A	44,991
	JPMorgan Chase & Company	JPMorgan Chase & Co - 417.000 units	N/A	66,032
	KB Home	KB Home - 157.000 units	N/A	7,023
	KBR Inc	KBR Inc - 138.000 units	N/A	6,572
	Kemper, Corporation	Kemper Corp Del Com - 73.000 units	N/A	4,292
	Kering S A ADR New	Kering S A ADR New - 253.000 units	N/A	20,369
	Kirby Corporation	Kirby CP - 94.000 units	N/A	5,585
	Kite Rlty Group	Kite Rlty Group Tr - 234.000 units	N/A	5,097
	L Oreal Co ADR	L Oreal Co ADR - 546.000 units	N/A	52,099
	Laboratory Corporation of America Holdings	Laboratory Cp Amer Hldgs New - 29.000 units	N/A	9,112

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Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

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	Leggett & Platt, Inc.	Leggett & Platt Inc - 106.000 units	N/A	4,363
	Life Storage, Inc.	Life Storage Inc - 56.000 units	N/A	8,578
	Lockheed Martin Corporation	Lockheed Martin Corp - 76.000 units	N/A	27,011
	Louisiana Pacific Corporation	Louisiana Pacific Corp - 204.000 units	N/A	15,983
	Lowes Companies, Inc.	Lowes Companies Inc - 82.000 units	N/A	21,195
	LVMH Moet Hennessy Louis Vuit	LVMH Moet Hennessy Louis Vuit - 389.000 units	N/A	64,380
	LXP Industrial Trust	LXP Industrial Trust - 511.000 units	N/A	7,982
	Magnolia Oil & Gas Corporation	Magnolia Oil & Gas Corporation CL A - 430.000 units	N/A	8,114
	Marsh & McLennan Companies, Inc.	Marsh & McLennan Cos Inc - 423.000 units	N/A	73,526
	Mastec, Inc.	Mastec Inc - 163.000 units	N/A	15,042
	Mastercard, Inc.	Mastercard Inc Cl A - 172.000 units	N/A	61,803
	Match Group Inc	Match Group Inc - 52.000 units	N/A	6,877
	Mc Donalds Corporation	Mc Donalds Corp - 240.000 units	N/A	64,337
	Medtronic Plc	Medtronic Plc Shs - 667.000 units	N/A	69,001
	Mercadolibre Inc	Mercadolibre Inc - 43.000 units	N/A	57,981
	Merck & Co Inc New	Merck & Co Inc New - 640.000 units	N/A	49,050
	Meritage Home Corporation	Meritage Home Corporation - 77.000 units	N/A	9,399
	Microsoft Corporation	Microsoft Corp - 761.000 units	N/A	255,940
	Mondelez International, Inc.	Mondelez Intl Inc Com - 853.000 units	N/A	56,562
	Motorola Solutions, Inc.	Motorola Solutions Inc - 63.000 units	N/A	17,117
	National Health Investors Inc	National Health Investors Inc - 86.000 units	N/A	4,942
	NBT Bancorp, Inc.	NBT Bancorp - 47.000 units	N/A	1,810
	NCR Corporation	NCR Corporation - 81.000 units	N/A	3,256
	Netflix Inc	Netflix Inc - 37.000 units	N/A	22,290
	Netscout Systems, Inc.	Netscout Systems Inc - 145.000 units	N/A	4,797
	Nexstar Media Group	Nexstar Media Group CL A - 31.000 units	N/A	4,680
	Nextera Energy, Inc.	Nextera Energy Inc - 699.000 units	N/A	65,259
	Nike Inc B	Nike Inc B - 108.000 units	N/A	18,000
	Norfolk Southern Corporation	Norfolk Southern Corp - 75.000 units	N/A	22,328
	Nuvasive, Inc.	Nuvasive Inc - 56.000 units	N/A	2,939

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	NVIDIA Corporation	NVIDIA Corporation - 270.000 units	N/A	79,410
	On Semiconductor Corporation	On Semiconductor Corp - 191.000 units	N/A	12,973
	O'Reilly Automotive, Inc.	O'Reilly Automotive Inc New - 44.000 units	N/A	31,074
	Ortho Clinical Diagnostics Holdings	Ortho Clinical Diagnostics HLD - 161.000 units	N/A	3,444
	Outfront Media, Inc.	Outfront Media Inc Com NPV - 348.000 units	N/A	9,333
	PAE Inc CI A	PAE Inc CI A - 267.000 units	N/A	2,651
	Palo Alto Networkds, Inc.	Palo Alto Networkds Inc - 28.000 units	N/A	15,589
	Patterson UTI Energy, Inc.	Patterson UTI Energy Inc - 437.000 units	N/A	3,693
	Paychex, Inc.	Paychex Inc - 291.000 units	N/A	39,722
	Paypal Holdings, Inc.	Paypal Hldgs Inc Com - 153.000 units	N/A	28,853
	Pepsico, Inc.	Pepsico Inc Nc - 469.000 units	N/A	81,470
	Performance Food Group	Performance Food Group Co - 111.000 units	N/A	5,094
	Pernod Ricard SA UNSPONS ADR	Pernod Ricard SA ADR - 764.000 units	N/A	37,039
	Pfizer, Inc.	Pfizer Inc - 503.000 units	N/A	29,702
	Phillips 66 Company	Phillips 66 Com - 143.000 units	N/A	10,362
	PNC Finl	PNC Finl Svcs Gp - 289.000 units	N/A	57,950
	Primoris Services Corporation	Primoris Svcs Corp - 135.000 units	N/A	3,237
	Procter & Gamble Company	Procter & Gamble - 499.000 units	N/A	81,626
	Prog Holdings Inc	Prog Holdings Inc - 72.000 units	N/A	3,248
	Proglogis, Inc.	Proglogis Inc Com - 393.000 units	N/A	66,165
	Progressive, Corporation	Progressive Corp Ohio - 128.000 units	N/A	13,139
	Prosperity Bancshares, Inc.	Prosperity Bancshares - 72.000 units	N/A	5,206
	Qualcomm Inc	Qualcomm Inc - 565.000 units	N/A	103,322
	Realty Income Corporation	Realty Income Corp - 411.000 units	N/A	29,423
	Regal Rexnord Corporation	Regal Rexnord Corp - 35.000 units	N/A	5,956
	Remy Cointreau S A ADR	Remy Cointreau S A ADR - 1,003.000 units	N/A	24,794
	Renewable Energy, Inc.	Renewable Energy GP Inc - 73.000 units	N/A	3,098
	Roblox Corporation	Roblox Corp CL A - 308.000 units	N/A	31,773
	Rockwell Automation, Inc.	Rockwell Automation Inc - 39.000 units	N/A	13,605

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	Ross Stores, Inc.	Ross Stores Inc - 289.000 units	N/A	33,027
	RPT Realty	RPT Realty Com Sh Ben Int - 261.000 units	N/A	3,492
	S & T Bancorp	S & T Bancorp - 58.000 units	N/A	1,828
	SAIA, Inc.	SAIA Inc - 10.000 units	N/A	3,370
	Salesforce.com, Inc.	Salesforce.com Inc - 201.000 units	N/A	51,080
	Sandy Spring Bancorp	Sandy Spring Bancorp - 78.000 units	N/A	3,750
	Schlumberger Ltd	Schlumberger Ltd - 832.000 units	N/A	24,918
	Sea Ltd	Sea Limited ADR - 194.000 units	N/A	43,400
	Select Medical Holdings	Select Medical Hldgs CP - 143.000 units	N/A	4,204
	Selective Insurance Group	Selective Insurance Group - 122.000 units	N/A	9,997
	Sempra Energy	Sempra - 243.000 units	N/A	32,144
	Service Corporation	Service Corp Intl - 78.000 units	N/A	5,537
	Shopify Inc	Shopify Inc - 43.000 units	N/A	59,228
	Skywest Inc	Skywest Inc - 74.000 units	N/A	2,908
	Snap, Inc.	Snap Inc CL A - 109.000 units	N/A	5,126
	South Jersey Ind, Inc.	South Jersey Ind Inc - 137.000 units	N/A	3,578
	Southwest Airlines	Southwest Airlines - 94.000 units	N/A	4,027
	Southwest Gas Holdings, Inc.	Southwest Gas Holdings Inc - 72.000 units	N/A	5,044
	Spectrum Brands Holdings, Inc.	Spectrum Brands Hldgs Inc - 73.000 units	N/A	7,426
	Spirit Reality Capital, Inc.	Spirit Reality Capital Inc - 163.000 units	N/A	7,855
	Stanley Black & Decker, Inc.	Stanley Black & Decker Inc - 215.000 units	N/A	40,553
	Starbucks Corporation	Starbucks Corp Washington - 486.000 units	N/A	56,847
	Sterling Bancorp Company	Sterling Bancorp Com - 222.000 units	N/A	5,725
	Steven Madden Ltd	Steven Madden Ltd - 128.000 units	N/A	5,948
	Stewart Information Services	Stewart Information Services - 24.000 units	N/A	1,913
	Stifel Financial Corporation	Stifel Financial Corporation - 219.000 units	N/A	15,422
	Straumann Holdings	Straumann Hldg AG ADR - 298.000 units	N/A	32,184
	Summit Hotel Properties, Inc.	Summit Hotel Properties Inc - 367.000 units	N/A	3,582
	Summit Matls Inc CL A	Summit Matls Inc CL A - 122.000 units	N/A	4,897

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	Synovus Financial Corp	Synovus Financial Corp - 196.000 units	N/A	9,382
	Sysco, Corporation	Sysco Corp - 206.000 units	N/A	16,181
	TD Synnex Corporation	TD Synnex Corp - 29.000 units	N/A	3,316
	Techtronic IND Ltd	Techtronic IND Ltd Spons ADR - 322.000 units	N/A	32,007
	Teradyne, Inc.	Teradyne Inc - 56.000 units	N/A	9,158
	Tesla Inc	Tesla Inc - 111.000 units	N/A	117,303
	Texas Instruments, Inc.	Texas Instruments - 453.000 units	N/A	85,377
	Texas Roadhouse, Inc.	Texas Roadhouse Inc Cl A - 37.000 units	N/A	3,303
	The Scotts Miracle-Gro Company	The Scotts Miracle-Gro Company - 21.000 units	N/A	3,381
	Thermo Fisher Scientific, Inc.	Thermo Fisher Scientific - 117.000 units	N/A	78,067
	TJX Cos Inc New	TJX Cos Inc New - 349.000 units	N/A	26,496
	Tower Semiconductor Ltd	Tower Semiconductor Ltd New - 241.000 units	N/A	9,563
	Truist Finl, Corporation	Truist Finl Corp - 795.000 units	N/A	46,547
	TTM Tech, Inc.	TTM Tech Inc - 365.000 units	N/A	5,438
	Umpqua Holdings Corporation	Umpqua Holdings Corp - 524.000 units	N/A	10,082
	Unifirst Corporation	Unifirst Cp - 30.000 units	N/A	6,312
	United Parcel Service	United Parcel Ser Inc CL-B - 163.000 units	N/A	34,937
	UnitedHealth, Inc.	UnitedHealth GP Inc - 29.000 units	N/A	14,562
	US Bancorp Company	US Bancorp Com New - 416.000 units	N/A	23,367
	Valley National Bancorp	Valley Natl Bancorp - 734.000 units	N/A	10,092
	Verisk Analytics, Inc.	Verisk Analytics Inc Co - 81.000 units	N/A	18,527
	Verizon Communications	Verizon Communications - 277.000 units	N/A	14,393
	Vertex Pharmaceuticals	Vertex Pharmaceuticals - 32.000 units	N/A	7,027
	Viavi Solutions, Inc.	Viavi Solutions Inc Com - 322.000 units	N/A	5,674
	Visa, Inc.	Visa Inc Cl A - 152.000 units	N/A	32,940
	Vishay Intertachnology, Inc.	Vishay Intertechnology Inc - 79.000 units	N/A	1,728
	Walt Disney	Walt Disney Co Hldg Co - 89.000 units	N/A	13,785
	Waste Mgmt Inc	Waste Mgmt Inc - 121.000 units	N/A	20,195

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	Webster Financial Corporation	Webster Fincl Corp - 241.000 units	N/A	13,457
	Wec Energy Group, Inc.	Wec Energy Group Inc Com - 241.000 units	N/A	23,394
	Werner Enterprise, Inc.	Werner Enterprise Inc - 141.000 units	N/A	6,720
	Wesco International, Inc.	Wesco Intl Inc - 88.000 units	N/A	11,580
	Western Alliance	Western Alliance Bancorp - 164.000 units	N/A	17,655
	Wolverine World Wide, Inc.	Wolverine World Wide - 159.000 units	N/A	4,581
	Zimmer Biomet Holdings, Inc.	Zimmer Biomet Hldgs Inc Com - 55.000 units	N/A	6,987
	Zoetis, Inc.	Zoetis Inc Class-A - 76.000 units	N/A	18,546
	Zurn Water Solutions Corporation	Zurn Water Solutions Corp - 160.000 units	N/A	5,824
				<u>6,312,428</u>
Alternative investments				
	Blackstone	BREIT - 72,175.563 units	750,000	1,015,200
	CPG Vintage Access	CPG Vintage Access Fund II	N/A	168,904
	CPG Vintage Access	CPG Vintage Access Fund II CPV	N/A	25,000
	CPG Vintage Access	CPG Vintage Access Fund II DPV	N/A	(12,795)
	CPG Vintage Access	CPG Vintage Access III	N/A	77,103
	CPG Vintage Access	CPG Vintage Access III CPV	N/A	55,000
	MS Direst Lending Fund	MS Direst Lending Fund	N/A	97,031
	MS Direst Lending Fund	MS Direst Lending Fund CPV	N/A	89,264
	MS Direst Lending Fund	MS Direst Lending Fund DPV	N/A	(5,432)
	Partners Group	Parters Group PE A Esc - 41,627.951 units	250,000	342,069
	Starwood Real Estate	Starwood Real Estate Income - 24,199.833 units	500,000	623,364
			<u>1,500,000</u>	<u>2,474,708</u>
				<u>\$ 23,024,701</u>

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