

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 2022 This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	▶ ☒
D Check box if filing under:	☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	▶ ☐

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU</u> <u>739 S 25TH AVENUE</u> <u>BELLWOOD, IL 60104</u>	1c Effective date of plan <u>06/01/1999</u>	2b Employer Identification Number (EIN) <u>36-4280579</u>
2c Plan Sponsor's telephone number <u>708-544-9105</u>	2d Business code (see instructions) <u>238300</u>	

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/07/2023	KEVIN FARLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/09/2023	STEVE BAUMGARTNER
	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 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 2040
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) 2011
a(2) Total number of active participants at the end of the plan year		6a(2) 2127
b Retired or separated participants receiving benefits		6b 17
c Other retired or separated participants entitled to future benefits.....		6c 7
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 2151
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 2
f Total. Add lines 6d and 6e		6f 2153
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 1812
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)		7 324
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2C 2G		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		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) ☒ Trust	(3) ☒ 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		b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☐ A (Insurance Information)	
	(4) ☒ C (Service Provider Information)	
	(5) ☐ D (DFE/Participating Plan Information)	
	(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU	D Employer Identification Number (EIN) 36-4280579	

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
MSCS FINANCIAL SERVICES
33-1151291

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MATRIX TRUST COMPANY
75-3182674

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE VANGUARD GROUP, INC.
23-1945930

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

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

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

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

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

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

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

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

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

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

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

QUORUM CONSULTING GROUP

37-1331544

(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	44927	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEGACY PROFESSIONALS LLP

32-0043599

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	18661	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHNSON & KROL

36-4342024

(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	17175	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)

MARQUETTE ASSOCIATES

36-3485298

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	7000	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 ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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 2022 This Form is Open to Public Inspection		
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>				
A Name of plan <u>CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> B Three-digit plan number (PN) ► </td> <td style="width: 20%; padding: 5px; text-align: center;"> 001 </td> </tr> </table>		B Three-digit plan number (PN) ►	001
B Three-digit plan number (PN) ►	001			
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU</u>	D Employer Identification Number (EIN) <u>36-4280579</u>			

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	1022820722991
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	395366453691
(2) Participant contributions.....		1b(2)	
(3) Other.....		1b(3)	4298226192
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	200900174941
(2) U.S. Government securities		1c(2)	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	
(B) All other		1c(3)(B)	
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	
(B) Common.....		1c(4)(B)	
(5) Partnership/joint venture interests		1c(5)	
(6) Real estate (other than employer real property)		1c(6)	
(7) Loans (other than to participants).....		1c(7)	
(8) Participant loans.....		1c(8)	
(9) Value of interest in common/collective trusts.....		1c(9)	
(10) Value of interest in pooled separate accounts		1c(10)	
(11) Value of interest in master trust investment accounts.....		1c(11)	
(12) Value of interest in 103-12 investment entities		1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds).....		1c(13)	3966369835831356
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	41325766	37209171

Liabilities

g Benefit claims payable	1g		2053
h Operating payables	1h	33408	112071
i Acquisition indebtedness	1i	40063	
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	73471	114124

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	41252295	37095047
---	-----------	----------	----------

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)	4503156	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4503156
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	202	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		202
(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)	942947	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		942947
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-7560035
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-2113730
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1863493	
(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)		1863493
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)	78763	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	7000	
(4) Other	2i(4)	94262	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		180025
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2043518
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-4157248
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **LEGACY PROFESSIONALS LLP**

(2) EIN: **32-0043599**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
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.)		X	
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		2500000
4e	X		2500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU		D Employer Identification Number (EIN) 36-4280579
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 37-1331544		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 56
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a 4503156
b Enter the amount contributed by the employer to the plan for this plan year.....		6b 4503156
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c 0
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

**CEMENT MASONS' LOCAL 502 AND
PLASTERERS' AREA 5 ANNUITY FUND**

FINANCIAL STATEMENTS

DECEMBER 31, 2022

**CEMENT MASONS' LOCAL 502 AND
PLASTERERS' AREA 5 ANNUITY FUND**

FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

CONTENTS

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

REPORT OF INDEPENDENT AUDITORS

To the Participants and Trustees of
Cement Masons' Local 502 and
Plasterers' Area 5 Annuity Fund

Opinion

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund as of December 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Responsibilities of Management for the Financial Statements (continued)

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 Plan's internal control. Accordingly, no such opinion is expressed;
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements; and
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Legacy Professionals LLP

Westchester, Illinois

May 9, 2023

**CEMENT MASONS' LOCAL 502 AND
PLASTERERS' AREA 5 ANNUITY FUND**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
INVESTMENTS - at fair value		
Mutual funds	\$ 35,831,356	\$ 39,663,698
Money market fund	<u>174,941</u>	<u>200,900</u>
Total investments	<u>36,006,297</u>	<u>39,864,598</u>
RECEIVABLES		
Contractor contributions	453,691	395,366
Due from related organizations	<u>17,658</u>	<u>34,959</u>
Total receivables	<u>471,349</u>	<u>430,325</u>
CASH	<u>722,991</u>	<u>1,022,820</u>
PREPAID EXPENSE	<u>8,534</u>	<u>8,023</u>
Total assets	<u>37,209,171</u>	<u>41,325,766</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Reciprocal contributions payable	78,081	33,408
Due to related organizations	<u>33,990</u>	<u>40,063</u>
Total liabilities	<u>112,071</u>	<u>73,471</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 37,097,100</u></u>	<u><u>41,252,295</u></u>

See accompanying notes to financial statements.

**CEMENT MASONS' LOCAL 502 AND
PLASTERERS' AREA 5 ANNUITY FUND**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ADDITIONS		
Investment income		
Net (depreciation) in fair value of investments	\$ (7,560,035)	\$ (795,909)
Dividends and interest	943,149	5,285,094
	(6,616,886)	4,489,185
Less: investment expenses	(7,000)	(7,000)
Investment income (loss) - net	(6,623,886)	4,482,185
Contribution income		
Regular	4,496,113	4,008,178
Payroll compliance audits	7,043	12,148
Contractor contributions	4,503,156	4,020,326
	(2,120,730)	8,502,511
DEDUCTIONS		
Benefits paid	1,861,440	1,234,210
Administrative expenses		
Audit fees	16,000	14,400
Bank fees	3,711	3,111
Insurance	8,023	9,115
Legal fees	6,229	8,055
Legal fees - payroll compliance audits	10,946	8,924
Office expense	939	814
Payroll compliance audit fees	661	2,010
Recordkeeping fees	44,927	38,273
Reimbursement of shared administrative expenses	81,589	96,355
Total administrative expenses	173,025	181,057
Total deductions	2,034,465	1,415,267
NET INCREASE (DECREASE)	(4,155,195)	7,087,244
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	41,252,295	34,165,051
End of year	<u>\$ 37,097,100</u>	<u>\$ 41,252,295</u>

See accompanying notes to financial statements.

CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting - The accompanying financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) are prepared using the accrual basis of accounting.

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

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

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

Contributions Receivable - Contributions due and not paid prior to the end of the year end are recorded as contributions receivable. Notes receivable represent delinquencies identified through a payroll compliance audit program. Delinquencies are recorded when agreed upon by the contractor and the Plan. An allowance for uncollectible accounts is considered unnecessary and it not provided.

Revenue Recognition - Revenue derived from employer contributions is recognized in the period in which covered work is performed, based on the number of hours worked in covered employment and the contribution rate currently in effect, as set forth in the applicable collective bargaining agreement. Employers are required to remit contributions monthly. The Plan carries out its purpose described in Note 2 within the cement mason and plastering trade industry primarily located in the greater Chicagoland area.

Reciprocal Contributions - The Plan is signatory to reciprocity agreements with various other multiemployer retirement plans for its participants who perform work outside the geographic jurisdiction of the local union. Participants who are normally employed within the territory of one local union (home local) may be temporarily employed within the territory of another local union (reciprocating local). When a participant works in the territory of reciprocating local, the latter is to make contributions to the former's fringe benefit funds on the employee's behalf. Monies received by the Plan on behalf of persons from outside participating local unions are forwarded to their home local fringe benefit trust funds. The Plan uses the same recognition and measurements criteria for such revenue as for all other employer contribution revenue.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Reciprocal Contributions (continued) - Amounts paid to other plans under the terms of reciprocity agreements are not reflected in the statements of changes in net assets available for benefits, as the amounts received are not revenue earned by the Plan, and the corresponding payments are not an expense of the Plan. The Plan recognizes a liability upon receiving reciprocal contributions on behalf of non-participants working within the jurisdiction of the local union, and recognize a decrease in that liability upon remitting those contributions to the appropriate plan. Employer contributions included reciprocal contributions of \$97,510 and \$123,104 for the years ended December 31, 2022 and 2021, respectively, from various other retirement plans under the terms or reciprocity agreements. The Plan remitted a total of \$290,815 and \$140,617 in reciprocal contributions to various other retirement plans under the terms of reciprocity agreements for the years ended December 31, 2022 and 2021, respectively. A total of \$78,081 and \$33,408 in reciprocity payments was owed to the other plans at December 31, 2022 and 2021, respectively.

Payment of Benefits - Benefit payments to participants are recorded upon distribution. As of December 31, 2022 and 2021, there were \$2,053 and \$0 in participant withdrawal approved but not yet paid, respectively.

Expenses - Certain investment related expenses are included in net (depreciation) in fair value of investments.

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

Subsequent Events - Subsequent events have been evaluated through May 9, 2023, which is the date the financial statements were available to be issued.

NOTE 2. DESCRIPTION OF THE PLAN

The Plan operates pursuant to a collective bargaining agreement between the union and various employer associations to provide retirement, death and disability benefits for eligible participants. The Plan is a multiemployer defined contribution retirement plan, subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

Contributions to the Plan are invested as directed by Plan participants in various investment options. In the absence of participant direction, contributions are invested in a default investment fund based on projected retirement dates. Participants can change their investment options as permitted under Plan provisions. Participants must evaluate their own investment goals and objectives and choose the investments best suited to achieve those goals and objectives. Poor investment performance by the investments selected by the participants may cause their balances to be lower than the amounts contributed to the Plan on their behalf.

NOTE 2. DESCRIPTION OF THE PLAN (CONTINUED)

Each participant's account is credited with the employer contributions made on his or her behalf, as well as allocations of Plan earnings or losses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. Participant accounts are charged with a quarterly recordkeeping fee of \$6, a monthly administrative fee of \$8.50, and a distribution fee of \$50. The benefit to which participants are entitled is the benefit that can be provided from their account.

Under current provisions of the Plan, each participant's account is immediately vested in all employer contributions made on the participant's behalf. Upon death, disability, retirement or separation from service for more than two years, participants are entitled to receive their account balance subject to the payment provisions of the Plan.

The Plan's net assets available for benefits at December 31, 2022 and 2021 include unallocated amounts of approximately \$420,000 and \$300,000 respectively. These amounts are available for the payment of administrative expenses incurred by the Plan.

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

NOTE 3. PRIORITIES UPON TERMINATION

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

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

NOTE 4. TAX STATUS

The Plan obtained its latest determination letter dated July 19, 2016, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements under Section 401(a) of the Internal Revenue Code and was, therefore, exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended since receiving the determination letter. The Plan's administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and therefore believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

NOTE 4. TAX STATUS (CONTINUED)

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

NOTE 5. FUNDING POLICY

The Plan is primarily funded by employer contributions. Participant contributions are not permitted under the Plan. The participating employers contribute such amounts as specified in the collective bargaining agreements. The hourly plasterer contribution rate in effect was \$5.00 through May 31, 2021 and \$5.50 thereafter. The hourly cement mason contribution rate was \$1.50 through May 31, 2021 and \$2.00 thereafter.

NOTE 6. FAIR VALUE MEASUREMENTS

The *Fair Value Measurements and Disclosures* Topic of the FASB Accounting Standards Codification established a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Basis of Fair Value Measurement:

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

As required, assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Mutual funds are classified within Level 1 of the fair value measurements hierarchy. The fair values of the mutual funds are determined by reference to the funds' underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value as of the last business day of each period presented.

NOTE 6. FAIR VALUE MEASUREMENTS (CONTINUED)

The money market fund is classified within Level 2 of the fair value measurements hierarchy. The money market fund is valued at cost, which approximates its fair value.

NOTE 7. RISKS AND UNCERTAINTIES

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

NOTE 8. RELATED ORGANIZATIONS

The Plan shares certain common governance with several related tax-exempt organizations which include two health and welfare plans, a pension plan, a savings plan, an apprentice fund, and a local union.

Shared Administrative Expenses

The Plan shares facilities, equipment and staff with the related organizations. Joint operating expenses, except for computer processing costs, are initially paid by one of the welfare plans. During the years ended December 31, 2022 and 2021, the Plan reimbursed the welfare plan \$78,143 and \$93,063 respectively, for its share of joint administrative expenses.

Expenses incurred for computer processing are initially paid by the related pension plan. These expenses, net of receipts received from the related organizations, are charged yearly based on estimates of time spent and costs incurred. For the years ended December 31, 2022 and 2021, the net amount of computer processing expenses charged to the Plan was \$3,446 and \$3,292 respectively. At December 31, 2022 and 2021, the Plan owed \$46 and was owed \$1,358 respectively, from the pension plan for reimbursement of such expenses.

As of December 31, 2022 and 2021, the Plan owed \$4,143 and \$40,063 for shared administrative expenses to related organizations.

Lockbox Account

Contractor contributions for the Plan and other related organizations are received and deposited in a shared lockbox account. On a regular basis, contributions are transferred from the lockbox account to the related organizations.

Contributions overpayments owed to the lockbox account are recorded as “due to related organizations” and totaled \$13,111 in the statements of net assets available for benefits as of December 31, 2022.

NOTE 8. RELATED ORGANIZATIONS (CONTINUED)

Lockbox Account (continued)

Contributions received in the lockbox account and not processed at year end are recorded as “due from related organizations” and totaled \$23,549 in the statements of net assets available for benefits as of December 31, 2021.

Payroll Compliance Audits

Delinquencies determined by payroll compliance audits are recorded when agreed upon by the contractor and the Plan. All payments on notes are initially received by one of the welfare plans and are remitted to the Plan monthly.

As of December 31, 2022 and 2021, the Plan was owed \$968 and \$10,052 respectively, from one of the welfare plans for payroll compliance audit delinquencies, net of collection related expenses.

NOTE 9. CONCENTRATION OF PLAN INVESTMENTS

The Plan has a significant portion of its assets invested in three target date mutual funds. These investments represented approximately 83% of the Plan’s net assets available for benefits as of both December 31, 2022 and 2021.

The Plan’s exposure to a concentration of credit risk is limited by the diversification of investments across the participant directed fund elections. Additionally, the investments within each participant directed fund election are further diversified into varied financial instruments. Investment decisions are made, and the resulting risks are borne, exclusively by the Plan participant who made such decisions.

NOTE 10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	<u>2022</u>	<u>2021</u>
Net assets available for benefits per the financial statements	\$ 37,097,100	\$ 41,252,295
Less - benefit obligations currently payable	<u>(2,053)</u>	<u>-</u>
Net assets available for benefits per the Form 5500	<u>\$ 37,095,047</u>	<u>\$ 41,252,295</u>

NOTE 10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of benefits paid to or for participants per the financial statements to the Form 5500 for the year ended December 31, 2022:

Benefits paid per the financial statements	\$ 1,861,440
Add - amounts currently payable at end of year	<u>2,053</u>
Benefits paid per the Form 5500	<u>\$ 1,863,493</u>

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

LEGACY
PROFESSIONALS LLP
CERTIFIED PUBLIC ACCOUNTANTS

REPORT OF INDEPENDENT AUDITORS ON SUPPLEMENTAL SCHEDULES

To the Participants and Trustees of
Cement Masons' Local 502 and
Plasterers' Area 5 Annuity Fund

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) as of and for the years ended December 31, 2022 and 2021, and our report thereon dated May 9, 2023, which expressed an unmodified opinion on those financial statements, appears on pages 1 and 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. Supplemental Schedules 1 and 2 are presented for 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

Legacy Professionals LLP

Westchester, Illinois

May 9, 2023

SCHEDULE H	OTHER RECEIVABLES	STATEMENT	1
DESCRIPTION	BEGINNING	ENDING	
DUE FROM AFFILIATED ENTITIES	34,959.	17,658.	
PREPAID EXPENSES	8,023.	8,534.	
TOTAL TO SCHEDULE H, LINE 1B(3)	42,982.	26,192.	

SCHEDULE H	OTHER ADMINISTRATIVE EXPENSES	STATEMENT	2
DESCRIPTION	AMOUNT		
OFFICE EXPENSE	939.		
REIMBURSEMENT OF SHARED EXPENSES	81,589.		
INSURANCE EXPENSE	8,023.		
BANK FEES	3,711.		
TOTAL TO SCHEDULE H, LINE 2I(4)	94,262.		

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
PURCHASES						
MONEY MARKET						
07C6929R	01-18-2022	01-19-2022	4,116.920	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4,116.92
07C6929R	02-08-2022	02-09-2022	772.090	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-772.09
07C6929R	02-15-2022	02-16-2022	2,179.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,179.10
07C6929R	03-11-2022	03-14-2022	1,769.800	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,769.80
07C6929R	04-20-2022	04-21-2022	1,174.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,174.30
07C6929R	05-16-2022	05-17-2022	1,358.130	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,358.13
07C6929R	06-17-2022	06-21-2022	1,789.200	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,789.20
07C6929R	07-18-2022	07-19-2022	2,265.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,265.10
07C6929R	08-18-2022	08-19-2022	2,052.430	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,052.43
07C6929R	09-12-2022	09-13-2022	2,316.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,316.30
07C6929R	10-20-2022	10-21-2022	2,058.030	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,058.03
07C6929R	11-04-2022	11-07-2022	11,401.290	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-11,401.29
07C6929R	11-11-2022	11-14-2022	1,048.600	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,048.60
07C6929R	11-22-2022	11-23-2022	1,285.250	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,285.25
07C6929R	12-16-2022	12-19-2022	5,506.020	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-5,506.02
MUTUAL FUNDS						
07C6929R	01-14-2022	01-18-2022	8.310	Vanguard 500 Index Admiral	430.51	-3,577.52

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	01-18-2022	01-19-2022	5.154	Vanguard 500 Index Admiral	422.61	-2,178.11
07C6929R	02-08-2022	02-09-2022	1.848	Vanguard 500 Index Admiral	417.80	-772.09
07C6929R	02-15-2022	02-16-2022	2.456	Vanguard 500 Index Admiral	413.21	-1,014.84
07C6929R	03-11-2022	03-14-2022	3.053	Vanguard 500 Index Admiral	389.06	-1,187.79
07C6929R	04-20-2022	04-21-2022	1.316	Vanguard 500 Index Admiral	411.80	-541.93
07C6929R	05-16-2022	05-17-2022	2.516	Vanguard 500 Index Admiral	370.62	-932.49
07C6929R	06-17-2022	06-21-2022	3.748	Vanguard 500 Index Admiral	340.37	-1,275.69
07C6929R	07-18-2022	07-19-2022	5.217	Vanguard 500 Index Admiral	353.80	-1,845.79
07C6929R	08-18-2022	08-19-2022	5.288	Vanguard 500 Index Admiral	396.20	-2,095.09
07C6929R	09-12-2022	09-13-2022	4.364	Vanguard 500 Index Admiral	380.57	-1,660.82
07C6929R	10-20-2022	10-21-2022	5.464	Vanguard 500 Index Admiral	338.52	-1,849.67
07C6929R	11-11-2022	11-14-2022	4.896	Vanguard 500 Index Admiral	369.04	-1,806.80
07C6929R	11-22-2022	11-23-2022	2.603	Vanguard 500 Index Admiral	370.32	-963.95
07C6929R	12-16-2022	12-19-2022	6.687	Vanguard 500 Index Admiral	356.82	-2,386.07
07C6929R	01-13-2022	01-14-2022	193.474	Vanguard Growth Index Admiral	154.66	-29,922.63
07C6929R	01-14-2022	01-18-2022	10.410	Vanguard Growth Index Admiral	154.99	-1,613.43
07C6929R	01-18-2022	01-19-2022	42.309	Vanguard Growth Index Admiral	151.36	-6,403.94
07C6929R	02-02-2022	02-03-2022	55.178	Vanguard Growth Index Admiral	151.90	-8,381.54
07C6929R	02-08-2022	02-09-2022	5.207	Vanguard Growth Index Admiral	148.28	-772.09
07C6929R	02-15-2022	02-16-2022	26.490	Vanguard Growth Index Admiral	147.36	-3,903.55
07C6929R	03-11-2022	03-14-2022	28.768	Vanguard Growth Index Admiral	133.24	-3,833.03
07C6929R	04-20-2022	04-21-2022	24.704	Vanguard Growth Index Admiral	140.47	-3,470.21
07C6929R	05-16-2022	05-17-2022	28.975	Vanguard Growth Index Admiral	120.81	-3,500.50
07C6929R	06-17-2022	06-21-2022	36.095	Vanguard Growth Index Admiral	111.93	-4,040.14
07C6929R	07-18-2022	07-19-2022	33.504	Vanguard Growth Index Admiral	118.05	-3,955.19
07C6929R	08-18-2022	08-19-2022	31.159	Vanguard Growth Index Admiral	135.74	-4,229.51
07C6929R	09-12-2022	09-13-2022	27.216	Vanguard Growth Index Admiral	128.71	-3,502.93
07C6929R	10-20-2022	10-21-2022	36.387	Vanguard Growth Index Admiral	110.74	-4,029.54
07C6929R	11-11-2022	11-14-2022	21.022	Vanguard Growth Index Admiral	118.39	-2,488.85
07C6929R	11-22-2022	11-23-2022	5.494	Vanguard Growth Index Admiral	116.97	-642.61
07C6929R	11-29-2022	11-30-2022	8.259	Vanguard Growth Index Admiral	114.90	-948.99
07C6929R	12-16-2022	12-19-2022	53.778	Vanguard Growth Index Admiral	112.18	-6,032.84
07C6929R	01-14-2022	01-18-2022	5.339	Vanguard Mid Cap Index Admiral	302.20	-1,613.43
07C6929R	01-18-2022	01-19-2022	8.490	Vanguard Mid Cap Index Admiral	295.90	-2,512.17
07C6929R	02-15-2022	02-16-2022	5.186	Vanguard Mid Cap Index Admiral	293.68	-1,523.00
07C6929R	03-11-2022	03-14-2022	4.721	Vanguard Mid Cap Index Admiral	274.84	-1,297.53
07C6929R	04-20-2022	04-21-2022	3.334	Vanguard Mid Cap Index Admiral	294.12	-980.60

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	05-16-2022	05-17-2022	5.124	Vanguard Mid Cap Index Admiral	260.28	-1,333.67
07C6929R	06-17-2022	06-21-2022	5.158	Vanguard Mid Cap Index Admiral	237.16	-1,223.27
07C6929R	07-18-2022	07-19-2022	5.289	Vanguard Mid Cap Index Admiral	246.67	-1,304.62
07C6929R	08-18-2022	08-19-2022	5.771	Vanguard Mid Cap Index Admiral	279.02	-1,610.22
07C6929R	09-12-2022	09-13-2022	4.024	Vanguard Mid Cap Index Admiral	270.85	-1,089.90
07C6929R	10-20-2022	10-21-2022	5.474	Vanguard Mid Cap Index Admiral	235.02	-1,286.52
07C6929R	11-11-2022	11-14-2022	5.199	Vanguard Mid Cap Index Admiral	264.08	-1,372.97
07C6929R	11-22-2022	11-23-2022	1.224	Vanguard Mid Cap Index Admiral	262.50	-321.30
07C6929R	12-16-2022	12-19-2022	5.883	Vanguard Mid Cap Index Admiral	254.14	-1,495.10
07C6929R	01-14-2022	01-18-2022	15.325	Vanguard Small Cap Index Adm	105.28	-1,613.44
07C6929R	01-18-2022	01-19-2022	17.986	Vanguard Small Cap Index Adm	102.65	-1,846.27
07C6929R	02-15-2022	02-16-2022	10.853	Vanguard Small Cap Index Adm	102.01	-1,107.10
07C6929R	03-11-2022	03-14-2022	9.009	Vanguard Small Cap Index Adm	96.78	-871.90
07C6929R	04-20-2022	04-21-2022	7.826	Vanguard Small Cap Index Adm	101.62	-795.25
07C6929R	05-16-2022	05-17-2022	10.239	Vanguard Small Cap Index Adm	89.62	-917.60
07C6929R	06-17-2022	06-21-2022	10.431	Vanguard Small Cap Index Adm	82.65	-862.10
07C6929R	07-18-2022	07-19-2022	13.868	Vanguard Small Cap Index Adm	85.77	-1,189.48
07C6929R	08-18-2022	08-19-2022	12.172	Vanguard Small Cap Index Adm	98.05	-1,193.47
07C6929R	09-12-2022	09-13-2022	11.653	Vanguard Small Cap Index Adm	94.69	-1,103.40
07C6929R	10-20-2022	10-21-2022	15.923	Vanguard Small Cap Index Adm	83.66	-1,332.15
07C6929R	11-11-2022	11-14-2022	14.004	Vanguard Small Cap Index Adm	93.11	-1,303.93
07C6929R	11-22-2022	11-23-2022	3.475	Vanguard Small Cap Index Adm	92.46	-321.30
07C6929R	12-16-2022	12-19-2022	18.010	Vanguard Small Cap Index Adm	88.35	-1,591.20
07C6929R	01-18-2022	01-19-2022	2,005.508	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.30	-28,678.76
07C6929R	02-15-2022	02-16-2022	821.841	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.07	-11,563.30
07C6929R	03-11-2022	03-14-2022	393.687	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.74	-5,409.26
07C6929R	04-20-2022	04-21-2022	290.489	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.63	-3,959.36
07C6929R	05-16-2022	05-17-2022	435.727	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.18	-5,742.88
07C6929R	06-17-2022	06-21-2022	696.489	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	12.71	-8,852.38
07C6929R	01-04-2022	01-05-2022	185.762	Vanguard Target Retirement 2025 Inv	20.34	-3,778.40
07C6929R	01-07-2022	01-10-2022	0.001	Vanguard Target Retirement 2025 Inv	30.00	-0.03

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	01-18-2022	01-19-2022	12,184.840	Vanguard Target Retirement 2025 Inv	19.81	-241,381.68
07C6929R	02-15-2022	02-16-2022	4,737.715	Vanguard Target Retirement 2025 Inv	19.47	-92,243.32
07C6929R	03-11-2022	03-14-2022	2,509.722	Vanguard Target Retirement 2025 Inv	18.59	-46,655.73
07C6929R	04-20-2022	04-21-2022	2,282.739	Vanguard Target Retirement 2025 Inv	18.83	-42,983.97
07C6929R	05-16-2022	05-17-2022	3,470.539	Vanguard Target Retirement 2025 Inv	17.74	-61,567.36
07C6929R	06-17-2022	06-21-2022	4,982.704	Vanguard Target Retirement 2025 Inv	16.87	-84,058.21
07C6929R	06-29-2022	06-30-2022	42.910	Vanguard Target Retirement 2025 Inv	17.21	-738.48
07C6929R	07-18-2022	07-19-2022	6,333.395	Vanguard Target Retirement 2025 Inv	17.22	-109,061.06
07C6929R	08-18-2022	08-19-2022	5,914.552	Vanguard Target Retirement 2025 Inv	18.23	-107,822.28
07C6929R	09-12-2022	09-13-2022	5,985.434	Vanguard Target Retirement 2025 Inv	17.66	-105,702.76
07C6929R	10-20-2022	10-21-2022	7,782.129	Vanguard Target Retirement 2025 Inv	16.20	-126,070.49
07C6929R	11-11-2022	11-14-2022	6,662.904	Vanguard Target Retirement 2025 Inv	17.34	-115,534.76
07C6929R	12-16-2022	12-19-2022	7,003.927	Vanguard Target Retirement 2025 Inv	17.32	-121,308.01
07C6929R	01-13-2022	01-14-2022	635.300	Vanguard Target Retirement 2035 Inv	23.55	-14,961.32
07C6929R	01-18-2022	01-19-2022	11,091.459	Vanguard Target Retirement 2035 Inv	23.18	-257,100.02
07C6929R	01-28-2022	01-31-2022	126.123	Vanguard Target Retirement 2035 Inv	22.56	-2,845.33
07C6929R	02-15-2022	02-16-2022	4,500.879	Vanguard Target Retirement 2035 Inv	22.79	-102,575.03
07C6929R	03-11-2022	03-14-2022	2,923.111	Vanguard Target Retirement 2035 Inv	21.48	-62,788.42
07C6929R	04-20-2022	04-21-2022	2,521.917	Vanguard Target Retirement 2035 Inv	22.06	-55,633.48
07C6929R	05-16-2022	05-17-2022	3,981.915	Vanguard Target Retirement 2035 Inv	20.48	-81,549.62
07C6929R	06-17-2022	06-21-2022	5,236.333	Vanguard Target Retirement 2035 Inv	19.33	-101,218.32
07C6929R	07-18-2022	07-19-2022	5,979.738	Vanguard Target Retirement 2035 Inv	19.76	-118,159.63
07C6929R	08-18-2022	08-19-2022	5,929.195	Vanguard Target Retirement 2035 Inv	21.19	-125,639.65
07C6929R	09-12-2022	09-13-2022	6,159.610	Vanguard Target Retirement 2035 Inv	20.50	-126,272.01
07C6929R	10-20-2022	10-21-2022	7,740.157	Vanguard Target Retirement 2035 Inv	18.60	-143,966.92
07C6929R	11-11-2022	11-14-2022	6,546.086	Vanguard Target Retirement 2035 Inv	20.15	-131,903.64
07C6929R	11-11-2022	11-14-2022	1,059.378	Vanguard Target Retirement 2035 Inv	20.15	-21,346.47
07C6929R	12-16-2022	12-19-2022	7,493.792	Vanguard Target Retirement 2035 Inv	19.99	-149,800.91
07C6929R	01-18-2022	01-19-2022	8,373.048	Vanguard Target Retirement 2045 Inv	27.54	-230,593.73
07C6929R	02-08-2022	02-09-2022	47.310	Vanguard Target Retirement 2045 Inv	27.20	-1,286.83
07C6929R	02-15-2022	02-16-2022	3,373.989	Vanguard Target Retirement 2045 Inv	27.10	-91,435.11
07C6929R	03-11-2022	03-14-2022	2,267.380	Vanguard Target Retirement 2045 Inv	25.26	-57,274.02
07C6929R	04-20-2022	04-21-2022	1,986.448	Vanguard Target Retirement 2045 Inv	26.29	-52,223.71
07C6929R	05-16-2022	05-17-2022	2,987.568	Vanguard Target Retirement 2045 Inv	24.07	-71,910.77
07C6929R	06-17-2022	06-21-2022	4,326.115	Vanguard Target Retirement 2045 Inv	22.58	-97,683.67
07C6929R	07-18-2022	07-19-2022	4,677.248	Vanguard Target Retirement 2045 Inv	23.10	-108,044.44
07C6929R	08-18-2022	08-19-2022	4,914.823	Vanguard Target Retirement 2045 Inv	25.08	-123,263.77

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	09-12-2022	09-13-2022	4,614.106	Vanguard Target Retirement 2045 Inv	24.23	-111,799.79
07C6929R	10-20-2022	10-21-2022	6,991.654	Vanguard Target Retirement 2045 Inv	21.79	-152,348.15
07C6929R	11-11-2022	11-14-2022	5,005.484	Vanguard Target Retirement 2045 Inv	23.86	-119,430.86
07C6929R	12-16-2022	12-19-2022	5,423.423	Vanguard Target Retirement 2045 Inv	23.50	-127,450.43
07C6929R	01-18-2022	01-19-2022	1,664.633	Vanguard Target Retirement 2055 Inv	50.66	-84,330.32
07C6929R	02-15-2022	02-16-2022	658.212	Vanguard Target Retirement 2055 Inv	49.85	-32,811.88
07C6929R	03-11-2022	03-14-2022	329.896	Vanguard Target Retirement 2055 Inv	46.38	-15,300.59
07C6929R	04-20-2022	04-21-2022	328.739	Vanguard Target Retirement 2055 Inv	48.38	-15,904.39
07C6929R	05-16-2022	05-17-2022	542.332	Vanguard Target Retirement 2055 Inv	44.19	-23,965.64
07C6929R	06-17-2022	06-21-2022	733.752	Vanguard Target Retirement 2055 Inv	41.39	-30,370.00
07C6929R	07-18-2022	07-19-2022	1,032.161	Vanguard Target Retirement 2055 Inv	42.35	-43,712.00
07C6929R	08-18-2022	08-19-2022	1,054.522	Vanguard Target Retirement 2055 Inv	46.11	-48,624.00
07C6929R	09-12-2022	09-13-2022	1,188.664	Vanguard Target Retirement 2055 Inv	44.55	-52,954.96
07C6929R	10-20-2022	10-21-2022	1,741.575	Vanguard Target Retirement 2055 Inv	39.97	-69,610.75
07C6929R	11-11-2022	11-14-2022	1,398.485	Vanguard Target Retirement 2055 Inv	43.89	-61,379.50
07C6929R	12-16-2022	12-19-2022	1,459.365	Vanguard Target Retirement 2055 Inv	43.16	-62,986.18
07C6929R	01-18-2022	01-19-2022	167.905	Vanguard Target Retirement Income Inv	14.15	-2,375.85
07C6929R	02-08-2022	02-09-2022	55.149	Vanguard Target Retirement Income Inv	14.00	-772.09
07C6929R	02-15-2022	02-16-2022	109.352	Vanguard Target Retirement Income Inv	13.93	-1,523.28
07C6929R	03-11-2022	03-14-2022	67.673	Vanguard Target Retirement Income Inv	13.62	-921.70
07C6929R	04-20-2022	04-21-2022	47.647	Vanguard Target Retirement Income Inv	13.47	-641.80
07C6929R	05-16-2022	05-17-2022	11.205	Vanguard Target Retirement Income Inv	13.03	-146.00
07C6929R	06-17-2022	06-21-2022	46.396	Vanguard Target Retirement Income Inv	12.57	-583.20
07C6929R	07-18-2022	07-19-2022	106.755	Vanguard Target Retirement Income Inv	12.71	-1,356.85
07C6929R	07-19-2022	07-20-2022	825.978	Vanguard Target Retirement Income Inv	12.78	-10,556.00
07C6929R	08-18-2022	08-19-2022	1,012.183	Vanguard Target Retirement Income Inv	13.15	-13,310.20
07C6929R	09-12-2022	09-13-2022	1,076.367	Vanguard Target Retirement Income Inv	12.80	-13,777.50
07C6929R	10-20-2022	10-21-2022	1,302.917	Vanguard Target Retirement Income Inv	11.93	-15,543.80
07C6929R	11-11-2022	11-14-2022	1,126.245	Vanguard Target Retirement Income Inv	12.49	-14,066.80
07C6929R	12-16-2022	12-19-2022	1,282.413	Vanguard Target Retirement Income Inv	12.60	-16,158.40
07C6929R	01-18-2022	01-19-2022	215.945	Vanguard Total Bond Market Index Adm	10.92	-2,358.12
07C6929R	02-15-2022	02-16-2022	61.297	Vanguard Total Bond Market Index Adm	10.70	-655.88
07C6929R	03-11-2022	03-14-2022	21.772	Vanguard Total Bond Market Index Adm	10.61	-231.00
07C6929R	04-20-2022	04-21-2022	21.582	Vanguard Total Bond Market Index Adm	10.13	-218.63
07C6929R	06-17-2022	06-21-2022	27.500	Vanguard Total Bond Market Index Adm	9.80	-269.50
07C6929R	07-18-2022	07-19-2022	43.202	Vanguard Total Bond Market Index Adm	9.93	-429.00
07C6929R	08-18-2022	08-19-2022	23.375	Vanguard Total Bond Market Index Adm	10.00	-233.75

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	10-20-2022	10-21-2022	49.493	Vanguard Total Bond Market Index Adm	9.14	-452.37
07C6929R	11-22-2022	11-23-2022	67.714	Vanguard Total Bond Market Index Adm	9.49	-642.61
07C6929R	12-16-2022	12-19-2022	26.305	Vanguard Total Bond Market Index Adm	9.71	-255.42
07C6929R	01-14-2022	01-18-2022	23.417	Vanguard Total Intl Stock Index Admiral	34.45	-806.72
07C6929R	01-18-2022	01-19-2022	9.646	Vanguard Total Intl Stock Index Admiral	33.95	-327.47
07C6929R	02-15-2022	02-16-2022	8.066	Vanguard Total Intl Stock Index Admiral	33.59	-270.95
07C6929R	03-11-2022	03-14-2022	5.812	Vanguard Total Intl Stock Index Admiral	30.28	-176.00
07C6929R	04-20-2022	04-21-2022	4.473	Vanguard Total Intl Stock Index Admiral	31.51	-140.95
07C6929R	05-16-2022	05-17-2022	5.648	Vanguard Total Intl Stock Index Admiral	29.07	-164.20
07C6929R	06-17-2022	06-21-2022	10.053	Vanguard Total Intl Stock Index Admiral	27.36	-275.05
07C6929R	07-18-2022	07-19-2022	13.341	Vanguard Total Intl Stock Index Admiral	27.19	-362.75
07C6929R	08-18-2022	08-19-2022	16.459	Vanguard Total Intl Stock Index Admiral	28.82	-474.35
07C6929R	09-12-2022	09-13-2022	15.027	Vanguard Total Intl Stock Index Admiral	27.98	-420.45
07C6929R	10-20-2022	10-21-2022	19.214	Vanguard Total Intl Stock Index Admiral	24.82	-476.88
07C6929R	11-11-2022	11-14-2022	17.921	Vanguard Total Intl Stock Index Admiral	27.98	-501.43
07C6929R	11-22-2022	11-23-2022	46.050	Vanguard Total Intl Stock Index Admiral	27.91	-1,285.26
07C6929R	12-16-2022	12-19-2022	21.459	Vanguard Total Intl Stock Index Admiral	27.68	-593.98
07C6929R	01-13-2022	01-14-2022	255.748	Vanguard Value Index Adm	58.50	-14,961.26
07C6929R	01-14-2022	01-18-2022	13.806	Vanguard Value Index Adm	58.43	-806.71
07C6929R	01-18-2022	01-19-2022	58.071	Vanguard Value Index Adm	57.63	-3,346.66
07C6929R	02-08-2022	02-09-2022	13.405	Vanguard Value Index Adm	57.60	-772.14
07C6929R	02-15-2022	02-16-2022	21.639	Vanguard Value Index Adm	56.87	-1,230.63
07C6929R	03-11-2022	03-14-2022	25.839	Vanguard Value Index Adm	55.27	-1,428.13
07C6929R	04-20-2022	04-21-2022	17.943	Vanguard Value Index Adm	58.82	-1,055.42
07C6929R	05-16-2022	05-17-2022	14.350	Vanguard Value Index Adm	54.82	-786.66
07C6929R	06-17-2022	06-21-2022	35.098	Vanguard Value Index Adm	49.94	-1,752.81
07C6929R	07-18-2022	07-19-2022	47.419	Vanguard Value Index Adm	51.22	-2,428.81
07C6929R	08-18-2022	08-19-2022	38.437	Vanguard Value Index Adm	55.84	-2,146.31
07C6929R	09-12-2022	09-13-2022	20.607	Vanguard Value Index Adm	54.49	-1,122.85
07C6929R	10-20-2022	10-21-2022	55.200	Vanguard Value Index Adm	49.99	-2,759.45
07C6929R	11-11-2022	11-14-2022	24.427	Vanguard Value Index Adm	55.48	-1,355.22
07C6929R	11-22-2022	11-23-2022	5.709	Vanguard Value Index Adm	56.28	-321.30
07C6929R	11-29-2022	11-30-2022	68.979	Vanguard Value Index Adm	56.01	-3,863.53
07C6929R	12-16-2022	12-19-2022	33.100	Vanguard Value Index Adm	54.50	-1,803.93
						-5,043,132.37

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
REINVESTED DIVIDENDS						
MONEY MARKET						
07C6929R	01-31-2022	01-31-2022	4.740	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4.74
07C6929R	02-28-2022	02-28-2022	4.250	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4.25
07C6929R	03-31-2022	03-31-2022	36.490	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-36.49
07C6929R	04-29-2022	04-29-2022	92.470	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-92.47
07C6929R	05-31-2022	05-31-2022	251.610	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-251.61
07C6929R	06-30-2022	06-30-2022	427.350	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-427.35
07C6929R	07-29-2022	07-29-2022	665.290	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-665.29
07C6929R	08-31-2022	08-31-2022	918.600	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-918.60
07C6929R	09-30-2022	09-30-2022	997.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-997.30
07C6929R	10-31-2022	10-31-2022	1,262.790	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,262.79
07C6929R	11-30-2022	11-30-2022	1,555.760	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,555.76
07C6929R	12-28-2022	12-29-2022	0.540	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-0.54
07C6929R	12-30-2022	12-30-2022	1,816.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,816.10
MUTUAL FUNDS						
07C6929R	03-23-2022	03-24-2022	3.163	Vanguard 500 Index Admiral	411.16	-1,300.51
07C6929R	06-28-2022	06-29-2022	3.864	Vanguard 500 Index Admiral	352.59	-1,362.39
07C6929R	09-27-2022	09-28-2022	4.237	Vanguard 500 Index Admiral	336.47	-1,425.61
07C6929R	12-19-2022	12-20-2022	4.716	Vanguard 500 Index Admiral	351.91	-1,659.59
07C6929R	03-22-2022	03-23-2022	6.575	Vanguard Growth Index Admiral	146.57	-963.72
07C6929R	06-22-2022	06-23-2022	9.103	Vanguard Growth Index Admiral	114.57	-1,042.92

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	09-22-2022	09-23-2022	12.380	Vanguard Growth Index Admiral	115.32	-1,427.69
07C6929R	12-21-2022	12-22-2022	13.617	Vanguard Growth Index Admiral	112.01	-1,525.26
07C6929R	03-22-2022	03-23-2022	1.323	Vanguard Mid Cap Index Admiral	293.25	-387.97
07C6929R	06-22-2022	06-23-2022	1.307	Vanguard Mid Cap Index Admiral	240.99	-314.98
07C6929R	09-22-2022	09-23-2022	1.843	Vanguard Mid Cap Index Admiral	242.24	-446.45
07C6929R	12-21-2022	12-22-2022	2.467	Vanguard Mid Cap Index Admiral	254.40	-627.61
07C6929R	03-22-2022	03-23-2022	4.246	Vanguard Small Cap Index Adm	102.54	-435.39
07C6929R	06-22-2022	06-23-2022	5.627	Vanguard Small Cap Index Adm	83.38	-469.18
07C6929R	09-22-2022	09-23-2022	6.398	Vanguard Small Cap Index Adm	84.92	-543.30
07C6929R	12-21-2022	12-22-2022	9.574	Vanguard Small Cap Index Adm	88.61	-848.36
07C6929R	07-06-2022	07-07-2022	813.745	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	12.50	-10,171.81
07C6929R	07-06-2022	07-07-2022	470.985	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	12.50	-5,887.31
07C6929R	12-28-2022	12-29-2022	9,681.783	Vanguard Target Retirement 2025 Inv	16.57	-160,427.14
07C6929R	12-28-2022	12-29-2022	3,312.801	Vanguard Target Retirement 2025 Inv	16.57	-54,893.11
07C6929R	12-28-2022	12-29-2022	4,115.511	Vanguard Target Retirement 2035 Inv	19.19	-78,976.66
07C6929R	12-28-2022	12-29-2022	13,652.744	Vanguard Target Retirement 2035 Inv	19.19	-261,996.16
07C6929R	12-28-2022	12-29-2022	9,340.130	Vanguard Target Retirement 2045 Inv	22.58	-210,900.14
07C6929R	12-28-2022	12-29-2022	2,739.784	Vanguard Target Retirement 2045 Inv	22.58	-61,864.33
07C6929R	12-28-2022	12-29-2022	38.196	Vanguard Target Retirement 2055 Inv	41.71	-1,593.15
07C6929R	12-28-2022	12-29-2022	897.184	Vanguard Target Retirement 2055 Inv	41.71	-37,421.54
07C6929R	03-28-2022	03-29-2022	10.819	Vanguard Target Retirement Income Inv	13.73	-148.54
07C6929R	06-28-2022	06-29-2022	31.135	Vanguard Target Retirement Income Inv	12.63	-393.24
07C6929R	09-27-2022	09-28-2022	248.710	Vanguard Target Retirement Income Inv	11.98	-2,979.55
07C6929R	12-28-2022	12-29-2022	182.334	Vanguard Target Retirement Income Inv	12.20	-2,224.48
07C6929R	12-28-2022	12-29-2022	640.223	Vanguard Target Retirement Income Inv	12.20	-7,810.72
07C6929R	01-31-2022	01-31-2022	26.579	Vanguard Total Bond Market Index Adm	10.93	-290.51
07C6929R	02-28-2022	02-28-2022	24.195	Vanguard Total Bond Market Index Adm	10.79	-261.06
07C6929R	03-31-2022	03-31-2022	27.695	Vanguard Total Bond Market Index Adm	10.46	-289.69
07C6929R	03-31-2022	04-01-2022	11.564	Vanguard Total Bond Market Index Adm	10.46	-120.96
07C6929R	04-29-2022	04-29-2022	28.705	Vanguard Total Bond Market Index Adm	10.04	-288.20
07C6929R	05-31-2022	05-31-2022	29.931	Vanguard Total Bond Market Index Adm	10.08	-301.70
07C6929R	06-30-2022	06-30-2022	30.725	Vanguard Total Bond Market Index Adm	9.91	-304.48
07C6929R	07-29-2022	07-29-2022	31.274	Vanguard Total Bond Market Index Adm	10.12	-316.49
07C6929R	08-31-2022	08-31-2022	33.186	Vanguard Total Bond Market Index Adm	9.82	-325.89
07C6929R	09-30-2022	09-30-2022	34.487	Vanguard Total Bond Market Index Adm	9.39	-323.83

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	10-31-2022	10-31-2022	36.860	Vanguard Total Bond Market Index Adm	9.24	-340.59
07C6929R	11-30-2022	11-30-2022	32.715	Vanguard Total Bond Market Index Adm	9.56	-312.76
07C6929R	12-30-2022	12-30-2022	33.071	Vanguard Total Bond Market Index Adm	9.48	-313.51
07C6929R	03-18-2022	03-21-2022	3.478	Vanguard Total Intl Stock Index Admiral	32.16	-111.84
07C6929R	06-17-2022	06-21-2022	25.438	Vanguard Total Intl Stock Index Admiral	27.36	-695.99
07C6929R	09-16-2022	09-19-2022	12.786	Vanguard Total Intl Stock Index Admiral	26.60	-340.11
07C6929R	12-16-2022	12-19-2022	29.012	Vanguard Total Intl Stock Index Admiral	27.68	-803.06
07C6929R	03-22-2022	03-23-2022	63.620	Vanguard Value Index Adm	57.68	-3,669.61
07C6929R	06-22-2022	06-23-2022	76.886	Vanguard Value Index Adm	50.72	-3,899.67
07C6929R	09-22-2022	09-23-2022	81.281	Vanguard Value Index Adm	50.35	-4,092.51
07C6929R	12-21-2022	12-22-2022	92.077	Vanguard Value Index Adm	54.76	-5,042.15
						-942,946.71

SALES

MONEY MARKET

07C6929R	01-03-2022	01-04-2022	-3,778.398	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	3,778.40
07C6929R	01-06-2022	01-07-2022	-0.032	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	0.94	0.03
07C6929R	01-25-2022	01-26-2022	-33.270	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	33.27
07C6929R	01-27-2022	01-28-2022	-73,689.313	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	73,689.31
07C6929R	02-24-2022	02-25-2022	-30.480	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	30.48
07C6929R	03-24-2022	03-25-2022	-21.420	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	21.42
07C6929R	03-25-2022	03-28-2022	-30.290	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	30.29
07C6929R	04-12-2022	04-13-2022	-1,275.512	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	1,275.51
07C6929R	05-19-2022	05-20-2022	-29.840	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	29.84
07C6929R	05-23-2022	05-24-2022	-29.830	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	29.83

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	06-22-2022	06-23-2022	-38.460	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	38.46
07C6929R	06-23-2022	06-24-2022	-27.150	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	27.15
07C6929R	07-29-2022	08-01-2022	-38.740	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	38.74
07C6929R	08-18-2022	08-19-2022	-38.570	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	38.57
07C6929R	09-21-2022	09-22-2022	-67.270	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	67.27
07C6929R	11-01-2022	11-02-2022	-39.770	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	39.77
07C6929R	11-21-2022	11-22-2022	-50.380	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	50.38
07C6929R	12-19-2022	12-20-2022	-51.120	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	51.12
07C6929R	12-20-2022	12-21-2022	-36.130	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	36.13
MUTUAL FUNDS						
07C6929R	01-05-2022	01-06-2022	-12.951	Vanguard 500 Index Admiral	433.84	5,618.66
07C6929R	01-25-2022	01-26-2022	-0.158	Vanguard 500 Index Admiral	401.71	63.47
07C6929R	01-28-2022	01-31-2022	-0.393	Vanguard 500 Index Admiral	409.31	160.86
07C6929R	02-24-2022	02-25-2022	-0.154	Vanguard 500 Index Admiral	396.88	61.12
07C6929R	03-24-2022	03-25-2022	-0.104	Vanguard 500 Index Admiral	416.63	43.33
07C6929R	03-25-2022	03-28-2022	-0.147	Vanguard 500 Index Admiral	418.98	61.59
07C6929R	04-12-2022	04-13-2022	-6.906	Vanguard 500 Index Admiral	406.02	2,803.97
07C6929R	05-03-2022	05-04-2022	-0.101	Vanguard 500 Index Admiral	385.74	38.96
07C6929R	05-19-2022	05-20-2022	-0.157	Vanguard 500 Index Admiral	361.46	56.75
07C6929R	05-23-2022	05-24-2022	-0.153	Vanguard 500 Index Admiral	367.25	56.19
07C6929R	06-22-2022	06-23-2022	-0.161	Vanguard 500 Index Admiral	349.13	56.21
07C6929R	06-23-2022	06-24-2022	-0.113	Vanguard 500 Index Admiral	351.33	39.70
07C6929R	07-29-2022	08-01-2022	-0.155	Vanguard 500 Index Admiral	382.06	59.22
07C6929R	08-18-2022	08-19-2022	-0.150	Vanguard 500 Index Admiral	395.47	59.32
07C6929R	09-21-2022	09-22-2022	-0.275	Vanguard 500 Index Admiral	350.87	96.49
07C6929R	11-01-2022	11-02-2022	-0.166	Vanguard 500 Index Admiral	356.75	59.22
07C6929R	11-21-2022	11-22-2022	-0.165	Vanguard 500 Index Admiral	365.82	60.36

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	11-28-2022	11-29-2022	-2.588	Vanguard 500 Index Admiral	366.69	948.99
07C6929R	12-19-2022	12-20-2022	-0.164	Vanguard 500 Index Admiral	351.46	57.64
07C6929R	12-20-2022	12-21-2022	-0.113	Vanguard 500 Index Admiral	353.45	39.94
07C6929R	01-05-2022	01-06-2022	-17.157	Vanguard Growth Index Admiral	158.75	2,723.67
07C6929R	01-25-2022	01-26-2022	-0.619	Vanguard Growth Index Admiral	141.37	87.51
07C6929R	01-27-2022	01-28-2022	-352.066	Vanguard Growth Index Admiral	139.99	49,285.72
07C6929R	02-24-2022	02-25-2022	-0.625	Vanguard Growth Index Admiral	140.40	87.75
07C6929R	03-24-2022	03-25-2022	-0.427	Vanguard Growth Index Admiral	147.03	62.78
07C6929R	03-25-2022	03-28-2022	-0.608	Vanguard Growth Index Admiral	146.89	89.31
07C6929R	04-12-2022	04-13-2022	-22.491	Vanguard Growth Index Admiral	139.49	3,137.27
07C6929R	05-03-2022	05-04-2022	-0.286	Vanguard Growth Index Admiral	130.59	37.35
07C6929R	05-19-2022	05-20-2022	-0.675	Vanguard Growth Index Admiral	117.90	79.58
07C6929R	05-23-2022	05-24-2022	-0.660	Vanguard Growth Index Admiral	119.91	79.14
07C6929R	06-22-2022	06-23-2022	-0.696	Vanguard Growth Index Admiral	114.54	79.72
07C6929R	06-23-2022	06-24-2022	-0.483	Vanguard Growth Index Admiral	116.58	56.31
07C6929R	07-29-2022	08-01-2022	-0.653	Vanguard Growth Index Admiral	129.63	84.65
07C6929R	08-18-2022	08-19-2022	-0.630	Vanguard Growth Index Admiral	135.75	85.52
07C6929R	09-21-2022	09-22-2022	-1.180	Vanguard Growth Index Admiral	117.18	138.27
07C6929R	11-01-2022	11-02-2022	-0.720	Vanguard Growth Index Admiral	113.51	81.73
07C6929R	11-21-2022	11-22-2022	-0.710	Vanguard Growth Index Admiral	115.37	81.91
07C6929R	12-19-2022	12-20-2022	-0.719	Vanguard Growth Index Admiral	110.49	79.44
07C6929R	12-20-2022	12-21-2022	-0.500	Vanguard Growth Index Admiral	110.54	55.27
07C6929R	01-25-2022	01-26-2022	-0.136	Vanguard Mid Cap Index Admiral	281.54	38.29
07C6929R	01-28-2022	01-31-2022	-0.110	Vanguard Mid Cap Index Admiral	283.18	31.15
07C6929R	02-24-2022	02-25-2022	-0.134	Vanguard Mid Cap Index Admiral	281.34	37.70
07C6929R	03-24-2022	03-25-2022	-0.091	Vanguard Mid Cap Index Admiral	293.41	26.70
07C6929R	03-25-2022	03-28-2022	-0.129	Vanguard Mid Cap Index Admiral	293.49	37.86
07C6929R	05-19-2022	05-20-2022	-0.146	Vanguard Mid Cap Index Admiral	256.51	37.45
07C6929R	05-23-2022	05-24-2022	-0.144	Vanguard Mid Cap Index Admiral	260.90	37.57
07C6929R	06-22-2022	06-23-2022	-0.154	Vanguard Mid Cap Index Admiral	240.45	37.03
07C6929R	06-23-2022	06-24-2022	-0.107	Vanguard Mid Cap Index Admiral	244.39	26.15
07C6929R	07-29-2022	08-01-2022	-0.141	Vanguard Mid Cap Index Admiral	268.09	37.80
07C6929R	08-18-2022	08-19-2022	-0.134	Vanguard Mid Cap Index Admiral	279.85	37.50
07C6929R	09-21-2022	09-22-2022	-0.255	Vanguard Mid Cap Index Admiral	247.73	63.17
07C6929R	11-01-2022	11-02-2022	-0.146	Vanguard Mid Cap Index Admiral	253.84	37.06
07C6929R	11-21-2022	11-22-2022	-0.144	Vanguard Mid Cap Index Admiral	259.31	37.34
07C6929R	11-28-2022	11-29-2022	-14.854	Vanguard Mid Cap Index Admiral	260.10	3,863.53

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-14-2022	12-15-2022	-0.886	Vanguard Mid Cap Index Admiral	263.41	233.38
07C6929R	12-19-2022	12-20-2022	-0.141	Vanguard Mid Cap Index Admiral	251.77	35.50
07C6929R	12-20-2022	12-21-2022	-0.099	Vanguard Mid Cap Index Admiral	252.83	25.03
07C6929R	01-25-2022	01-26-2022	-0.413	Vanguard Small Cap Index Adm	97.92	40.44
07C6929R	01-28-2022	01-31-2022	-0.310	Vanguard Small Cap Index Adm	97.19	30.13
07C6929R	02-01-2022	02-02-2022	-83.002	Vanguard Small Cap Index Adm	100.98	8,381.54
07C6929R	02-24-2022	02-25-2022	-0.373	Vanguard Small Cap Index Adm	97.94	36.53
07C6929R	03-24-2022	03-25-2022	-0.256	Vanguard Small Cap Index Adm	101.84	26.07
07C6929R	03-25-2022	03-28-2022	-0.361	Vanguard Small Cap Index Adm	102.16	36.88
07C6929R	05-19-2022	05-20-2022	-0.417	Vanguard Small Cap Index Adm	89.09	37.15
07C6929R	05-23-2022	05-24-2022	-0.409	Vanguard Small Cap Index Adm	89.88	36.76
07C6929R	06-22-2022	06-23-2022	-0.435	Vanguard Small Cap Index Adm	83.45	36.30
07C6929R	06-23-2022	06-24-2022	-0.303	Vanguard Small Cap Index Adm	84.49	25.60
07C6929R	07-29-2022	08-01-2022	-0.402	Vanguard Small Cap Index Adm	93.26	37.49
07C6929R	08-18-2022	08-19-2022	-0.381	Vanguard Small Cap Index Adm	97.98	37.33
07C6929R	09-21-2022	09-22-2022	-0.723	Vanguard Small Cap Index Adm	87.22	63.06
07C6929R	11-01-2022	11-02-2022	-0.414	Vanguard Small Cap Index Adm	90.29	37.38
07C6929R	11-21-2022	11-22-2022	-0.412	Vanguard Small Cap Index Adm	91.04	37.51
07C6929R	12-14-2022	12-15-2022	-5.303	Vanguard Small Cap Index Adm	91.36	484.48
07C6929R	12-19-2022	12-20-2022	-0.422	Vanguard Small Cap Index Adm	87.11	36.76
07C6929R	12-20-2022	12-21-2022	-0.295	Vanguard Small Cap Index Adm	87.66	25.86
07C6929R	01-05-2022	01-06-2022	-267.680	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.47	3,873.33
07C6929R	01-13-2022	01-14-2022	-135.829	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.46	1,964.09
07C6929R	01-18-2022	01-19-2022	-0.629	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.31	9.00
07C6929R	01-25-2022	01-26-2022	-69.557	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.15	984.23
07C6929R	01-27-2022	01-28-2022	-6.807	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.07	95.77
07C6929R	02-08-2022	02-09-2022	-207.151	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.14	2,929.12
07C6929R	02-09-2022	02-10-2022	-196.062	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.21	2,786.04
07C6929R	02-11-2022	02-14-2022	-51.839	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	14.07	729.37

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	02-23-2022	02-24-2022	-681.730	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.88	9,462.41
07C6929R	02-24-2022	02-25-2022	-68.904	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.90	957.77
07C6929R	03-21-2022	03-22-2022	-615.591	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.88	8,544.40
07C6929R	03-24-2022	03-25-2022	-49.410	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.92	687.79
07C6929R	03-25-2022	03-28-2022	-69.301	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.87	961.21
07C6929R	04-06-2022	04-07-2022	-101.541	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.76	1,397.20
07C6929R	04-21-2022	04-22-2022	-158.530	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.54	2,146.50
07C6929R	05-16-2022	05-17-2022	-2.200	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.18	29.00
07C6929R	05-19-2022	05-20-2022	-73.813	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.14	969.90
07C6929R	05-20-2022	05-23-2022	-173.531	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.16	2,283.67
07C6929R	05-23-2022	05-24-2022	-71.930	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	13.20	949.47
07C6929R	06-22-2022	06-23-2022	-74.427	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	12.79	951.92
07C6929R	06-23-2022	06-24-2022	-51.293	Vanguard Target Retirement 2015 Inv (vtin.x 7/08/22)	12.85	659.11
07C6929R	01-05-2022	01-06-2022	-1,387.144	Vanguard Target Retirement 2025 Inv	20.12	27,909.34
07C6929R	01-12-2022	01-13-2022	-2,509.055	Vanguard Target Retirement 2025 Inv	20.22	50,733.09
07C6929R	01-14-2022	01-18-2022	-14,796.398	Vanguard Target Retirement 2025 Inv	20.06	296,815.74
07C6929R	01-25-2022	01-26-2022	-192.350	Vanguard Target Retirement 2025 Inv	19.37	3,725.81
07C6929R	01-27-2022	01-28-2022	-2,076.284	Vanguard Target Retirement 2025 Inv	19.23	39,926.94
07C6929R	02-08-2022	02-09-2022	-10.376	Vanguard Target Retirement 2025 Inv	19.57	203.06
07C6929R	02-09-2022	02-10-2022	-0.468	Vanguard Target Retirement 2025 Inv	19.74	9.24
07C6929R	02-11-2022	02-14-2022	-2.708	Vanguard Target Retirement 2025 Inv	19.40	52.54
07C6929R	02-15-2022	02-16-2022	-653.933	Vanguard Target Retirement 2025 Inv	19.47	12,732.08
07C6929R	02-23-2022	02-24-2022	-7.317	Vanguard Target Retirement 2025 Inv	18.94	138.58
07C6929R	02-24-2022	02-25-2022	-195.479	Vanguard Target Retirement 2025 Inv	18.99	3,712.14

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	03-11-2022	03-14-2022	-0.363	Vanguard Target Retirement 2025 Inv	18.60	6.75
07C6929R	03-21-2022	03-22-2022	-11,806.602	Vanguard Target Retirement 2025 Inv	19.10	225,506.10
07C6929R	03-24-2022	03-25-2022	-136.093	Vanguard Target Retirement 2025 Inv	19.21	2,614.35
07C6929R	03-25-2022	03-28-2022	-192.682	Vanguard Target Retirement 2025 Inv	19.18	3,695.64
07C6929R	04-06-2022	04-07-2022	-1,149.876	Vanguard Target Retirement 2025 Inv	19.01	21,859.14
07C6929R	04-20-2022	04-21-2022	-1.275	Vanguard Target Retirement 2025 Inv	18.82	24.00
07C6929R	04-21-2022	04-22-2022	-18,272.838	Vanguard Target Retirement 2025 Inv	18.63	340,422.97
07C6929R	04-22-2022	04-25-2022	-211.148	Vanguard Target Retirement 2025 Inv	18.37	3,878.79
07C6929R	04-25-2022	04-26-2022	-21.455	Vanguard Target Retirement 2025 Inv	18.42	395.20
07C6929R	05-16-2022	05-17-2022	-11,112.132	Vanguard Target Retirement 2025 Inv	17.74	197,129.22
07C6929R	05-16-2022	05-17-2022	-8.244	Vanguard Target Retirement 2025 Inv	17.74	146.25
07C6929R	05-19-2022	05-20-2022	-209.879	Vanguard Target Retirement 2025 Inv	17.62	3,698.06
07C6929R	05-20-2022	05-23-2022	-1.359	Vanguard Target Retirement 2025 Inv	17.67	24.01
07C6929R	05-23-2022	05-24-2022	-207.230	Vanguard Target Retirement 2025 Inv	17.80	3,688.70
07C6929R	05-27-2022	05-31-2022	-429.796	Vanguard Target Retirement 2025 Inv	18.22	7,830.88
07C6929R	05-31-2022	06-01-2022	-21.455	Vanguard Target Retirement 2025 Inv	18.14	389.19
07C6929R	06-13-2022	06-14-2022	-665.971	Vanguard Target Retirement 2025 Inv	17.00	11,321.51
07C6929R	06-17-2022	06-21-2022	-11.915	Vanguard Target Retirement 2025 Inv	16.87	201.00
07C6929R	06-22-2022	06-23-2022	-217.536	Vanguard Target Retirement 2025 Inv	17.04	3,706.81
07C6929R	06-23-2022	06-24-2022	-152.471	Vanguard Target Retirement 2025 Inv	17.12	2,610.31
07C6929R	06-24-2022	06-27-2022	-1,016.604	Vanguard Target Retirement 2025 Inv	17.38	17,668.58
07C6929R	07-15-2022	07-18-2022	-373.225	Vanguard Target Retirement 2025 Inv	17.24	6,434.40
07C6929R	07-19-2022	07-20-2022	-7,743.385	Vanguard Target Retirement 2025 Inv	17.45	135,122.07
07C6929R	07-29-2022	08-01-2022	-204.642	Vanguard Target Retirement 2025 Inv	18.03	3,689.70
07C6929R	08-18-2022	08-19-2022	-201.242	Vanguard Target Retirement 2025 Inv	18.23	3,668.64
07C6929R	09-12-2022	09-13-2022	-9.331	Vanguard Target Retirement 2025 Inv	17.66	164.78
07C6929R	09-14-2022	09-15-2022	-11.357	Vanguard Target Retirement 2025 Inv	17.29	196.36
07C6929R	09-21-2022	09-22-2022	-372.634	Vanguard Target Retirement 2025 Inv	16.85	6,278.89
07C6929R	10-06-2022	10-07-2022	-786.718	Vanguard Target Retirement 2025 Inv	16.58	13,043.78
07C6929R	10-20-2022	10-21-2022	-2,372.432	Vanguard Target Retirement 2025 Inv	16.20	38,433.40
07C6929R	10-26-2022	10-27-2022	-8,731.657	Vanguard Target Retirement 2025 Inv	16.67	145,556.72
07C6929R	11-01-2022	11-02-2022	-218.865	Vanguard Target Retirement 2025 Inv	16.74	3,663.80
07C6929R	11-02-2022	11-03-2022	-18.482	Vanguard Target Retirement 2025 Inv	16.53	305.51
07C6929R	11-03-2022	11-04-2022	-693.931	Vanguard Target Retirement 2025 Inv	16.43	11,401.29
07C6929R	11-18-2022	11-21-2022	-46.476	Vanguard Target Retirement 2025 Inv	17.31	804.50
07C6929R	11-21-2022	11-22-2022	-209.933	Vanguard Target Retirement 2025 Inv	17.26	3,623.45
07C6929R	12-07-2022	12-08-2022	-1,565.217	Vanguard Target Retirement 2025 Inv	17.53	27,438.25

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-14-2022	12-15-2022	-759.268	Vanguard Target Retirement 2025 Inv	17.68	13,423.86
07C6929R	12-19-2022	12-20-2022	-208.993	Vanguard Target Retirement 2025 Inv	17.22	3,598.86
07C6929R	12-20-2022	12-21-2022	-147.369	Vanguard Target Retirement 2025 Inv	17.20	2,534.74
07C6929R	12-27-2022	12-28-2022	-0.058	Vanguard Target Retirement 2025 Inv	17.24	1.00
07C6929R	01-25-2022	01-26-2022	-187.096	Vanguard Target Retirement 2035 Inv	22.50	4,209.66
07C6929R	02-24-2022	02-25-2022	-191.776	Vanguard Target Retirement 2035 Inv	22.05	4,228.66
07C6929R	03-21-2022	03-22-2022	-811.462	Vanguard Target Retirement 2035 Inv	22.31	18,103.72
07C6929R	03-24-2022	03-25-2022	-132.105	Vanguard Target Retirement 2035 Inv	22.48	2,969.72
07C6929R	03-25-2022	03-28-2022	-186.512	Vanguard Target Retirement 2035 Inv	22.47	4,190.92
07C6929R	04-12-2022	04-13-2022	-92.583	Vanguard Target Retirement 2035 Inv	21.90	2,027.57
07C6929R	04-21-2022	04-22-2022	-1,085.787	Vanguard Target Retirement 2035 Inv	21.79	23,659.30
07C6929R	05-19-2022	05-20-2022	-206.404	Vanguard Target Retirement 2035 Inv	20.31	4,192.07
07C6929R	05-20-2022	05-23-2022	-260.364	Vanguard Target Retirement 2035 Inv	20.36	5,301.01
07C6929R	05-23-2022	05-24-2022	-202.995	Vanguard Target Retirement 2035 Inv	20.57	4,175.61
07C6929R	06-17-2022	06-21-2022	-1.397	Vanguard Target Retirement 2035 Inv	19.33	27.00
07C6929R	06-22-2022	06-23-2022	-213.702	Vanguard Target Retirement 2035 Inv	19.56	4,180.01
07C6929R	06-23-2022	06-24-2022	-150.076	Vanguard Target Retirement 2035 Inv	19.66	2,950.50
07C6929R	07-18-2022	07-19-2022	-87.045	Vanguard Target Retirement 2035 Inv	19.76	1,720.00
07C6929R	07-29-2022	08-01-2022	-201.288	Vanguard Target Retirement 2035 Inv	20.84	4,194.84
07C6929R	08-18-2022	08-19-2022	-197.642	Vanguard Target Retirement 2035 Inv	21.19	4,188.03
07C6929R	09-21-2022	09-22-2022	-372.960	Vanguard Target Retirement 2035 Inv	19.35	7,216.78
07C6929R	11-01-2022	11-02-2022	-221.078	Vanguard Target Retirement 2035 Inv	19.31	4,269.01
07C6929R	11-21-2022	11-22-2022	-214.089	Vanguard Target Retirement 2035 Inv	20.00	4,281.77
07C6929R	12-16-2022	12-19-2022	-2.501	Vanguard Target Retirement 2035 Inv	19.99	50.00
07C6929R	12-19-2022	12-20-2022	-216.234	Vanguard Target Retirement 2035 Inv	19.87	4,296.56
07C6929R	12-20-2022	12-21-2022	-152.651	Vanguard Target Retirement 2035 Inv	19.86	3,031.64
07C6929R	01-12-2022	01-13-2022	-321.983	Vanguard Target Retirement 2045 Inv	28.30	9,112.12
07C6929R	01-13-2022	01-14-2022	-288.010	Vanguard Target Retirement 2045 Inv	28.01	8,067.16
07C6929R	01-25-2022	01-26-2022	-134.125	Vanguard Target Retirement 2045 Inv	26.55	3,561.02
07C6929R	02-24-2022	02-25-2022	-140.660	Vanguard Target Retirement 2045 Inv	26.03	3,661.37
07C6929R	03-24-2022	03-25-2022	-96.524	Vanguard Target Retirement 2045 Inv	26.76	2,582.99
07C6929R	03-25-2022	03-28-2022	-136.544	Vanguard Target Retirement 2045 Inv	26.78	3,656.65
07C6929R	05-16-2022	05-17-2022	-0.748	Vanguard Target Retirement 2045 Inv	24.06	18.00
07C6929R	05-19-2022	05-20-2022	-155.439	Vanguard Target Retirement 2045 Inv	23.83	3,704.11
07C6929R	05-20-2022	05-23-2022	-4.131	Vanguard Target Retirement 2045 Inv	23.90	98.73
07C6929R	05-23-2022	05-24-2022	-151.875	Vanguard Target Retirement 2045 Inv	24.22	3,678.41
07C6929R	06-22-2022	06-23-2022	-167.389	Vanguard Target Retirement 2045 Inv	22.88	3,829.85

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	06-23-2022	06-24-2022	-117.534	Vanguard Target Retirement 2045 Inv	23.00	2,703.29
07C6929R	06-24-2022	06-27-2022	-1,546.078	Vanguard Target Retirement 2045 Inv	23.57	36,441.07
07C6929R	07-27-2022	07-28-2022	-29.213	Vanguard Target Retirement 2045 Inv	24.06	702.86
07C6929R	07-29-2022	08-01-2022	-157.147	Vanguard Target Retirement 2045 Inv	24.53	3,854.81
07C6929R	08-18-2022	08-19-2022	-153.104	Vanguard Target Retirement 2045 Inv	25.08	3,839.86
07C6929R	09-21-2022	09-22-2022	-300.372	Vanguard Target Retirement 2045 Inv	22.65	6,803.42
07C6929R	11-01-2022	11-02-2022	-181.311	Vanguard Target Retirement 2045 Inv	22.73	4,121.19
07C6929R	11-21-2022	11-22-2022	-171.666	Vanguard Target Retirement 2045 Inv	23.61	4,053.04
07C6929R	12-19-2022	12-20-2022	-175.089	Vanguard Target Retirement 2045 Inv	23.35	4,088.32
07C6929R	12-20-2022	12-21-2022	-123.176	Vanguard Target Retirement 2045 Inv	23.38	2,879.85
07C6929R	01-25-2022	01-26-2022	-36.448	Vanguard Target Retirement 2055 Inv	48.78	1,777.93
07C6929R	01-28-2022	01-31-2022	-5.583	Vanguard Target Retirement 2055 Inv	48.98	273.46
07C6929R	02-07-2022	02-08-2022	-103.568	Vanguard Target Retirement 2055 Inv	49.70	5,147.33
07C6929R	02-15-2022	02-16-2022	-94.759	Vanguard Target Retirement 2055 Inv	49.85	4,723.74
07C6929R	02-24-2022	02-25-2022	-36.891	Vanguard Target Retirement 2055 Inv	47.84	1,764.87
07C6929R	03-24-2022	03-25-2022	-25.113	Vanguard Target Retirement 2055 Inv	49.24	1,236.57
07C6929R	03-25-2022	03-28-2022	-35.342	Vanguard Target Retirement 2055 Inv	49.28	1,741.67
07C6929R	04-21-2022	04-22-2022	-44.945	Vanguard Target Retirement 2055 Inv	47.71	2,144.33
07C6929R	05-19-2022	05-20-2022	-39.612	Vanguard Target Retirement 2055 Inv	43.74	1,732.63
07C6929R	05-23-2022	05-24-2022	-38.962	Vanguard Target Retirement 2055 Inv	44.47	1,732.65
07C6929R	06-22-2022	06-23-2022	-41.358	Vanguard Target Retirement 2055 Inv	41.97	1,735.81
07C6929R	06-23-2022	06-24-2022	-29.048	Vanguard Target Retirement 2055 Inv	42.18	1,225.26
07C6929R	07-29-2022	08-01-2022	-39.867	Vanguard Target Retirement 2055 Inv	45.05	1,796.01
07C6929R	08-18-2022	08-19-2022	-38.953	Vanguard Target Retirement 2055 Inv	46.11	1,796.13
07C6929R	09-21-2022	09-22-2022	-79.961	Vanguard Target Retirement 2055 Inv	41.55	3,322.37
07C6929R	11-01-2022	11-02-2022	-48.421	Vanguard Target Retirement 2055 Inv	41.73	2,020.61
07C6929R	11-21-2022	11-22-2022	-133.293	Vanguard Target Retirement 2055 Inv	43.39	5,783.58
07C6929R	11-21-2022	11-22-2022	-48.045	Vanguard Target Retirement 2055 Inv	43.39	2,084.67
07C6929R	12-19-2022	12-20-2022	-49.090	Vanguard Target Retirement 2055 Inv	42.87	2,104.47
07C6929R	12-20-2022	12-21-2022	-34.594	Vanguard Target Retirement 2055 Inv	42.94	1,485.48
07C6929R	01-18-2022	01-19-2022	-2.756	Vanguard Target Retirement Income Inv	14.15	39.00
07C6929R	01-25-2022	01-26-2022	-3.173	Vanguard Target Retirement Income Inv	14.01	44.45
07C6929R	02-24-2022	02-25-2022	-3.275	Vanguard Target Retirement Income Inv	13.77	45.10
07C6929R	03-24-2022	03-25-2022	-2.029	Vanguard Target Retirement Income Inv	13.78	27.96
07C6929R	03-25-2022	03-28-2022	-2.659	Vanguard Target Retirement Income Inv	13.74	36.54
07C6929R	05-19-2022	05-20-2022	-2.822	Vanguard Target Retirement Income Inv	12.98	36.63
07C6929R	05-23-2022	05-24-2022	-2.809	Vanguard Target Retirement Income Inv	13.04	36.63

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	06-22-2022	06-23-2022	-2.897	Vanguard Target Retirement Income Inv	12.65	36.65
07C6929R	06-23-2022	06-24-2022	-2.038	Vanguard Target Retirement Income Inv	12.70	25.88
07C6929R	07-29-2022	08-01-2022	-74.210	Vanguard Target Retirement Income Inv	13.14	975.12
07C6929R	08-18-2022	08-19-2022	-3.892	Vanguard Target Retirement Income Inv	13.15	51.18
07C6929R	08-18-2022	08-19-2022	-72.847	Vanguard Target Retirement Income Inv	13.15	957.94
07C6929R	09-21-2022	09-22-2022	-133.065	Vanguard Target Retirement Income Inv	12.42	1,652.67
07C6929R	10-06-2022	10-07-2022	-1,517.656	Vanguard Target Retirement Income Inv	12.16	18,454.70
07C6929R	11-01-2022	11-02-2022	-77.322	Vanguard Target Retirement Income Inv	12.20	943.33
07C6929R	11-18-2022	11-21-2022	-66.612	Vanguard Target Retirement Income Inv	12.50	832.65
07C6929R	11-21-2022	11-22-2022	-76.506	Vanguard Target Retirement Income Inv	12.48	954.79
07C6929R	11-29-2022	11-30-2022	-155.241	Vanguard Target Retirement Income Inv	12.56	1,949.83
07C6929R	11-30-2022	12-01-2022	-2.915	Vanguard Target Retirement Income Inv	12.72	37.08
07C6929R	12-07-2022	12-08-2022	-838.657	Vanguard Target Retirement Income Inv	12.71	10,659.33
07C6929R	12-19-2022	12-20-2022	-74.745	Vanguard Target Retirement Income Inv	12.54	937.30
07C6929R	12-20-2022	12-21-2022	-51.962	Vanguard Target Retirement Income Inv	12.51	650.05
07C6929R	12-27-2022	12-28-2022	-164.564	Vanguard Target Retirement Income Inv	12.47	2,052.11
07C6929R	01-25-2022	01-26-2022	-1.865	Vanguard Total Bond Market Index Adm	10.96	20.44
07C6929R	01-27-2022	01-28-2022	-1,213.484	Vanguard Total Bond Market Index Adm	10.93	13,263.38
07C6929R	02-24-2022	02-25-2022	-1.855	Vanguard Total Bond Market Index Adm	10.70	19.85
07C6929R	03-24-2022	03-25-2022	-1.316	Vanguard Total Bond Market Index Adm	10.44	13.74
07C6929R	03-25-2022	03-28-2022	-1.867	Vanguard Total Bond Market Index Adm	10.37	19.36
07C6929R	05-19-2022	05-20-2022	-1.985	Vanguard Total Bond Market Index Adm	10.03	19.91
07C6929R	05-23-2022	05-24-2022	-1.992	Vanguard Total Bond Market Index Adm	10.02	19.96
07C6929R	06-22-2022	06-23-2022	-2.040	Vanguard Total Bond Market Index Adm	9.84	20.07
07C6929R	06-23-2022	06-24-2022	-1.440	Vanguard Total Bond Market Index Adm	9.87	14.21
07C6929R	07-29-2022	08-01-2022	-1.964	Vanguard Total Bond Market Index Adm	10.12	19.88
07C6929R	08-18-2022	08-19-2022	-1.952	Vanguard Total Bond Market Index Adm	10.00	19.52
07C6929R	09-21-2022	09-22-2022	-3.529	Vanguard Total Bond Market Index Adm	9.62	33.95
07C6929R	11-01-2022	11-02-2022	-2.121	Vanguard Total Bond Market Index Adm	9.26	19.64
07C6929R	11-10-2022	11-11-2022	-2,268.488	Vanguard Total Bond Market Index Adm	9.41	21,346.47
07C6929R	11-21-2022	11-22-2022	-1.969	Vanguard Total Bond Market Index Adm	9.45	18.61
07C6929R	12-19-2022	12-20-2022	-1.971	Vanguard Total Bond Market Index Adm	9.65	19.02
07C6929R	12-20-2022	12-21-2022	-1.404	Vanguard Total Bond Market Index Adm	9.58	13.45
07C6929R	01-25-2022	01-26-2022	-0.224	Vanguard Total Intl Stock Index Admiral	32.95	7.38
07C6929R	02-24-2022	02-25-2022	-0.232	Vanguard Total Intl Stock Index Admiral	31.98	7.42
07C6929R	03-24-2022	03-25-2022	-0.156	Vanguard Total Intl Stock Index Admiral	32.12	5.01
07C6929R	03-25-2022	03-28-2022	-0.220	Vanguard Total Intl Stock Index Admiral	32.14	7.07

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity

From 01-01-2022 To 12-31-2022

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	05-19-2022	05-20-2022	-0.246	Vanguard Total Intl Stock Index Admiral	29.23	7.19
07C6929R	05-23-2022	05-24-2022	-0.244	Vanguard Total Intl Stock Index Admiral	29.84	7.28
07C6929R	06-22-2022	06-23-2022	-0.266	Vanguard Total Intl Stock Index Admiral	27.48	7.31
07C6929R	06-23-2022	06-24-2022	-0.187	Vanguard Total Intl Stock Index Admiral	27.33	5.11
07C6929R	07-29-2022	08-01-2022	-0.247	Vanguard Total Intl Stock Index Admiral	28.62	7.07
07C6929R	08-18-2022	08-19-2022	-0.240	Vanguard Total Intl Stock Index Admiral	28.88	6.93
07C6929R	09-21-2022	09-22-2022	-0.465	Vanguard Total Intl Stock Index Admiral	26.00	12.09
07C6929R	11-01-2022	11-02-2022	-0.269	Vanguard Total Intl Stock Index Admiral	25.69	6.91
07C6929R	11-21-2022	11-22-2022	-0.329	Vanguard Total Intl Stock Index Admiral	27.60	9.08
07C6929R	12-19-2022	12-20-2022	-0.335	Vanguard Total Intl Stock Index Admiral	27.58	9.24
07C6929R	12-20-2022	12-21-2022	-0.239	Vanguard Total Intl Stock Index Admiral	27.70	6.62
07C6929R	01-05-2022	01-06-2022	-37.337	Vanguard Value Index Adm	57.94	2,163.31
07C6929R	01-25-2022	01-26-2022	-1.102	Vanguard Value Index Adm	55.93	61.64
07C6929R	02-24-2022	02-25-2022	-1.145	Vanguard Value Index Adm	54.79	62.74
07C6929R	03-24-2022	03-25-2022	-0.767	Vanguard Value Index Adm	57.68	44.24
07C6929R	03-25-2022	03-28-2022	-1.074	Vanguard Value Index Adm	58.29	62.60
07C6929R	04-12-2022	04-13-2022	-42.536	Vanguard Value Index Adm	57.68	2,453.48
07C6929R	05-03-2022	05-04-2022	-0.636	Vanguard Value Index Adm	55.38	35.22
07C6929R	05-19-2022	05-20-2022	-1.130	Vanguard Value Index Adm	53.38	60.32
07C6929R	05-23-2022	05-24-2022	-1.099	Vanguard Value Index Adm	54.45	59.84
07C6929R	06-22-2022	06-23-2022	-1.174	Vanguard Value Index Adm	50.70	59.52
07C6929R	06-23-2022	06-24-2022	-0.826	Vanguard Value Index Adm	50.85	42.00
07C6929R	07-29-2022	08-01-2022	-1.133	Vanguard Value Index Adm	54.06	61.25
07C6929R	08-18-2022	08-19-2022	-1.090	Vanguard Value Index Adm	55.86	60.89
07C6929R	09-21-2022	09-22-2022	-1.999	Vanguard Value Index Adm	50.92	101.78
07C6929R	11-01-2022	11-02-2022	-1.172	Vanguard Value Index Adm	53.93	63.21
07C6929R	11-21-2022	11-22-2022	-1.147	Vanguard Value Index Adm	55.58	63.75
07C6929R	12-19-2022	12-20-2022	-1.169	Vanguard Value Index Adm	54.30	63.48
07C6929R	12-20-2022	12-21-2022	-0.816	Vanguard Value Index Adm	54.41	44.40
						2,258,385.49

Retain for Audit Purposes
Custodial Financial Statement

SCHEDULE H , LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)

SUPPLEMENTAL SCHEDULE I

CHICAGO PLASTERING INSTITUTE
RETIREMENT SAVINGS PLAN
EIN 36-4280579

YEAR ENDED DECEMBER 31, 2022

INVESTMENT TYPE	<u>COST</u>	<u>FAIR VALUE</u>
INTEREST BEARING CASH		
AMALGAMATED BANK - MONEY MARKET ACCOUNT	\$ 142,765	\$ 142,765
INVESTED CASH - MATRIX TRUST COMPANY	<u>32,176</u>	<u>32,176</u>
TOTAL INTEREST BEARING CASH	<u>\$ 174,941</u>	<u>\$ 174,941</u>
REGISTERED INVESTMENT COMPANIES		
Vanguard 500 Index Fund	300,832	352,110
Vanguard Growth Index Fund	833,618	735,490
Vanguard Mid-Cap Index Fund	109,963	115,277
Vanguard Prime Money Market Fund	539,174	539,174
Vanguard Small-Cap Index Fund	149,670	155,144
Vanguard Target Retirement 2025 Fund	9,055,479	7,488,284
Vanguard Target Retirement 2035 Fund	15,451,861	12,948,554
Vanguard Target Retirement 2045 Fund	11,515,397	10,188,622
Vanguard Target Retirement 2055 Fund	1,986,899	1,821,162
Vanguard Target Retirement Income Fund	736,661	601,306
Vanguard Total Bond Market Index Fund	155,048	130,881
Vanguard Total International Stock Index Fund	72,638	68,057
Vanguard Value Index Fund	<u>652,824</u>	<u>687,295</u>
TOTAL REGISTERED INVESTMENT COMPANIES	<u>\$ 41,560,064</u>	<u>\$ 35,831,356</u>
TOTAL INVESTMENTS HELD	<u>\$ 41,735,005</u>	<u>\$ 36,006,297</u>