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

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:
- [X] 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. . . . . ▶ [X]

D Check box if filing under:
- [X] 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
UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/28/2015

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)
BOARD OF TRUSTEES UFCW LOCAL 1500 ANNUITY FUND

425 MERRICK AVENUE
WESTBURY, NY 11590-6601

425 MERRICK AVENUE
WESTBURY, NY 11590-6601

2b Employer Identification Number (EIN) 47-5675902

2c Plan Sponsor's telephone number 516-214-1300

2d Business code (see instructions) 813930

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.	10/12/2022	ROBERT NEWELL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

BOARD OF TRUSTEES LOCAL 1500 ANNUITY PLAN

425 MERRICK AVENUE
WESTBURY, NY 11590-6601

3b Administrator's EIN
47-5675902

3c Administrator's telephone number
516-214-1300

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**	2361
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)**	1438
a(2) Total number of active participants at the end of the plan year	**6a(2)**	7268
b Retired or separated participants receiving benefits	**6b**	
c Other retired or separated participants entitled to future benefits	**6c**	1130
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	8398
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f Total. Add lines **6d** and **6e**	**6f**	8398
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	8398
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	1396
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	12

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

2E

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

(1)	☒	**H** (Financial Information)
(2)	☐	**I** (Financial Information – Small Plan)
(3)	☐	**A** (Insurance Information)
(4)	☒	**C** (Service Provider Information)
(5)	☐	**D** (DFE/Participating Plan Information)
(6)	☐	**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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	**B** Three-digit plan number (PN) ▶
UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
BOARD OF TRUSTEES UFCW LOCAL 1500 ANNUITY FUND	47-5675902

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions). . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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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)

UFCW LOCAL 1500

13-5342295

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
49	AFFILIATED LOCAL UNION	183382	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARIA EMPLOYEE BENEFIT SERVICES

46-0666987

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 16	NONE	127029	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

UFCW LOCAL 1500 BUILDING, INC

11-2569806

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
49	AFFILIATED TITLE HOLDING	39200	Yes [ ] No [X]	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)

UBS FINANCIAL SERVICES

13-2638166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	34432	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BERDON LLP

13-0485070

(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	NONE	15489	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

SEGAL COMPANY

13-1835864

(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?
17	NONE	11000	Yes [ ] No [X]	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)

AJV LLC

34-3939564

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	7341	Yes [ ] No [X]	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 [ ]

(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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOARD OF TRUSTEES UFCW LOCAL 1500 ANNUITY FUND

D Employer Identification Number (EIN)
47-5675902

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	259854	77789
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	176274	34733
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	6374	109236
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		597041
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	103568	4647199
(B) All other	1c(3)(B)	627888	5553125
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		1660969
(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)	2640472	5732077
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(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	221	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	3814651	18412169
	Liabilities			
g	Benefit claims payable	1g	8818	8818
h	Operating payables	1h	16988	61180
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	25806	69998
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	3788845	18342171

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	14400530	
	(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)		14400530
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1476	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)	198491	
	(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)		199967
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	60898	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		60898
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	14044973	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	13711960	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		333013
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-113600	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-113600

		(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)		190378
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		15071186
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	85873	
(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)		85873
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)	30489	
(2) Contract administrator fees	2i(2)	127029	
(3) Investment advisory and management fees	2i(3)	34432	
(4) Other	2i(4)	240037	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		431987
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		517860
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		14553326
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) [X] 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)** [X] 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: BERDON LLP **(2)** EIN: 13-0485070

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:

		Yes	No	Amount
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.)	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?	**4e**	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**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.)	**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**		X	

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 _____.

UFCW LOCAL 1500 ANNUITY PLAN

FINANCIAL STATEMENTS

FOR THE YEARS ENDED
DECEMBER 31, 2021 AND 2020

BERDON ACCOUNTANTS AND ADVISORS

UFCW LOCAL 1500 ANNUITY PLAN

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YEARS ENDED DECEMBER 31, 2021 AND 2020

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INDEPENDENT AUDITOR'S REPORT

To the Trustees of
UFCW Local 1500 Annuity Plan

Opinion

We have audited the financial statements of UFCW Local 1500 Annuity Plan (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 as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of UFCW Local 1500 Annuity Plan as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

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 UFCW Local 1500 Annuity 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and 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.

In preparing the financial statements, management is required to evaluate whether 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 one year after the date the financial statements are available to be issued.

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 Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules, Schedules 1 and 2, for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The information contained in Schedule 3 is presented for the purpose of additional analysis and is not a required part of the financial statements. 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 schedules, we evaluated whether the supplemental schedules, including their form and content, are 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 schedules 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.

Berdon LLP

Certified Public Accountants

Jericho, New York
October 12, 2022

EXHIBIT A

UFCW LOCAL 1500 ANNUITY PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS:		
Investments - at fair value:		
Mutual funds	$ 5,732,077	$ 2,640,472
Corporate bonds	10,200,324	731,456
Equities	1,660,969	-
Government bonds	597,041	-
Total investments	18,190,411	3,371,928
Receivables:		
Employers' contributions	34,733	176,274
Accrued interest and dividends	62,640	6,374
Due from affiliates	46,596	-
Total receivables	143,969	182,648
Cash	77,789	259,854
Property assets (net of accumulated depreciation)	-	221
TOTAL ASSETS	18,412,169	3,814,651
LIABILITIES:		
Accrued expenses	61,180	4,400
Benefits payable	8,818	8,818
Due to affiliates	-	12,209
Tax withholding payable	-	379
TOTAL LIABILITIES	69,998	25,806
NET ASSETS AVAILABLE FOR BENEFITS	$ 18,342,171	$ 3,788,845

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

EXHIBIT B

UFCW LOCAL 1500 ANNUITY PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in fair value of investments	$ 409,791	$ 199,836
Interest income	199,967	25,835
Dividend income	60,898	58,893
Total investment income	670,656	284,564
Less, investment fees	34,432	4,384
	636,224	280,180
Employers' contributions	14,400,530	1,686,595
TOTAL ADDITIONS	15,036,754	1,966,775
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid	85,873	51,036
Administrative expenses	397,555	128,417
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	14,553,326	1,787,322
NET ASSETS AVAILABLE FOR BENEFITS - BEGINNING OF YEAR	3,788,845	2,001,523
NET ASSETS AVAILABLE FOR BENEFITS - END OF YEAR	$ 18,342,171	$ 3,788,845

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

NOTE 1 - DESCRIPTION OF PLAN

The following description of the UFCW Local 1500 Annuity Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan was established on December 28, 2015. The Plan is a defined contribution plan established under an Agreement and Declaration of Trust, pursuant to collective bargaining agreements between United Food and Commercial Workers Local 1500 (the "Union") and various employers and employer associations in the food service industry in New York and New Jersey. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). All employees of employers under a collective bargaining agreement with the Union, subject to that agreement, are eligible to participate in the Plan, which is considered covered employment.

(b) Benefits

The purpose of the Plan is to provide annuity benefits to eligible participants.

(c) Contributions

Contribution rates have been established under collective bargaining agreements entered into between the Union and the employers. Participants are not allowed to contribute to the Plan.

(d) Participants' Accounts

Individual account balances are established for each participant of the Plan. The amount in each individual account is the sum of the employers' contributions paid on his/her behalf, plus a proportionate share of the Plan's earnings as determined by the trustees, minus the administrative expenses prorated to each account. The trustees of the Plan determine investment options, and participants are not allowed to direct their investments in the Plan. Participants are not permitted to take loans from their accounts.

A participant is 100% vested in his/her account balance after two years of vesting service. Prior to this, participants are not vested in their account balances.

(e) Benefit Payments

A participant, or the participant's beneficiary, is entitled to a benefit if the participant: (i) has no employer contributions made on his/her behalf for a period of six consecutive calendar months; (ii) retires and completely and permanently withdraws from covered employment (normal retirement age is 65 or the fifth anniversary of participation in the Plan, if later); or (iii) dies.

All distributions to participants or participant's beneficiaries are made in the form of a single lump sum. Loans are not permitted under the Plan. Benefits are recorded when paid.

(continued)

NOTE 1 - DESCRIPTION OF PLAN (Continued)

(f) Forfeited Accounts

Participant accounts will be forfeited if they incur a permanent break in service. As defined by the summary plan description, a permanent break in service occurs if a participant has five consecutive one-year breaks in service. Once a permanent break in service occurs, the participant's previous years of vesting service are cancelled and eligibility for an annuity benefit is cancelled. The forfeiture account balance as of December 31, 2021 was $3,880. During the year ended December 31, 2020, there was no forfeiture account balance.

(g) Termination

The trustees expect and intend to continue the Plan indefinitely, but reserve the right to amend and/or terminate it, as provided for by the applicable trust agreement and plan provisions. If the Plan is terminated, the rights of all affected participants and beneficiaries to the value of the amounts credited to participants' accounts shall be nonforfeitable and the plan assets will be allocated to pay all obligations of the Plan and to provide benefits to those eligible under the terms of the Plan, and as otherwise required by law.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING PRINCIPLES

(a) Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

(b) Depreciation

The Plan's policy is to provide for depreciation of depreciable assets over their estimated useful lives using the straight-line method.

(c) Investments

Investments are stated 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. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation (depreciation) includes gains and losses on investments bought and sold, as well as held, during the year. See Note 3 for discussion of fair value measurements.

(d) Tax Status

The Plan qualifies as a profit sharing plan under Section 401(a) of the Internal Revenue Code (IRC) and is exempt from income taxes under Section 501(a) of the IRC. In a determination letter dated December 5, 2016, the Internal Revenue Service recognized the continued qualification of the Plan. The trustees believe that the Plan is currently designed and operated in compliance with the requirement of the IRC. Therefore, they believe that the Plan was qualified and the related trust was tax exempt as of the date of the financial statements.

(continued)

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING PRINCIPLES (Continued)

Accounting principles generally accepted in the United States of America ("GAAP") require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

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

(e) Use of Estimates in Financial Statement Presentation

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingencies, if any, at the date of the financial statements, and additions to and deductions from net assets available for benefits during the reporting period. Actual results could differ from those estimates.

(f) Subsequent Events

The Plan evaluated subsequent events after December 31, 2021 through October 12, 2022, the date that the financial statements were available to be issued.

NOTE 3 - FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. Based on the observability of the inputs used in the valuation techniques, the Plan is required to provide the following information according to the fair value hierarchy. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest priority to unobservable inputs (Level 3). Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

- Level 1 - Valuation is based upon quoted prices for identical instruments traded in active markets.

- Level 2 - Valuation is based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable in the market.

(continued)

NOTE 3 - FAIR VALUE MEASUREMENTS (Continued)

- Level 3 - Unobservable inputs supported by little or no market activity for financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determinant for fair value requires significant management judgment or estimation.

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

Following is a description of the valuation methodologies used for assets measured at fair value and for estimating fair value for financial instruments not recorded at fair value:

- Mutual funds - Valued at the closing price reported in the active market in which the individual security is traded.
- Corporate bonds - Valued using independent pricing sources based on quoted market prices, when available, or using valuation models which incorporate certain other observable inputs, including recent trading activity for comparable securities and broker quoted prices.
- Equities - Valued at the closing price reported in the active market in which the individual security is traded.
- Government bonds - U.S. Treasury securities are valued at quoted prices reported in the active market in which the individual security is traded.

The following tables summarize the Plan's investments as of December 31, 2021 and 2020, based on the inputs used to value them:

	Fair Value as of December 31, 2021			
Type of Security	Level 1	Level 2	Level 3	Total
Mutual funds	$ 5,732,077	$ -	$ -	$ 5,732,077
Corporate bonds	-	10,200,324	-	10,200,324
Equities	1,660,969	-	-	1,660,969
Government bonds	597,041	-	-	597,041
	$ 7,990,087	$ 10,200,324	$ -	$ 18,190,411

	Fair Value as of December 31, 2020			
Type of Security	Level 1	Level 2	Level 3	Total
Mutual funds	$ 2,640,472	$ -	$ -	$ 2,640,472
Corporate bonds	-	731,456	-	731,456
	$ 2,640,472	$ 731,456	$ -	$ 3,371,928

(continued)

NOTE 3 - FAIR VALUE MEASUREMENTS (Continued)

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

NOTE 4 - INVESTMENTS

The Plan's investments are held by a bank as custodian. The following table represents the fair value of investments:

	2021	2020
Investments at fair value as determined by quoted market prices:		
Mutual funds	$ 5,732,077	$ 2,640,472
Corporate bonds	10,200,324	731,456
Equities	1,660,969	-
Government bonds	597,041	-
	$ 18,190,411	$ 3,371,928

During the years ended December 31, 2021 and 2020, the Plan's investments (including investments bought, sold, and held during the year) appreciated in value by $409,791 and $199,836, respectively.

NOTE 5 - PROPERTY ASSETS

Property assets, at cost, and accumulated depreciation as of December 31, 2021 and 2020 consisted of the following:

	2021	2020
Computer equipment	$ 2,214	$ 2,214
Less, accumulated depreciation	2,214	1,993
	$ -	$ 221

Depreciation expense for the years ended December 31, 2021 and 2020 was $221 and $443, respectively.

NOTE 6 - RISKS AND UNCERTAINTIES

At times throughout the year, the Plan had on deposit in banks amounts in excess of Federal Deposit Insurance Corporation insurance limits. The Plan has not experienced any losses in such amounts, and management believes it is not exposed to any significant credit risk.

For the years ended December 31, 2021 and 2020, approximately 85% and 57%, respectively, of contribution income was received from one employer. Additionally, approximately 88% and 86% of contributions receivable were owed from three and five employers, respectively.

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

In December 2019, an outbreak of the novel strain of coronavirus (COVID-19) emerged globally. Although it is not possible to reliably estimate the length or severity of this outbreak, and hence its financial impact, the contributing employers could be materially and possibly adversely affected by the risks, or the public perception of the risks, related to the outbreak of COVID-19. Also, in connection with concerns over the possible effects of COVID-19, the financial markets have been subject to increased volatility.

The extent of the impact of the COVID-19 outbreak on the financial performance of the Plan and the Plan's investments will depend on future developments, including the duration and spread of the outbreak, and related advisories and restrictions and the impact of COVID-19 on the financial markets and the overall economy, in addition to the underlying industries of the Plan's investments, all of which are highly uncertain and cannot be predicted. If the financial markets and/or the overall economy are impacted for an extended period, the Plan's investment results may be materiality adversely affected.

NOTE 7 - RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

The Plan operates in a jointly administered office with the Union and other related plans. Certain administrative expenses that are common among the Union and the plans are allocated based primarily upon payroll-based ratios. The Plan's share of the common expenses was approximately $183,352 and $17,706 for the years ended December 31, 2021 and 2020, respectively. Included in such amounts are reimbursements to the Union for computer services and administrative services. Due from affiliates and due to affiliates on the statements of net assets available for benefits represents the balance of these reimbursements as of December 31, 2021 and 2020.

The Plan rents office space from UFCW Local 1500 Building, Inc. (a building corporation wholly owned by the Union) on an annual basis. The rent is allocated based on a cost-sharing arrangement between the Union and related affiliates. Rent expense was $39,200 and $6,000 for the years ending December 31, 2021 and 2020, respectively.

(continued)

NOTE 7 - RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS (Continued)

UBS Financial, Inc. is the custodian and record keeper, as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for custodial and record-keeping services amounted to $34,432 and $4,384 for the years ended December 31, 2021 and 2020, respectively.

The Plan's record keeping for contributions is being performed by Aria Employee Benefit Services, Inc. ("Aria"). Aria is acting as a record keeper for the Plan and, therefore, fees paid for these services qualify as party-in-interest transactions. Expenses incurred by the Plan for contribution record-keeping and plan administration services amounted to $127,029 and $48,000 for the years ended December 31, 2021 and 2020, respectively.

SUPPLEMENTARY FINANCIAL INFORMATION

UFCW LOCAL 1500 ANNUITY PLAN

SCHEDULES OF ADMINISTRATIVE EXPENSES
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
Payroll and related	$ 167,875	$ 14,338
Contribution administration	127,029	48,000
Rent	39,200	6,000
Accounting fees	15,489	10,825
Office	11,411	6,649
Consulting	11,000	27,235
Insurance	8,434	3,050
Dues and subscriptions	7,341	2,002
Newspaper	4,268	2,364
Legal fees	4,000	7,268
Copier expense	1,287	243
Depreciation expense	221	443
	$ 397,555	$ 128,417

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with these supplementary schedules.

UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF ASSETS HELD FOR INVESTMENT
SCHEDULE H, LINE 4(i)
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
		MUTUAL FUNDS				
	Vanguard	Vanguard Small-Cap ETF	2,219,000	shares	492,263	501,516
	Vanguard	Vanguard Large-Cap ETF	7,726,000	shares	1,695,699	1,707,601
	Vanguard	Vanguard Mid-Cap ETF	4,651,000	shares	1,198,658	1,184,934
*	UBS	Liquid Assets Governement Fund	2,338,026	shares	2,338,026	2,338,026
					5,724,646	5,732,077
		CORPORATE BONDS				
	Abbott Laboratories	Abbott Laboratories 1.150% due 1/30/2028	214,000	shares	208,701	208,076
	Abbvie Inc	Abbvie Inc 2.600% due 11/21/2024	12,000	shares	12,407	12,455
	Abbvie Inc	Abbvie Inc 2.850% due 5/14/2023	8,000	shares	8,191	8,178
	AFLAC Inc	AFLAC Inc 2.875% due 10/15/2026	12,000	shares	11,800	12,631
	Air Prod & Chemical Inc	Air Prod & Chemical Inc 2.050% due 5/15/2030	207,000	shares	209,629	208,428
	Alphabet Inc	Alphabet Inc 1.100% due 8/15/2030	221,000	shares	209,778	209,192
	Amazon.com	Amazon.com Inc 1.000% due 5/12/2026	17,000	shares	16,805	16,842
	Amazon.com	Amazon.com Inc 0.400% due 6/3/2023	208,000	shares	207,418	207,262
	American Honda Fin Corp	American Honda Fin Corp 1.800% due 1/13/2031	212,000	shares	209,395	206,800
	America Express Co	American Express Co 3.000% due 10/30/2024	198,000	shares	206,869	207,552
	Apple Inc	Apple Inc 3.350% due 2/9/2027	191,000	shares	207,021	207,416
	AT&T Inc	AT&T Inc 1.700% due 3/25/2026	11,000	shares	10,948	10,949
	B A T Capital Corp	B A T Capital Corp 3.222% due 8/15/2024	8,000	shares	8,309	8,316
	Bank of America Corp	Bank of America Corp 0.976% due 4/22/2025	237,000	shares	244,563	244,949
	Bank of America Corp	Bank of America Corp 0.450% due 9/14/2023	11,000	shares	10,907	10,914
	Bank of America Corp	Bank of America Corp 0.810% due 10/24/2024	17,000	shares	16,921	16,888
	Caterpillar Corp	Caterpillar Financial Services 0.450% due 9/14/2023	209,000	shares	208,185	208,072
	Charles Schwab Corp	Charles Schwab Corp 0.750% due 3/18/2024	209,000	shares	208,097	208,103
	Citigroup Inc	Citigroup Inc 3.300% due 4/27/2025	246,000	shares	270,714	261,377
	Citigroup Inc	Citigroup Inc 2.876% due 7/24/2023	16,000	shares	16,236	16,193
	Coca-Cola Co	Coca-Cola Co 1.000% due 3/15/2028	218,000	shares	209,335	209,690
	Comcast Corp	Comcast Corp New 3.150% due 2/15/2028	274,000	shares	302,119	294,312
	Comcast Corp	Comcast Corp 3.950% due 10/15/2025	15,000	shares	16,367	16,383
	Dowdupont Inc	Dowdupont Inc 4.205% due 11/15/2023	16,000	shares	16,955	16,921
	Exxon Mobil Corp	Exxon Mobil Corp 3.043% due 3/1/2026	195,000	shares	206,864	206,392
	Fiserv Inc	Fiserv Inc 2.750% due 7/1/2024	10,000	shares	10,363	10,345
	Florida Power & Light Co	Florida Power & Light Co 2.850% due 4/1/2025	198,000	shares	207,872	206,839
	General Electric Co	General Electric Co 3.625% due 5/1/2030	238,000	shares	260,315	255,617
	General Electric Co	General Electric Co 3.450% due 5/1/2027	10,000	shares	11,073	10,596
	General Dynamics Corp	General Dynamics Corp 2.250% due 6/1/2031	205,000	shares	210,072	208,747
	General Motors Financial Co	General Motors Financial Co 2.306% due 6/30/2022	10,000	shares	9,975	10,040
	Gilead Sciences Inc	Gilead Sciences Inc 0.750% due 9/29/2023	10,000	shares	9,964	9,959
	Goldman Sachs Group	Goldman Sachs Group 3.850% due 1/26/2027	225,000	shares	244,010	241,945
	Goldman Sachs Group	Goldman Sachs Group 3.625% due 1/22/2023	16,000	shares	16,542	16,479
	Home Depot	Home Depot Inc 2.800% due 9/14/2027	196,000	shares	207,868	207,991
	Intel Corp	Intel Corp 2.450% due 11/15/2029	202,000	shares	209,619	209,159
	John Deere Capital Corp	John Deere Capital Corp 2.650% due 6/24/2024	17,000	shares	16,922	17,651
	JPMorgan Chase	JPMorgan Chase & Co 3.207% due 4/1/2023	16,000	shares	16,144	16,096
	JPMorgan Chase	JPMorgan Chase & Co 3.625% due 12/1/2027	194,000	shares	209,095	209,157
	Lockheed Martin Corp	Lockheed Martin Corp 1.850% due 6/15/2030	208,000	shares	205,648	204,495
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 2.250% due 11/15/2030	210,000	shares	210,746	209,790
	Mastercard Inc	Mastercard Inc 3.300% due 3/26/2027	192,000	shares	208,230	207,610
	Metlife Inc	Metlife Inc 3.600% due 4/10/2024	195,000	shares	206,294	205,850
	Morgan Stanley	Morgan Stanley 2.750% due 5/19/2022	20,000	shares	20,221	20,179
	Oracle Corp	Oracle Corp 3.400% due 7/8/2024	9,000	shares	9,443	9,411
	Paccar Financial Corp	Paccar Financial Corp 0.900% due 11/8/2024	210,000	shares	209,030	208,751
	Pfizer & Co Inc	Pfizer & Co Inc 3.450% due 3/15/2029	187,000	shares	207,723	205,964
	Philip Morris Intl Inc	Philip Morris Intl Inc 1.125% due 5/1/2023	207,000	shares	208,246	207,913
	Phillips 66	Phillips 66 4.300% due 4/1/2022	194,000	shares	199,522	195,742
	Prologis	Prologis 1.625% due 3/15/2031	219,000	shares	211,409	208,935
	Realty Income Corp	Realty Income Corp 3.250% due 1/15/2031	192,000	shares	207,932	206,669
	Simon Property Group LP	Simon Property Group LP 2.200% due 2/1/2031	211,000	shares	208,799	206,335
	State Street Corp	State Street Corp 3.100% due 5/15/2023	201,000	shares	207,947	207,271
	TJX Corp	TJX Cos Inc 1.150% due 5/15/2028	217,000	shares	209,479	209,164
	Toyota Motor Credit Corp	Toyota Motor Credit Corp 3.650% due 1/8/2029	183,000	shares	206,166	203,677
	United Parcel Service	United Parcel Service 3.400% due 3/15/2029	189,000	shares	207,541	206,316
	UnitedHealth Group Inc	UnitedHealth Group Inc 3.850% due 6/15/2028	183,000	shares	205,570	204,118
	Verizon Comm Inc	Verizon Comm Inc 3.376% due 2/15/2025	8,000	shares	8,491	8,513
	Virginia Electric & Power Co	Virginia Electric & Power Co 3.150% due 1/15/2026	328,000	shares	356,160	346,916
	VMWare Inc	VMWare Inc 1.400% due 8/15/2026	18,000	shares	17,628	17,700

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UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF ASSETS HELD FOR INVESTMENT
SCHEDULE H, LINE 4(i)
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
	Corporate bonds (continued)					
	Walt Disney Company	Walt Disney Company 3.350% due 3/24/2025	74,000	shares	80,041	78,735
	Waste Mgmt Inc	Waste Mgmt Inc 2.000% due 6/1/2029	210,000	shares	210,300	209,981
	Wells Fargo & Co.	Wells Fargo & Co 3.000% due 10/23/2026	238,000	shares	251,728	250,188
	Wells Fargo & Co.	Wells Fargo & Co 1.654% due 6/2/2024	11,000	shares	11,136	11,094
	Diageo Capital PLC	Diageo Capital PLC 1.375% due 9/29/2025	208,000	shares	208,173	206,948
	Equinor ASA	Equinor ASA 1.750% due 1/22/2026	252,000	shares	261,510	253,653
	HSBC Holdings	HSBC Holdings PLC 2.633% due 11/7/2025	203,000	shares	208,477	208,260
	Praxxair Inc	Praxair Inc 1.100% due 8/10/2030	222,000	shares	209,002	207,610
	Shell Intl	Shell Intl Fin B 0.375% due 9/15/2023	209,000	shares	208,063	207,624
					10,275,023	10,200,324
		EQUITIES				
	Abiomed Inc	Abiomed Inc	6	shares	1,943	2,155
	Adobe Inc. Advanced Micor Devices Inc	Adobe Inc. Advanced Micor Devices Inc	56	shares	36,999	31,755
	Advanced Micro Devices Inc	Advanced Micro Devices Inc	179	shares	28,559	25,758
	Affirm Hldgs Inc	Affirm Hldgs Inc	19	shares	2,520	1,911
	Align Technology Inc	Align Technology Inc	23	shares	14,642	15,115
	Alphabet Inc	Alphabet Inc	22	shares	64,345	63,659
	Amazon.com Inc	Amazon.com Inc	8	shares	27,661	26,675
	Ameriprise Financial Inc	Ameriprise Financial Inc	72	shares	21,077	21,720
	Amgen Inc	Amgen Inc	79	shares	15,895	17,773
	Amphenol Corp	Amphenol Corp	109	shares	9,112	9,533
	Ansys Inc	Ansys Inc	72	shares	27,856	28,881
	Apple Inc	Apple Inc	438	shares	70,704	77,776
	Autozone Inc	Autozone Inc	7	shares	12,946	14,675
	Biogen Inc	Biogen Inc	13	shares	3,094	3,119
	Blackstone Inc	Blackstone Inc	181	shares	26,836	23,420
	Block Inc	Block Inc	31	shares	6,607	5,007
	Booking Hldgs Inc	Booking Hldgs Inc	4	shares	8,778	9,597
	Capital One Financial Corp	Capital One Financial Corp	213	shares	31,740	30,904
	Carvana Co	Carvana Co	24	shares	7,074	5,563
	Chipotle Mexican Grill Inc	Chipotle Mexican Grill Inc	9	shares	15,230	15,734
	Cinn Financial Corp	Cinn Financial Corp	170	shares	20,061	19,368
	Coca Cola Co	Coca Cola Co	303	shares	16,285	17,941
	Commerce Bancshares	Commerce Bancshares	162	shares	10,964	11,136
	Constellation Brands Inc	Constellation Brands Inc	56	shares	13,606	14,054
	Corteva Inc	Corteva Inc	490	shares	22,908	23,167
	Coterra Energy Inc	Coterra Energy Inc	734	shares	15,327	13,946
	Crown Castle Intl Corp	Crown Castle Intl Corp	109	shares	20,220	22,753
	Cullen Frost Bankers Inc	Cullen Frost Bankers Inc	116	shares	15,262	14,624
	Danaher Corp	Danaher Corp	109	shares	35,573	35,862
	Deere and Co	Deere and Co	61	shares	21,385	20,916
	Dexcom Inc	Dexcom Inc	13	shares	7,601	6,980
	Ecolab Inc	Ecolab Inc	89	shares	20,231	20,879
	Elanco Animal Health Inc	Elanco Animal Health Inc	472	shares	14,291	13,396
	Enphase energy Inc	Enphase energy Inc	9	shares	2,300	1,646
	Equifax Inc	Equifax Inc	21	shares	5,994	6,149
	Equity Lifestyle Properties Inc	Equity Lifestyle Properties Inc	115	shares	9,681	10,081
	Etsy Inc	Etsy Inc	34	shares	9,669	7,444
	Exact Sciences Corp	Exact Sciences Corp	21	shares	1,854	1,634
	Freeport-McMoran Inc	Freeport-McMoran Inc	273	shares	10,341	11,392
	General Dynaics Corp	General Dynaics Corp	75	shares	14,478	15,635
	HCA Healthcare Inc	HCA Healthcare Inc	59	shares	13,884	15,158
	Honeywell Intl Inc	Honeywell Intl Inc	95	shares	19,609	19,808
	Hubspot Inc	Hubspot Inc	7	shares	5,951	4,614
	Intuit	Intuit	24	shares	16,636	15,437
	Intuitive Surgical Inc	Intuitive Surgical Inc	29	shares	9,831	10,420
	Lam Research Cpro	Lam Research Cpro	13	shares	8,737	9,349
	Lauder Estee Cos	Lauder Estee Cos	31	shares	10,583	11,476
	Lennar Corp	Lennar Corp	229	shares	24,503	26,601
	Lowes Companies Inc	Lowes Companies Inc	71	shares	17,835	18,352
	Martin Marietta Materials Inc	Martin Marietta Materials Inc	55	shares	22,764	24,229
	Match Group Inc	Match Group Inc	41	shares	5,509	5,422
	McKesson Corp	McKesson Corp	47	shares	10,588	11,683
	Mercadolibre Inc	Mercadolibre Inc	1	shares	1,236	1,348
	Meta Platforms Inc	Meta Platforms Inc	68	shares	23,732	22,872
	Microchip Technology Inc	Microchip Technology Inc	291	shares	23,250	25,334

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UNITED FOOD AND COMMERCIAL WORKERS LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF ASSETS HELD FOR INVESTMENT
SCHEDULE H, LINE 4(i)
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
	Equities (continued)					
	Microsoft Corp	Microsoft Corp	346	shares	104,606	116,367
	Moderna Inc	Moderna Inc	7	shares	2,563	1,778
	Mongodb Inc	Mongodb Inc	8	shares	4,218	4,235
	Monster Beverage Corp	Monster Beverage Corp	107	shares	9,327	10,276
	Morgan Stanley	Morgan Stanley	169	shares	16,506	16,589
	MSCI Inc	MSCI Inc	6	shares	3,881	3,676
	Netflix Inc	Netflix Inc	25	shares	16,566	15,061
	Nvidia Corp Oracle Corp	Nvidia Corp Oracle Corp	83	shares	27,290	24,411
	Oracle Corp	Oracle Corp	187	shares	17,933	16,308
	Parker Hannifin Corp	Parker Hannifin Corp	73	shares	22,590	23,223
	Paypal Holdings Inc	Paypal Holdings Inc	100	shares	18,844	18,858
	Phillips 66	Phillips 66	155	shares	10,801	11,231
	PNC Financial Services Group	PNC Financial Services Group	106	shares	21,159	21,255
	Procter & Gamble Co	Procter & Gamble Co	118	shares	17,450	19,302
	Qualcomm Inc	Qualcomm Inc	139	shares	24,543	25,419
	Regeneron Phamaceuticals Inc	Regeneron Phamaceuticals Inc	11	shares	7,231	6,947
	Rockwell Automation Inc	Rockwell Automation Inc	37	shares	12,685	12,907
	Roku Inc	Roku Inc	3	shares	693	685
	RPM Intl Inc	RPM Intl Inc	173	shares	15,959	17,473
	Schwab Chalres Corp	Schwab Chalres Corp	204	shares	16,372	17,156
	Seagen Inc	Seagen Inc	49	shares	8,270	7,575
	Sherwin Williams Co	Sherwin Williams Co	30	shares	10,016	10,565
	Snal Inc	Snal Inc	157	shares	7,689	7,384
	Sun Communities Inc	Sun Communities Inc	49	shares	9,676	10,289
	SVB Financial Group	SVB Financial Group	7	shares	4,718	4,748
	Synopsys Inc	Synopsys Inc	28	shares	9,947	10,318
	Tapestry Inc	Tapestry Inc	212	shares	8,883	8,607
	Testa Inc	Testa Inc	33	shares	37,556	34,874
	Texas Instruments	Texas Instruments	50	shares	9,692	9,424
	The Trade Desk Inc	The Trade Desk Inc	6	shares	643	550
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc	4	shares	2,601	2,669
	Twilio Inc	Twilio Inc	3	shares	882	790
	Twitter Inc	Twitter Inc	344	shares	16,192	14,868
	Tyson Food Inc	Tyson Food Inc	165	shares	13,520	14,381
	Verisk Analytics Inc	Verisk Analytics Inc	33	shares	7,566	7,548
	Walgreens Boots Alliance Wayfair Inc	Walgreens Boots Alliance Wayfair Inc	185	shares	8,504	9,650
	Wayfair Inc	Wayfair Inc	2	shares	545	380
	Workday Inc	Workday Inc	7	shares	1,990	1,912
	Xylem Inc	Xylem Inc	178	shares	21,897	21,346
	Alcon Inc CHF	Alcon Inc CHF	209	shares	16,352	18,208
	ASML Holding NV	ASML Holding NV	17	shares	13,658	13,534
	Chubb LTD CHF	Chubb LTD CHF	78	shares	14,503	15,078
	Johnson Ctls Intl PLC	Johnson Ctls Intl PLC	301	shares	23,267	24,474
	Medtronic PLC	Medtronic PLC	166	shares	18,505	17,173
	Michelin Compagnie Generale ADR	Michelin Compagnie Generale ADR	609	shares	17,720	19,969
	Mitsubishi UFJ Financial Group Inc Spon ADR	Mitsubishi UFJ Financial Group Inc Spon ADR	1,734	shares	9,303	9,468
	Shopify Inc	Shopify Inc	1	shares	1,564	1,377
	Sony Group Corp Sponsored ADR	Sony Group Corp Sponsored ADR	216	shares	26,169	27,302
	Trane Technologies PLC	Trane Technologies PLC	57	shares	11,062	11,515
					1,640,404	1,660,969
		GOVERNMENT BONDS				
	United States of America	U.S. Treasury Note 0.125% due 5/31/2022	9,000	shares	9,001	8,999
	United States of America	U.S. Treasury Note 0.125% due 6/30/2023	78,000	shares	77,549	77,476
	United States of America	U.S. Treasury Note 0.125% due 7/31/2023	87,000	shares	86,392	86,324
	United States of America	U.S. Treasury Note 0.125% due 9/30/2022	111,000	shares	110,916	110,852
	United States of America	U.S. Treasury Note 0.125% due 12/15/2023	26,000	shares	25,711	25,704
	United States of America	U.S. Treasury Note 0.250% due 10/31/2025	17,000	shares	16,377	16,437
	United States of America	U.S. Treasury Note 0.750% due 11/15/2024	33,000	shares	32,791	32,822
	United States of America	U.S. Treasury Note 1.250% due 11/30/2026	43,000	shares	43,139	43,000
	United States of America	U.S. Treasury Note 1.500% due 1/15/2023	40,000	shares	40,515	40,436
	United States of America	U.S. Treasury Note 2.000% due 7/31/2022	61,000	shares	61,696	61,626
	United States of America	U.S. Treasury Note 2.625% due 12/31/2023	90,000	shares	93,573	93,365
					597,660	597,041
	*Indicates party-in-interest				$ 15,999,669	$ 18,190,411

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UFCW LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Mitsubishi UFJ Fin Group	Mitsubishi UFJ Fin Group 3.455% due 3/2/2023	$ 258,789	$ -	$ -	$ -	$ 258,789	$ 258,789	$ -
Canadian Imperial Bank	Canadian Imperial Bank 0.950% due 6/23/2023	261,320	-	-	-	261,320	261,320	-
JPMorgan Chase & Co	JPMorgan Chase & Co 3.125% due 1/23/2025	262,444	-	-	-	262,444	262,444	-
UBS Financial, Inc*	Liquid Asset Government Fund	830,276	-	-	-	830,276	830,276	-
UBS Financial, Inc*	Liquid Asset Government Fund	975,561	-	-	-	975,561	975,561	-
Citigroup Inc	Citigroup Inc 3.300% due 4/27/2025	259,916	-	-	-	259,916	259,916	-
Equinor ASA	Equinor ASA 1.750% due 1/22/2026	261,510	-	-	-	261,510	261,510	-
T-Mobile USA Inc	T-Mobile USA Inc 2.250% due 2/15/2026	192,298	-	-	-	192,298	192,298	-
Oracle Corp	Oracle Corp 2.650% due 7/15/2026	261,058	-	-	-	261,058	261,058	-
Pacific Gas & Electric	Pacific Gas & Electric 2.100% due 8/1/2027	219,212	-	-	-	219,212	219,212	-
EQT Corp	EQT Corp 3.900% due 10/1/2027	192,010	-	-	-	192,010	192,010	-
Lennar Corp	Lennar Corp 4.750% due 11/29/2027	219,212	-	-	-	219,212	219,212	-
AT&T Inc	AT&T Inc 4.300% due 2/15/2030	238,728	-	-	-	238,728	238,728	-
General Electric Co	General Electric Co 3.625% due 5/1/2030	260,315	-	-	-	260,315	260,315	-
Broadcom Inc	Broadcom Inc 4.150% due 11/15/2030	219,685	-	-	-	219,685	219,685	-
Charter Comm Opt LLC	Charter Comm Opt LLC 2.800% due 4/1/2031	219,564	-	-	-	219,564	219,564	-
United States of America	U.S. Treasury Note 1.750% due 7/15/2022	261,830	-	-	-	261,830	261,830	-
United States of America	U.S. Treasury Note 1.500% due 9/30/2024	260,518	-	-	-	260,518	260,518	-
UBS Financial, Inc*	Liquid Asset Government Fund	4,330,000	-	-	-	4,330,000	4,330,000	-
UBS Financial, Inc*	Liquid Asset Government Fund	511,113	-	-	-	511,113	511,113	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	6,246,486	-	-	6,246,486	6,246,486	-
American Funds	American Funds Balance Fund	-	226,607	-	-	226,608	199,982	(26,626)
United States of America	U.S. Treasury Note 1.750% due 7/15/2022	-	259,030	-	-	261,830	259,030	(2,800)

There were no category (ii) or (iv) reportable transactions during the year.

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UFCW LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
UBS Financial, Inc*	Liquid Asset Government Fund	-	264,776	-	-	264,776	264,776	-
Bank of America Corp	Bank of America 4.200% due 8/26/2024	257,807	-	-	-	257,807	257,807	-
Goldman Sachs	Goldman Sachs Group 3.500% due 4/1/2025	271,610	-	-	-	271,610	271,610	-
Western Digital Corp	Western Digital Corp 4.750% due 2/15/2026	190,694	-	-	-	190,694	190,694	-
Kraft Heinz Foods Co	Kraft Heinz Foods Co 4.625% due 1/30/2029	191,617	-	-	-	191,617	191,617	-
UBS Financial, Inc*	Liquid Asset Government Fund	473,844	-	-	-	473,844	473,844	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	392,510	-	-	392,510	392,510	-
Charter Comm Opt LLC	Charter Comm Opt LLC 2.800% due 4/1/2031	-	212,449	-	-	219,564	212,449	(7,115)
T-Mobile USA Inc	T-Mobile USA Inc 2.250% due 2/15/2026	-	190,159	-	-	192,298	190,159	(2,139)
Vanguard	Vanguard Small-Cap ETF	266,855	-	-	-	266,855	266,855	-
Vanguard	Vanguard Small-Cap ETF	571,190	-	-	-	571,190	571,190	-
Virginia Electric & Power Co	Virginia Electric & Power Co 3.150% due 1/15	266,735	-	-	-	266,735	266,735	-
UBS Financial, Inc*	Liquid Asset Government Fund	429,296	-	-	-	429,296	429,296	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	339,854	-	-	339,854	339,854	-
UBS Financial, Inc*	Liquid Asset Government Fund	658,260	-	-	-	658,260	658,260	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	653,879	-	-	653,879	653,879	-
Phillips 66	Phillips 66 4.300% due 4/1/2022	260,457	-	-	-	260,457	260,457	-
UBS Financial, Inc*	Liquid Asset Government Fund	200,023	-	-	-	200,023	200,023	-
UBS Financial, Inc*	Liquid Asset Government Fund	800,126	-	-	-	800,126	800,126	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	316,875	-	-	316,875	316,875	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	525,560	-	-	525,560	525,560	-
UBS Financial, Inc*	Liquid Asset Government Fund	244,946	-	-	-	244,946	244,946	-
UBS Financial, Inc*	Liquid Asset Government Fund	752,085	-	-	-	752,085	752,085	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	192,175	-	-	192,175	192,175	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	449,353	-	-	449,353	449,353	-
Comcast Corp	Comcast Corp 3.150% due 2/15/2018	264,900	-	-	-	264,900	264,900	-
San Diego G&E	San Diego G&E 1.700% due 10/1/2030	244,526	-	-	-	244,526	244,526	-
UBS Financial, Inc*	Liquid Asset Government Fund	219,688	-	-	-	219,688	219,688	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	519,408	-	-	519,408	519,408	-

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UFCW LOCAL 1500 ANNUITY PLAN
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SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
UBS Financial, Inc*	Liquid Asset Government Fund	702,205	-	-	-	-	-	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	597,499	-	-	-	-	-
Vanguard	Vanguard Small-Cap ETF	-	227,947	-	-	230,396	227,947	(2,449)
Morgan Stanley	Morgan Stanley 2.699% due 1/22/2031	264,978	-	-	-	264,978	264,978	-
Vanguard	Vanguard Short-Term Corporate Bond ETF	560,024	-	-	-	560,024	560,024	-
UBS Financial, Inc*	Liquid Asset Government Fund	881,696	-	-	-	881,696	881,696	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	272,924	-	-	272,924	272,924	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	463,430	-	-	463,430	463,430	-
UBS Financial, Inc*	Liquid Asset Government Fund	950,292	-	-	-	950,292	950,292	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	738,467	-	-	738,467	738,467	-
UBS Financial, Inc*	Liquid Asset Government Fund	870,328	-	-	-	870,328	870,328	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	867,654	-	-	867,654	867,654	-
Vanguard	Vanguard Divid Appreciation ETF	-	309,542	-	-	292,894	309,542	16,648
Vanguard	Vanguard Divid Appreciation ETF	-	238,161	-	-	220,136	238,161	18,025
Vanguard	Vanguard Short-Term Corporate Bond ETF	-	554,026	-	-	560,024	554,026	(5,998)
UBS Financial, Inc*	Liquid Asset Government Fund	4,051,784	-	-	-	4,051,784	4,051,784	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	4,550,980	-	-	4,550,980	4,550,980	-
UBS Financial, Inc*	Liquid Asset Government Fund	871,000	-	-	-	871,000	871,000	-
Vanguard	Vanguard Large-Cap ETF	1,689,924	-	-	-	1,689,924	1,689,924	-
Vanguard	Vanguard Mid-Cap ETF	1,194,561	-	-	-	1,194,561	1,194,561	-
UBS Financial, Inc*	Liquid Asset Government Fund	2,400,000	-	-	-	2,400,000	2,400,000	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	2,374,384	-	-	2,374,384	2,374,384	-
Vanguard	Vanguard Small-Cap ETF	-	472,195	-	-	446,422	472,195	25,773
UBS Financial, Inc*	Liquid Asset Government Fund	865,000	-	-	-	865,000	865,000	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	520,108	-	-	520,108	520,108	-
UBS Financial, Inc*	Liquid Asset Government Fund	-	335,937	-	-	335,937	335,937	-
UBS Financial, Inc*	Liquid Asset Government Fund	280,000	-	-	-	280,000	280,000	-
UBS Financial, Inc*	Liquid Asset Government Fund	500,000	-	-	-	500,000	500,000	-

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SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
UBS Financial, Inc*	Liquid Asset Government Fund	-	730,000	-	-	730,000	730,000	-
Philip Morris	Philip Morris Intl Inc 1.125% due 5/1/2023	208,246	-	-	-	208,246	208,246	-
State Street	State Street Corp 3.100% due 5/15/2023	207,947	-	-	-	207,947	207,947	-
Amazon.com Inc	Amazon.com Inc 0.400% due 6/3/2023	207,418	-	-	-	207,418	207,418	-
Caterpillar Financial Services	Caterpillar Financial Services 0.450% due 9/14/2023	208,185	-	-	-	208,185	208,185	-
Shell International	Shell International 0.375% due 9/15/2023	208,066	-	-	-	208,066	208,066	-
Charles Schwab Corp	Charles Schwab Corp 0.750% due 3/18/2024	208,097	-	-	-	208,097	208,097	-
Metlife Inc	Metlife Inc 3.600% due 4/10/2024	206,294	-	-	-	206,294	206,294	-
American Express Co	American Express Co 3.000% due 10/30/2024	191,918	-	-	-	191,918	191,918	-
Paccar Financial Corp	Paccar Financial Corp 0.900% due 11/8/2024	209,030	-	-	-	209,030	209,030	-
Florida Power & Light Co	Florida Power & Light Co 2.850% Due 4/1/2025	207,872	-	-	-	207,872	207,872	-
Citigroup Inc	Citigroup Inc 3.300% dye 4/27/2025	259,916	-	-	-	259,916	259,916	-
Diageo Capital PLC	Diageo Capital PLC 1.375% due 9/29/2025	208,173	-	-	-	208,173	208,173	-
HSBC Holdings	HSBC Holdings 2.633% due 11/7/2025	208,477	-	-	-	208,477	208,477	-
Exxon Mobil Corp	Exxon Mobil Corp 3.043% due 3/1/2026	206,864	-	-	-	206,864	206,864	-
Wells Fargo	Wells Fargo & Co 3.000% due 10/23/2026	251,728	-	-	-	251,728	251,728	-
Goldman Sachs Group	Goldman Sachs Group Inc 3.850% due 1/26/2027	244,010	-	-	-	244,010	244,010	-
Apple Inc	Apple Inc 3.350% due 2/9/2017	191,027	-	-	-	191,027	191,027	-
Mastercard, Inc	Mastercard, Inc 3.300% due 3/26/2027	208,230	-	-	-	208,230	208,230	-
Home Depot, Inc	Home Depot, Inc 2.800% due 9/14/2027	197,949	-	-	-	197,949	197,949	-
JPMorgan Chase & Co	JPMorgan Chase & Co 3.625% due 12/1/2027	204,716	-	-	-	204,716	204,716	-

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UFCW LOCAL 1500 ANNUITY PLAN
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SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Abbott Laboratories	Abbott Laboratories 1.150% due 1/30/2028	208,701	-	-	-	208,701	208,701	-
Coca-Cola Co	Coca-Cola Co 1.000% due 3/15/2028	209,335	-	-	-	209,335	209,335	-
TJX Cos Inc	TJX Cos Inc 1.150% due 5/15/2028	209,479	-	-	-	209,479	209,479	-
Toyota Motor Credit Corp	Toyota Motor Credit Corp 3.650% due 1/8/2029	206,166	-	-	-	206,166	206,166	-
Pfizer & Co Inc	Pfizer & Co Inc 3.450% due 3/15/2029	207,723	-	-	-	207,723	207,723	-
United Parcel Service	United Parcel Service 3.400% due 3/15/2029	207,541	-	-	-	207,541	207,541	-
Waste Mgmt Inc	Waste Mgmt Inc 2.000% due 6/1/2029	210,300	-	-	-	210,300	210,300	-
Intel Corp	Intel Corp 2.450% due 11/15/2029	209,619	-	-	-	209,619	209,619	-
General Electric Co	General Electric Co 3.625% due 5/1/2030	260,315	-	-	-	260,315	260,315	-
Air Prod & Chemical Inc	Air Prod & Chemical Inc 2.050% due 5/15/2030	209,629	-	-	-	209,629	209,629	-
Lockheed Martin Corp	Lockheed Martin Corp 1.850% due 6/15/2030	205,648	-	-	-	205,648	205,648	-
Praxair Inc	Praxair Inc 1.100% due 8/10/2030	209,002	-	-	-	209,002	209,002	-
Alphabet Inc	Alphabet Inc 1.100% due 8/15/2030	209,778	-	-	-	209,778	209,778	-
Bank of America Corp	Bank of America Corp due 2.884% due 10/22/2030	244,563	-	-	-	244,563	244,563	-
Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 2.250% due 11/15/2030	210,746	-	-	-	210,746	210,746	-
American Honda Fin Corp	American Honda Fin Corp 1.800% due 1/13/2031	209,395	-	-	-	209,395	209,395	-
Realty Income Corp	Realty Income Corp 3.250% due 1/15/2031	207,932	-	-	-	207,932	207,932	-
Simon Property Group	Simon Property Group 2.200% due 2/1/2031	208,799	-	-	-	208,799	208,799	-
Prologis NTS	Prologis NTS 1.625% due 3/15/2031	211,409	-	-	-	211,409	211,409	-
General Dynamics Corp	General Dynamics Corp 2.250% due 6/1/2031	210,072	-	-	-	210,072	210,072	-

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TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (I)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
AT&T	AT&T Inc 4.300% due 2/15/2030	-	234,905	-	-	238,728	234,905	(3,823)
Bank of America Corp	Bank of America Corp 4.200% due 8/26/2024	-	250,654	-	-	257,807	250,654	(7,153)
Broadcom	Broadcom Inc 4.150% 11/15/2030	-	216,531	-	-	219,685	216,531	(3,154)
Canadian Imperial Bank	Canadian Imperial Bank 0.950% due 6/23/2023	-	258,542	-	-	261,320	258,542	(2,778)
Goldman Sachs Group	Goldman Sachs Group 3.500% due 4/1/2025	-	264885			271,610	264,885	-6725
JPMorgan Chase	JPMorgan Chase & Co 3.125% due 1/23/2025	-	254,236	-	-	254,236	262,444	8,208
Lennar Corp	Lennar Corp 4.750% due 11/29/2027	-	210,965	-	-	219,212	210,965	(8,247)
Mitsubishi UFJ Fin Group	Mitsubishi UFJ Fin Group 3.455% due 3/2/2023	-	251,984	-	-	258,789	251,984	(6,805)
Morgan Stanley	Morgan Stanley 2.699% due 1/22/2031	-	260,792	-	-	264,978	260,792	(4,186)
Morgan Stanley	Morgan Stanley 3.875% due 1/27/2026	-	221,403	-	-	228,500	221,403	(7,097)
Oracle Corp	Oracle Corp 2.650% due 7/15/2026	-	249,417	-	-	261,058	249,417	(11,641)
Pacific Gas & Electric	Pacific Gas & Electric 2.100% due 8/1/2027	-	221,884	-	-	221,368	221,884	516
Phillips 66	Phillips 66 4.300% due 4/1/2022	-	206,712	-	-	202,264	206,712	4,448
San Diego G&E	San Diego G&E 1.700% due 10/1/2030	-	242,692	-	-	244,526	242,692	(1,834)
San Diego G&E	San Diego G&E 1.700% due 10/1/2030	-	365,949	-	-	370,277	365,949	(4,328)
United States of America	U.S. Treasury Note 1.500% due 9/30/2024	-	254,707	-	-	260,518	254,707	(5,811)

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UFCW LOCAL 1500 ANNUITY PLAN
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SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (III)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	Number of Purchases	(c) Purchase price	Number of Sales	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
UBS Financial, Inc*	Liquid Asset Government Fund	138	$ 25,084,285	-	$ -	$ -	$ -	$ 25,084,285	$ 25,084,285	$ -
UBS Financial, Inc*	Liquid Asset Government Fund	-	-	66	22,117,560	-	-	22,117,560	22,117,560	-
Abbott Laboratories	Abbott Laboratories 1.150% due 1/30/2028	1	208,701	-	-	-	-	208,701	208,701	-
Air Prod & Chemical Inc	Air Prod & Chemical Inc 2.050% due 5/15/2030	1	209,629	-	-	-	-	209,629	209,629	-
Alphabet Inc	Alphabet Inc 1.100% due 8/15/2030	1	209,778	-	-	-	-	209,778	209,778	-
Amazon.com	Amazon.com Inc 0.400% due 6/3/2023	1	207,418	-	-	-	-	207,418	207,418	-
American Honda Fin Corp	American Honda Fin Corp 1.800% due 1/13/2031	1	209,395	-	-	-	-	209,395	209,395	-
America Express Co	American Express Co 3.000% due 10/30/2024	2	206,869	-	-	-	-	206,869	206,869	-
Apple Inc	Apple Inc 3.350% due 2/9/2027	2	207,021	-	-	-	-	207,021	207,021	-
Bank of America Corp	Bank of America Corp 0.976% due 4/22/2025	1	244,563	-	-	-	-	244,563	244,563	-
Caterpillar Corp	Caterpillar Financial Services 0.450% due 9/14/2023	1	208,185	-	-	-	-	208,185	208,185	-
Charles Schwab Corp	Charles Schwab Corp 0.750% due 3/18/2024	1	208,097	-	-	-	-	208,097	208,097	-
Citigroup Inc	Citigroup Inc 3.300% due 4/27/2025	1	270,714	-	-	-	-	270,714	270,714	-
Coca-Cola Co	Coca-Cola Co 1.000% due 3/15/2028	1	209,335	-	-	-	-	209,335	209,335	-
Comcast Corp	Comcast Corp New 3.150% due 2/15/2028	2	302,119	-	-	-	-	302,119	302,119	-
Florida Power & Light Co	Florida Power & Light Co 2.850% due 4/1/2025	1	207,872	-	-	-	-	207,872	207,872	-
General Electric Co	General Electric Co 3.625% due 5/1/2030	1	260,315	-	-	-	-	260,315	260,315	-

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SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (III)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	Number of Purchases	(c) Purchase price	Number of Sales	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
General Dynamics Corp	General Dynamics Corp 2.250% due 6/1/2031	1	210,072	-	-	-	-	210,072	210,072	-
Goldman Sachs Group	Goldman Sachs Group 3.850% due 1/26/2027	1	244,010	-	-	-	-	244,010	244,010	-
Home Depot	Home Depot Inc 2.800% due 9/14/2027	1	197,949	-	-	-	-	197,949	197,949	-
Intel Corp	Intel Corp 2.450% due 11/15/2029	1	209,619	-	-	-	-	209,619	209,619	-
JPMorgan Chase	JPMorgan Chase & Co 3.625% due 12/1/2027	2	209,095	-	-	-	-	209,095	209,095	-
Lockheed Martin Corp	Lockheed Martin Corp 1.850% due 6/15/2030	1	205,648	-	-	-	-	205,648	205,648	-
Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc 2.250% due 11/15/2030	1	210,746	-	-	-	-	210,746	210,746	-
Mastercard Inc	Mastercard Inc 3.300% due 3/26/2027	1	208,230	-	-	-	-	208,230	208,230	-
Metlife Inc	Metlife Inc 3.600% due 4/10/2024	1	206,294	-	-	-	-	206,294	206,294	-
Paccar Financial Corp	Paccar Financial Corp 0.900% due 11/8/2024	1	209,030	-	-	-	-	209,030	209,030	-
Pfizer & Co Inc	Pfizer & Co Inc 3.450% due 3/15/2029	1	207,723	-	-	-	-	207,723	207,723	-
Philip Morris Intl Inc	Philip Morris Intl Inc 1.125% due 5/1/2023	1	208,246	-	-	-	-	208,246	208,246	-
Phillips 66	Phillips 66 4.300% due 4/1/2022	2	199,522	-	-	-	-	199,522	199,522	-
Prologis	Prologis 1.625% due 3/15/2031	1	211,409	-	-	-	-	211,409	211,409	-
Realty Income Corp	Realty Income Corp 3.250% due 1/15/2031	1	207,932	-	-	-	-	207,932	207,932	-
Simon Property Group LP	Simon Property Group LP 2.200% due 2/1/2031	1	208,799	-	-	-	-	208,799	208,799	-
State Street Corp	State Street Corp 3.100% due 5/15/2023	1	207,947	-	-	-	-	207,947	207,947	-

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TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (III)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	Number of Purchases	(c) Purchase price	Number of Sales	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
TJX Corp	TJX Cos Inc 1.150% due 5/15/2028	1	209,479	-	-	-	-	209,479	209,479	-
Toyota Motor Credit Corp	Toyota Motor Credit Corp 3.650% due 1/8/2029	1	206,166	-	-	-	-	206,166	206,166	-
United Parcel Service	United Parcel Service 3.400% due 3/15/2029	1	207,541	-	-	-	-	207,541	207,541	-
UnitedHealth Group Inc	UnitedHealth Group Inc 3.850% due 6/15/2028	1	189,115	-	-	-	-	189,115	189,115	-
Virginia Electric & Power Co	Virginia Electric & Power Co 3.150% due 1/15/2026	5	356,160	-	-	-	-	356,160	356,160	-
Waste Mgmt Inc	Waste Mgmt Inc 2.000% due 6/1/2029	1	210,300	-	-	-	-	210,300	210,300	-
Wells Fargo & Co.	Wells Fargo & Co 3.000% due 10/23/2026	1	251,728	-	-	-	-	251,728	251,728	-
Diageo Capital PLC	Diageo Capital PLC 1.375% due 9/29/2025	1	208,173	-	-	-	-	208,173	208,173	-
Equinor ASA	Equinor ASA 1.750% due 1/22/2026	1	261,510	-	-	-	-	261,510	261,510	-
HSBC Holdings	HSBC Holdings PLC 2.633% due 11/7/2025	1	208,477	-	-	-	-	208,477	208,477	-
Praxxair Inc	Praxair Inc 1.100% due 8/10/2030	1	209,002	-	-	-	-	209,002	209,002	-
Shell Intl	Shell Intl Fin B 0.375% due 9/15/2023	1	208,063	-	-	-	-	208,063	208,063	-
American Funds	American Funds American Balanced Fund Class F2	-	-	5	230,749	-	-	206,509	230,749	24,240
Vanguard	Vanguard InterTerm Corporate Bond ETF	-	-	1	190,535	-	-	192,333	190,535	(1,798)
Charter Comm Opt LLC	Charter Comm Opt LLC 2.800% due 4/1/2031	-	-	1	212,449	-	-	219,564	212,449	(7,115)
United States of America	U.S. Treasury Note 1.750% due 7/15/2022	1	261,830	-	-	-	-	261,830	261,830	-
United States of America	U.S. Treasury Note 1.500% due 9/30/2024	1	260,518	-	-	-	-	260,518	260,518	-

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TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (III)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	Number of Purchases	(c) Purchase price	Number of Sales	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Kraft Heinz Foods Co	Kraft Heinz Foods Co 4.625% due 1/30/2029	-	-	5	240,975	-	-	236,535	240,975	4,440
Eaton Vance	Eaton Vance Atanta Capital Sel Eq	-	-	9	210,623	-	-	202,625	210,623	7,998
Vanguard	Vanguard Small-Cap ETF	-	-	1	227,947	-	-	230,396	227,947	(2,449)
United States of America	U.S. Treasury Note 1.750% due 7/15/2022	-	-	3	263,078	-	-	265,916	263,078	(2,838)
Vanguard	Vanguard Divid Appreciation ETF	-	-	10	1,010,182	-	-	931,555	1,010,182	78,627
Vanguard	Vanguard Short-Term Corporate Bond ETF	-	-	4	674,847	-	-	681,761	674,847	(6,914)
AT&T	AT&T Inc 4.300% due 2/15/2030	-	-	1	234,905	-	-	238,728	234,905	(3,823)
Bank of America Corp	Bank of America Corp 4.200% due 8/26/2024	-	-	1	250,654	-	-	257,807	250,654	(7,153)
Broadcom	Broadcom Inc 4.150% 11/15/2030	-	-	1	216,531	-	-	219,865	216,531	(3,334)
Canadian Imperial Bank	Canadian Imperial Bank 0.950% due 6/23/2023	-	-	1	258,542	-	-	261,320	258,542	(2,778)
EPR Properties	EPR Properties 3.750% due 8/15/2	-	-	4	406,151	-	-	402,981	406,151	3,170
General Motors	General Motors Financial Co 4.35	-	-	3	311,160	-	-	322,040	311,160	(10,880)
Goldman Sachs Group	Goldman Sachs Group 3.500% du	-	-	1	264,885	-	-	271,610	264,885	(6,725)
HCA Inc	HCA Inc 5.250% due 6/15/2026	-	-	2	278,742	-	-	286,475	278,742	(7,733)
JPMorgan Chase	JPMorgan Chase & Co 3.125% due 1/23/2025	-	-	2	401,314	-	-	410,236	401,314	(8,922)
Lennar Corp	Lennar Corp 4.750% due 11/29/2027	-	-	3	337,998	-	-	349,317	337,998	(11,319)
Mitsubishi UFJ Fin Group	Mitsubishi UFJ Fin Group 3.455% due 3/2/2023	-	-	1	251,984	-	-	258,789	251,984	(6,805)
Morgan Stanley	Morgan Stanley 2.699% due 1/22/2031	-	-	1	260,792	-	-	264,978	260,792	(4,186)
Morgan Stanley	Morgan Stanley 3.875% due 1/27/2026	-	-	1	221,403	-	-	228,500	221,403	(7,097)

The accompanying notes to financial statements and independent auditors' report should be read in conjunction with this supplementary schedule.

UFCW LOCAL 1500 ANNUITY PLAN
EIN: 47-5675902, PLAN NO.: 001
SCHEDULE OF REPORTABLE TRANSACTIONS
SCHEDULE H, LINE 4(j)
FOR THE YEAR ENDED DECEMBER 31, 2021

TRANSACTIONS EXCEEDING 5% OF PLAN ASSETS - CATEGORY (III)

(a) Identity of Party Involved*	(b) Description of asset (include interest rate and maturity in case of a loan)	Number of Purchases	(c) Purchase price	Number of Sales	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Oracle Corp	Oracle Corp 2.650% due 7/15/2026	-	-	1	249,417	-	-	261,058	249,417	(11,641)
Pacific Gas & Electric	Pacific Gas & Electric 2.100% due 8/1/2027	-	-	3	279,302	-	-	289,283	279,302	(9,981)
Phillips 66	Phillips 66 4.300% due 4/1/2022	-	-	1	206,712	-	-	202,264	206,712	4,448
San Diego G&E	San Diego G&E 1.700% due 10/1/2030	-	-	2	608,641	-	-	614,803	608,641	(6,162)
United States of America	U.S. Treasury Note 1.500% due 9/30/2024	-	-	1	254,707	-	-	260,518	254,707	(5,811)
Western Digital Corp	Western Digital Corp 4.750% due 2/15/2026	-	-	17	362,198	-	-	368,003	362,198	(5,805)

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