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 05/01/2021 and ending 04/30/2022

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
- [X] 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
ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 05/01/2019

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 OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUITY

1419 HAMPTON AVENUE
ST. LOUIS, MO 63139

1419 HAMPTON AVENUE
ST. LOUIS, MO 63139

2b Employer Identification Number (EIN)
37-1942230

2c Plan Sponsor's telephone number
314-644-4802

2d Business code (see instructions)
525100

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.	04/10/2023	SCOTT BYRNE
	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 [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	18047
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)**	18047
a(2) Total number of active participants at the end of the plan year	**6a(2)**	20920
b Retired or separated participants receiving benefits	**6b**	
c Other retired or separated participants entitled to future benefits	**6c**	
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	20920
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f Total. Add lines **6d** and **6e**	**6f**	20920
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	20920
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	820

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)** [X] 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)** [X] 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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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 05/01/2021 and ending 04/30/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY	002

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUITY	37-1942230

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

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

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

COMMERCE BANK

8000 FORSYTH, 4TH FLOOR
ST. LOUIS, MO 63105

43-6026325

(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?
19 28 50	NONE	59711	Yes [X] No [ ]	Yes [X] No [ ]	622	Yes [ ] No [X]

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

MARQUETTE ASSOCIATES

12412 POWERSCOURT DRIVE, STE 240
ST. LOUIS, MO 63131

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	36788	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARNOLD, NEWBOLD, SOLLARS & HOLLINS,

1100 MAIN ST STE 2001
KANSAS CITY, MO 64105

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	26840	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)

RSM US LLP

42-0714325

(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	26071	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ADVERTISING PRINTING CO.

43-0153380

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
36	NONE	23911	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BRYAN CAVE LEIGHTON PAISNER LLP

43-0602162

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	22000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

BRIDGEWAY BENEFIT TECHNOLOGIES

3700 KOPPERS ST STE 400
BALTIMORE, MD 21227

(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	11700	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CONSTRUCTION BENEFIT AUDIT CORP

43-1244218

(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	6865	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

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

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

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

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

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

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

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

a Name: RSM US LLP
b EIN: 42-0714325
c Position: PLAN AUDITOR
d Address: 8182 MARYLAND AVE UNIT 900
ST. LOUIS, MO 63105
e Telephone: 314-241-4100

Explanation: CHANGE IN AUDITOR DUE TO RFP PROCESS.

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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 05/01/2021 and ending 04/30/2022

A Name of plan
ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUITY

D Employer Identification Number (EIN)
37-1942230

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON AFL-CIO SL BROAD MKT

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
25-6078093-357	C	19002111

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
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b Name of plan sponsor	**c** EIN-PN
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b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

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 05/01/2021 and ending 04/30/2022

A Name of plan
ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUITY

D Employer Identification Number (EIN)
37-1942230

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	388989	637651
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	815458	1222776
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	81965	83745
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1505215	3423549
(2) U.S. Government securities	1c(2)	5371845	4442586
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	7881505	6681463
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		5743377
(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)	7405373	19002111
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1882334	2836756

			(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	28256	61304
f	Total assets (add all amounts in lines 1a through 1e)	1f	25360940	44135318
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h	45072	31681
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	6849	412257
k	Total liabilities (add all amounts in lines 1g through1j)	1k	51921	443938
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	25309019	43691380

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)	20109542	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)	1028848	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		21138390
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1161	
	(B) U.S. Government securities	2b(1)(B)	99706	
	(C) Corporate debt instruments	2b(1)(C)	210774	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	67787	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		379428
	(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)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	2323305	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	2353676	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-30371
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-1735625	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-1735625

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-1276811
(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)		
c Other income	2c		257108
d Total income. Add all **income** amounts in column (b) and enter total	2d		18732119
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)		
(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)		
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)	69417	
(2) Contract administrator fees	2i(2)	14490	
(3) Investment advisory and management fees	2i(3)	74542	
(4) Other	2i(4)	191309	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		349758
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		349758
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		18382361
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: ANDERS MINKLER HUBER HELM LLP **(2)** EIN: 43-0831507

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		3000000
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 _____.

ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY FUND

FINANCIAL STATEMENTS WITH SUPPLEMENTARY INFORMATION AND ADDITIONAL INFORMATION
AND
INDEPENDENT AUDITORS' REPORT
YEARS ENDED APRIL 30, 2022 AND 2021

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Independent Auditors' Report

Board of Trustees
St. Louis-Kansas City Carpenters Regional Annuity Fund
St. Louis, MO

Opinion

We have audited the accompanying financial statements of St. Louis-Kansas City Carpenters Regional Annuity Fund (the "Fund"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statement of net assets available for benefits as of April 30, 2022 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements ("2022 financial statements") .

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Fund as of April 30, 2022 and the changes in its net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Fund 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.

Prior Period Financial Statements

The 2021 financial statements of St. Louis-Kansas City Carpenters Regional Annuity Fund were audited by predecessor auditors whose report dated February 2, 2022 expressed an unmodified opinion on those financial statements.

Responsibilities of Management for the 2022 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 Fund'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 Fund instrument, including all Fund amendments, administering the Fund, and determining that the Fund's transactions that are presented and disclosed in the financial statements are in conformity with the Fund'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.

Auditors' Responsibilities for the Audit of the 2022 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 auditors' 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 St. Louis-Kansas City Carpenters Regional Annuity Fund'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 Fund'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.

Supplemental Schedules Required by ERISA

Our audit was conducted for the purpose of forming an opinion on the 2022 financial statements as a whole. The supplemental Schedule of Assets (Held at End of Year) and Schedule of Reportable Transactions 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. 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 audit 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 is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Report on 2022 Additional Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The additional Schedules of Administrative Expenses are presented for purposes of additional analysis and are 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 audit 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 our opinion, the additional information is fairly stated in all material respects in relation to the financial statements as a whole.

Anders Minkler Huber & Helm LLP

April 10, 2023

St. Louis-Kansas City Carpenters Regional Annuity Fund
Statements of Net Assets Available for Benefits
April 30, 2022 and 2021

	2022	2021
Assets		
Investments, at Fair Value	$ 42,129,842	$ 24,046,272
Receivables		
Employer contributions	1,222,776	815,458
Accrued interest	82,332	76,478
Due from related party	-	3,196
Total Receivables	1,305,108	895,132
Property and Equipment, net	61,304	28,256
Other Assets		
Cash	637,651	388,989
Prepaid expense	1,413	2,291
Total Assets	44,135,318	25,360,940
Liabilities		
Accounts Payable and Accrued Expenses	31,681	45,072
Due to Related Party	27,524	6,849
Due to Broker	384,733	-
Total Liabilities	443,938	51,921
Net Assets Available for Benefits	$ 43,691,380	$ 25,309,019

St. Louis-Kansas City Carpenters Regional Annuity Fund
Statements of Changes in Net Assets Available for Benefits
Years Ended April 30, 2022 and 2021

	2022	2021
Additions to Net Assets:		
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	$ (3,042,807)	$ 495,962
Interest and dividends	379,428	310,693
Total Investment Income (Loss)	(2,663,379)	806,655
Less: investment expense	(44,182)	(38,650)
Net Investment Income (Loss)	(2,707,561)	768,005
Employer Contributions	20,109,542	13,710,427
Rollover Contributions	1,028,848	-
Other Income	257,108	225,000
Total Additions	18,687,937	14,703,432
Deductions from Net Assets:		
Administrative Expenses	305,576	190,185
Total Deductions	305,576	190,185
Net Increase	18,382,361	14,513,247
Net Assets Available for Benefits, Beginning of Year	25,309,019	10,795,772
Net Assets Available for Benefits, End of Year	$ 43,691,380	$ 25,309,019

1. Fund Description

The following description of the St. Louis-Kansas City Carpenters Regional Annuity Fund (the "Fund") provides only general information. Participants of the Fund should refer to the plan document and summary plan description for a more complete description of the Fund's provisions.

General

The Fund is a multiemployer defined contribution retirement plan. The Fund was established May 1, 2019 under a collective bargaining agreement ("CBA") between the Associated General Contractors of Missouri ("AGC"), the Home Builders Association of St. Louis and Eastern Missouri ("HBA"), Flooring Industry Council of Greater St. Louis ("FIC"), Southern Illinois Builders Association ("SIBA") and the St. Louis-Kansas City Carpenters Regional Council (the “CRC”), representing the various contractors (the “Employers”). The Fund was established to provide annuity benefits to members covered by the CBA between CRC, AGC, HBA, FIC, SIBA and the Employers signatory to the CBAs. The Fund is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

Administration of the Fund is the responsibility of the Board of Trustees ("Trustees") and is governed by a Joint Board consisting of equal representation from the Employers and Unions.

Eligibility

Employees are eligible to participate in the Fund on the date they begin working for an Employer required to contribute to the Fund. When a participant meets the requirements for their retirement benefits, they are entitled to benefits on the full amount of their individual accounts.

Employer Contributions

Employer contributions to the Fund are in accordance with CBAs with the Employers. Employers pay contributions with respect to each of their employees in the hourly amounts required by the applicable CBA. Participants are not required or permitted to contribute to the Fund. Rollover contributions from a participants' prior qualified plan are permissible.

Participant Accounts

The Fund maintains a separate individual account for each participant. Each participant's account is credited with contributions remitted to the Fund from Employers based on the participants' hours worked. In addition, these accounts get adjusted monthly for investment income (loss) less general and administrative expenses on a proportionate basis. Investment options are not participant directed. Benefit distributions are deducted from the participants' accounts when paid.

Vesting and Forfeitures

Participants are one hundred percent vested in their account balances once the participant has three or more years of credited service, has attained normal retirement age, the participant dies, or the participant is deemed disabled.

If a participant terminates before rendering three years of service and there are five consecutive one-year breaks in service, they generally forfeit the right to receive annuity benefits, and those amounts are used to pay general and administrative expenses, as stipulated in the plan document.

Payment of Benefits

Participants with three or more years of credited service are entitled to benefit payments beginning at the normal retirement age of 62, as provided by the plan document. The Fund permits early retirement beginning at the age of 55. Participants may elect to receive their annuity benefits in the form of a lump-sum distribution or through annual partial distributions that are no less than 5 percent of their participant balance at the time.

For the sole purpose of establishing the Fund's asset base, no benefits will be paid for a period of three years from May 1, 2019. As a result, all participants who become eligible to retire under the Fund on or before April 30, 2022, will be eligible to commence their benefit on or after May 1, 2022.

2. Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Fund have been prepared in accordance with the provisions of the Financial Accounting Standards Board ("FASB"), Accounting Standards Codification (the "FASB ASC"), which is the source of authoritative, non-governmental accounting principles generally accepted in the United States of America ("GAAP"). All references to authoritative accounting guidance contained in our disclosures are based on the general accounting topics within the FASB ASC.

Use of Estimates

The preparation of financial statements, in conformity with GAAP, requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and disclosures. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in fair value of investments includes the Fund's gains and losses on investments bought and sold, as well as held during the year.

Fair Value Measurements

The Fund follows guidance issued by the FASB on fair value measurements, which establishes a framework for measuring fair value, clarifies the definition of fair value within that framework, and expands disclosures about the use of fair value measurements. This guidance applies whenever fair value is the applicable measurement. The three general valuation techniques used to measure fair value are the market approach, cost approach, and income approach.

Employer Contributions Receivable

Employer contributions receivable represent Employer contributions due to the Fund for hours worked prior to the end for the Fund year, but not yet received by April 30. Employer contributions receivables are reported at their outstanding balances, net of an estimated reserve for doubtful accounts. Fund management estimates the allowance for doubtful accounts by regularly evaluating individual employer receivables and considers an Employer's financial condition, payment history, and current economic conditions. Employer contributions receivables are written off when deemed uncollectible. Fund management is of the opinion that no allowance is necessary as of April 30, 2022 and 2021.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Fund permits the payment of Fund expenses from Plan assets and are allocated to participant accounts at the end of the fiscal year.

Recent Accounting Pronouncements

Leases

The FASB has issued new guidance on the recognition of lease assets and lease liabilities by lessees for those leases previously classified as operating leases. The guidance requires a lessee to recognize in the statement of net assets available for benefits a liability of future lease payments and a right-of-use asset representing its right to use the underlying asset for the lease term. When measuring assets and liabilities arising from a lease, a lessee (and a lessor) should include payments to be made in optional periods only if the lessee is reasonably certain to exercise an option to extend the lease or not to exercise an option to terminate the lease. Similarly, optional payments to purchase the underlying asset should be included in the measurement of lease assets and lease liabilities only if the lessee is reasonably certain to exercise that purchase option. For leases with a term of 12 months or less, a lessee is permitted to make an accounting policy election by class of underlying asset not to recognize lease assets and lease liabilities. If a lessee makes this election, it should recognize lease expense for such leases generally on a straight-line basis over the lease term. The recognition, measurement, and presentation of expenses arising from a lease by a lessee have not significantly changed from previous GAAP.

There continues to be a differentiation between finance leases and operating leases. However, the principal difference from previous guidance is that the lease assets and lease liabilities arising from operating leases should be recognized in the statement of net assets available for benefits. The guidance will be required for the first fiscal year beginning after December 15, 2021. Based on a preliminary analysis, the Plan has not yet determined what impact, if any, this new guidance will have on its financial statements.

Credit Losses on Financial Instruments

The FASB has issued new guidance on the presentation of financial assets measured at amortized cost. Such assets will be presented at the net amount expected to be collected over their remaining contractual lives. Estimated credit losses will be based on relevant information about historical experience, current conditions, and reasonable and supportable forecasts that affect the collectibility of the reported amounts. The standard will also change the accounting for credit losses related to securities available for sale and purchased financial assets with a more-than-insignificant amount of credit deterioration since origination. The guidance will be required for the first fiscal year beginning after December 15, 2022.

3. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy which prioritizes the inputs to valuation techniques used to measure fair value into Levels 1, 2, and 3. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical instruments in active markets.
Level 2	Inputs to the valuation method to include quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in inactive markets, inputs other than quoted prices that are observable for the instrument, or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The instruments' fair value measurement levels 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 should maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for investments measured at fair value.

Level 1 investments consist of interest-bearing cash and U.S. government and agency securities. Interest-bearing cash is valued at the cost plus accrued interest, which approximates fair value. U.S. government and agency securities are valued at the closing price reported on the active market on which the individual securities are traded.

Level 2 investments consist of U.S. government and agency securities, municipal bonds, corporate bonds, and foreign bonds. U.S. government and agency securities, municipal bonds, corporate bonds, and foreign bonds are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Level 3 investments consist of a limited partnership. The limited partnership is valued at estimated fair value as determined by the partnerships' management and supported by independent sources and valuations. The fair value is based on estimates made in accordance with valuation guidelines in the Partnership Agreement and GAAP.

Investments also include a common collective trust fund that is valued at net assets value ("NAV") of shares of the bank of collective trust held by the Fund at year-end. The NAV is based on the fair value of the underlying investments held by the trust. The NAV is used as the practical expedient to estimate fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Fund 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.

The following table sets forth by level, within the fair value hierarchy, the Fund's assets at fair value as of April 30, as follows:

	2022			
		Fair Value Measurements		
	Total	Level 1	Level 2	Level 3
Interest-bearing cash	$ 3,423,549	$ 3,423,549	$ -	$ -
U.S. government and agency securities	4,442,586	1,783,931	2,658,655	-
Municipal bonds	2,155,899	-	2,155,899	-
Corporate bonds	6,681,463	-	6,681,463	-
Foreign bonds	680,857	-	680,857	-
Limited partnerships	5,743,377	-	-	5,743,377
Total assets in fair value hierarchy	23,127,731	$ 5,207,480	$ 12,176,874	$ 5,743,377
Investments measured at NAV	19,002,111			
	$ 42,129,842			

	2021			
		Fair Value Measurements		
	Total	Level 1	Level 2	Level 3
Interest bearing cash	$ 1,505,215	$ 1,505,215	$ -	$ -
U.S. government and agency securities	5,371,845	-	5,371,845	-
Municipal bonds	1,882,334	-	1,882,334	-
Corporate bonds	7,881,505	-	7,881,505	-
Total assets in fair value hierarchy	16,640,899	$ 1,505,215	$ 15,135,684	$ -
Investments measured at NAV	7,405,373			
	$ 24,046,272			

In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in the tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Investments measured at fair value based on NAV per share practical expedient as of April 30, are as follows:

	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
2022				
Collective Trust Fund:				
BNYM Mellon AFL-CIO SL Broad Market Stock Index Fund	$19,002,111	N/A	Daily	N/A
2021				
Collective Trust Fund:				
BNYM Mellon AFL-CIO SL Broad Market Stock Index Fund	$ 7,405,373	$ 8,375,000	Daily	N/A

The following table sets forth a summary of changes in the estimated fair value of the Fund's Level 3 assets for the years ended April 30:

Balance, April 30, 2021	$ -
Purchases, sales, issuances, and settlements (net)	6,000,000
Total gains (realized or unrealized) included in change in net assets	(256,623)
Balance, April 30, 2022	$ 5,743,377

The following table represents the Fund's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, as of April 30, and the significant unobservable inputs and the ranges of values for those inputs:

2022

Instrument	Fair Value	Valuation Technique(s)	Unobservable Inputs
Limited partnership	$ 5,743,377	Market Approach	Value of underlying assets of the partnership

4. Related Party Transactions

In accordance with an agreement among the Fund and other affiliated funds, certain common expenses relating to the operation of the office, including salaries, are allocated to and paid by each participating fund. Total reimbursements paid by the Fund to related funds for salaries and common expenses totaled $82,764 and $45,062 for the years ended April 30, 2022 and 2021, respectively. Total reimbursements received by the Fund from related funds for common expenses totaled $18,971 for the year ended April 30, 2021.

The following table details the amounts due to related funds and due from related funds as of April 30:

	2022	2021
Due to:		
St. Louis-Kansas City Carpenters Regional Council	$ -	$ 557
Carpenters' Pension Trust Fund of St. Louis	3,882	2,129
St. Louis-Kansas City Carpenters Regional Health Plan	8,188	4,163
St. Louis-Kansas City Carpenters Regional Joint Training Fund	1,809	-
Mid-America Carpenters Regional Benefits Services Inc	12,705	-
Kansas-City Pension	940	-
Total	$ 27,524	$ 6,849
Due from:		
Carpenters' Pension Trust Fund of St. Louis	$ -	$ 3,196
Total	$ -	$ 3,196

The Fund received $250,000 and $225,000 from the CRC during the years ended April 30, 2022 and 2021, respectively, to assist in the payment of Fund expenses incurred. These payments are recorded in other income on the statements of changes in net assets available for benefits.

5. Plan Amendments

On May 25, 2021 a Fund design was ratified removing the restriction so that all contributions, including, without limitation, rollover contributions, share equally in the investment earnings and losses, administrative expenses, and forfeitures returned to the Fund.

On October 13, 2021 the Fund was amended to clarify the valuation date and annual statatements for all participants with an accumulated share.

6. Fund Termination

It is the intent of the Trustees to continue the Fund in full force and effect; however, the right to discontinue the Fund is reserved by the Trustees. During termination, the Fund's assets should not be used for or diverted to purposes other than the exclusive benefit of the participants and beneficiaries. In the event of termination, the net assets of the Fund will be allocated as prescribed by ERISA and its regulations.

7. Tax Status of Fund

The IRS has determined and informed the Trustees by a letter dated April 3, 2020, that the Fund and related Trust, as then designed, was in compliance with the applicable sections of the Internal Revenue Code ("IRC"). The Fund has been amended since receiving the determination letter. However, the Trustees believe that the Fund is designed and is currently being operated in compliance with applicable requirements of the IRC and therefore beleives that the Fund is qualified and the related trust is tax-exempt.

In accordance with GAAP, Fund management is required to evaluate tax positions taken by the Fund and recognize a tax liability if the Fund has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The Fund's management has analyzed the tax positions taken by the Fund and has concluded that as of April 30, 2022 and 2021, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. Management believes the Fund is no longer subject to income tax examinations for years prior to 2018. The Fund is also subject to routine audits by the DOL, generally for six years after the statutory due date of the annual information return. There are currently no audits in progress for any tax periods.

8. Risks and Uncertainties

Concentrations of Credit Risk

Financial instruments that subject the Plan to concentrations of credit and market risk consist of cash, investments, and receivables. The Plan maintains its cash primarily with one financial institution. Deposits at this bank are insured by the Federal Deposit Insurance Corporation up to $250,000. At April 30, 2022, there were cash balances of $393,727 in excess of FDIC limits at the bank.

Investments

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

Employer Contribution Receivables

The majority of the receivables are from contractors concentrated in the carpentry industry. The Fund generally does not require collateral, but in some cases can require a performance bond.

9. Subsequent Events

The Plan has evaluated subsequent events through April 10, 2023, the date the financial statements were available to be issued.

On August 11, 2022 the Trustees approved an amendment to amend the Fund's definition of earliest retirement age to permit distributions at any time after participation begins to draw a pension from the Carpenters Pension Trust Fund of St. Louis, the Carpenters Pension Trust Fund of Kansas City, the Carpenters Pension Plan of Illinois, or the Kansas Construction Trades Open End Pension Trust.

On October 13, 2022 the Fund was amended to clarify the criteria for a withdrawal of benefits from the Fund.

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	INTEREST-BEARING CASH:		
	FINANCIAL SQUARE TR GOVERNMENT INST CL FD #465	$ 3,423,549	$ 3,423,549
	TOTAL INTEREST BEARING CASH	3,423,549	3,423,549
	U.S. GOVERNMENT AND AGENCY:		
	FFCB NT 0.25% 5/22/23	99,676	97,973
	FFCB NT 0.8% 7/21/28	124,949	109,318
	FFCB NT 2.08% 11/27/19	75,000	68,864
	FHLB NT 0.5% 4/14/25	99,651	93,352
	FHLB NT 1.375% 2/17/23	74,862	74,702
	FHLB NT 2.875% 6/14/24	108,110	100,299
	FHLB NT 2.875% 9/13/24	79,265	75,132
	FHLMC NT 0.25% 6/8/22	174,895	174,920
	FHLMC POOL #RE6076 2% 12/1/50	132,514	112,803
	FHR 2020-5042 CL LK 2% 11/25/50	130,474	114,993
	FHR 2021-5081 CL QA 2% 12/25/50	138,467	120,172
	FN POOL #AL3922 2.5% 7/1/28	48,430	44,669
	FN POOL #MA4191 2% 11/1/50	134,327	114,610
	FN UMBS POOL #B08088 3% 11/1/39	28,552	26,755
	FN UMBS POOL #BP1352 3% 3/1/50	25,118	23,207
	FN UMBS POOL #MA4054 2.5% 6/1/40	79,413	70,371
	FNMA POOL # BK9890 5% 8/1/48	11,165	11,128
	FNMA POOL #AL3107 3% 11/1/32	57,063	51,672
	FNMA POOL #MA2979 2.5% 4/1/32	19,003	17,915
	FNMA POOL #MA3351 3% 4/1/48	6,061	5,642
	FNR 2011-126 CL CL 2% 12/25/41	53,271	45,209
	FNR 2013-10 CL UC 2% 2/25/43	21,986	20,056
	FNR 2017-88 CL JH 3% 11/25/46	3,074	2,991
	FNR 2019-25 CL PD 2.5% 5/25/48	36,355	34,481
	FNR 2019-68 CL B 3% 11/25/49	27,899	25,749
	FNR 2019-77 CL JC 3% 06/25/45	770	758
	FNR 2019-78 CL VD 3% 1/25/40	33,979	33,395
	FR POOL #RE6028 3% 4/1/50	29,953	27,100
	FR UMBS POOL #RB5033 3% 2/1/40	21,768	20,325
	FR UMBS POOL #RB5038 3% 3/1/40	26,043	24,209
	FR UMBS POOL #RB5090 2% 11/1/40	112,827	98,319
	FR UMBS POOL #RB5095 2% 12/1/40	68,594	59,522
	FR UMBS POOL #SD8106 2% 11/1/50	136,075	116,750
	G2 POOL #MA6645 2.5% 5/20/50	64,681	57,547

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	U.S. GOVERNMENT AND AGENCY (CONTINUED):		
	GNR 2014-131 CL DM 3% 2/20/44	$ 10,782	$ 10,405
	GNR 2017-73 CL JT 2.75% 9/20/46	1,198	1,198
	GNR 2018-15 CL LV 3% 6/20/37	36,138	35,266
	GNR 2020-12 CL AD 2.4% 7/16/53	128,705	116,763
	GNR 2020-24 CL AC 2.35% 2/16/61	127,233	116,510
	GNR 2020-28 CL AK 2.35% 9/16/61	149,604	135,505
	US TREASURY BD 1.75% 8/15/41	194,289	158,515
	US TREASURY BD 2% 11/15/41	160,294	132,475
	US TREASURY BOND 2.25% 8/15/46	290,679	232,353
	US TREASURY BOND 2.5% 2/15/46	104,133	88,762
	US TREASURY BOND 4.5% 2/15/36	69,129	59,664
	US TREASURY NOTE 0.875% 11/15/30	151,931	135,600
	US TREASURY NT 1.625% 10/31/26	99,031	94,426
	US TREASURY NT 1.75% 7/15/22	75,718	75,139
	US TREASURY NT 2% 6/30/24	76,063	73,817
	US TREASURY NT 2.25% 3/31/26	158,911	141,274
	US TREASURY NT 2.25% 4/30/24	149,590	148,683
	US TREASURY NT 2.625% 1/31/26	116,273	108,767
	US TREASURY NT 2.625% 2/15/29	80,804	73,489
	US TREASURY NT 2.75% 5/31/23	119,609	115,657
	US TREASURY NT 2.75% 6/30/25	79,342	74,649
	US TREASURY NT 3.125% 11/15/28	78,014	70,661
	US TRSY INFL NT 0.250% 1/15/25	166,548	168,100
	TOTAL U.S. GOVERNMENT AND AGENCY	4,908,288	4,442,586
	MUNICIPAL BONDS:		
	AMER PWR OH TXBL 2.563% 02/15/26	50,000	$48,200
	BRECKSVILLE OH S/D GO 0% 12/1/30	46,170	$46,851
	BROWARD CNTY FL TXBL 2.404% 10/1/27	50,000	$46,875
	BRUNSWICK CNTY NC TXBL 2.1% 4/1/23	40,000	$39,974
	CA ST UNIV TXBL 2.248% 10/1/26	50,000	$47,317
	CENTRAL AZ TXBL COPS 1.975% 7/1/28	160,000	$142,990
	CINCINNATI OH TXBL GO 1.88% 12/1/31	85,733	$73,590
	CO ST BRD TXBL 1.847% 3/1/24	50,000	$49,048
	DENVER CO TXBL HSG 2.303% 12/1/25	50,000	$48,181
	E GRAND RAPIDS MI S/D 2.284% 5/1/26	65,000	$62,821
	ESTES PARK CO TXBL 2.746% 11/1/26	50,000	$48,739
	FRASER MI S/D TXBL GO 2.088% 5/1/25	50,000	$48,323

St. Louis-Kansas City Carpenters Regional Annuity Fund
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April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MUNICIPAL BONDS (CONTINUED):		
	GREENSBORO NC TXBL 2.568% 11/1/27	$ 50,000	$ 47,884
	HARRIS CNTY TX TXBL 3.481% 5/15/42	150,000	130,949
	IA ST TXBL 1.5% 7/1/26	100,000	91,342
	KENT OH ST UNIV TXBL 1.875% 5/1/23	75,000	74,567
	LIBERTY CTR OH SD TXBL GO 0% 11/1/22	132,388	133,627
	MIAMI DADE FL TXBL 2.601% 10/1/29	50,000	46,505
	MO ST HLTH & EDU TXBL 2.744% 10/1/26	50,000	48,440
	MONTGOMERY VA TXBL 2.342% 6/1/25	40,000	38,809
	NY CITY NY HSG TXBL 2.578% 5/1/26	60,000	57,945
	OH ST HOSP TXBL 2.785% 1/1/31	50,000	46,206
	PATOKA LAKE IN TXBL 2.48% 1/1/27	60,000	57,643
	PIKE CNTY PA TXBL GO 1.75% 12/1/29	150,000	134,292
	PRINCE GEORGE MD TXBL 1.922% 9/15/32	110,000	93,981
	SAN JOSE CA TXBL GO 1.86% 9/1/29	100,000	87,935
	SANDUSKY OH S/D TXBL GO 0% 11/1/22	60,973	64,352
	SANTA MONICA CA TXBL 4.011% 8/1/32	145,000	145,254
	TX ST UNIV OF TX TXBL 2.351% 3/15/26	50,000	48,027
	UNIV OF NE NE TXBL 2.075% 10/1/25	50,000	48,441
	WY CO KS SD #500 TXBL 1.95% 9/1/26	60,000	56,791
	TOTAL MUNICIPAL BONDS	2,290,264	2,155,899
	CORPORATE BONDS:		
	ADOBE INC NT 1.9% 2/1/25	64,862	62,773
	ADVANCE AUTO PARTS NT 1.75% 10/1/27	69,770	61,364
	ADVENT HLTH SYST 2.952% 3/1/29	50,000	46,642
	AIR LEASE NT 2.3% 2/1/25	76,332	71,287
	AIR PRODS & CHEMS NT 1.5% 10/15/25	89,981	84,457
	ALEXANDRIA RE NT 2.75% 12/15/29	29,621	26,899
	AMEREN ILLINOIS NT 3.8% 5/15/28	154,726	129,347
	AMERICAN EXPRESS NT 4.05% 5/3/29	99,813	99,065
	AMERIPRISE FINL NT 2.875% 9/15/26	51,640	48,433
	AMGEN INC NT 2.2% 2/21/27	39,915	37,140
	AON CORP NT 2.2% 11/15/22	24,995	24,958
	APPLE INC NT 1.125% 5/11/25	99,821	94,264
	APPLIED MATERIALS NT 3.9% 10/1/25	54,630	50,856
	AUTOZONE INC NT 1.65% 1/15/31	59,818	48,184
	BAKER HUGHES LLC NT 3.337% 12/15/27	41,341	38,231
	BANK 2020-BN25 CL A2 2.76% 1/15/63	66,948	62,571

St. Louis-Kansas City Carpenters Regional Annuity Fund
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April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COPORATE BONDS (CONTINUED):		
	BANK OF AMERICA NT 3.875% 8/1/25	$ 48,385	$ 45,144
	BANK OF NY NT 3.95% 11/18/25	54,603	50,816
	BB&T CORP NT 3.05% 6/20/22	51,216	50,038
	BERKSHIRE HATHAWAY NT 4.45% 1/15/49	47,188	38,448
	BK OF AMER NT V/R 10/24/31	100,000	81,312
	BORGWARNER INC NT 4.375% 3/15/45	42,972	35,604
	BP CAP MKTS NT 3.194% 4/6/25	119,856	108,999
	BRISTOL MYERS NT 6.8% 11/15/26	57,396	50,918
	BRUNSWICK CORP NT 4.4% 9/15/32	77,170	73,740
	BURLINGTON NORTH NT 5.4% 6/1/41	38,921	32,858
	CAMDEN PPTY TR NT 4.25% 1/15/24	53,552	50,377
	CAPITAL ONE FINL NT 3.2% 2/5/25	75,938	68,796
	CATERPILLAR FINL NT 2.15% 11/8/24	49,953	48,889
	CH ROBINSON NT 4.2% 4/15/28	38,490	34,750
	CINTAS CORPORATION NT 4% 5/1/32	139,920	138,737
	CITIGROUP INC NT V/R 1/29/31	45,000	39,104
	COCA-COLA NT 3.375% 3/25/27	74,986	74,839
	COMCAST CORP NT 3.45% 2/1/50	39,904	32,966
	COMCAST CORP NT 4.7% 10/15/48	87,557	60,536
	COMERICA INC NT 3.8% 7/22/26	31,821	29,462
	COMMONWEALTH EDISON NT 3% 3/1/50	74,897	59,097
	CONOCOPHILLIPS NT 4.95% 3/15/26	58,025	52,582
	COSTCO WHOLESALE NT 1.375% 6/20/27	74,831	67,653
	EMERSON ELEC NT 0.875% 10/15/26	149,568	133,734
	ENTERPRISE PRODS NT 3.2% 2/15/52	59,540	43,997
	ESTEE LAUDER CO NT 2% 12/1/24	49,711	48,645
	EXPRESS SCRIPTS NT 3% 7/15/23	25,440	24,872
	GATX CORP NT 3.85% 3/30/27	71,262	64,074
	GENERAL DYNAMICS NT 3.5% 4/1/27	69,406	69,329
	GENERAL MOTORS NT V/R 3/8/24	75,000	74,474
	GEORGIA PACIFIC NT 7.75% 11/15/29	35,702	30,845
	GOLDMAN SACHS NT 3.5% 4/1/25	74,973	73,868
	HOLLYFRONTIER NT 2.625% 10/1/23	74,921	73,386
	INTERCONTINENTAL NT 3.45% 9/21/23	52,354	50,319
	INTUIT INC NT 0.65% 7/15/23	109,974	107,370
	JOHN DEERE NT 2.05% 1/9/25	69,980	68,020
	JOHNSON & JOHNSON NT 0.55% 9/1/25	134,853	124,268
	JPMORGAN CHASE NT 3.9% 7/15/25	48,465	45,179

St. Louis-Kansas City Carpenters Regional Annuity Fund
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April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	KC SOUTHERN NT 2.875% 11/15/29	$ 35,257	$ 31,815
	KEY BANK NT 3.4% 5/20/26	95,470	82,861
	KIMBERLY-CLARK NT 3.1% 3/26/30	69,946	66,293
	KINDER MORGAN NT 2% 2/15/31	69,342	57,716
	LOEWS CORP NT 3.75% 4/1/26	37,696	35,215
	LOUISVILLE G&E NT 5.125% 11/15/40	50,297	40,828
	MASTERCARD INC NT 2% 3/3/25	49,880	48,583
	MASTERCARD NT 3.3% 3/26/27	79,777	79,402
	MEAD JOHNSON NT 4.125% 11/15/25	49,395	45,808
	METLIFE INC NT 3.6% 4/10/24	144,440	130,935
	MID-AMERICA APTS NT 2.75% 3/15/30	39,905	36,155
	NATIONAL FUEL GAS NT 5.2% 7/15/25	82,723	76,462
	NEVADA POWER NT 5.375% 9/15/40	62,694	53,100
	NIKE INC NT 2.4% 3/27/25	79,891	78,226
	NORTHERN TR CORP NT 3.95% 10/30/25	55,031	50,664
	OCCIDENTAL CLG NT 2.515% 10/1/29	50,000	43,863
	ORACLE CORP NT 2.5% 4/1/25	106,502	95,363
	PACCAR FINANCIAL CORP NT 3.4% 8/9/23	57,488	55,432
	PARKER-HANNIFIN NT 3.25% 6/14/29	31,097	28,025
	PEPSICO NT 0.75% 5/1/23	99,802	98,374
	PFIZER INC NT 4% 3/15/49	107,769	87,307
	PINNACLE WEST CAP NT 1.3% 6/15/25	101,872	92,447
	PNC FINANCIAL SVCS NT 1.15% 8/13/26	39,924	36,258
	PPG INDUSTRIES NT 3.2% 3/15/23	56,872	55,216
	PRAXAIR INC NT 2% 8/10/50	134,305	91,558
	PRECISION CASTPARTS NT 3.9% 1/15/43	140,018	105,524
	PROCTER GAMBLE NT 2.8% 3/25/27	152,148	135,981
	PROLOGIS LP NT 1.25% 10/15/30	129,506	105,070
	PUBLIC SERVICE NT 4.75% 8/15/41	48,270	39,242
	PUBLIC STORAGE NT V/R 4/23/24	155,000	154,564
	PUGET SOUND ENERGY NT 5.483% 6/1/35	62,644	54,082
	REALTY INCOME CORP NT 3.1% 12/15/29	26,835	23,159
	REALTY INCOME NT 4.125% 10/15/26	54,937	50,453
	ROPER TECHNOLOGIES NT 2% 6/30/30	59,326	50,346
	STANFORD UNIV NT 2.413% 6/1/50	85,000	63,850
	STATE STREET NT V/R 11/1/25	50,000	48,534
	TOLEDO EDISON CO NT 6.15% 5/15/37	55,319	46,746
	TOYOTA MOTOR CREDIT NT 0.5% 8/14/23	134,896	131,301

St. Louis-Kansas City Carpenters Regional Annuity Fund
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(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	TRAVELERS COS NT 3.75% 5/15/46	$ 130,154	$ 94,641
	UNILEVER CAP NT 0.375% 9/14/23	149,808	145,139
	UNION PACIFIC CORP NT 4.15% 1/15/45	33,387	27,844
	US BANCORP NT 3.375% 2/5/24	57,693	55,210
	VALERO ENERGY NT 3.4% 9/15/26	25,784	24,485
	VERIZON COMMN NT 2.65% 11/20/40	74,930	56,746
	WELLS FARGO & CO NT 3% 10/23/26	51,327	47,743
	WELLTOWER INC NT 2.7% 2/15/27	29,968	28,631
	WW GRAINGER NT 4.6% 6/15/45	137,540	101,378
	XILINX INC NT 2.95% 6/1/24	56,432	54,606
	YALE UNIV NT 0.873% 4/15/25	100,000	93,766
	TOTAL CORPORATE BONDS	7,446,240	6,681,463
	FOREIGN BONDS:		
	BELL CANADA NT 3.2% 2/15/52	79,969	62,039
	CANADIAN NATL NT 2.45% 5/1/50	88,084	64,360
	DH EUROPE FIN NT 2.6% 11/15/29	24,976	22,602
	ENBRIDGE INC NT 2.5% 1/15/25	24,954	24,246
	MAGNA INTL NT 4.15% 10/1/25	59,700	55,876
	MITSUBISHI UFJ FIN NT V/R 4/19/28	125,000	123,158
	ROGERS COMM NT 7.5% 8/15/38	78,760	63,995
	SUNCOR ENERGY NT 2.8% 5/15/23	54,947	54,820
	TORONTO DOMINION BK NT 0.45% 9/11/23	149,786	145,250
	TRANSCANADA NT 7.7% 6/15/29	76,026	64,511
	TOTAL FOREIGN BONDS	762,202	680,857
	LIMITED PARTNERSHIP:		
	PROLOAN BOND FUND, LLC	6,000,000	5,743,377
	TOTAL LIMITED PARTNERSHIP	6,000,000	5,743,377
	COLLECTIVE TRUST FUND:		
	BNYM MELLON AFL-CIO SL BROAD MARKET STOCK INDEX FD	19,498,655	19,002,111
	TOTAL COLLECTIVE TRUST FUND	19,498,655	19,002,111
	TOTAL ASSETS AT END OF YEAR	$ 44,329,198	$ 42,129,842

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended April 30, 2022

Single transaction in excess of 5% of the fair value of plan assets at the beginning of the plan year: none

Series of transactions with the same issue in excess of 5% of the fair value of plan assets at the beginning of the plan year: none

Series of transactions in excess of 5% of the fair value of plan assets at the beginning of the plan year

Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Proloan	Proloan Bond Fund, LLC	$ 6,000,000	$ -	$ 6,000,000	$ 6,000,000	$ -
Commerce Bank	Financial Square TR Government (143)	3,704,097	-	3,704,097	3,704,097	-
Commerce Bank	Financial Square TR Government (17)	-	1,634,995	1,634,995	1,634,995	-

* A party-in-interest as defined by ERISA.

St. Louis-Kansas City Carpenters Regional Annuity Fund
Schedules of Administrative Expenses
Years Ended April 30, 2022 and 2021

	2022	2021
Bank administrative fees	$ 19,505	$ 13,777
Contract administrator fees	14,490	2,467
Depreciation	328	99
Insurance - general	1,841	1,354
Investment expenses - consulting fees	30,360	26,602
Meetings and conventions	255	-
Miscellaneous	2,521	-
Office supplies and expense	9,926	3,941
Payroll audit expense	10,668	6,731
Printing and postage	25,208	19,372
Professional fees - consulting	659	21,000
Professional fees - legal and accounting	58,090	49,453
Salaries and benefits	131,725	45,389
	$ 305,576	$ 190,185

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	INTEREST-BEARING CASH:		
	FINANCIAL SQUARE TR GOVERNMENT INST CL FD #465	$ 3,423,549	$ 3,423,549
	TOTAL INTEREST BEARING CASH	3,423,549	3,423,549
	U.S. GOVERNMENT AND AGENCY:		
	FFCB NT 0.25% 5/22/23	99,676	97,973
	FFCB NT 0.8% 7/21/28	124,949	109,318
	FFCB NT 2.08% 11/27/19	75,000	68,864
	FHLB NT 0.5% 4/14/25	99,651	93,352
	FHLB NT 1.375% 2/17/23	74,862	74,702
	FHLB NT 2.875% 6/14/24	108,110	100,299
	FHLB NT 2.875% 9/13/24	79,265	75,132
	FHLMC NT 0.25% 6/8/22	174,895	174,920
	FHLMC POOL #RE6076 2% 12/1/50	132,514	112,803
	FHR 2020-5042 CL LK 2% 11/25/50	130,474	114,993
	FHR 2021-5081 CL QA 2% 12/25/50	138,467	120,172
	FN POOL #AL3922 2.5% 7/1/28	48,430	44,669
	FN POOL #MA4191 2% 11/1/50	134,327	114,610
	FN UMBS POOL #B08088 3% 11/1/39	28,552	26,755
	FN UMBS POOL #BP1352 3% 3/1/50	25,118	23,207
	FN UMBS POOL #MA4054 2.5% 6/1/40	79,413	70,371
	FNMA POOL # BK9890 5% 8/1/48	11,165	11,128
	FNMA POOL #AL3107 3% 11/1/32	57,063	51,672
	FNMA POOL #MA2979 2.5% 4/1/32	19,003	17,915
	FNMA POOL #MA3351 3% 4/1/48	6,061	5,642
	FNR 2011-126 CL CL 2% 12/25/41	53,271	45,209
	FNR 2013-10 CL UC 2% 2/25/43	21,986	20,056
	FNR 2017-88 CL JH 3% 11/25/46	3,074	2,991
	FNR 2019-25 CL PD 2.5% 5/25/48	36,355	34,481
	FNR 2019-68 CL B 3% 11/25/49	27,899	25,749
	FNR 2019-77 CL JC 3% 06/25/45	770	758
	FNR 2019-78 CL VD 3% 1/25/40	33,979	33,395
	FR POOL #RE6028 3% 4/1/50	29,953	27,100
	FR UMBS POOL #RB5033 3% 2/1/40	21,768	20,325
	FR UMBS POOL #RB5038 3% 3/1/40	26,043	24,209
	FR UMBS POOL #RB5090 2% 11/1/40	112,827	98,319
	FR UMBS POOL #RB5095 2% 12/1/40	68,594	59,522
	FR UMBS POOL #SD8106 2% 11/1/50	136,075	116,750
	G2 POOL #MA6645 2.5% 5/20/50	64,681	57,547

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	U.S. GOVERNMENT AND AGENCY (CONTINUED):		
	GNR 2014-131 CL DM 3% 2/20/44	$ 10,782	$ 10,405
	GNR 2017-73 CL JT 2.75% 9/20/46	1,198	1,198
	GNR 2018-15 CL LV 3% 6/20/37	36,138	35,266
	GNR 2020-12 CL AD 2.4% 7/16/53	128,705	116,763
	GNR 2020-24 CL AC 2.35% 2/16/61	127,233	116,510
	GNR 2020-28 CL AK 2.35% 9/16/61	149,604	135,505
	US TREASURY BD 1.75% 8/15/41	194,289	158,515
	US TREASURY BD 2% 11/15/41	160,294	132,475
	US TREASURY BOND 2.25% 8/15/46	290,679	232,353
	US TREASURY BOND 2.5% 2/15/46	104,133	88,762
	US TREASURY BOND 4.5% 2/15/36	69,129	59,664
	US TREASURY NOTE 0.875% 11/15/30	151,931	135,600
	US TREASURY NT 1.625% 10/31/26	99,031	94,426
	US TREASURY NT 1.75% 7/15/22	75,718	75,139
	US TREASURY NT 2% 6/30/24	76,063	73,817
	US TREASURY NT 2.25% 3/31/26	158,911	141,274
	US TREASURY NT 2.25% 4/30/24	149,590	148,683
	US TREASURY NT 2.625% 1/31/26	116,273	108,767
	US TREASURY NT 2.625% 2/15/29	80,804	73,489
	US TREASURY NT 2.75% 5/31/23	119,609	115,657
	US TREASURY NT 2.75% 6/30/25	79,342	74,649
	US TREASURY NT 3.125% 11/15/28	78,014	70,661
	US TRSY INFL NT 0.250% 1/15/25	166,548	168,100
	TOTAL U.S. GOVERNMENT AND AGENCY	4,908,288	4,442,586
	MUNICIPAL BONDS:		
	AMER PWR OH TXBL 2.563% 02/15/26	50,000	$48,200
	BRECKSVILLE OH S/D GO 0% 12/1/30	46,170	$46,851
	BROWARD CNTY FL TXBL 2.404% 10/1/27	50,000	$46,875
	BRUNSWICK CNTY NC TXBL 2.1% 4/1/23	40,000	$39,974
	CA ST UNIV TXBL 2.248% 10/1/26	50,000	$47,317
	CENTRAL AZ TXBL COPS 1.975% 7/1/28	160,000	$142,990
	CINCINNATI OH TXBL GO 1.88% 12/1/31	85,733	$73,590
	CO ST BRD TXBL 1.847% 3/1/24	50,000	$49,048
	DENVER CO TXBL HSG 2.303% 12/1/25	50,000	$48,181
	E GRAND RAPIDS MI S/D 2.284% 5/1/26	65,000	$62,821
	ESTES PARK CO TXBL 2.746% 11/1/26	50,000	$48,739
	FRASER MI S/D TXBL GO 2.088% 5/1/25	50,000	$48,323

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MUNICIPAL BONDS (CONTINUED):		
	GREENSBORO NC TXBL 2.568% 11/1/27	$ 50,000	$ 47,884
	HARRIS CNTY TX TXBL 3.481% 5/15/42	150,000	130,949
	IA ST TXBL 1.5% 7/1/26	100,000	91,342
	KENT OH ST UNIV TXBL 1.875% 5/1/23	75,000	74,567
	LIBERTY CTR OH SD TXBL GO 0% 11/1/22	132,388	133,627
	MIAMI DADE FL TXBL 2.601% 10/1/29	50,000	46,505
	MO ST HLTH & EDU TXBL 2.744% 10/1/26	50,000	48,440
	MONTGOMERY VA TXBL 2.342% 6/1/25	40,000	38,809
	NY CITY NY HSG TXBL 2.578% 5/1/26	60,000	57,945
	OH ST HOSP TXBL 2.785% 1/1/31	50,000	46,206
	PATOKA LAKE IN TXBL 2.48% 1/1/27	60,000	57,643
	PIKE CNTY PA TXBL GO 1.75% 12/1/29	150,000	134,292
	PRINCE GEORGE MD TXBL 1.922% 9/15/32	110,000	93,981
	SAN JOSE CA TXBL GO 1.86% 9/1/29	100,000	87,935
	SANDUSKY OH S/D TXBL GO 0% 11/1/22	60,973	64,352
	SANTA MONICA CA TXBL 4.011% 8/1/32	145,000	145,254
	TX ST UNIV OF TX TXBL 2.351% 3/15/26	50,000	48,027
	UNIV OF NE NE TXBL 2.075% 10/1/25	50,000	48,441
	WY CO KS SD #500 TXBL 1.95% 9/1/26	60,000	56,791
	TOTAL MUNICIPAL BONDS	2,290,264	2,155,899
	CORPORATE BONDS:		
	ADOBE INC NT 1.9% 2/1/25	64,862	62,773
	ADVANCE AUTO PARTS NT 1.75% 10/1/27	69,770	61,364
	ADVENT HLTH SYST 2.952% 3/1/29	50,000	46,642
	AIR LEASE NT 2.3% 2/1/25	76,332	71,287
	AIR PRODS & CHEMS NT 1.5% 10/15/25	89,981	84,457
	ALEXANDRIA RE NT 2.75% 12/15/29	29,621	26,899
	AMEREN ILLINOIS NT 3.8% 5/15/28	154,726	129,347
	AMERICAN EXPRESS NT 4.05% 5/3/29	99,813	99,065
	AMERIPRISE FINL NT 2.875% 9/15/26	51,640	48,433
	AMGEN INC NT 2.2% 2/21/27	39,915	37,140
	AON CORP NT 2.2% 11/15/22	24,995	24,958
	APPLE INC NT 1.125% 5/11/25	99,821	94,264
	APPLIED MATERIALS NT 3.9% 10/1/25	54,630	50,856
	AUTOZONE INC NT 1.65% 1/15/31	59,818	48,184
	BAKER HUGHES LLC NT 3.337% 12/15/27	41,341	38,231
	BANK 2020-BN25 CL A2 2.76% 1/15/63	66,948	62,571

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COPORATE BONDS (CONTINUED):		
	BANK OF AMERICA NT 3.875% 8/1/25	$ 48,385	$ 45,144
	BANK OF NY NT 3.95% 11/18/25	54,603	50,816
	BB&T CORP NT 3.05% 6/20/22	51,216	50,038
	BERKSHIRE HATHAWAY NT 4.45% 1/15/49	47,188	38,448
	BK OF AMER NT V/R 10/24/31	100,000	81,312
	BORGWARNER INC NT 4.375% 3/15/45	42,972	35,604
	BP CAP MKTS NT 3.194% 4/6/25	119,856	108,999
	BRISTOL MYERS NT 6.8% 11/15/26	57,396	50,918
	BRUNSWICK CORP NT 4.4% 9/15/32	77,170	73,740
	BURLINGTON NORTH NT 5.4% 6/1/41	38,921	32,858
	CAMDEN PPTY TR NT 4.25% 1/15/24	53,552	50,377
	CAPITAL ONE FINL NT 3.2% 2/5/25	75,938	68,796
	CATERPILLAR FINL NT 2.15% 11/8/24	49,953	48,889
	CH ROBINSON NT 4.2% 4/15/28	38,490	34,750
	CINTAS CORPORATION NT 4% 5/1/32	139,920	138,737
	CITIGROUP INC NT V/R 1/29/31	45,000	39,104
	COCA-COLA NT 3.375% 3/25/27	74,986	74,839
	COMCAST CORP NT 3.45% 2/1/50	39,904	32,966
	COMCAST CORP NT 4.7% 10/15/48	87,557	60,536
	COMERICA INC NT 3.8% 7/22/26	31,821	29,462
	COMMONWEALTH EDISON NT 3% 3/1/50	74,897	59,097
	CONOCOPHILLIPS NT 4.95% 3/15/26	58,025	52,582
	COSTCO WHOLESALE NT 1.375% 6/20/27	74,831	67,653
	EMERSON ELEC NT 0.875% 10/15/26	149,568	133,734
	ENTERPRISE PRODS NT 3.2% 2/15/52	59,540	43,997
	ESTEE LAUDER CO NT 2% 12/1/24	49,711	48,645
	EXPRESS SCRIPTS NT 3% 7/15/23	25,440	24,872
	GATX CORP NT 3.85% 3/30/27	71,262	64,074
	GENERAL DYNAMICS NT 3.5% 4/1/27	69,406	69,329
	GENERAL MOTORS NT V/R 3/8/24	75,000	74,474
	GEORGIA PACIFIC NT 7.75% 11/15/29	35,702	30,845
	GOLDMAN SACHS NT 3.5% 4/1/25	74,973	73,868
	HOLLYFRONTIER NT 2.625% 10/1/23	74,921	73,386
	INTERCONTINENTAL NT 3.45% 9/21/23	52,354	50,319
	INTUIT INC NT 0.65% 7/15/23	109,974	107,370
	JOHN DEERE NT 2.05% 1/9/25	69,980	68,020
	JOHNSON & JOHNSON NT 0.55% 9/1/25	134,853	124,268
	JPMORGAN CHASE NT 3.9% 7/15/25	48,465	45,179

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	KC SOUTHERN NT 2.875% 11/15/29	$ 35,257	$ 31,815
	KEY BANK NT 3.4% 5/20/26	95,470	82,861
	KIMBERLY-CLARK NT 3.1% 3/26/30	69,946	66,293
	KINDER MORGAN NT 2% 2/15/31	69,342	57,716
	LOEWS CORP NT 3.75% 4/1/26	37,696	35,215
	LOUISVILLE G&E NT 5.125% 11/15/40	50,297	40,828
	MASTERCARD INC NT 2% 3/3/25	49,880	48,583
	MASTERCARD NT 3.3% 3/26/27	79,777	79,402
	MEAD JOHNSON NT 4.125% 11/15/25	49,395	45,808
	METLIFE INC NT 3.6% 4/10/24	144,440	130,935
	MID-AMERICA APTS NT 2.75% 3/15/30	39,905	36,155
	NATIONAL FUEL GAS NT 5.2% 7/15/25	82,723	76,462
	NEVADA POWER NT 5.375% 9/15/40	62,694	53,100
	NIKE INC NT 2.4% 3/27/25	79,891	78,226
	NORTHERN TR CORP NT 3.95% 10/30/25	55,031	50,664
	OCCIDENTAL CLG NT 2.515% 10/1/29	50,000	43,863
	ORACLE CORP NT 2.5% 4/1/25	106,502	95,363
	PACCAR FINANCIAL CORP NT 3.4% 8/9/23	57,488	55,432
	PARKER-HANNIFIN NT 3.25% 6/14/29	31,097	28,025
	PEPSICO NT 0.75% 5/1/23	99,802	98,374
	PFIZER INC NT 4% 3/15/49	107,769	87,307
	PINNACLE WEST CAP NT 1.3% 6/15/25	101,872	92,447
	PNC FINANCIAL SVCS NT 1.15% 8/13/26	39,924	36,258
	PPG INDUSTRIES NT 3.2% 3/15/23	56,872	55,216
	PRAXAIR INC NT 2% 8/10/50	134,305	91,558
	PRECISION CASTPARTS NT 3.9% 1/15/43	140,018	105,524
	PROCTER GAMBLE NT 2.8% 3/25/27	152,148	135,981
	PROLOGIS LP NT 1.25% 10/15/30	129,506	105,070
	PUBLIC SERVICE NT 4.75% 8/15/41	48,270	39,242
	PUBLIC STORAGE NT V/R 4/23/24	155,000	154,564
	PUGET SOUND ENERGY NT 5.483% 6/1/35	62,644	54,082
	REALTY INCOME CORP NT 3.1% 12/15/29	26,835	23,159
	REALTY INCOME NT 4.125% 10/15/26	54,937	50,453
	ROPER TECHNOLOGIES NT 2% 6/30/30	59,326	50,346
	STANFORD UNIV NT 2.413% 6/1/50	85,000	63,850
	STATE STREET NT V/R 11/1/25	50,000	48,534
	TOLEDO EDISON CO NT 6.15% 5/15/37	55,319	46,746
	TOYOTA MOTOR CREDIT NT 0.5% 8/14/23	134,896	131,301

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2022

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
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	CANADIAN NATL NT 2.45% 5/1/50	88,084	64,360
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	ROGERS COMM NT 7.5% 8/15/38	78,760	63,995
	SUNCOR ENERGY NT 2.8% 5/15/23	54,947	54,820
	TORONTO DOMINION BK NT 0.45% 9/11/23	149,786	145,250
	TRANSCANADA NT 7.7% 6/15/29	76,026	64,511
	TOTAL FOREIGN BONDS	762,202	680,857
	LIMITED PARTNERSHIP:		
	PROLOAN BOND FUND, LLC	6,000,000	5,743,377
	TOTAL LIMITED PARTNERSHIP	6,000,000	5,743,377
	COLLECTIVE TRUST FUND:		
	BNYM MELLON AFL-CIO SL BROAD MARKET STOCK INDEX FD	19,498,655	19,002,111
	TOTAL COLLECTIVE TRUST FUND	19,498,655	19,002,111
	TOTAL ASSETS AT END OF YEAR	$ 44,329,198	$ 42,129,842

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 05/01/2021 and ending 04/30/2022

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 instr.)

B This return/report is: [ ] a single-employer plan [ ] a DFE (specify) _____
[ ] the first return/report [ ] the final return/report
[X] 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
ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 05/01/2019

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 OF ST. LOUIS KANSAS CITY CARPENTE

1419 HAMPTON AVENUE

ST. LOUIS MO 63139

2b Employer Identification Number (EIN) 37-1942230

2c Plan Sponsor's telephone number 314-644-4802

2d Business code (see instructions) 525100

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	Scott Byrne	4/10/2023	SCOTT BYRNE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

118401 12-30-21

12040410 781445 81120.300 2021.05070 BOARD OF TRUSTEES OF ST. 81120.31

3a Plan administrator's name and address [X] Same as Plan Sponsor	3b Administrator's EIN
	3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	4b EIN
a Sponsor's name c Plan Name	4d PN

5	Total number of participants at the beginning of the plan year	5 18,047
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) 18,047
a (2)	Total number of active participants at the end of the plan year	6a(2) 20,920
b	Retired or separated participants receiving benefits	6b
c	Other retired or separated participants entitled to future benefits	6c
d	Subtotal. Add lines 6a(2), 6b, and 6c	6d 20,920
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e
f	Total. Add lines 6d and 6e	6f 20,920
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 20,920
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 820

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)		9b Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	(1)	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	(2)	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	(3)	[X] Trust
(4)	[ ] General assets of the sponsor	(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)	[X]	H	(Financial Information)
(2)	[ ]	I	(Financial Information - Small Plan)
(3)	[ ]	A	(Insurance Information)
(4)	[X]	C	(Service Provider Information)
(5)	[X]	D	(DFE/Participating Plan Information)
(6)	[ ]	G	(Financial Transaction Schedules)

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended April 30, 2022

Single transaction in excess of 5% of the fair value of plan assets at the beginning of the plan year: none

Series of transactions with the same issue in excess of 5% of the fair value of plan assets at the beginning of the plan year: none

Series of transactions in excess of 5% of the fair value of plan assets at the beginning of the plan year

Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Proloan	Proloan Bond Fund, LLC	$ 6,000,000	$ -	$ 6,000,000	$ 6,000,000	$ -
Commerce Bank	Financial Square TR Government (143)	3,704,097	-	3,704,097	3,704,097	-
Commerce Bank	Financial Square TR Government (17)	-	1,634,995	1,634,995	1,634,995	-

* A party-in-interest as defined by ERISA.