

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
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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>RESILIENT FLOOR COVERING PENSION FUND</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>BOT OF RESILIENT FLOOR COVERING PENSION FUND</u> <u>HSBA</u> <u>4160 DUBLIN BLVD, SUITE 400</u> <u>DUBLIN, CA 94568-7756</u>		
1c Effective date of plan <u>07/31/1958</u>		
2b Employer Identification Number (EIN) <u>94-6284071</u>		
2c Plan Sponsor's telephone number <u>800-782-0010</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.	10/12/2023	ROBERT WILLIAMS III
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2023	TOM CUDDIE
	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	
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		3c Administrator's telephone number 4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	3911
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)	1348
a(2) Total number of active participants at the end of the plan year		6a(2)	1323
b Retired or separated participants receiving benefits		6b	1256
c Other retired or separated participants entitled to future benefits.....		6c	941
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	3520
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	359
f Total. Add lines 6d and 6e		6f	3879
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g	
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	181
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☒ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

► Round off amounts to nearest dollar.
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2022	
b Assets	
(1) Current value of assets	1b(1) 457842823
(2) Actuarial value of assets for funding standard account	1b(2) 407316051
c (1) Accrued liability for plan using immediate gain methods	1c(1) 534770506
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method	1c(3) 519296202
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 925419968
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 8469710
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 40502812
(3) Expected plan disbursements for the plan year	1d(3) 41702812

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	08/29/2023
Signature of actuary PAUL C. POON, ASA, MAAA	Date 20-06069
Type or print name of actuary SEGAL	Most recent enrollment number 415-263-8200
Firm name 180 HOWARD STREET, SUITE 1100, SAN FRANCISCO, CA 94105-6147	Telephone number (including area code)
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	457842823
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment.....	1622	579653658
(2) For terminated vested participants	909	150291405
(3) For active participants:		
(a) Non-vested benefits		31166286
(b) Vested benefits		164308619
(c) Total active	1290	195474905
(4) Total	3821	925419968
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	49.47 %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
06/30/2023	20433705	0			
Totals ▶ 3(b)				20433705	3(c) 0
(d) Total withdrawal liability amounts included in line 3(b) total					3(d) 189808

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	78.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	C
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☒ Yes ☐ No
d If the plan is in critical status or critical and declining status, were any benefits reduced (see instructions)?		☐ Yes ☒ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	2024
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

a ☐ Attained age normal	b ☒ Entry age normal	c ☐ Accrued benefit (unit credit)	d ☐ Aggregate
e ☐ Frozen initial liability	f ☐ Individual level premium	g ☐ Individual aggregate	h ☐ Shortfall
i ☐ Other (specify):			

j If box h is checked, enter period of use of shortfall method.....	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM-DD-YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a		2.22 %
b Rates specified in insurance or annuity contracts	Pre-retirement ☐ Yes ☐ No ☒ N/A		Post-retirement ☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:			
(1) Males	6c(1)	A	A
(2) Females	6c(2)	A	A
d Valuation liability interest rate	6d	6.75 %	6.75 %
e Salary scale	6e	% ☒ N/A	
f Withdrawal liability interest rate:			
(1) Type of interest rate	6f(1)	☐ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A	
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)		%
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g		12.4 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h		16.4 %
i Expense load included in normal cost reported in line 9b	6i		☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)		%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)		1158489
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)		☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
4	25504414	2581914
1	-17473163	-1768878

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	37221892
b Employer's normal cost for plan year as of valuation date	9b	2751549

c Amortization charges as of valuation date:

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

(2) Funding waivers.....

(3) Certain bases for which the amortization period has been extended

	Outstanding balance	
9c(1)	214769959	25083716
9c(2)		
9c(3)		

d Interest as applicable on lines 9a, 9b, and 9c.....**9d** 4391358**e** Total charges. Add lines 9a through 9d.....**9e** 69448515**Credits to funding standard account:****f** Prior year credit balance, if any**9f****g** Employer contributions. Total from column (b) of line 3.....**9g** 20433705**h** Amortization credits as of valuation date.....

	Outstanding balance	
9h	124537396	19703363

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h.....**9i** 2019615**j** Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL).....

9j(1) 138994909

(2) "RPA '94" override (90% current liability FFL)

9j(2) 430599257

(3) FFL credit.....

9j(3)**k** (1) Waived funding deficiency.....**9k(1)**

(2) Other credits.....

9k(2)**l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 42156683**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m****n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n** 27291832**o** Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the 2022 plan year

9o(1)

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date.....

9o(2)(a)

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))

9o(2)(b) 0

(3) Total as of valuation date

9o(3) 0**10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10** 27291832**11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☒ Yes ☐ No

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 RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
RAINIER INVESTMENT MANAGEMENT, LLC
46-4242069

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NEWTOWER TRUST COMPANY
30-0872552

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AFL-CIO HOUSING INVESTMENT TRUST
52-6220193

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MCMORGAN & COMPANY LLC
52-2334338

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

SEI TRUST COMPANY

06-1271230

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

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

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

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

HEALTH SERVICES & BENEFIT ADMINISTRATOR

94-3089465

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 15 50	NONE	400228	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WASHINGTON CAPITAL MANAGEMENT, INC.

91-1042342

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	378149	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SIERRA INVESTMENT PARTNERS, INC.

68-0370668

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	328941	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)

ASB CAPITAL MANAGEMENT, LLC

80-0618452

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	235823	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GRAYSTONE CONSULTING

36-3145972

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 31 50	NONE	185617	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HGK ASSET MANAGEMENT, INC

52-1296988

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	171424	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)

THE SEGAL COMPANY

94-1503999

(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?
11 17 50	NONE	119949	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KRAW LAW GROUP

32-0465891

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	111438	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BNY MELLON TRUST COMPANY

95-3571558

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 50	NONE	85311	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)

SAGE ADVISORY SERVICES, LTD CO

74-2798841

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	83506	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LOOMIS, SAYLES & CO, LP

04-3200030

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	72587	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SALTZMAN & JOHNSON LAW CORP

94-2376174

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	62295	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)

FIERA CAPITAL MANAGEMENT

13-2726734

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	53627	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WITHUMSMITH+BROWN, PC

22-2027092

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	40150	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PENN CAPITAL MANAGEMENT

22-2796848

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	34486	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)

MELLON INVESTMENTS CORPORATION

25-1442864

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 68	NONE	22345	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

LEGAL & GENERAL

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	16372	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHRISTENSEN, JAMES & MARTIN ATTORNE

88-0330040

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	12153	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)

FREMONT BANK

94-1569024

(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?
18 50	NONE	6954	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GROUP PLAN ADMINISTRATORS

99-0187572

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	6283	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PACIFIC SOUTHWEST ADMINISTRATORS

1055 PARK VIEW AVENUE, SUITE 111
COVINA, CA 91724

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	5561	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)

SEGAL SELECT INSURANCE SERVICES INC

46-0619194

(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?
53	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	65651	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
SEGAL SELECT INSURANCE SERVICES, IN	53	47923
(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.	
EUCLID/HUDSON 45-3957469	INSURANCE COMMISSIONS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
SEGAL SELECT INSURANCE SERVICES, IN	53	16266
(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.	
RLI 37-0915434	INSURANCE COMMISSIONS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
SEGAL SELECT INSURANCE SERVICES, IN	53	1463
(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.	
AMWINS BROKERAGE 13-4279678	INSURANCE COMMISSIONS	

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
BNY MELLON TRUST COMPANY 95-3571558	19 50	FAILED TO PROVIDE A RESPONSE TO AN INFORMATION REQUEST
(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
MELLON INVESTMENTS CORPORATION 25-1442864	28 51 68	FAILED TO PROVIDE A RESPONSE TO AN INFORMATION REQUEST
(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
GROUP PLAN ADMINISTRATORS 99-0187572	13 50	FAILED TO PROVIDE A RESPONSE TO AN INFORMATION REQUEST
(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
PACIFIC SOUTHWEST ADMINISTRATORS 1055 PARK VIEW AVENUE, SUITE 111 COVINA, CA 91724	13 50	FAILED TO PROVIDE A RESPONSE TO AN INFORMATION REQUEST
(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:	LINDQUIST LLP	b EIN:	52-2385296
c Position:	AUDITOR		
d Address:	5000 EXECUTIVE PARKWAY SUITE 400 SAN RAMON, CA 94583	e Telephone:	925-227-9100

Explanation: LINDQUIST LLP COMBINED THEIR ACCOUNTING PRACTICE WITH WITHUMSMITH+BROWN, PC

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning **01/01/2022** and ending **12/31/2022**

A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: WASHINGTON CAPITAL JOINT MASTER TRU				
b Name of sponsor of entity listed in (a): WASHINGTON CAPITAL MANAGEMENT, INC				
c EIN-PN 91-1163419-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34396570		
a Name of MTIA, CCT, PSA, or 103-12 IE: COLLECTIVE TRUST GOVERNMENT SHORT T				
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON				
c EIN-PN 81-6243181-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21767266		
a Name of MTIA, CCT, PSA, or 103-12 IE: RAINIER MULTIPLE INVESTMENT TRUST				
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY				
c EIN-PN 27-2402927-042	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7591373		
a Name of MTIA, CCT, PSA, or 103-12 IE: NEWTOWER TRUST COMPANY MULTI-EMPLOY				
b Name of sponsor of entity listed in (a): NEWTOWER TRUST COMPANY				
c EIN-PN 52-6218800-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34599749		
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON DB SL LARGE CAP GROWTH				
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON				
c EIN-PN 25-6078093-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23627553		
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON DB SL LARGE CAP VALUE S				
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON				
c EIN-PN 25-6078093-005	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10866389		
a Name of MTIA, CCT, PSA, or 103-12 IE: ASB ALLEGIANCE REAL ESTATE FUND				
b Name of sponsor of entity listed in (a): CHEVY CHASE TRUST COMPANY				
c EIN-PN 52-6257033-006	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26083221		

a Name of MTIA, CCT, PSA, or 103-12 IE: **LEGAL & GENERAL MSCI ACWI EX U.S CI**

b Name of sponsor of entity listed in (a): **RELIANCE TRUST COMPANY**

c EIN-PN 35-7085469-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30177066
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a Name of MTIA, CCT, PSA, or 103-12 IE: **LEGAL & GENERAL S&P 600 CIT FUND**

b Name of sponsor of entity listed in (a): **RELIANCE TRUST COMPANY**

c EIN-PN 35-7085469-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7684602
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a Name of MTIA, CCT, PSA, or 103-12 IE: **LEGAL & GENERAL S&P 400 CIT FUND**

b Name of sponsor of entity listed in (a): **RELIANCE TRUST COMPANY**

c EIN-PN 35-7085469-004	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8286162
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

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

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>RESILIENT FLOOR COVERING PENSION FUND</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BOT OF RESILIENT FLOOR COVERING PENSION FUND</u>		D Employer Identification Number (EIN) <u>94-6284071</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	1579902	953087
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	3379098	3454191
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	5171336	5527152
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
(2) U.S. Government securities	1c(2)	12209502	15771630
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	30295101	23242328
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	144984750	138941175
(5) Partnership/joint venture interests	1c(5)	4595377	4126218
(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)	214457982	170683381
(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)	36140850	34396570
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	4894801	3322162
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	841513	623347

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	458550212	401041241

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	707389	644170
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	707389	644170

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	457842823	400397071
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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)	20433705	
(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)		20433705
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	258	
(B) U.S. Government securities	2b(1)(B)	301767	
(C) Corporate debt instruments	2b(1)(C)	1073947	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	21664	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1397636
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	2216107	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2216107
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	67848667	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	71335664	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-3486997
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-17236198	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-17236198

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-18422627
(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)		-106
c Other income	2c		3287
d Total income. Add all income amounts in column (b) and enter total	2d		-15095193
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	39267424	
(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)		39267424
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)	454265	
(2) Contract administrator fees	2i(2)	377083	
(3) Investment advisory and management fees	2i(3)	1905232	
(4) Other	2i(4)	346555	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		3083135
j Total expenses. Add all expense amounts in column (b) and enter total	2j		42350559
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-57445752
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: WITHUMSMITH+BROWN, PC

(2) EIN: 22-2027092

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	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.)			
4m			
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 480013.

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 RESILIENT FLOOR COVERING PENSION FUND		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND		D Employer Identification Number (EIN) 94-6284071
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): _____ 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 0
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 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 LINOLEUM SALES CO INC

b EIN 94-1615289

c Dollar amount contributed by employer 2055726

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 06 Day 30 Year 2023

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) 9.52

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

a Name of contributing employer R.E. CUDDIE CO.

b EIN 94-2422611

c Dollar amount contributed by employer 1493671

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 06 Day 30 Year 2023

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) 9.52

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

a Name of contributing employer D.S. BAXLEY, INC.

b EIN 20-2835224

c Dollar amount contributed by employer 1243166

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 06 Day 30 Year 2023

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) 9.52

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

a Name of contributing employer HOEM & ASSOCIATES, INC.

b EIN 94-2594683

c Dollar amount contributed by employer 1233750

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 06 Day 30 Year 2023

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) 9.52

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

a Name of contributing employer H.V. WELKER CO., INC.

b EIN 94-1268408

c Dollar amount contributed by employer 1204691

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 06 Day 30 Year 2023

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) 9.52

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

a Name of contributing employer B.T. MANCINI CO., INC.

b EIN 94-1576295

c Dollar amount contributed by employer 1027236

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 06 Day 30 Year 2023

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) 9.52

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

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 **FIELD TURF USA INC**

b EIN **58-2330410**

c Dollar amount contributed by employer **936002**

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 **06** Day **30** Year **2023**

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 **FLOORING INVESTMENT GROUP LLC**

b EIN **61-1736255**

c Dollar amount contributed by employer **730097**

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 **06** Day **30** Year **2023**

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) **8.37**

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

a Name of contributing employer **HARRY L MURPHY**

b EIN **94-1262416**

c Dollar amount contributed by employer **634959**

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 **06** Day **30** Year **2023**

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) **9.52**

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

a Name of contributing employer **FLOOR FACTORS INC**

b EIN **93-0765787**

c Dollar amount contributed by employer **468422**

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 **06** Day **30** Year **2023**

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) **4.12**

(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	109
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	125
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	127
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	0.87
b	The corresponding number for the second preceding plan year.....	15b	0.86
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	0
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: 60.0 % Investment-Grade Debt: 9.0 % High-Yield Debt: 2.0 % Real Estate: 25.0 % Other: 4.0 %

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 _____

**RESILIENT FLOOR COVERING
PENSION FUND
Financial Statements
December 31, 2022 and 2021
With Independent Auditor's Report**

Resilient Floor Covering Pension Fund
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December 31, 2022 and 2021

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
Resilient Floor Covering Pension Fund:

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Resilient Floor Covering Pension Fund, 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; 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 Resilient Floor Covering Pension 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Resilient Floor Covering Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

WithumSmith+Brown, PC

October 9, 2023

Resilient Floor Covering Pension Fund
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments - at fair value		
U.S. government and government agency securities	\$ 15,771,630	\$ 12,209,502
Corporate obligations	23,242,328	30,295,101
State and local obligations	623,347	841,513
Common stock	138,941,175	144,984,750
Common/collective trust funds	170,683,381	214,457,982
Commingled/103-12 investment fund	34,396,570	36,140,850
AFL-CIO Housing Investment Trust	4,126,218	4,894,801
Limited partnerships	<u>3,322,162</u>	<u>4,595,377</u>
Total investments	<u>391,106,811</u>	<u>448,419,876</u>
Receivables		
Employer contributions	3,454,191	3,379,098
Withdrawal liability receivable - net of allowance for uncollectible accounts	-	-
Interest and dividends	494,058	364,339
Other receivable	<u>2,145,538</u>	<u>2,145,538</u>
Total receivables	<u>6,093,787</u>	<u>5,888,975</u>
Other assets		
Prepaid expenses	<u>2,887,556</u>	<u>2,661,459</u>
Cash	<u>953,087</u>	<u>1,579,902</u>
Total assets	<u>401,041,241</u>	<u>458,550,212</u>
Liabilities and Net Assets		
Liabilities		
Accounts payable and accrued expenses	<u>644,170</u>	<u>707,389</u>
Total liabilities	<u>644,170</u>	<u>707,389</u>
Net assets available for benefits	<u>\$ 400,397,071</u>	<u>\$ 457,842,823</u>

The Notes to Financial Statements are an integral part of these statements.

Resilient Floor Covering Pension 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 appreciation (depreciation) in fair value of investments	\$ (39,580,672)	\$ 64,089,024
Interest and dividends	<u>4,048,487</u>	<u>3,551,141</u>
	(35,532,185)	67,640,165
Less: Investment expenses	<u>(1,905,232)</u>	<u>(2,039,323)</u>
Investment income - net	(37,437,417)	65,600,842
Employer contributions	20,433,705	20,937,435
Other income	<u>3,287</u>	<u>327,969</u>
Total additions, net	<u>(17,000,425)</u>	<u>86,866,246</u>
Deductions		
Pension benefits	39,267,424	39,128,787
Operating expenses	<u>1,177,903</u>	<u>1,174,622</u>
Total deductions	<u>40,445,327</u>	<u>40,303,409</u>
Net change	(57,445,752)	46,562,837
Net assets available for benefits		
Beginning of year	<u>457,842,823</u>	<u>411,279,986</u>
End of year	<u>\$ 400,397,071</u>	<u>\$ 457,842,823</u>

The Notes to Financial Statements are an integral part of these statements.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation, Transactions and Income Recognition

General - Investments are carried at fair value, which is determined, presented and disclosed in accordance with Financial Accounting Standards Board Accounting Standards Codification ("FASB ASC") 820, *Fair Value Measurements and Disclosures*. Under FASB ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the "exit price") in an orderly transaction between market participants at the measurement date.

FASB ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the Plan. Unobservable inputs reflect the Plan's assumptions about inputs that market participants would use in pricing the investments developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels, based on the inputs, as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Valuations based on quoted prices in markets that are not active, quoted prices for similar investments in active markets or model-based valuations for which all significant assumptions are observable and can be corroborated by observable market data.

Level 3 - Valuations based on unobservable inputs that are supported by little or no market activity and are significant to the overall fair value measurement. Values are determined using proprietary pricing models, discounted cash flow models that include the investment entities' own judgments and estimations, or some other pricing method using unobservable inputs.

Inputs and Valuation Methods - In determining fair value, FASB ASC 820 allows various valuation approaches. The specific methods used for each of the Plan's investment classes are presented below.

U.S. government and government agency securities: The fair value of U.S. Treasury notes is based on quoted market prices in active markets (Level 1). The fair value of certain U.S. government and government agency securities is generally determined using a market-based model in which valuation consideration is given to yield or price of comparable securities, coupon rate, maturity, credit quality and dealer-provided prices (Level 2).

Corporate obligations and state and local obligations: The fair value of corporate and mutual municipal bonds is generally determined based on a model that uses inputs such as interest-rate yield curves, cross-currency-basis index spreads or country credit spreads, which are similar to the valued obligations in terms of issuer, maturity and seniority (Level 2).

Common stock: The fair value of common stock is generally based on quoted market prices in active markets (Level 1).

Resilient Floor Covering Pension Fund

Notes to Financial Statements

December 31, 2022 and 2021

Common/collective trust funds: The fair value of the units in the common/collective trust funds is estimated based on the net asset value per unit of the underlying investments, which is calculated based on quoted market prices or other observable inputs. The net asset value is being used as a practical expedient to estimate fair value.

Commingled/103-12 investment fund: The fair value of the units in the commingled/103-12 investment fund is estimated based on the net asset value per unit of the underlying investments, which is calculated based on quoted market prices or other observable inputs. The net asset value is being used as a practical expedient to estimate fair value.

AFL-CIO Housing Investment Trust: The fair value of the AFL-CIO Housing Investment Trust (the "HIT") has been estimated using the net asset value per share of the investments. The net asset value per share is calculated as of the close of business of the major bond markets in New York City on the last business day of the month. The net asset value is being used as a practical expedient to estimate fair value.

Limited partnerships: The fair value of the limited partnerships is estimated based on the Plan's ownership interest in the partnerships' capital, as determined by the general partner of the limited partnerships. The net asset value is being used as a practical expedient to estimate fair value.

Valuation Methods, Consistency - The valuation techniques used in the accompanying financial statements have been consistently applied.

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

Employer Contributions Receivable

Employer contributions due but not paid at year-end are recorded as employer contributions receivable. Allowance for uncollectible accounts is considered unnecessary and is not provided. Contributions due as a result of payroll audits have been recorded net of an allowance equal to the amount due because collectability is uncertain. Therefore, delinquent contributions are recorded when received.

Withdrawal Liability Income and Receivable

Withdrawal contributions income is recognized when the withdrawal liability amount has been assessed. An allowance for uncollectible accounts is deemed necessary because collectability is uncertain.

Other Receivable

The Plan recognizes a receivable for inactive bank accounts that have been escheated and expected to be received from state custody. See Note 9 for further information.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

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.

Risks and Uncertainties

The actuarial present value of accumulated plan benefits is calculated based on certain assumptions pertaining to interest rates, participant demographics and other assumptions, all of which are subject to change. Due to the inherent uncertainty of the assumptions in the near term, the assumptions would be material to the disclosure to the financial statements of the actuarial present value of accumulated plan benefits.

The Plan invests in various investment securities. Such investments are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with these investments and the level of uncertainty with respect to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

2. DESCRIPTION OF THE PLAN

Resilient Floor Covering Pension Fund (the “Plan”) was established on July 31, 1958, for the purpose of providing pension and death benefits to eligible participants covered by collective bargaining agreements in the carpet and soft tile installation industry represented by local unions 1290, 1237 and 1235 of the International Brotherhood of Painters and Allied Trades. Subsequently, the Plan admitted employees represented by other local unions. The Plan is governed by a Board of Trustees. The Plan is financed entirely by employer contributions, as specified in the collective bargaining agreements. The Plan is a multiemployer defined benefit pension plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

The Plan provides other alternative benefits including: early retirement, service benefits, special service benefits, disability benefits, partial benefits and death benefits.

Eligibility

An employee becomes a participant in the Plan on the January 1 or July 1 following a twelve-consecutive-month period in which they work at least 500 hours in a job covered by the Plan. The amount of time the participant works in a job covered by the Plan determines whether they are eligible for a pension and how much their pension will be. For these purposes, the time they work as participants in the Plan is measured in two ways - in years of credited service and in benefit accruals.

Credited Service

Participants can receive credited service and accrued benefits during the time their employers contribute to the Plan with respect to their work. This period of time is referred to as “after contribution date” and the credit earned is called credited future service or contributory credit. Participants may also receive credited service and benefit credit for the time they worked before the contribution period began. That period is referred to as “before contribution date” and the credit earned is called credited past service or non-contributory credit.

Credited past service and credited future service are used in determining eligibility for a pension. The actual pension amount is calculated on the basis of the benefit units earned by the participants and percentages of contributions paid on their behalf.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

Vesting

Non-bargained participants who have one hour of service after May 31, 1988, will achieve vested status when they have accumulated five years of credited service without a permanent break in service. Collectively bargained participants who have at least one hour of service on or after January 1, 1999, and have worked at least 1,400 hours in covered employment after their contribution date will achieve vested status when they have accumulated five years of credited service without a permanent break in service. Otherwise, participants will achieve vested status when they have accumulated seven years of credited service without a permanent break in service; have worked at least 1,400 hours in covered employment after their contribution date and have at least one hour of service on or after January 1, 1997; or have accumulated 10 years of credited service without a permanent break in service and have worked at least 1,400 hours in covered employment after their contribution date.

The benefits of participants under the Carpet, Linoleum and Soft Tile Local Union 1926 Pension Plan prior to August 1, 2001, will become 100% vested when the participant accumulates five years of vesting service, if the participant earned at least one hour of service on or after January 1, 1999. If the participant did not earn at least one hour of service on or after January 1, 1999, the vesting schedule of the Carpet, Linoleum and Soft Tile Local Union 1926 Pension Plan in effect on July 31, 2001, shall continue to apply to those benefits.

In February 2011, the Plan was amended to reduce certain alternative benefits in accordance with the rehabilitation plan adopted by the Board of Trustees, as described in Note 5. Participants should refer to Plan Amendment No. 18 for additional details.

Participants should refer to the Summary Plan Description and Plan amendments for more complete information.

3. PRIORITIES UPON TERMINATION

It is the intent of the Board of Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Board of 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 the pensioners, beneficiaries and participants. 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.

In addition, certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (the "PBGC") if the Plan terminates. Generally, the PBGC guarantees most vested normal-age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. The PBGC does not guarantee all types of benefits, and the amount of any individual participant's benefit protection is subject to certain limitations, particularly with respect to benefit increases as a result of Plan amendments in effect for less than five years. Some benefits may be fully or partially provided, while other benefits may not be provided at all.

4. TAX STATUS

The Plan obtained its latest determination letter, dated October 29, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan's administrator and the Plan's counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

The Plan's administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2022 and 2021, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by the taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's administrator believes it is no longer subject to income tax examinations for the fiscal years prior to 2018.

5. PENSION PROTECTION ACT OF 2006

Under the Pension Protection Act of 2006 (the "Act"), the Plan's actuary has certified that the Plan was in critical status as of March 31, 2010. The Plan will remain in critical status until a Plan year for which the Plan's actuary certifies that the Plan is not projected to have an accumulated funding deficiency for at least ten years. The Plan's actuary will certify to the Plan's status on an annual basis.

The Board of Trustees adopted a rehabilitation plan on August 27, 2010, as required under the Act, to be effective as of January 1, 2011. On May 13, 2011, the Board of Trustees adopted additional schedules to the rehabilitation plan to be effective as of July 1, 2011 and January 1, 2012. Any collective bargaining agreement adopted or renewed on or after January 1, 2011, must contain the provisions of one of the rehabilitation schedules. Failure by a contributing employer to adopt or renew the collective bargaining agreement with these terms within 180 days following the expiration of a collective bargaining agreement on or after January 1, 2011, results in the default schedule automatically being imposed on the employer and its employees. Furthermore, effective June 1, 2010, participating employers were assessed a surcharge as a percentage of their negotiated rate until the employer adopts one of the rehabilitation schedules.

The rehabilitation plan includes five different schedules of proposed changes in benefits and contribution levels: four alternative schedules that cut back on early retirement subsidies, as well as on ancillary benefits such as pre-retirement death and disability, and one default schedule that reduces non-protected benefits to the maximum extent permitted by law. On November 14, 2014, the Board of Trustees updated the contribution levels for two existing alternate schedules and eliminated the remaining two alternate schedules from future consideration and use. There were no benefit changes as a result of the November 14, 2014, Board of Trustees' updates. The Plan updated the rehabilitation plan in both February 2017 and February 2018.

The detailed changes required by the adoption of the default schedule and the alternative schedules are as set forth below:

Default Schedule

The following benefit changes were effective January 1, 2011:

- The disability benefit is eliminated for any participants who are not in pay status as a disabled participant, regardless of the date of their Social Security award;
- The pre-retirement death benefit and the pre-retirement lump-sum death benefit are eliminated;
- For benefit accruals after January 1, 2011:
 - The service pension is eliminated;
 - The special service pension is eliminated;
 - The early retirement pensions will be payable under current fund eligibility rules but at a full actuarial reduction that does not include any retirement-type subsidy;
 - The 36-month guarantee period is eliminated with respect to benefits not in pay status; and
 - All forms of payment are eliminated except for the life annuity, QJSA and QOSA.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

Alternative Schedule

The following benefit changes were effective July 1, 2011 and January 1, 2012:

- The disability benefit is eliminated for any participants who are not in pay status as a disabled participant, regardless of the date of their Social Security award;
- The pre-retirement death benefit and the pre-retirement lump-sum death benefit are eliminated;
- Service pensions will be payable with no early retirement reductions under certain provisions:
 - At any age with 60,000 hours of credited service.
 - At age 55 with 54,000 hours of credited service.
 - At age 62 with 45,000 hours of credited service.
- Early retirement pensions will be payable under current fund eligibility rules but at a full actuarial reduction that does not include any retirement-type subsidy;
- The special service pension is eliminated;
- The 36-month guarantee period is eliminated with respect to benefits not in pay status; and
- All forms of payment are eliminated except for the life annuity, QJSA and QOSA.

The provisions of the rehabilitation plan are included in the actuarial valuation as of December 31, 2021. Participants should refer to the rehabilitation plan for more complete information.

6. ACTUARIAL INFORMATION

The actuarial valuation of the Plan was made by Segal Consulting as of December 31, 2021. Information in the report included the following:

Actuarial present value of accumulated Plan benefits

Vested benefits

Participants currently receiving payments	\$ 371,878,066
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Other participants	<u>134,560,162</u>
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Total vested benefits	506,438,228
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Non-vested benefits	12,857,974
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Actuarial present value of administrative expenses	<u>15,588,951</u>
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Total actuarial present value of accumulated Plan benefits	<u><u>\$ 534,885,153</u></u>
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Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

As reported by Segal Consulting, the changes in the present value of accumulated Plan benefits for the year ended December 31, 2021, were as follows:

Actuarial present value of accumulated plan benefits	
at beginning of year	<u>\$ 495,180,228</u>
Increase (decrease) during the year attributable to	
Benefits accumulated, net experience	
gain or loss and changes in data	4,497,275
Benefits paid	(39,128,787)
Changes in actuarial assumptions	38,212,308
Changes in the present value of administrative expenses	1,641,981
Interest	<u>34,482,148</u>
Net increase	<u>39,704,925</u>
Actuarial present value of accumulated Plan benefits	
at end of year	<u>\$ 534,885,153</u>

The actuarial present value of administrative expenses as of December 31, 2020 (\$13,946,970) was not included as a component of accumulated plan benefits in previously issued financial statements. The actuarial present value of administrative expenses as of December 31, 2021, and the actuarial present value of administrative expenses as of December 31, 2020 has been included as a change in the actuarial assumptions for the year ended December 31, 2021.

The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2022. Had the valuations been made as of December 31, 2021, there would be no material differences. No Plan amendments were adopted on January 1, 2022.

The actuarial valuations were made using the entry-age normal actuarial cost method. Some of the more significant actuarial assumptions used in the December 31, 2021, valuation were:

Mortality rates (life expectancy of participants):

Post-retirement:	RP-2006 Healthy Blue Collar Annuitant tables, set forward one year with generational projection using Scale MP-2016.
Pre-retirement:	RP-2006 Blue Collar Employee tables, set forward one year with generational projection using Scale MP-2016.

Retirement age assumptions: Age 62 for inactive vested participants. Age 55-59 (7.50% to 100%) for non-service pensions and age 45-64 (22.50% to 100%) for service pensions. The overall weighted retirement age of 60 is the average of the individual retirement ages based on all the active participants included in the actuarial valuation.

Investment rate of return: 6.75% compounded annually, net of investment expenses.

Administrative expense allowance: \$1,200,000 per year, payable monthly.

The assumed hours worked by active participants for benefit accrual purposes are 1,575 at December 31, 2022.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

The above actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining actuarial results. Pension benefits in excess of the present assets of the Plan are dependent upon contributions received under collective bargaining agreements with employers and income from investments.

Because information on the accumulated Plan benefits at December 31, 2022, and the changes therein for the year then ended are not included above, these financial statements do not purport to present a complete presentation of the financial status of the Plan as of December 31, 2022, and the changes in its financial status for the year then ended, but only present the net assets available for benefits and the changes therein as of and for the year ended December 31, 2022. The complete financial status is presented as of December 31, 2021.

7. INVESTMENTS AT FAIR VALUE HIERARCHY

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2022 and 2021, are as follows:

2022				
	Level 1	Level 2	Level 3	Total
Assets in the fair value hierarchy				
U.S. government and				
government agency securities	\$ 9,983,594	\$ 5,788,036	\$ -	\$ 15,771,630
Corporate obligations	-	23,242,328	-	23,242,328
State and local obligations	-	623,347	-	623,347
Common stock	138,941,175	-	-	138,941,175
Total assets in the fair value hierarchy	<u>\$ 148,924,769</u>	<u>\$ 29,653,711</u>	<u>\$ -</u>	<u>178,578,480</u>
Investments measured at net asset value				
Common/collective trust funds				170,683,381
Commingled/103-12 investment fund				34,396,570
AFL-CIO Housing Investment Trust				4,126,218
Limited partnerships				3,322,162
Total investments measured at net asset value				<u>212,528,331</u>
Total investments at fair value				<u>\$ 391,106,811</u>

2021				
	Level 1	Level 2	Level 3	Total
Assets in the fair value hierarchy				
U.S. government and				
government agency securities	\$ 9,494,415	\$ 2,715,087	\$ -	\$ 12,209,502
Corporate obligations	-	30,295,101	-	30,295,101
State and local obligations	-	841,513	-	841,513
Common stock	144,984,750	-	-	144,984,750
Total assets in the fair value hierarchy	<u>\$ 154,479,165</u>	<u>\$ 33,851,701</u>	<u>\$ -</u>	<u>188,330,866</u>
Investments measured at net asset value				
Common/collective trust funds				214,457,982
Commingled/103-12 investment fund				36,140,850
AFL-CIO Housing Investment Trust				4,894,801
Limited partnership				4,595,377
Total investments measured at net asset value				<u>260,089,010</u>
Total investments at fair value				<u>\$ 448,419,876</u>

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

8. INVESTMENTS IN CERTAIN ENTITIES THAT CALCULATE NET ASSET VALUE

The guidance provided by FASB ASC 820, *Fair Value Measurements and Disclosures*, permits entities to use net asset value (“NAV”) per share (or its equivalent), as a practical expedient, to measure fair value when the investment does not have a readily determinable fair value and the net asset value is calculated in a manner consistent with investment company accounting.

Investments valued based on net asset value as of December 31, 2022 and 2021, are as follows:

Investment Type	Fair Value as of December 31,		Unfunded Commitments		Redemption Frequency (if currently eligible)	Redemption Notice Period
	2022	2021	2022	2021		
Common/collective trust funds						
EB DV Large-Cap Growth						
Stock Index Fund	\$ 23,627,553	\$ 27,251,076 (a)	-	-	Daily	1 Day
EB DV Large-Cap Value						
Stock Index Fund	10,866,389	37,877,133 (a)	-	-	Daily	1 Day
Government Short-Term						
Investment Strategy (STIF)	21,767,266	36,212,893 (a)	-	-	Daily	Daily
ASB Allegiance Real Estate Fund	26,083,221	23,964,187 (a)	-	-	Quarterly	1 Day
Legal & General MSCI ACWI Ex-US						
CIT Fund	30,177,066	35,842,691 (a)	-	-	Daily	1 Day
Legal & General S&P 400						
CIT Fund	8,286,162	7,760,911 (a)	-	-	Daily	1 Day
Legal & General S&P 600						
CIT Fund	7,684,602	7,379,965 (a)	-	-	Daily	1 Day
Multiemployer Property Trust						
Fund (MEPT)	34,599,749	27,370,321 (a)	-	-	Quarterly	Last business day of quarter for next quarterly redemption
Rainier International Small-Cap						
Equity Collective Trust	7,591,373	10,798,805 (a)	-	-	Daily	3 Days
Total common/collective trust funds	<u>170,683,381</u>	<u>214,457,982</u>	<u>-</u>	<u>-</u>		
Commingled/103-12 investment fund						
Washington Capital Joint Master						
Trust Real Estate Equity Fund	34,396,570	36,140,850 (a)	-	-	Monthly	15 Days
AFL-CIO Housing Investment Trust (HIT)	3,322,162	4,894,801 (b)	-	-	Monthly	15 Days
Limited partnerships						
McMorgan Northern California Value						
Added/Development Fund I, LP	-	10,807 (c)	-	-	See (c) below	Not eligible
McMorgan Northern California Value						
Added/Development Fund II, LP	4,126,218	4,584,570 (c)	-	7,396,011	See (c) below	Not eligible
Total limited partnerships	<u>4,126,218</u>	<u>4,595,377</u>	<u>-</u>	<u>7,396,011</u>		
Total investments measured at net asset value	<u>\$ 212,528,331</u>	<u>\$ 260,089,010</u>	<u>\$ -</u>	<u>\$ 7,396,011</u>		

- (a) This investment is a direct filing entity with the Department of Labor; therefore, information regarding the investment’s strategy is not disclosed.
- (b) The objective of the AFL-CIO Housing Investment Trust (the “HIT”) is to generate competitive risk-adjusted total rates of return for its investors by investing in fixed-income investments, primarily multifamily and single-family mortgage-backed securities and mortgage-backed obligations. Other important objectives of the HIT are to encourage the construction of housing and to facilitate employment for union members in the construction trades and related industries.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

(c) The McMorgan Northern California Value Added/Development Fund I & II, LPS' (Fund I and Fund II) investment strategy is to invest in multi-family residential and commercial real estate in Northern California. Fund investments will generally fall into either: (i) direct investment, or (ii) investments alongside a third-party operations partner. Direct investments will be made in real property assets and, to a lesser degree, other real estate-related investments such as limited partnerships and other real estate securities. The funds' investment strategy will focus on the following types of opportunities: (i) asset reporting (properties with physical or leasing deficiencies), and (ii) new development projects. This closed-end fund shall continue until the tenth anniversary of the final closing. The term of the fund may be extended by two-year extensions. Fund I may commit to make investments only during the period commencing on the initial closing date and running to and including the third anniversary of the final closing (the investment period). The investment period for Fund I ended October 6, 2017. Fund II may commit to make investments only during the period commencing on the initial closing date and running to and including the 42-month anniversary of the final closing (the investment period). The general partners may elect to end the investment at an earlier date. At the discretion of the administrative general partner, periodic distributions may be paid in accordance with the agreement.

9. OTHER RECEIVABLE

The other receivable is a cash account, legally owned by the Plan, that had been escheated by the State of California due to inactivity and due to the prior third-party Administrator, who is no longer in existence. The amount expected to be recovered by the Plan is \$2,145,538 as of December 31, 2022 and 2021.

10. FUNDING POLICY

The participating employers contribute such amounts as are specified in the collective bargaining agreements. Monthly employer contribution rates range between \$3.66 and \$11.42, depending on the employee's geographic area and classification. The Plan's actuary has advised that the minimum funding requirements of ERISA are currently not being met as of December 31, 2022 and 2021.

11. RELATED PARTIES

Contributions for District Council 16 Locals (located in the Northern California Bay Area and Sacramento areas) are deposited into the District Council 16 Health and Welfare Trust Fund's (the "Fund") lockbox bank account. In the following month, money is transferred from the Fund to the Plan. The Plan is related to the Fund through common trustees. As of December 31, 2022 and 2021, the Plan was due \$1,159,455 and \$1,152,748, respectively, from the related Fund.

12. WITHDRAWAL LIABILITY

The Plan complies with the provisions of the Multiemployer Pension Plan Amendments Act of 1980 ("MPPAA"), which requires imposition of withdrawal liability on a contributing employer that partially or totally withdraws from the Plan. Under the provisions of MPPAA, a portion of the Plan's unfunded vested liability would be allocated to a withdrawing employer. If it is determined that an employer has partially or completely withdrawn and a withdrawal liability exists, that employer is required to fund their proportional share of the Plan's unfunded vested benefits in quarterly installments over a period of not more than 20 years.

The Plan's actuary has advised the Plan that, as of December 31, 2022 and 2021, the Plan had an estimated unfunded vested liability for withdrawal liability purposes of approximately \$223,000,000 and \$275,000,000, respectively.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2022 and 2021

During 2022 and 2021, there was no new withdrawal liability income recognized. During 2022 and 2021, the Plan received \$183,106 and \$158,342, respectively, in withdrawal assessment payments under payment plan arrangements from former participating employers.

13. SUBSEQUENT EVENTS

In preparing these financial statements, management of the Plan has evaluated events and transactions that occurred after December 31, 2022, for potential recognition or disclosure in the financial statements. These events and transactions were evaluated through October 9, 2023, the date that the financial statements were available to be issued, and no items have come to the attention of management that require recognition or disclosure.

SUPPLEMENTARY INFORMATION

REPORT ON SUPPLEMENTARY INFORMATION

INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
Resilient Floor Covering Pension Fund:

We have audited the financial statements of Resilient Floor Covering Pension Fund (the "Plan") as of and for the years ended December 31, 2022 and 2021, and have issued our report thereon dated October 9, 2023, which contained an unmodified opinion on those financial statements. Our audits were conducted for the purpose of forming an opinion on the financial statements taken as a whole. The supplemental schedules of operating expenses for the years ended December 31, 2022 and 2021, Schedule H Line 4i - Schedule of Assets (Held at End of Year) and Schedule H, Line 4j - Schedule of Reportable Transactions as of and for the year ended, are presented for the purpose of additional analysis and is not a required part of the basic financial statements. The Schedule H Line 4i - Schedule of Assets (Held at End of Year) and Schedule H, Line 4j - Schedule of Reportable Transactions are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. 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.

WithumSmith+Brown, PC

October 9, 2023

Resilient Floor Covering Pension Fund
Schedule of Operating Expenses
Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Administrative expenses		
Administrator fees	\$ 377,083	\$ 371,205
Bank charges	6,954	8,484
Fiduciary and PBGC insurance	295,242	285,511
Printing and postage	17,817	21,598
Other	<u>26,542</u>	<u>32,217</u>
Total administrative expenses	<u>723,638</u>	<u>719,015</u>
Professional fees		
Accounting and audit fees	42,945	44,267
Actuary fees	119,949	111,014
Legal fees	190,199	190,928
Payroll audit fees	99,230	97,800
Trustee meetings and travel	<u>1,942</u>	<u>11,598</u>
Total professional fees	<u>454,265</u>	<u>455,607</u>
 Total operating expenses	 <u>\$ 1,177,903</u>	 <u>\$ 1,174,622</u>

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
Government Agency Securities	POOL #SD-8161	Bonds	N/A	2.500%	7/1/2051	282,204	\$ 288,331	\$ 240,015
	POOL #SD-8195	Bonds	N/A	3.000%	1/1/2052	163,542	156,502	143,818
	POOL #SD-8196	Bonds	N/A	3.500%	6/1/2052	81,351	84,363	74,099
	POOL #SD-8222	Bonds	N/A	4.000%	4/1/2052	212,078	211,962	199,192
	POOL #SD-8207	Bonds	N/A	3.500%	5/1/2052	210,235	210,120	191,461
	POOL #SD-8214	Bonds	N/A	3.500%	5/1/2052	293,312	287,171	267,164
	POOL #SD-8215	Bonds	N/A	4.000%	5/1/2052	144,696	145,080	135,905
	POOL #SD-8217	Bonds	N/A	4.000%	4/1/2052	89,317	90,782	83,890
	POOL #SD-8245	Bonds	N/A	4.500%	9/1/2052	141,624	142,012	136,469
	POOL #SD-8246	Bonds	N/A	5.000%	9/1/2052	82,388	81,779	81,300
	FNMA POOL #0256851	Bonds	N/A	7.000%	8/1/2037	4,764	5,642	5,049
	FREDDIE MAC STRUCTURED DN2 M2	Bonds	N/A	VAR	11/25/2023	87,412	89,762	88,451
	FNMA POOL #0AS5272	Bonds	N/A	3.500%	6/1/2045	69,689	75,055	64,994
	FNMA POOL #0AS6013	Bonds	N/A	4.000%	10/1/2045	21,192	23,176	20,324
	FNMA POOL #0BE5622	Bonds	N/A	2.500%	1/1/2032	17,085	17,751	15,992
	FNMA POOL #0MA2405	Bonds	N/A	4.000%	9/1/2045	63,124	68,997	60,538
	FNMA POOL #0MA2896	Bonds	N/A	3.500%	2/1/2047	11,719	12,470	10,887
	FNMA POOL #0MA3277	Bonds	N/A	4.000%	1/1/2048	36,726	39,206	34,835
	FNMA POOL #0MA4383	Bonds	N/A	2.000%	6/1/2036	0	-	-
	FNMA POOL #0MA4399	Bonds	N/A	2.500%	8/1/2051	199,127	203,594	169,374
	FNMA POOL #0MA4413	Bonds	N/A	2.000%	9/1/2051	384,561	383,915	314,175
	FNMA POOL #0MA4437	Bonds	N/A	2.000%	9/1/2051	161,667	161,399	132,071
	FNMA POOL #0MA4281	Bonds	N/A	2.000%	3/1/2051	267,120	266,668	218,547
	FNMA POOL #0MA4305	Bonds	N/A	2.000%	4/1/2051	107,138	106,956	87,637
	FNMA POOL #0MA4514	Bonds	N/A	3.500%	12/1/2051	131,693	131,966	119,970
	FNMA POOL #0MA4579	Bonds	N/A	3.000%	3/1/2052	297,450	289,627	261,611
	FNMA POOL #0MA4580	Bonds	N/A	3.500%	3/1/2052	194,588	195,197	177,101
	FNMA POOL #0MA4583	Bonds	N/A	2.500%	3/1/2037	83,844	83,225	77,014
	FNMA POOL #0MA4600	Bonds	N/A	3.500%	3/1/2052	221,640	215,354	201,661
	FNMA POOL #0MA4644	Bonds	N/A	4.000%	4/1/2052	215,620	214,947	202,608
	FNMA POOL #0MA4684	Bonds	N/A	4.500%	5/1/2052	139,232	141,579	134,171
	FNMA POOL #0MA4701	Bonds	N/A	4.500%	7/1/2052	72,698	68,598	70,054
	FNMA POOL #0MA4807	Bonds	N/A	5.500%	10/1/2052	162,483	159,690	163,037
	GNMA POOL #0349638	Bonds	N/A	7.500%	7/15/2023	437	439	437

See Independent Auditor’s Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	GNMA POOL #0376352	Bonds	N/A	7.500%	12/15/2023	6	6	6
	GNMA POOL #0391408	Bonds	N/A	7.500%	4/15/2024	1,608	1,614	1,607
	GNMA POOL #0392758	Bonds	N/A	8.500%	12/15/2024	1,018	1,029	1,018
	GNMA POOL #0484330	Bonds	N/A	6.500%	9/15/2028	1,372	1,513	1,411
	GNMA POOL #0485973	Bonds	N/A	6.500%	9/15/2031	3,954	4,338	4,066
	GNMA POOL #0542798	Bonds	N/A	6.000%	5/15/2031	15,178	16,940	15,615
	GNMA POOL #0564584	Bonds	N/A	6.500%	7/15/2031	3,190	3,500	3,346
	FHLMC POOL #SD-8207	Bonds	N/A	3.500%	4/1/2052	262,793	261,151	239,326
	FHLMC POOL #SD-8214	Bonds	N/A	3.500%	5/1/2052	293,312	289,486	267,164
	FHLMC POOL #SD-8215	Bonds	N/A	4.000%	5/1/2052	347,270	347,459	326,173
	FNMA POOL #0MA4580	Bonds	N/A	3.500%	3/1/2052	237,303	237,108	215,976
	FNMA POOL #0MA4600	Bonds	N/A	3.500%	3/1/2052	361,369	351,121	328,795
	FNMA POOL #0MA4807	Bonds	N/A	5.500%	10/1/2052	98,475	96,343	98,810
	BANK OF AMERICA CORP VAR RT	Bonds	N/A	VAR	12/31/2049	40,000	40,450	34,602
	METLIFE INC PFD 4.750% NON-CUMULATIVE	Bonds	N/A	4.750%	N/A	784	20,956	15,327
	PUBLIC STORAGE PFD 4.750% CUMULATIVE	Bonds	N/A	4.750%	N/A	510	13,423	10,287
	BANK OF AMERICA CORP VAR RT	Bonds	N/A	VAR	12/31/2049	47,000	47,529	40,657
							6,387,281	5,788,036
U.S. Treasury Notes								
	U.S. TREASURY BOND	Bonds	N/A	1.250%	5/15/2050	1,010,000	844,181	549,309
	U.S. TREASURY BOND	Bonds	N/A	1.125%	5/15/2040	666,000	584,624	420,020
	U.S. TREASURY BOND	Bonds	N/A	2.250%	2/15/2052	487,000	388,395	341,967
	U.S. TREASURY NOTE	Bonds	N/A	1.125%	10/31/2026	50,000	49,699	44,782
	U.S. TREASURY NOTE	Bonds	N/A	1.250%	12/31/2026	158,000	152,319	141,688
	U.S. TREASURY NOTE	Bonds	N/A	1.875%	2/15/2032	175,000	157,308	148,983
	U.S. TREASURY NOTE	Bonds	N/A	2.875%	5/15/2032	108,000	100,212	99,883
	U.S. TREASURY NOTE	Bonds	N/A	2.750%	5/15/2025	149,000	146,440	143,785
	U.S. TREASURY NOTE	Bonds	N/A	2.625%	5/31/2027	239,000	233,599	225,630
	U.S. TREASURY NOTE	Bonds	N/A	3.000%	7/31/2024	111,000	110,185	108,307
	U.S. TREASURY NOTE	Bonds	N/A	2.750%	7/31/2027	149,000	139,601	141,195
	U.S. TREASURY NOTE	Bonds	N/A	4.250%	10/15/2025	476,000	472,394	476,038
	U.S. TREASURY NOTE	Bonds	N/A	4.375%	10/31/2024	105,000	104,824	104,750
	U.S. TREASURY NOTE	Bonds	N/A	4.125%	10/31/2027	61,000	61,532	61,324

See Independent Auditor’s Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of
Year) EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	U.S. TREASURY NOTE	Bonds	N/A	1.500%	8/15/2026	332,000	335,954	302,977
	U.S. TREASURY NOTE	Bonds	N/A	1.125%	2/28/2025	188,000	178,513	175,626
	U.S. TREASURY NOTE	Bonds	N/A	0.250%	8/31/2025	435,000	421,559	391,552
	U.S. TREASURY NOTE	Bonds	N/A	1.250%	8/15/2031	261,000	250,803	212,357
	U.S. TREASURY NOTE	Bonds	N/A	0.625%	10/15/2024	569,000	562,941	531,679
	U.S. TREASURY NOTE	Bonds	N/A	1.125%	10/31/2026	1,099,000	1,082,639	984,297
	U.S. TREASURY NOTE	Bonds	N/A	1.375%	11/15/2031	71,000	64,663	57,993
	U.S. TREASURY NOTE	Bonds	N/A	1.250%	12/31/2026	809,000	798,265	725,479
	U.S. TREASURY NOTE	Bonds	N/A	1.875%	2/15/2032	793,000	720,252	675,105
	U.S. TREASURY NOTE	Bonds	N/A	1.750%	3/15/2025	187,000	179,250	176,833
	U.S. TREASURY NOTE	Bonds	N/A	2.500%	3/31/2027	876,000	856,937	823,274
	U.S. TREASURY NOTE	Bonds	N/A	2.750%	7/31/2027	662,000	632,412	627,324
	U.S. TREASURY NOTE	Bonds	N/A	2.750%	8/15/2032	461,000	428,140	421,313
	U.S. TREASURY NOTE	Bonds	N/A	4.250%	10/15/2025	599,000	600,371	599,048
	U.S. TREASURY NOTE	Bonds	N/A	4.375%	10/31/2024	177,000	176,572	176,579
	U.S. TREASURY NOTE	Bonds	N/A	4.125%	10/31/2027	94,000	94,819	94,499
							10,929,401	9,983,594
Corporate Debt Instruments - Preferred								
	AMERICAN EXPRESS CO 3.950% 08/01/2025 DD 08/03/22	Corporate Bonds	N/A	3.950%	8/1/2025	71,000	71,151	69,610
	ARES CAPITAL CORP 2.875% 06/15/2028 DD 06/10/21	Corporate Bonds	N/A	2.875%	6/15/2028	45,000	44,917	36,141
	BANK OF AMERICA CORP VAR RT 01/23/2026 DD 01/23/18	Corporate Bonds	N/A	VAR	1/23/2026	61,000	64,196	58,298
	BANK OF AMERICA CORP VAR RT 03/08/2037 DD 03/08/22	Corporate Bonds	N/A	VAR	3/8/2037	153,000	137,066	127,093
	BRAVO RESIDENTIAL NQM1 A1 144A VAR RT 02/25/2049 DD 05/01/21	Corporate Bonds	N/A	VAR	2/25/2049	45,010	44,652	37,342
	COMM 2014-CCRE15 MORTG CR15 A4 VAR RT 02/10/2047 DD 02/01/14	Corporate Bonds	N/A	VAR	2/10/2047	125,000	130,799	122,653
	CNO FINANCIAL GROUP INC 5.250% 05/30/2029 DD 06/12/19	Corporate Bonds	N/A	5.250%	5/30/2029	56,000	64,364	53,519
	COMM 2013-CCRE13 MORTG CR13 A4 VAR RT 11/10/2046 DD 12/01/13	Corporate Bonds	N/A	VAR	11/10/2046	70,000	73,441	68,772
	CSAIL 2015-C4 COMMERCIAL C4 A4 3.808% 11/15/2048 DD 11/01/15	Corporate Bonds	N/A	3.808%	11/15/2048	75,000	80,272	71,475
	CARMAX AUTO OWNER TRUST 20 1 B 3.450% 11/15/2024 DD 01/23/19	Corporate Bonds	N/A	3.450%	11/15/2024	85,000	87,301	84,715
	CITIGROUP INC VAR RT 10/27/2028 DD 10/27/17	Corporate Bonds	N/A	VAR	10/27/2028	80,000	70,954	73,110
	CITIGROUP INC VAR RT 06/09/2027 DD 06/09/21	Corporate Bonds	N/A	VAR	6/9/2027	85,000	83,182	73,819
	CITIGROUP COMMERCIAL M GC19 A4 4.023% 03/11/2047 DD 03/01/14	Corporate Bonds	N/A	4.023%	3/11/2047	170,000	178,554	166,644
	CORPORATE OFFICE PROPERTIES LP 2.750% 04/15/2031 DD 03/11/21	Corporate Bonds	N/A	2.750%	4/15/2031	69,000	68,682	51,806
	EPR PROPERTIES 3.750% 08/15/2029 DD 08/15/19	Corporate Bonds	N/A	3.750%	8/15/2029	74,000	74,751	58,086

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Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	GCAT 2021-NQM1 TR NQM1 A1 144A VAR RT 01/25/2066 DD 02/01/21	Corporate Bonds	N/A	VAR	1/25/2066	36,988	36,613	31,092
	GS MORTGAGE SECURITIES GC14 A5 4.243% 08/10/2046 DD 08/01/13	Corporate Bonds	N/A	4.243%	8/10/2046	125,000	130,234	123,761
	HALLIBURTON CO 4.850% 11/15/2035 DD 11/13/15	Corporate Bonds	N/A	4.850%	11/15/2035	67,000	78,853	62,279
	HYUNDAI AUTO RECEIVABLES T A B 1.090% 05/17/2027 DD 04/28/21	Corporate Bonds	N/A	1.090%	5/17/2027	130,000	127,579	117,495
	JP MORGAN CHASE COMMERCIAL C20 ASB 3.461% 07/15/2047 DD 06/01/14	Corporate Bonds	N/A	3.461%	7/15/2047	53,353	54,928	52,286
	JPMORGAN CHASE & CO VAR RT 06/01/2028 DD 05/27/20	Corporate Bonds	N/A	3.408%	11/15/2047	113,953	118,047	109,360
	JPMORGAN CHASE & CO VAR RT 04/22/2032 DD 04/22/21	Corporate Bonds	N/A	VAR	6/1/2028	55,000	55,486	48,165
	JPMORGAN CHASE & CO VAR RT 12/31/2049 DD 02/24/20	Corporate Bonds	N/A	VAR	4/22/2032	50,000	42,087	40,201
	JPMORGAN CHASE & CO VAR RT 12/31/2049 DD 05/12/21	Corporate Bonds	N/A	VAR	12/31/2049	24,000	24,120	20,550
	KIMCO REALTY OP LLC 4.600% 02/01/2033 DD 08/24/22	Corporate Bonds	N/A	VAR	12/31/2049	57,000	56,858	48,806
	NEWREZ WAREHOUSE SECU 1 A 144A VAR RT 05/25/2055 DD 05/06/21	Corporate Bonds	N/A	4.600%	2/1/2033	57,000	56,675	52,313
	PRIMERICA INC 2.800% 11/19/2031 DD 11/19/21	Corporate Bonds	N/A	VAR	5/25/2055	80,000	79,814	78,726
	PROGRESS RESIDENTI SFR1 B 144A 1.303% 04/17/2038 DD 02/26/21	Corporate Bonds	N/A	2.800%	11/19/2031	77,000	77,776	62,891
	PRUDENTIAL FINANCIAL INC VAR RT 09/15/2048 DD 09/18/18	Corporate Bonds	N/A	1.303%	4/17/2038	100,000	96,030	85,437
	STWD TRUST 2021-FL FLWR A 144A VAR RT 07/15/2036 DD 07/22/21	Corporate Bonds	N/A	VAR	9/15/2048	80,000	89,692	76,400
	SAN DIEGO GAS & ELECTRIC CO 4.500% 08/15/2040 DD 08/26/10	Corporate Bonds	N/A	VAR	7/15/2036	35,000	34,582	33,595
	SPIRIT REALTY LP 2.700% 02/15/2032 DD 03/03/21	Corporate Bonds	N/A	4.500%	8/15/2040	68,000	82,713	61,540
	TOYOTA LEASE OWNER T B A4 144A 0.450% 11/20/2025 DD 08/02/21	Corporate Bonds	N/A	2.700%	2/15/2032	35,000	34,672	25,986
	US BANCORP VAR RT 11/03/2036 DD 11/03/21	Corporate Bonds	N/A	0.450%	11/20/2025	90,000	88,847	85,636
	VANTAGE DATA CENTER 1A A2 144A 1.645% 09/15/2045 DD 10/05/20	Corporate Bonds	N/A	VAR	11/3/2036	53,000	43,012	40,470
	VERIZON MASTER TRUST 1 A 0.500% 05/20/2027 DD 05/25/21	Corporate Bonds	N/A	1.645%	9/15/2045	35,000	34,001	30,893
	VERIZON MASTER TRUST 2 A 0.990% 04/20/2028 DD 11/04/21	Corporate Bonds	N/A	0.500%	5/20/2027	180,000	177,676	169,108
	VERIZON OWNER TRUST 2020-A A C 2.060% 07/22/2024 DD 01/29/20	Corporate Bonds	N/A	0.990%	4/20/2028	90,000	89,565	83,929
	VERUS SECURITIZATION 3 A1 144A VAR RT 06/25/2066 DD 06/01/21	Corporate Bonds	N/A	2.060%	7/22/2024	50,000	50,598	49,484
	WFRBS COMMERCIAL MORTGA C12 AS 3.560% 03/15/2048 DD 03/01/13	Corporate Bonds	N/A	VAR	6/25/2066	57,607	56,939	46,088
	WELLS FARGO & CO VAR RT 02/11/2026 DD 02/11/20	Corporate Bonds	N/A	3.560%	3/15/2048	26,073	26,668	25,966
	WELLS FARGO & CO VAR RT 06/02/2028 DD 06/02/20	Corporate Bonds	N/A	VAR	2/11/2026	77,000	78,180	71,756
	ARES CAPITAL CORP 2.875% 06/15/2028 DD 06/10/21	Corporate Bonds	N/A	VAR	6/2/2028	96,000	97,633	84,857
	BANK OF AMERICA CORP VAR RT 01/20/2028 DD 01/20/17	Corporate Bonds	N/A	2.875%	6/15/2028	52,000	51,904	41,763
	BANK OF AMERICA CORP VAR RT 04/02/2026 DD 03/22/22	Corporate Bonds	N/A	VAR	1/20/2028	196,000	209,637	183,082
	COMM 2014-CCRE15 MORTG CR15 A4 VAR RT 02/10/2047 DD 02/01/14	Corporate Bonds	N/A	VAR	4/2/2026	103,000	101,289	98,446
	CNA FINANCIAL CORP 4.500% 03/01/2026 DD 02/24/16	Corporate Bonds	N/A	VAR	2/10/2047	150,000	156,959	147,183
		Corporate Bonds	N/A	4.500%	3/1/2026	108,000	119,220	106,276

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Resilient Floor Covering Pension Fund
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EIN 94-6284071, Plan Number 001
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		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	CNO FINANCIAL GROUP INC 5.250% 05/30/2029 DD 06/12/19	Corporate Bonds	N/A	5.250%	5/30/2029	95,000	109,189	90,791
	COMM 2013-CCRE13 MORTG CR13 A4 VAR RT 11/10/2046 DD 12/01/13	Corporate Bonds	N/A	VAR	11/10/2046	85,000	89,179	83,509
	CAPITAL ONE MULTI-ASSET A1 A1 2.800% 03/15/2027 DD 03/30/22	Corporate Bonds	N/A	2.800%	3/15/2027	275,000	274,979	263,753
	CITIGROUP INC VAR RT 04/23/2029 DD 04/23/18	Corporate Bonds	N/A	VAR	4/23/2029	96,000	104,446	88,490
	CITIGROUP INC VAR RT 04/24/2025 DD 04/24/19	Corporate Bonds	N/A	VAR	4/24/2025	118,000	123,232	114,330
	CITIGROUP COMMERCIAL M GC15 A4 VAR RT 09/10/2046 DD 09/01/13	Corporate Bonds	N/A	VAR	9/10/2046	135,000	141,282	133,608
	CITIGROUP COMMERCIAL M GC19 A4 4.023% 03/11/2047 DD 03/01/14	Corporate Bonds	N/A	4.023%	3/11/2047	170,000	178,554	166,644
	CORPORATE OFFICE PROPERTIES LP 2.750% 04/15/2031 DD 03/11/21	Corporate Bonds	N/A	2.750%	4/15/2031	104,000	103,521	78,084
	DIGNITY HEALTH 3.812% 11/01/2024 DD 10/15/14	Corporate Bonds	N/A	3.812%	11/1/2024	115,000	121,746	111,547
	EPR PROPERTIES 3.750% 08/15/2029 DD 08/15/19	Corporate Bonds	N/A	3.750%	8/15/2029	90,000	90,914	70,645
	EQUIFAX INC 5.100% 12/15/2027 DD 09/12/22	Corporate Bonds	N/A	5.100%	12/15/2027	54,000	53,051	53,390
	GCAT 2021-NQM1 TR NQM1 A1 144A VAR RT 01/25/2066 DD 02/01/21	Corporate Bonds	N/A	VAR	1/25/2066	40,686	40,274	34,201
	GS MORTGAGE SECURITIES GC14 A5 4.243% 08/10/2046 DD 08/01/13	Corporate Bonds	N/A	4.243%	8/10/2046	110,000	114,606	108,910
	GM FINANCIAL CONSUMER AUT 4 A3 0.680% 09/16/2026 DD 10/21/21	Corporate Bonds	N/A	0.680%	9/16/2026	215,000	213,385	203,134
	GOLDMAN SACHS GROUP INC/THE VAR RT 09/29/2025 DD 09/29/17	Corporate Bonds	N/A	VAR	9/29/2025	135,000	141,678	130,151
	GOLDMAN SACHS GROUP INC/THE 3.800% 03/15/2030 DD 03/19/20	Corporate Bonds	N/A	3.800%	3/15/2030	132,000	145,446	118,863
	HONDA AUTO RECEIVABLES 20 3 A3 0.410% 11/18/2025 DD 08/25/21	Corporate Bonds	N/A	0.410%	11/18/2025	110,000	108,838	104,933
	HYUNDAI AUTO RECEIVABLES C A3 0.740% 05/15/2026 DD 11/17/21	Corporate Bonds	N/A	0.740%	5/15/2026	190,000	187,911	179,485
	JP MORGAN CHASE COMMER LC11 AS 3.216% 04/15/2046 DD 05/01/13	Corporate Bonds	N/A	3.216%	4/15/2046	230,000	233,577	226,483
	JPMORGAN CHASE & CO VAR RT 03/01/2025 DD 06/01/17	Corporate Bonds	N/A	VAR	3/1/2025	64,000	66,543	62,198
	JPMORGAN CHASE & CO VAR RT 11/19/2026 DD 11/19/20	Corporate Bonds	N/A	VAR	11/19/2026	68,000	66,279	59,891
	JPMCC COMMERCIAL MORTG JP5 ASB 3.549% 03/15/2050 DD 03/01/17	Corporate Bonds	N/A	3.549%	3/15/2050	199,303	208,571	190,358
	JPMORGAN CHASE & CO VAR RT 12/31/2049 DD 02/24/20	Corporate Bonds	N/A	VAR	12/31/2049	96,000	96,480	82,200
	KIMCO REALTY OP LLC 4.600% 02/01/2033 DD 08/24/22	Corporate Bonds	N/A	4.600%	2/1/2033	70,000	69,601	64,245
	NEWREZ WAREHOUSE SECU 1 A 144A VAR RT 05/25/2055 DD 05/06/21	Corporate Bonds	N/A	VAR	5/25/2055	95,000	94,779	93,488
	PRIMERICA INC 2.800% 11/19/2031 DD 11/19/21	Corporate Bonds	N/A	2.800%	11/19/2031	91,000	91,917	74,325
	PRUDENTIAL FINANCIAL INC VAR RT 09/15/2048 DD 09/18/18	Corporate Bonds	N/A	VAR	9/15/2048	79,000	88,571	75,445
	STWD TRUST 2021-FL FLWR A 144A VAR RT 07/15/2036 DD 07/22/21	Corporate Bonds	N/A	VAR	7/15/2036	45,000	44,462	43,194
	TESLA AUTO LEASE TRU B A3 144A 0.600% 09/22/2025 DD 09/22/21	Corporate Bonds	N/A	6.000%	9/22/2025	75,000	74,092	70,670
	TOYOTA AUTO RECEIVABLES 2 D A3 0.710% 04/15/2026 DD 11/15/21	Corporate Bonds	N/A	0.710%	4/15/2026	140,000	138,501	131,894
	TRUIST FINANCIAL CORP VAR RT 07/28/2026 DD 07/28/22	Corporate Bonds	N/A	VAR	7/28/2026	106,000	106,000	104,236
	VERIZON MASTER TRUST 2 A 0.990% 04/20/2028 DD 11/04/21	Corporate Bonds	N/A	0.990%	4/20/2028	195,000	193,835	181,845
	VERUS SECURITIZATION 3 A1 144A VAR RT 06/25/2066 DD 06/01/21	Corporate Bonds	N/A	VAR	6/25/2066	57,607	56,939	46,088

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		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	VIATRIS INC 2.700% 06/22/2030 DD 06/22/21	Corporate Bonds	N/A	2.700%	6/22/2030	39,000	31,859	30,574
	WFRBS COMMERCIAL MORTGA C22 A5 3.752% 09/15/2057 DD 09/01/14	Corporate Bonds	N/A	3.752%	9/15/2057	105,000	110,346	101,352
	WELLS FARGO COMMERCIAL C29 A4 3.637% 06/15/2048 DD 06/01/15	Corporate Bonds	N/A	3.637%	6/15/2048	130,000	138,072	123,855
	WELLS FARGO & CO VAR RT 02/11/2026 DD 02/11/20	Corporate Bonds	N/A	VAR	2/11/2026	92,000	93,409	85,735
	WELLS FARGO & CO VAR RT 04/30/2026 DD 04/30/20	Corporate Bonds	N/A	VAR	4/30/2026	123,000	125,225	114,559
	WELLS FARGO & CO VAR RT 06/02/2028 DD 06/02/20	Corporate Bonds	N/A	VAR	6/2/2028	85,000	86,446	75,134
	AMC NETWORKS INC 5.000% 04/01/2024 DD 03/30/16	Corporate Bonds	N/A	5.000%	4/1/2024	87,000	87,309	81,345
	DELTA AIR LINES INC 3.800% 04/19/2023 DD 04/19/18	Corporate Bonds	N/A	3.800%	4/19/2023	65,000	65,930	64,188
	FLUOR CORP 3.500% 12/15/2024 DD 11/25/14	Corporate Bonds	N/A	3.500%	12/15/2024	135,000	132,653	129,600
	HAT HOLDINGS I LLC / HAT 144A 3.375% 06/15/2026 DD 06/28/21	Corporate Bonds	N/A	3.375%	6/15/2026	30,000	30,300	26,064
	ISTAR INC 4.750% 10/01/2024 DD 09/16/19	Corporate Bonds	N/A	4.750%	10/1/2024	65,000	67,438	64,511
	ICAHN ENTERPRISES LP / ICAHN E 6.250% 05/15/2026 DD 05/10/19	Corporate Bonds	N/A	6.250%	5/15/2026	60,000	62,475	57,654
	VITAL ENERGY INC 9.500% 01/15/2025 DD 01/24/20	Corporate Bonds	N/A	9.500%	1/15/2025	45,000	46,238	44,357
	LAS VEGAS SANDS CORP 3.200% 08/08/2024 DD 07/31/19	Corporate Bonds	N/A	3.200%	8/8/2024	135,000	127,441	128,277
	NAVIENT CORP 7.250% 09/25/2023 DD 09/16/16	Corporate Bonds	N/A	7.250%	9/25/2023	45,000	48,488	44,964
	NETFLIX INC 5.875% 02/15/2025 DD 02/05/15	Corporate Bonds	N/A	5.875%	2/15/2025	55,000	61,809	55,693
	NEWMARK GROUP INC 6.125% 11/15/2023 DD 11/06/18	Corporate Bonds	N/A	6.125%	11/15/2023	165,000	174,863	163,434
	OWENS & MINOR INC 4.375% 12/15/2024 DD 09/16/14	Corporate Bonds	N/A	4.375%	12/15/2024	145,000	153,700	139,697
	QUEBECOR MEDIA INC 5.750% 01/15/2023 DD 12/15/12	Corporate Bonds	N/A	5.750%	1/15/2023	85,000	86,658	84,797
	ONEMAIN FINANCE CORP 6.125% 03/15/2024 DD 02/22/19	Corporate Bonds	N/A	6.125%	3/15/2024	160,000	169,637	154,806
	TEVA PHARMACEUTICAL FINANCE NE 2.800% 07/21/2023 DD 07/21/16	Corporate Bonds	N/A	2.800%	7/21/2023	65,000	65,226	63,538
	TURNING POINT BRANDS INC 144A 5.625% 02/15/2026 DD 02/11/21	Corporate Bonds	N/A	5.625%	2/15/2026	25,000	25,063	21,563
	VICI PROPERTIES LP 4.375% 05/15/2025 DD 04/29/22	Corporate Bonds	N/A	4.375%	5/15/2025	185,000	178,650	179,278
	TRAVEL + LEISURE CO VAR RT 04/01/2024 DD 03/21/17	Corporate Bonds	N/A	VAR	4/1/2024	125,000	132,813	123,119
	XEROX CORP VAR RT 03/15/2023 DD 09/11/17	Corporate Bonds	N/A	VAR	3/15/2023	19,000	19,037	18,858
							10,226,624	9,366,879
Corporate Debt Instruments - Other								
	AERCAP IRELAND CAPITAL DAC / A 2.875% 08/14/2024 DD 08/14/19	Corporate Bonds	N/A	2.875%	8/14/2024	150,000	154,325	142,077
	AIR LEASE CORP 4.625% 10/01/2028 DD 09/17/18	Corporate Bonds	N/A	4.625%	10/1/2028	74,000	81,139	69,364
	AIR LEASE CORP 3.250% 10/01/2029 DD 09/16/19	Corporate Bonds	N/A	3.250%	10/1/2029	65,000	66,459	55,524
	AMERICAN EXPRESS CO VAR RT 12/31/2049 DD 08/03/21	Corporate Bonds	N/A	VAR	12/31/2049	57,000	57,100	46,826
	*ANGEL OAK MORTGAGE T 4 A1 144A VAR RT 01/20/2065 DD 08/01/21	Corporate Bonds	N/A	VAR	1/20/2065	48,244	47,604	38,014
	BOEING CO/THE 5.805% 05/01/2050 DD 05/04/20	Corporate Bonds	N/A	5.805%	1/20/2065	37,000	37,608	34,448

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	BOEING CO/THE 2.196% 02/04/2026 DD 02/04/21	Corporate Bonds	N/A	2.196%	5/1/2050	80,000	80,003	72,764
	FIRST-CITIZENS BANK & TRUST CO 6.125% 03/09/2028 DD 03/09/18	Corporate Bonds	N/A	6.125%	2/4/2026	54,000	64,328	54,969
	CANTOR FITZGERALD LP 144A 4.875% 05/01/2024 DD 04/29/19	Corporate Bonds	N/A	4.875%	3/9/2028	55,000	58,747	54,029
	CAPITAL ONE FINANCIAL CORP 4.200% 10/29/2025 DD 10/29/15	Corporate Bonds	N/A	4.200%	10/29/2025	42,000	45,684	40,619
	CAPITAL ONE FINANCIAL CORP VAR RT 03/03/2026 DD 03/03/22	Corporate Bonds	N/A	VAR	3/3/2026	87,000	81,078	81,546
	CAPITAL ONE FINANCIAL CORP VAR RT 03/01/2030 DD 03/03/22	Corporate Bonds	N/A	VAR	3/1/2030	27,000	27,000	23,133
	CAPITAL ONE FINANCIAL CORP VAR RT 05/10/2033 DD 05/09/22	Corporate Bonds	N/A	VAR	5/10/2033	87,000	89,211	81,081
	CARMAX AUTO OWNER TRUST 20 2 B 1.030% 12/15/2026 DD 04/21/21	Corporate Bonds	N/A	1.030%	12/15/2026	70,000	68,951	63,200
	CENTENE CORP 4.625% 12/15/2029 DD 12/06/19	Corporate Bonds	N/A	4.625%	12/15/2029	73,000	78,728	66,736
	CHENIERE CORPUS CHRISTI HOLDIN 3.700% 11/15/2029 DD 05/15/20	Corporate Bonds	N/A	3.700%	11/15/2029	80,000	75,155	72,456
	CITIGROUP INC 4.600% 03/09/2026 DD 03/09/16	Corporate Bonds	N/A	4.600%	3/9/2026	142,000	156,670	139,751
	CITIGROUP INC VAR RT 06/03/2031 DD 06/03/20	Corporate Bonds	N/A	VAR	6/3/2031	79,000	79,766	64,084
	CORPORATE OFFICE PROPERTIES LP 2.900% 12/01/2033 DD 11/17/21	Corporate Bonds	N/A	2.900%	12/1/2033	76,000	74,330	54,120
	DELL INTERNATIONAL LLC / EMC C 6.020% 06/15/2026 DD 06/15/21	Corporate Bonds	N/A	6.020%	6/15/2026	67,000	77,481	68,499
	DUKE ENERGY CORP 4.800% 12/15/2045 DD 11/19/15	Corporate Bonds	N/A	4.800%	12/15/2045	55,000	67,730	48,679
	EDISON INTERNATIONAL 6.950% 11/15/2029 DD 11/10/22	Corporate Bonds	N/A	6.950%	11/15/2029	45,000	46,611	47,087
	ENERGY TRANSFER LP 6.500% 02/01/2042 DD 01/17/12	Corporate Bonds	N/A	6.500%	2/1/2042	47,000	60,699	46,478
	EQUIFAX INC 7.000% 07/01/2037 DD 06/28/07	Corporate Bonds	N/A	7.000%	7/1/2037	10,000	14,217	10,461
	EQUIFAX INC 5.100% 12/15/2027 DD 09/12/22	Corporate Bonds	N/A	5.100%	12/15/2027	90,000	89,916	88,983
	*FLAGSTAR MORTGAGE TR 4 A5 144A VAR RT 06/01/2051 DD 06/01/21	Corporate Bonds	N/A	VAR	6/1/2051	85,386	86,244	73,430
	GS MORTGAGE-BACKED PJ6 A8 144A VAR RT 11/25/2051 DD 06/01/21	Corporate Bonds	N/A	VAR	11/25/2051	83,317	84,181	71,526
	GENERAL MOTORS CO 5.600% 10/15/2032 DD 08/02/22	Corporate Bonds	N/A	5.600%	10/15/2032	74,000	66,461	69,133
	GM FINANCIAL CONSUMER AUTO 2 B 1.090% 12/16/2026 DD	Corporate Bonds	N/A	1.090%	12/16/2026	40,000	39,569	36,574
	GOLDMAN SACHS GROUP INC/THE 6.750% 10/01/2037 DD 10/03/07	Corporate Bonds	N/A	6.750%	10/1/2037	133,000	184,506	141,493
	HCA INC 5.500% 06/15/2047 DD 06/22/17	Corporate Bonds	N/A	5.500%	6/15/2047	60,000	78,755	53,486
	JPMORGAN CHASE & CO VAR RT 09/14/2033 DD 09/14/22	Corporate Bonds	N/A	VAR	9/14/2033	106,000	102,147	104,234
	UTAH ACQUISITION SUB INC 5.250% 06/15/2046 DD 12/15/16	Corporate Bonds	N/A	5.250%	6/15/2046	77,000	94,617	58,565
	NORTHERN TRUST CORP 6.125% 11/02/2032 DD 11/02/22	Corporate Bonds	N/A	6.125%	11/2/2032	56,000	55,802	59,244
	ORACLE CORP 3.850% 04/01/2060 DD 04/01/20	Corporate Bonds	N/A	3.850%	4/1/2060	64,000	63,455	42,859
	PROGRESS RESIDENTI SFR8 A 144A 1.510% 10/17/2038 DD 09/09/21	Corporate Bonds	N/A	1.510%	10/17/2038	109,738	107,279	93,612
	KITE REALTY GROUP TRUST 4.750% 09/15/2030 DD 08/25/20	Corporate Bonds	N/A	4.750%	9/15/2030	65,000	71,967	57,385
	SELECTIVE INSURANCE GROUP INC 5.375% 03/01/2049 DD 03/01/19	Corporate Bonds	N/A	5.375%	3/1/2049	57,000	75,174	49,107
	*SEQUOIA MORTGAGE T CH1 A1 144A VAR RT 08/25/2047 DD 09/01/17	Corporate Bonds	N/A	VAR	8/25/2047	2,974	2,993	2,779

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		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	*SEQUOIA MORTGAGE TRU 3 A1 144A VAR RT 11/25/2046 DD 10/01/16	Corporate Bonds	N/A	VAR	11/25/2046	19,115	19,251	16,632
	DELTA AIR LINES INC / SKY 144A 4.750% 10/20/2028 DD 09/23/20	Corporate Bonds	N/A	4.750%	10/20/2028	45,000	49,170	42,359
	SOUTHERN CO/THE 4.400% 07/01/2046 DD 05/24/16	Corporate Bonds	N/A	4.400%	7/1/2046	52,000	61,110	43,621
	SOUTHERN CO/THE VAR RT 09/15/2051 DD 05/06/21	Corporate Bonds	N/A	VAR	9/15/2051	36,000	36,000	29,068
	SOUTHWEST AIRLINES CO 5.125% 06/15/2027 DD 06/08/20	Corporate Bonds	N/A	5.125%	6/15/2027	78,000	89,227	77,119
	SPIRIT REALTY LP 3.400% 01/15/2030 DD 09/16/19	Corporate Bonds	N/A	3.400%	1/15/2030	13,000	13,685	10,827
	T-MOBILE USA INC 3.875% 04/15/2030 DD 04/15/21	Corporate Bonds	N/A	3.875%	4/15/2030	102,000	88,980	92,637
	T-MOBILE USA INC 2.625% 04/15/2026 DD 03/23/21	Corporate Bonds	N/A	2.625%	4/15/2026	52,000	52,260	47,642
	TARGA RESOURCES PARTNERS LP / 4.000% 01/15/2032 DD 02/02/21	Corporate Bonds	N/A	4.000%	1/15/2032	48,000	40,432	40,313
	VALERO ENERGY CORP 6.625% 06/15/2037 DD 06/08/07	Corporate Bonds	N/A	6.625%	6/15/2037	77,000	103,948	82,283
	VANTAGE DATA CENTER 1A A2 144A 2.165% 10/15/2046 DD 11/03/21	Corporate Bonds	N/A	2.165%	10/15/2046	75,000	74,004	64,558
	VERISIGN INC 4.750% 07/15/2027 DD 07/05/17	Corporate Bonds	N/A	4.750%	7/15/2027	91,000	94,526	87,968
	VMWARE INC 3.900% 08/21/2027 DD 08/21/17	Corporate Bonds	N/A	3.900%	8/21/2027	73,000	79,527	68,232
	ZIMMER BIOMET HOLDINGS INC 3.550% 04/01/2025 DD 03/19/15	Corporate Bonds	N/A	3.550%	4/1/2025	44,000	43,269	42,513
	AMSR 2021-SFR3 TRU SFR3 D 144A 2.177% 10/17/2038 DD 09/21/21	Corporate Bonds	N/A	2.177%	10/17/2038	100,000	97,603	83,824
	AERCAP IRELAND CAPITAL DAC / A 3.500% 01/15/2025 DD 11/21/17	Corporate Bonds	N/A	3.500%	1/15/2025	150,000	156,621	142,902
	AIR LEASE CORP 4.250% 09/15/2024 DD 09/16/14	Corporate Bonds	N/A	4.250%	9/15/2024	38,000	40,423	37,196
	AIR LEASE CORP 3.250% 10/01/2029 DD 09/16/19	Corporate Bonds	N/A	3.250%	10/1/2029	86,000	87,930	73,462
	AMERICAN EXPRESS CO VAR RT 12/31/2049 DD 08/03/21	Corporate Bonds	N/A	VAR	12/31/2049	68,000	68,119	55,862
	*AMERICAN TOWER TRUST #1 144A 3.652% 03/15/2048 DD 03/29/18	Corporate Bonds	N/A	3.652%	3/15/2048	80,000	83,866	72,490
	*ANGEL OAK MORTGAGE T 4 A1 144A VAR RT 01/20/2065 DD 08/01/21	Corporate Bonds	N/A	VAR	1/20/2065	62,432	61,212	49,194
	BANK OF AMERICA CORP VAR RT 09/21/2036 DD 09/21/21	Corporate Bonds	N/A	VAR	9/21/2036	133,000	108,887	98,056
	BOEING CO/THE 5.150% 05/01/2030 DD 05/04/20	Corporate Bonds	N/A	5.150%	5/1/2030	63,000	63,510	61,634
	BOEING CO/THE 2.196% 02/04/2026 DD 02/04/21	Corporate Bonds	N/A	2.196%	2/4/2026	97,000	97,004	88,226
	FIRST-CITIZENS BANK & TRUST CO 6.125% 03/09/2028 DD 03/09/18	Corporate Bonds	N/A	6.125%	3/9/2028	80,000	95,400	81,435
	CNH INDUSTRIAL CAPITAL LLC 1.450% 07/15/2026 DD 05/24/21	Corporate Bonds	N/A	1.450%	7/15/2026	61,000	59,726	53,894
	CAPITAL ONE FINANCIAL CORP VAR RT 11/02/2027 DD 11/02/21	Corporate Bonds	N/A	VAR	11/2/2027	145,000	143,573	126,337
	CAPITAL ONE FINANCIAL CORP VAR RT 05/10/2033 DD 05/09/22	Corporate Bonds	N/A	VAR	5/10/2033	87,000	89,776	81,081
	CAPITAL ONE FINANCIAL CORP VAR RT 07/24/2026 DD 07/27/22	Corporate Bonds	N/A	VAR	7/24/2026	59,000	58,729	57,832
	CENTENE CORP 4.625% 12/15/2029 DD 12/06/19	Corporate Bonds	N/A	4.625%	12/15/2029	87,000	93,826	79,535
	CITIGROUP INC 4.600% 03/09/2026 DD 03/09/16	Corporate Bonds	N/A	4.600%	3/9/2026	124,000	136,810	122,036
	CITIGROUP INC VAR RT 06/03/2031 DD 06/03/20	Corporate Bonds	N/A	VAR	6/3/2031	188,000	189,824	152,504
	CONTINENTAL RESOURCES INC 144A 2.268% 11/15/2026 DD 11/22/21	Corporate Bonds	N/A	2.268%	11/15/2026	78,000	77,415	67,567

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Resilient Floor Covering Pension Fund
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	CORPORATE OFFICE PROPERTIES LP 2.900% 12/01/2033 DD 11/17/21	Corporate Bonds	N/A	2.900%	12/1/2033	81,000	76,058	57,680
	CROWN CASTLE INC 3.200% 09/01/2024 DD 08/01/17	Corporate Bonds	N/A	3.200%	9/1/2024	88,000	91,868	85,013
	DELL INTERNATIONAL LLC / EMC C 5.300% 10/01/2029 DD 04/01/21	Corporate Bonds	N/A	5.300%	10/1/2029	40,000	46,928	39,220
	EDISON INTERNATIONAL 2.950% 03/15/2023 DD 03/09/16	Corporate Bonds	N/A	2.950%	3/15/2023	104,000	105,660	103,591
	EDISON INTERNATIONAL 5.750% 06/15/2027 DD 06/21/19	Corporate Bonds	N/A	5.750%	6/15/2027	61,000	69,592	61,188
	EDISON INTERNATIONAL 6.950% 11/15/2029 DD 11/10/22	Corporate Bonds	N/A	6.950%	11/15/2029	14,000	14,844	14,649
	ENERGY TRANSFER LP 5.250% 04/15/2029 DD 01/15/19	Corporate Bonds	N/A	5.250%	4/15/2029	156,000	169,836	151,306
	EQUIFAX INC 3.950% 06/15/2023 DD 05/25/18	Corporate Bonds	N/A	3.950%	6/15/2023	96,000	99,777	95,452
	*FLAGSTAR MORTGAGE TR 4 A5 144A VAR RT 06/01/2051 DD 06/01/21	Corporate Bonds	N/A	VAR	6/1/2051	85,386	86,244	73,430
	GENERAL MOTORS CO 6.125% 10/01/2025 DD 05/12/20	Corporate Bonds	N/A	6.125%	10/1/2025	116,000	120,496	118,154
	GENERAL MOTORS FINANCIAL CO IN 2.700% 08/20/2027 DD 08/20/20	Corporate Bonds	N/A	2.700%	8/20/2027	77,000	78,374	67,416
	GOLDMAN SACHS GROUP INC/THE VAR RT 03/09/2027 DD 03/08/21	Corporate Bonds	N/A	VAR	3/9/2027	195,000	191,129	171,001
	HCA INC 4.500% 02/15/2027 DD 08/15/16	Corporate Bonds	N/A	4.500%	2/15/2027	89,000	98,097	85,892
	HEWLETT PACKARD ENTERPRISE CO VAR RT 10/15/2025 DD 10/15/16	Corporate Bonds	N/A	VAR	10/15/2025	86,000	88,043	85,254
	*JPMBB COMMERCIAL MORTGA C33 A3 3.504% 12/15/2048 DD 11/01/15	Corporate Bonds	N/A	3.504%	12/15/2048	114,645	108,765	109,801
	JPMORGAN CHASE & CO VAR RT 09/14/2033 DD 09/14/22	Corporate Bonds	N/A	VAR	9/14/2033	77,000	74,705	75,717
	MICRON TECHNOLOGY INC 4.975% 02/06/2026 DD 02/06/19	Corporate Bonds	N/A	4.975%	2/6/2026	83,000	92,155	81,899
	UTAH ACQUISITION SUB INC 3.950% 06/15/2026 DD 12/15/16	Corporate Bonds	N/A	3.950%	6/15/2026	102,000	110,031	95,469
	ORACLE CORP 6.250% 11/09/2032 DD 11/09/22	Corporate Bonds	N/A	6.250%	11/9/2032	124,000	123,782	130,149
	PROGRESS RESIDENTI SFR1 D 144A 1.805% 04/17/2038 DD 02/26/21	Corporate Bonds	N/A	1.805%	4/17/2038	100,000	95,768	84,826
	PROGRESS RESIDENTI SFR6 D 144A 2.225% 07/17/2038 DD 07/09/21	Corporate Bonds	N/A	2.225%	7/17/2038	100,000	97,957	84,982
	RENAISSANCERE FINANCE INC 3.700% 04/01/2025 DD 03/24/15	Corporate Bonds	N/A	3.700%	4/1/2025	50,000	53,063	48,455
	SABINE PASS LIQUEFACTION LLC 4.500% 05/15/2030 DD 11/15/20	Corporate Bonds	N/A	4.500%	5/15/2030	58,000	65,486	53,903
	DELTA AIR LINES INC / SKY 144A 4.750% 10/20/2028 DD 09/23/20	Corporate Bonds	N/A	4.750%	10/20/2028	57,000	62,282	53,655
	SOUTHWEST AIRLINES CO 5.250% 05/04/2025 DD 05/04/20	Corporate Bonds	N/A	5.250%	5/4/2025	80,000	88,890	80,346
	SPIRIT REALTY LP 4.000% 07/15/2029 DD 06/27/19	Corporate Bonds	N/A	4.000%	7/15/2029	63,000	69,265	54,918
	T-MOBILE USA INC 2.875% 02/15/2031 DD 01/14/21	Corporate Bonds	N/A	2.875%	2/15/2031	69,000	60,416	56,989
	TARGA RESOURCES CORP 5.200% 07/01/2027 DD 07/07/22	Corporate Bonds	N/A	5.200%	7/1/2027	57,000	56,914	55,949
	VMWARE INC 3.900% 08/21/2027 DD 08/21/17	Corporate Bonds	N/A	3.900%	8/21/2027	132,000	143,802	123,379
	ABERCROMBIE & FITCH MANAG 144A 8.750% 07/15/2025 DD 07/02/20	Corporate Bonds	N/A	8.750%	7/15/2025	20,000	21,535	19,599
	ALLEGiant TRAVEL CO 144A 8.500% 02/05/2024 DD 10/07/20	Corporate Bonds	N/A	8.500%	2/5/2024	27,000	28,659	26,933
	AMERICAN AIRLINES INC 144A 11.750% 07/15/2025 DD 06/30/20	Corporate Bonds	N/A	11.750%	7/15/2025	20,000	24,775	21,450
	AMERIGAS PARTNERS LP / AMERIGA 5.625% 05/20/2024 DD 06/27/16	Corporate Bonds	N/A	5.625%	5/20/2024	130,000	136,844	126,188

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	ARROW BIDCO LLC 144A 9.500% 03/15/2024 DD 03/15/19	Corporate Bonds	N/A	9.500%	3/15/2024	20,000	20,425	19,952
	BALL CORP 4.000% 11/15/2023 DD 05/16/13	Corporate Bonds	N/A	4.000%	11/15/2023	40,000	40,000	39,205
	BALL CORP 5.250% 07/01/2025 DD 06/25/15	Corporate Bonds	N/A	5.250%	7/1/2025	85,000	85,850	83,865
	BOMBARDIER INC 144A 7.500% 03/15/2025 DD 03/13/15	Corporate Bonds	N/A	7.500%	3/15/2025	20,000	19,700	19,805
	BRINKER INTERNATIONAL INC 3.875% 05/15/2023 DD 05/15/13	Corporate Bonds	N/A	3.875%	5/15/2023	85,000	86,413	84,186
	BUCKEYE PARTNERS LP 4.350% 10/15/2024 DD 09/12/14	Corporate Bonds	N/A	4.350%	10/15/2024	85,000	88,613	81,839
	CDW LLC / CDW FINANCE CORP 4.125% 05/01/2025 DD 04/21/20	Corporate Bonds	N/A	4.125%	5/1/2025	40,000	38,119	38,843
	CSC HOLDINGS LLC 5.250% 06/01/2024 DD 05/23/14	Corporate Bonds	N/A	5.250%	6/1/2024	150,000	154,600	139,653
	CARNIVAL CORP 7.200% 10/01/2023 DD 10/01/93	Corporate Bonds	N/A	7.200%	10/1/2023	210,000	225,569	207,113
	CHESAPEAKE ENERGY CORP 144A 5.500% 02/01/2026 DD 02/05/21	Corporate Bonds	N/A	5.500%	2/1/2026	45,000	44,100	43,424
	CLEARWATER PAPER CORP 144A 5.375% 02/01/2025 DD 07/29/14	Corporate Bonds	N/A	5.375%	2/1/2025	20,000	21,600	19,412
	COGENT COMMUNICATIONS GRO 144A 3.500% 05/01/2026 DD 05/07/21	Corporate Bonds	N/A	3.500%	5/1/2026	20,000	20,300	18,169
	COMMERCIAL METALS CO 4.875% 05/15/2023 DD 05/20/13	Corporate Bonds	N/A	4.875%	5/15/2023	145,000	148,150	144,275
	COMPASS MINERALS INTERNAT 144A 4.875% 07/15/2024 DD 06/23/14	Corporate Bonds	N/A	4.875%	7/15/2024	65,000	65,063	62,481
	CRESTWOOD MIDSTREAM PARTNERS L 5.750% 04/01/2025 DD 03/14/17	Corporate Bonds	N/A	5.750%	4/1/2025	90,000	88,533	87,552
	CROWN CORK & SEAL CO INC 7.375% 12/15/2026 DD 12/17/96	Corporate Bonds	N/A	7.375%	12/15/2026	175,000	211,094	180,164
	DCP MIDSTREAM OPERATING LP 3.875% 03/15/2023 DD 03/14/13	Corporate Bonds	N/A	3.875%	3/15/2023	45,000	44,719	44,744
	DCP MIDSTREAM OPERATING LP 5.375% 07/15/2025 DD 07/17/18	Corporate Bonds	N/A	5.375%	7/15/2025	80,000	86,336	79,256
	DAVE & BUSTER'S INC 144A 7.625% 11/01/2025 DD 10/27/20	Corporate Bonds	N/A	7.625%	11/1/2025	45,000	44,893	45,225
	DELTA AIR LINES INC 144A 7.000% 05/01/2025 DD 04/29/20	Corporate Bonds	N/A	7.000%	5/1/2025	35,000	40,035	35,797
	DISH NETWORK CORP 2.375% 03/15/2024 DD 03/17/17	Corporate Bonds	N/A	2.375%	3/15/2024	70,000	67,025	63,070
	EQT CORP VAR RT 02/01/2025 DD 01/21/20	Corporate Bonds	N/A	VAR	2/1/2025	40,000	45,100	40,094
	EQM MIDSTREAM PARTNERS LP 4.000% 08/01/2024 DD 08/01/14	Corporate Bonds	N/A	4.000%	8/1/2024	31,000	30,496	29,790
	ELANCO ANIMAL HEALTH INC VAR RT 08/28/2023 DD 02/28/19	Corporate Bonds	N/A	VAR	8/28/2023	105,000	111,722	103,950
	CAESARS ENTERTAINMENT INC 144A 6.250% 07/01/2025 DD 07/06/20	Corporate Bonds	N/A	6.250%	7/1/2025	85,000	85,200	82,672
	FORD MOTOR CREDIT CO LLC 5.584% 03/18/2024 DD 03/18/19	Corporate Bonds	N/A	5.584%	3/18/2024	425,000	422,344	419,411
	FORTRESS TRANSPORTATION A 144A 6.500% 10/01/2025 DD 09/18/18	Corporate Bonds	N/A	6.500%	10/1/2025	22,000	22,743	20,684
	G-III APPAREL GROUP LTD 144A 7.875% 08/15/2025 DD 08/07/20	Corporate Bonds	N/A	7.875%	8/15/2025	30,000	31,920	27,981
	GENERAL MOTORS FINANCIAL CO IN VAR RT 01/05/2023 DD 01/05/18	Corporate Bonds	N/A	VAR	1/5/2023	11,000	11,046	10,999
	ENACT HOLDINGS INC 144A 6.500% 08/15/2025 DD 08/21/20	Corporate Bonds	N/A	6.500%	8/15/2025	25,000	27,313	24,625
	GOODYEAR TIRE & RUBBER CO/THE 9.500% 05/31/2025 DD 05/18/20	Corporate Bonds	N/A	9.500%	5/31/2025	75,000	81,074	77,066
	HCA INC 5.375% 02/01/2025 DD 01/16/15	Corporate Bonds	N/A	5.375%	2/1/2025	210,000	222,330	209,906
	HERBALIFE NUTRITION LTD / 144A 7.875% 09/01/2025 DD 05/29/20	Corporate Bonds	N/A	7.875%	9/1/2025	20,000	21,250	17,780

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	HILLENBRAND INC 5.750% 06/15/2025 DD 06/16/20	Corporate Bonds	N/A	5.750%	6/15/2025	40,000	41,800	39,800
	SERVICE PROPERTIES TRUST 4.500% 06/15/2023 DD 06/06/13	Corporate Bonds	N/A	4.500%	6/15/2023	105,000	104,949	103,182
	HOWMET AEROSPACE INC 6.875% 05/01/2025 DD 04/24/20	Corporate Bonds	N/A	6.875%	5/1/2025	228,000	241,468	233,967
	HUGHES SATELLITE SYSTEMS CORP 6.625% 08/01/2026 DD 02/01/17	Corporate Bonds	N/A	6.625%	8/1/2026	115,000	128,714	107,265
	ISTAR INC 4.250% 08/01/2025 DD 12/16/19	Corporate Bonds	N/A	4.250%	8/1/2025	55,000	55,352	53,896
	ICAHN ENTERPRISES LP / ICAHN E 4.750% 09/15/2024 DD 09/06/19	Corporate Bonds	N/A	4.750%	9/15/2024	175,000	177,763	167,755
	KEHE DISTRIBUTORS LLC / K 144A 8.625% 10/15/2026 DD 09/16/19	Corporate Bonds	N/A	8.625%	10/15/2026	16,000	17,120	15,640
	KOPPERS INC 144A 6.000% 02/15/2025 DD 01/25/17	Corporate Bonds	N/A	6.000%	2/15/2025	20,000	20,350	19,000
	BATH & BODY WORKS INC 6.694% 01/15/2027 DD 06/18/18	Corporate Bonds	N/A	6.694%	1/15/2027	60,000	68,400	59,569
	BATH & BODY WORKS INC 144A 9.375% 07/01/2025 DD 06/18/20	Corporate Bonds	N/A	9.375%	7/1/2025	9,000	10,980	9,587
	LIVE NATION ENTERTAINMENT 144A 4.875% 11/01/2024 DD 10/31/16	Corporate Bonds	N/A	4.875%	11/1/2024	20,000	20,150	19,365
	MGM RESORTS INTERNATIONAL 6.000% 03/15/2023 DD 11/25/14	Corporate Bonds	N/A	6.000%	3/15/2023	105,000	105,725	104,641
	MARRIOTT OWNERSHIP RESORT 144A 6.125% 09/15/2025 DD 05/13/20	Corporate Bonds	N/A	6.125%	9/15/2025	10,000	10,425	10,306
	MATTEL INC 144A 5.875% 12/15/2027 DD 11/20/19	Corporate Bonds	N/A	5.875%	12/15/2027	20,000	19,640	19,601
	MERITAGE HOMES CORP 6.000% 06/01/2025 DD 06/02/15	Corporate Bonds	N/A	6.000%	6/1/2025	60,000	61,500	59,711
	METHANEX CORP 4.250% 12/01/2024 DD 11/18/14	Corporate Bonds	N/A	4.250%	12/1/2024	50,000	52,375	47,877
	NMI HOLDINGS INC 144A 7.375% 06/01/2025 DD 06/19/20	Corporate Bonds	N/A	7.375%	6/1/2025	30,000	34,065	30,300
	NETFLIX INC 5.750% 03/01/2024 DD 02/19/14	Corporate Bonds	N/A	5.750%	3/1/2024	35,000	38,063	35,242
	NEWELL BRANDS INC 4.000% 12/01/2024 DD 11/19/14	Corporate Bonds	N/A	4.000%	12/1/2024	45,000	46,688	43,313
	NEWELL BRANDS INC VAR RT 04/01/2026 DD 03/30/16	Corporate Bonds	N/A	VAR	4/1/2026	40,000	43,610	37,632
	OCCIDENTAL PETROLEUM CORP 6.950% 07/01/2024 DD 07/01/19	Corporate Bonds	N/A	6.950%	7/1/2024	91,000	95,627	92,593
	OCEANEERING INTERNATIONAL INC 4.650% 11/15/2024 DD 11/21/14	Corporate Bonds	N/A	4.650%	11/15/2024	50,000	50,250	47,752
	OPPENHEIMER HOLDINGS INC 5.500% 10/01/2025 DD 09/22/20	Corporate Bonds	N/A	5.500%	10/1/2025	85,000	88,400	82,875
	OWENS-BROCKWAY GLASS CONT 144A 5.875% 08/15/2023 DD 08/24/15	Corporate Bonds	N/A	5.875%	8/15/2023	20,000	20,568	19,858
	OWENS-BROCKWAY GLASS CONT 144A 5.375% 01/15/2025 DD 12/03/14	Corporate Bonds	N/A	5.375%	1/15/2025	20,000	19,625	19,213
	PARK INTERMEDIATE HOLDING 144A 7.500% 06/01/2025 DD 05/29/20	Corporate Bonds	N/A	7.500%	6/1/2025	20,000	21,100	19,989
	PRIME SECURITY SERVICES B 144A 5.250% 04/15/2024 DD 04/04/19	Corporate Bonds	N/A	5.250%	4/15/2024	35,000	37,245	34,381
	QVC INC 4.850% 04/01/2024 DD 03/18/14	Corporate Bonds	N/A	4.850%	4/1/2024	40,000	42,690	37,000
	RADIAN GROUP INC 4.500% 10/01/2024 DD 09/26/17	Corporate Bonds	N/A	4.500%	10/1/2024	100,000	104,750	96,048
	RADIAN GROUP INC 6.625% 03/15/2025 DD 05/15/20	Corporate Bonds	N/A	6.625%	3/15/2025	71,000	75,820	69,961
	RANGE RESOURCES CORP 4.875% 05/15/2025 DD 11/15/15	Corporate Bonds	N/A	4.875%	5/15/2025	45,000	43,650	42,746
	NAVIENT CORP 6.125% 03/25/2024 DD 03/27/14	Corporate Bonds	N/A	6.125%	3/25/2024	205,000	218,581	200,822
	SLM CORP 4.200% 10/29/2025 DD 10/29/20	Corporate Bonds	N/A	4.200%	10/29/2025	115,000	116,063	105,220

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	SM ENERGY CO 6.750% 09/15/2026 DD 09/12/16	Corporate Bonds	N/A	6.750%	9/15/2026	40,000	39,400	38,834
	SABRE GLBL INC 144A 9.250% 04/15/2025 DD 04/17/20	Corporate Bonds	N/A	9.250%	4/15/2025	35,000	39,550	34,865
	SEAGATE HDD CAYMAN 4.750% 01/01/2025 DD 05/28/14	Corporate Bonds	N/A	4.750%	1/1/2025	45,000	45,113	43,763
	SERVICE PROPERTIES TRUST 7.500% 09/15/2025 DD 06/17/20	Corporate Bonds	N/A	7.500%	9/15/2025	61,000	66,116	58,129
	SIRIUS XM RADIO INC 144A 3.125% 09/01/2026 DD 08/16/21	Corporate Bonds	N/A	3.125%	9/1/2026	25,000	25,007	22,199
	SOUTHWESTERN ENERGY CO VAR RT 01/23/2025 DD 01/23/15	Corporate Bonds	N/A	VAR	1/23/2025	62,000	61,980	60,915
	SPECTRUM BRANDS INC 5.750% 07/15/2025 DD 01/15/16	Corporate Bonds	N/A	5.750%	7/15/2025	40,000	40,000	39,547
	SPIRIT LOYALTY CAYMAN LTD 144A 8.000% 09/20/2025 DD 09/17/20	Corporate Bonds	N/A	8.000%	9/20/2025	20,000	21,850	20,064
	ONEMAIN FINANCE CORP 8.250% 10/01/2023 DD 09/24/13	Corporate Bonds	N/A	8.250%	10/1/2023	35,000	38,544	35,173
	ONEMAIN FINANCE CORP 5.625% 03/15/2023 DD 12/08/17	Corporate Bonds	N/A	5.625%	3/15/2023	45,000	47,005	44,838
	SPRINT LLC 7.875% 09/15/2023 DD 09/15/14	Corporate Bonds	N/A	7.875%	9/15/2023	105,000	115,631	106,482
	SPRINT LLC 7.125% 06/15/2024 DD 06/15/14	Corporate Bonds	N/A	7.125%	6/15/2024	195,000	218,919	198,906
	SPRINT LLC 7.625% 02/15/2025 DD 02/24/15	Corporate Bonds	N/A	7.625%	2/15/2025	20,000	23,000	20,651
	SPRINT LLC 7.625% 03/01/2026 DD 02/22/18	Corporate Bonds	N/A	7.625%	3/1/2026	55,000	66,033	57,870
	STARWOOD PROPERTY TRUST INC 4.750% 03/15/2025 DD 03/15/18	Corporate Bonds	N/A	4.750%	3/15/2025	110,000	107,938	104,968
	STARWOOD PROPERTY TRUST I 144A 3.750% 12/31/2024 DD 12/15/21	Corporate Bonds	N/A	3.750%	12/31/2024	20,000	20,208	18,780
	STEVENS HOLDING CO INC 144A 6.125% 10/01/2026 DD 10/01/18	Corporate Bonds	N/A	6.125%	10/1/2026	30,000	31,988	30,075
	TECHNIPFMC PLC 144A 6.500% 02/01/2026 DD 01/29/21	Corporate Bonds	N/A	6.500%	2/1/2026	27,000	28,910	26,204
	TENET HEALTHCARE CORP 4.625% 07/15/2024 DD 06/14/17	Corporate Bonds	N/A	4.625%	7/15/2024	44,000	44,414	42,911
	TRANSDIGM INC 144A 8.000% 12/15/2025 DD 04/08/20	Corporate Bonds	N/A	8.000%	12/15/2025	45,000	47,325	45,648
	TRIUMPH GROUP INC 144A 8.875% 06/01/2024 DD 08/17/20	Corporate Bonds	N/A	8.875%	6/1/2024	20,000	21,800	20,350
	TRIPADVISOR INC 144A 7.000% 07/15/2025 DD 07/09/20	Corporate Bonds	N/A	7.000%	7/15/2025	40,000	42,200	39,522
	UNITED AIRLINES HOLDINGS INC 5.000% 02/01/2024 DD 01/26/17	Corporate Bonds	N/A	5.000%	2/1/2024	85,000	87,975	83,513
	UNITED RENTALS NORTH AMERICA I 5.500% 05/15/2027 DD 11/07/16	Corporate Bonds	N/A	5.500%	5/15/2027	65,000	63,213	64,168
	QWEST CORP 7.250% 09/15/2025 DD 09/15/95	Corporate Bonds	N/A	7.250%	9/15/2025	140,000	163,272	140,868
	UNIVISION COMMUNICATIONS 144A 5.125% 02/15/2025 DD 02/19/15	Corporate Bonds	N/A	5.125%	2/15/2025	45,000	44,975	42,858
	VAIL RESORTS INC 144A 6.250% 05/15/2025 DD 05/04/20	Corporate Bonds	N/A	6.250%	5/15/2025	20,000	20,300	20,000
	VISTRA OPERATIONS CO LLC 144A 4.875% 05/13/2024 DD 05/13/22	Corporate Bonds	N/A	4.875%	5/13/2024	20,000	19,512	19,597
	WESCO DISTRIBUTION INC 144A 7.125% 06/15/2025 DD 06/12/20	Corporate Bonds	N/A	7.125%	6/15/2025	30,000	31,800	30,375
	WESTERN MIDSTREAM OPERATING LP VAR RT 01/13/2023 DD 01/13/20	Corporate Bonds	N/A	VAR	1/13/2023	45,000	44,934	44,933
	TRI POINTE GROUP INC / TRI POI 5.875% 06/15/2024 DD 06/15/15	Corporate Bonds	N/A	5.875%	6/15/2024	80,000	87,100	79,251
	TRAVEL + LEISURE CO VAR RT 10/01/2025 DD 09/15/15	Corporate Bonds	N/A	VAR	10/1/2025	85,000	92,875	83,755
	XEROX CORP 3.800% 05/15/2024 DD 05/09/14	Corporate Bonds	N/A	3.800%	5/15/2024	20,000	20,650	19,200

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Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

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	YUM! BRANDS INC 3.875% 11/01/2023 DD 10/31/13	Corporate Bonds	N/A	3.875%	11/1/2023	45,000	44,269	44,100
							15,302,349	13,875,449
State and Local Obligations								
	AMERICAN MUNI PWR-OHIO INC OH 2.219% 02/15/2023 DD	Bonds	N/A	2.219%	2/15/2023	70,000	71,088	69,787
	BUCKEYE OH TOBACCO SETTLEMENT 1.950% 06/01/2026 DD 03/04/20	Bonds	N/A	1.950%	6/1/2026	40,000	40,208	35,658
	COLORADO ST HLTH FACS AUTH REV 3.796% 11/01/2044 DD 11/20/19	Bonds	N/A	3.796%	11/1/2044	60,000	67,442	46,355
	GOLDEN ST TOBACCO SECURITIZATI 2.158% 06/01/2026 DD 12/15/21	Bonds	N/A	2.158%	6/1/2026	110,000	110,559	98,791
	KENT OH ST UNIV REVENUES 3.333% 05/01/2040 DD 01/29/20	Bonds	N/A	3.333%	5/1/2040	95,000	97,463	73,115
	NEW JERSEY ST TRANSPRTN TRUST 4.081% 06/15/2039 DD 12/18/19	Bonds	N/A	4.081%	6/15/2039	70,000	77,607	57,894
	SALES TAX SECURITIZATION CORP 2.225% 01/01/2024 DD 01/30/20	Bonds	N/A	2.225%	1/1/2024	25,000	25,478	24,323
	SALES TAX SECURITIZATION CORP 2.325% 01/01/2025 DD 01/30/20	Bonds	N/A	2.325%	1/1/2025	25,000	25,578	23,655
	NEW JERSEY ST ECON DEV AUTH LE 7.425% 02/15/2029 DD 06/15/97	Bonds	N/A	7.425%	2/15/2029	180,000	226,229	193,770
							741,652	623,347
Common Stock								
	AFLAC INC	Common Stock	N/A	N/A	N/A	19,400	1,132,766	1,395,636
	ABBOTT LABORATORIES	Common Stock	N/A	N/A	N/A	11,700	1,544,335	1,284,543
	ABBVIE INC	Common Stock	N/A	N/A	N/A	7,800	1,056,120	1,260,558
	ALLSTATE CORP/THE	Common Stock	N/A	N/A	N/A	9,300	1,094,145	1,261,080
	ALPHABET INC	Common Stock	N/A	N/A	N/A	9,300	975,291	820,539
	AMERICAN ELECTRIC POWER CO INC	Common Stock	N/A	N/A	N/A	11,700	1,195,336	1,110,915
	BERRY GLOBAL GROUP INC	Common Stock	N/A	N/A	N/A	21,000	1,392,303	1,269,030
	BRISTOL-MYERS SQUIBB CO	Common Stock	N/A	N/A	N/A	16,200	1,010,070	1,165,590
	CVS HEALTH CORP	Common Stock	N/A	N/A	N/A	12,474	1,277,092	1,162,452
	CAPITAL ONE FINANCIAL CORP	Common Stock	N/A	N/A	N/A	14,200	1,354,951	1,320,032
	CISCO SYSTEMS INC	Common Stock	N/A	N/A	N/A	24,600	1,490,049	1,171,944
	CITIGROUP INC	Common Stock	N/A	N/A	N/A	28,000	1,601,827	1,266,440
	CITIZENS FINANCIAL GROUP INC	Common Stock	N/A	N/A	N/A	32,736	1,468,878	1,288,816
	COCA-COLA CO/THE	Common Stock	N/A	N/A	N/A	16,200	962,461	1,030,482
	COMCAST CORP	Common Stock	N/A	N/A	N/A	28,000	1,381,628	979,160
	CONOCOPHILLIPS	Common Stock	N/A	N/A	N/A	10,400	750,672	1,227,200
	CONSTELLATION BRANDS INC	Common Stock	N/A	N/A	N/A	4,450	1,100,263	1,031,288
	DOLLAR GENERAL CORP	Common Stock	N/A	N/A	N/A	5,500	1,240,213	1,354,375

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Resilient Floor Covering Pension Fund
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December 31, 2022

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	DOVER CORP	Common Stock	N/A	N/A	N/A	8,800	1,510,926	1,191,608
	EOG RESOURCES INC	Common Stock	N/A	N/A	N/A	9,400	1,305,367	1,217,488
	EMERSON ELECTRIC CO	Common Stock	N/A	N/A	N/A	13,400	1,234,276	1,287,204
	EXXON MOBIL CORP	Common Stock	N/A	N/A	N/A	12,700	1,083,126	1,400,810
	FISERV INC	Common Stock	N/A	N/A	N/A	12,900	1,329,541	1,303,803
	GENUINE PARTS CO	Common Stock	N/A	N/A	N/A	7,400	1,026,107	1,283,974
	HCA HEALTHCARE INC	Common Stock	N/A	N/A	N/A	5,500	1,349,869	1,319,780
	HEALTHPEAK PROPERTIES INC	Common Stock	N/A	N/A	N/A	37,800	1,300,642	947,646
	HOME DEPOT INC/THE	Common Stock	N/A	N/A	N/A	4,000	1,546,342	1,263,440
	HUBBELL INC	Common Stock	N/A	N/A	N/A	5,400	1,099,442	1,267,272
	INTEL CORP	Common Stock	N/A	N/A	N/A	24,900	1,275,603	658,107
	INTERNATIONAL BUSINESS MACHINE	Common Stock	N/A	N/A	N/A	9,100	1,207,210	1,282,099
	INTERPUBLIC GROUP OF COS INC/T	Common Stock	N/A	N/A	N/A	37,200	1,337,679	1,239,132
	JPMORGAN CHASE & CO	Common Stock	N/A	N/A	N/A	10,872	1,642,514	1,457,935
	JOHNSON & JOHNSON	Common Stock	N/A	N/A	N/A	7,100	1,214,849	1,254,215
	KEYCORP	Common Stock	N/A	N/A	N/A	74,758	1,526,856	1,302,284
	LOCKHEED MARTIN CORP	Common Stock	N/A	N/A	N/A	2,625	953,748	1,277,036
	MARATHON PETROLEUM CORP	Common Stock	N/A	N/A	N/A	10,500	671,895	1,222,095
	MCKESSON CORP	Common Stock	N/A	N/A	N/A	3,300	820,281	1,237,896
	METLIFE INC	Common Stock	N/A	N/A	N/A	19,300	1,206,057	1,396,741
	NRG ENERGY INC	Common Stock	N/A	N/A	N/A	33,000	1,255,797	1,050,060
	NUCOR CORP	Common Stock	N/A	N/A	N/A	3,500	399,525	461,335
	HENRY SCHEIN INC	Common Stock	N/A	N/A	N/A	16,100	1,235,917	1,285,907
	SIMON PROPERTY GROUP INC	Common Stock	N/A	N/A	N/A	9,500	1,322,604	1,116,060
	J M SMUCKER CO/THE	Common Stock	N/A	N/A	N/A	6,950	944,781	1,101,297
	SNAP-ON INC	Common Stock	N/A	N/A	N/A	5,350	1,152,283	1,222,422
	STATE STREET CORP	Common Stock	N/A	N/A	N/A	16,800	1,474,342	1,303,176
	UNITEDHEALTH GROUP INC	Common Stock	N/A	N/A	N/A	2,255	1,129,151	1,195,556
	VERIZON COMMUNICATIONS INC	Common Stock	N/A	N/A	N/A	21,700	1,085,795	854,980
	WARNER BROS DISCOVERY INC	Common Stock	N/A	N/A	N/A	85,600	1,654,408	811,488
	XCEL ENERGY INC	Common Stock	N/A	N/A	N/A	15,800	1,063,212	1,107,738
	ZEBRA TECHNOLOGIES CORP	Common Stock	N/A	N/A	N/A	4,500	1,423,487	1,153,845
	AMN HEALTHCARE SERVICES INC	Common Stock	N/A	N/A	N/A	1,529	181,981	157,212

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Resilient Floor Covering Pension Fund
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	API GROUP CORP	Common Stock	N/A	N/A	N/A	6,407	150,625	120,516
	AECOM	Common Stock	N/A	N/A	N/A	3,408	263,609	289,441
	AGREE REALTY CORP	Common Stock	N/A	N/A	N/A	2,124	151,569	150,655
	ALIGHT INC	Common Stock	N/A	N/A	N/A	25,043	261,464	209,359
	VERADIGM INC	Common Stock	N/A	N/A	N/A	10,676	189,748	188,325
	AMERICAN WATER WORKS CO INC	Common Stock	N/A	N/A	N/A	658	124,270	100,292
	ANTERO RESOURCES CORP	Common Stock	N/A	N/A	N/A	4,275	130,255	132,482
	ARCOSA INC	Common Stock	N/A	N/A	N/A	2,886	152,092	156,825
	ASHLAND INC	Common Stock	N/A	N/A	N/A	1,771	183,640	190,436
	AVANTOR INC	Common Stock	N/A	N/A	N/A	8,020	314,652	169,142
	BATH & BODY WORKS INC	Common Stock	N/A	N/A	N/A	5,625	306,144	237,038
	CATALENT INC	Common Stock	N/A	N/A	N/A	1,812	206,824	81,558
	CHAMPIONX CORP	Common Stock	N/A	N/A	N/A	8,365	171,870	242,501
	CHART INDUSTRIES INC	Common Stock	N/A	N/A	N/A	753	120,096	86,768
	CHURCHILL DOWNS INC	Common Stock	N/A	N/A	N/A	1,133	272,940	239,550
	CONCENTRIX CORP	Common Stock	N/A	N/A	N/A	1,603	270,634	213,455
	EQT CORP	Common Stock	N/A	N/A	N/A	3,670	86,182	124,156
	EAGLE MATERIALS INC	Common Stock	N/A	N/A	N/A	1,148	184,546	152,512
	EURONET WORLDWIDE INC	Common Stock	N/A	N/A	N/A	1,863	213,554	175,830
	EXPEDIA GROUP INC	Common Stock	N/A	N/A	N/A	1,458	257,313	127,721
	FIRST AMERICAN FINANCIAL CORP	Common Stock	N/A	N/A	N/A	2,312	180,868	121,010
	FRONTIER COMMUNICATIONS PARENT	Common Stock	N/A	N/A	N/A	6,670	196,698	169,952
	HERC HOLDINGS INC	Common Stock	N/A	N/A	N/A	2,167	339,244	285,112
	HOLOGIC INC	Common Stock	N/A	N/A	N/A	2,414	184,816	180,591
	HOME BANCSHARES INC/AR	Common Stock	N/A	N/A	N/A	7,761	188,980	176,873
	JB HUNT TRANSPORT SERVICES INC	Common Stock	N/A	N/A	N/A	1,057	208,713	184,299
	IAA INC	Common Stock	N/A	N/A	N/A	2,212	111,971	88,480
	ITT INC	Common Stock	N/A	N/A	N/A	1,970	163,145	159,767
	INGERSOLL RAND INC	Common Stock	N/A	N/A	N/A	4,725	292,336	246,881
	KADANT INC	Common Stock	N/A	N/A	N/A	1,375	316,910	244,241
	KORN FERRY	Common Stock	N/A	N/A	N/A	1,667	126,242	84,384
	KOSMOS ENERGY LTD	Common Stock	N/A	N/A	N/A	11,396	65,101	72,479
	LCI INDUSTRIES	Common Stock	N/A	N/A	N/A	742	111,618	68,598

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	LEONARDO DRS INC	Common Stock	N/A	N/A	N/A	9,831	114,127	125,640
	LIBERTY BROADBAND CORP	Common Stock	N/A	N/A	N/A	1,720	245,855	131,184
	LIBERTY MEDIA CORP-LIBERTY SIR	Common Stock	N/A	N/A	N/A	7,071	352,175	276,688
	LITTELFUSE INC	Common Stock	N/A	N/A	N/A	564	177,480	124,193
	LUMENTUM HOLDINGS INC	Common Stock	N/A	N/A	N/A	1,912	202,232	99,749
	NATIONAL INSTRUMENTS CORP	Common Stock	N/A	N/A	N/A	5,017	213,745	185,127
	NEOGEN CORP	Common Stock	N/A	N/A	N/A	5,049	77,528	76,896
	NEXSTAR MEDIA GROUP INC	Common Stock	N/A	N/A	N/A	856	129,239	149,826
	OPTION CARE HEALTH INC	Common Stock	N/A	N/A	N/A	4,209	131,099	126,649
	PACKAGING CORP OF AMERICA	Common Stock	N/A	N/A	N/A	873	118,859	111,665
	POPULAR INC	Common Stock	N/A	N/A	N/A	1,902	156,040	126,141
	POST HOLDINGS INC	Common Stock	N/A	N/A	N/A	1,531	114,606	138,188
	PROSPERITY BANCSHARES INC	Common Stock	N/A	N/A	N/A	2,602	186,935	189,113
	PULTEGROUP INC	Common Stock	N/A	N/A	N/A	4,371	239,708	199,012
	RAYMOND JAMES FINANCIAL INC	Common Stock	N/A	N/A	N/A	1,344	134,938	143,606
	REINSURANCE GROUP OF AMERICA I	Common Stock	N/A	N/A	N/A	1,117	122,300	158,715
	RELIANCE STEEL & ALUMINUM CO	Common Stock	N/A	N/A	N/A	983	159,462	198,999
	REXFORD INDUSTRIAL REALTY INC	Common Stock	N/A	N/A	N/A	2,022	131,637	110,482
	ROGERS CORP	Common Stock	N/A	N/A	N/A	720	84,487	85,925
	SIGNATURE BANK/NEW YORK NY	Common Stock	N/A	N/A	N/A	1,051	315,510	121,096
	SKECHERS USA INC	Common Stock	N/A	N/A	N/A	4,131	179,285	173,295
	SKYLINE CHAMPION CORP	Common Stock	N/A	N/A	N/A	2,562	202,347	131,969
	SPECTRUM BRANDS HOLDINGS INC	Common Stock	N/A	N/A	N/A	1,090	75,033	66,403
	SUN COMMUNITIES INC	Common Stock	N/A	N/A	N/A	1,795	344,001	256,685
	TD SYNnex CORP	Common Stock	N/A	N/A	N/A	2,873	318,077	272,102
	TELEDYNE TECHNOLOGIES INC	Common Stock	N/A	N/A	N/A	509	222,377	203,554
	TELEPHONE AND DATA SYSTEMS INC	Common Stock	N/A	N/A	N/A	8,363	168,514	87,728
	TENET HEALTHCARE CORP	Common Stock	N/A	N/A	N/A	2,467	142,907	120,365
	TRACTOR SUPPLY CO	Common Stock	N/A	N/A	N/A	736	159,378	165,578
	TRAVEL + LEISURE CO	Common Stock	N/A	N/A	N/A	4,194	230,342	152,662
	UFP INDUSTRIES INC	Common Stock	N/A	N/A	N/A	2,203	199,086	174,588
	UTAH MEDICAL PRODUCTS INC	Common Stock	N/A	N/A	N/A	900	90,000	90,477
	VALVOLINE INC	Common Stock	N/A	N/A	N/A	5,372	200,322	175,396

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	VISTRA CORP	Common Stock	N/A	N/A	N/A	6,383	144,407	148,086
	VONTIER CORP	Common Stock	N/A	N/A	N/A	6,566	201,773	126,921
	WEX INC	Common Stock	N/A	N/A	N/A	1,283	180,120	209,963
	FERGUSON PLC	Common Stock	N/A	N/A	N/A	1,869	303,957	237,307
	GENPACT LTD	Common Stock	N/A	N/A	N/A	4,341	225,429	201,075
	ICON PLC	Common Stock	N/A	N/A	N/A	1,132	350,580	219,891
	JAZZ PHARMACEUTICALS PLC	Common Stock	N/A	N/A	N/A	939	119,629	149,592
	NOMAD FOODS LTD	Common Stock	N/A	N/A	N/A	8,482	203,239	146,230
	VALARIS LTD	Common Stock	N/A	N/A	N/A	2,231	113,306	150,860
	EXPRO GROUP HOLDINGS NV	Common Stock	N/A	N/A	N/A	8,170	149,539	148,122
	INTERNATIONAL SEAWAYS INC	Common Stock	N/A	N/A	N/A	3,631	53,303	134,420
	ADOBE INC	Common Stock	N/A	N/A	N/A	3,236	1,659,739	1,089,011
	ADVANCED MICRO DEVICES INC	Common Stock	N/A	N/A	N/A	11,661	895,842	755,283
	ALPHABET INC	Common Stock	N/A	N/A	N/A	38,337	5,304,191	3,401,642
	AMAZON.COM INC	Common Stock	N/A	N/A	N/A	26,161	4,158,676	2,197,524
	AMPHENOL CORP	Common Stock	N/A	N/A	N/A	25,411	2,109,532	1,934,794
	APPLE INC	Common Stock	N/A	N/A	N/A	17,094	2,957,524	2,221,023
	BOOKING HOLDINGS INC	Common Stock	N/A	N/A	N/A	669	1,537,154	1,348,222
	CDW CORP/DE	Common Stock	N/A	N/A	N/A	9,342	1,837,170	1,668,294
	COPART INC	Common Stock	N/A	N/A	N/A	7,927	569,594	482,675
	DANAHER CORP	Common Stock	N/A	N/A	N/A	5,327	1,679,861	1,413,892
	EDWARDS LIFESCIENCES CORP	Common Stock	N/A	N/A	N/A	14,499	1,611,565	1,081,770
	ELECTRONIC ARTS INC	Common Stock	N/A	N/A	N/A	7,808	1,011,846	953,981
	FACTSET RESEARCH SYSTEMS INC	Common Stock	N/A	N/A	N/A	2,064	927,299	828,097
	HILTON WORLDWIDE HOLDINGS INC	Common Stock	N/A	N/A	N/A	5,227	790,245	660,484
	ILLINOIS TOOL WORKS INC	Common Stock	N/A	N/A	N/A	3,942	929,914	868,423
	INTERCONTINENTAL EXCHANGE INC	Common Stock	N/A	N/A	N/A	14,057	1,842,935	1,442,108
	INTUITIVE SURGICAL INC	Common Stock	N/A	N/A	N/A	2,789	591,600	740,061
	ELI LILLY & CO	Common Stock	N/A	N/A	N/A	6,314	1,810,866	2,309,914
	MASTERCARD INC	Common Stock	N/A	N/A	N/A	8,361	2,950,143	2,907,371
	MICROSOFT CORP	Common Stock	N/A	N/A	N/A	17,482	5,602,192	4,192,533
	MOTOROLA SOLUTIONS INC	Common Stock	N/A	N/A	N/A	5,297	1,373,412	1,365,090
	NVIDIA CORP	Common Stock	N/A	N/A	N/A	4,193	845,792	612,765

See Independent Auditor's Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	O'REILLY AUTOMOTIVE INC	Common Stock	N/A	N/A	N/A	1,693	1,200,596	1,428,943
	PAYPAL HOLDINGS INC	Common Stock	N/A	N/A	N/A	12,329	1,855,213	878,071
	PEPSICO INC	Common Stock	N/A	N/A	N/A	10,514	1,808,333	1,899,459
	PFIZER INC	Common Stock	N/A	N/A	N/A	17,227	976,585	882,711
	PROGRESSIVE CORP/THE	Common Stock	N/A	N/A	N/A	12,854	1,395,101	1,667,292
	QUALCOMM INC	Common Stock	N/A	N/A	N/A	16,942	2,878,642	1,862,603
	ROCKWELL AUTOMATION INC	Common Stock	N/A	N/A	N/A	1,945	632,558	500,974
	ROSS STORES INC	Common Stock	N/A	N/A	N/A	12,392	1,314,551	1,438,339
	SALESFORCE INC	Common Stock	N/A	N/A	N/A	6,734	1,580,306	892,861
	SCHLUMBERGER LTD	Common Stock	N/A	N/A	N/A	32,333	1,048,640	1,728,522
	CHARLES SCHWAB CORP/THE	Common Stock	N/A	N/A	N/A	29,893	2,456,650	2,488,891
	TJX COS INC/THE	Common Stock	N/A	N/A	N/A	18,980	1,382,659	1,510,808
	THERMO FISHER SCIENTIFIC INC	Common Stock	N/A	N/A	N/A	3,901	2,492,446	2,148,242
	VERISK ANALYTICS INC	Common Stock	N/A	N/A	N/A	5,071	1,117,728	894,626
	VISA INC	Common Stock	N/A	N/A	N/A	8,000	1,667,943	1,662,080
	EATON CORP PLC	Common Stock	N/A	N/A	N/A	4,626	756,403	726,051
	ACI WORLDWIDE INC	Common Stock	N/A	N/A	N/A	3,700	127,925	85,100
	AMICUS THERAPEUTICS INC	Common Stock	N/A	N/A	N/A	20,743	236,952	253,272
	ARES MANAGEMENT CORP	Common Stock	N/A	N/A	N/A	2,179	176,845	149,131
	ARGENX SE ADR	Common Stock	N/A	N/A	N/A	674	216,932	255,331
	ARISTA NETWORKS INC	Common Stock	N/A	N/A	N/A	3,234	463,284	392,446
	ARROWHEAD PHARMACEUTICALS INC	Common Stock	N/A	N/A	N/A	4,180	275,046	169,541
	ATRICURE INC	Common Stock	N/A	N/A	N/A	2,720	188,024	120,714
	AVIENT CORP	Common Stock	N/A	N/A	N/A	2,617	146,181	88,350
	BIOMARIN PHARMACEUTICAL INC	Common Stock	N/A	N/A	N/A	1,787	157,965	184,937
	BLACKLINE INC	Common Stock	N/A	N/A	N/A	1,441	148,071	96,936
	CHAMPIONX CORP	Common Stock	N/A	N/A	N/A	9,982	201,894	289,378
	CITIZENS FINANCIAL GROUP INC	Common Stock	N/A	N/A	N/A	6,869	323,755	270,433
	COGNEX CORP	Common Stock	N/A	N/A	N/A	2,130	164,651	100,344
	DECKERS OUTDOOR CORP	Common Stock	N/A	N/A	N/A	874	319,537	348,866
	DEVON ENERGY CORP	Common Stock	N/A	N/A	N/A	3,202	141,252	196,955
	DOLBY LABORATORIES INC	Common Stock	N/A	N/A	N/A	2,262	215,388	159,561
	EMCOR GROUP INC	Common Stock	N/A	N/A	N/A	1,854	235,563	274,596

See Independent Auditor’s Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	ENTEGRIIS INC	Common Stock	N/A	N/A	N/A	2,754	380,391	180,635
	ETSY INC	Common Stock	N/A	N/A	N/A	2,209	433,487	264,594
	EXELIXIS INC	Common Stock	N/A	N/A	N/A	9,903	181,119	158,844
	FORTINET INC	Common Stock	N/A	N/A	N/A	4,438	317,309	216,974
	GITLAB INC	Common Stock	N/A	N/A	N/A	2,352	158,625	106,875
	GODADDY INC	Common Stock	N/A	N/A	N/A	2,731	231,270	204,333
	GRACO INC	Common Stock	N/A	N/A	N/A	1,954	156,913	131,426
	GUARDANT HEALTH INC	Common Stock	N/A	N/A	N/A	2,200	157,319	59,840
	HARLEY-DAVIDSON INC	Common Stock	N/A	N/A	N/A	2,368	110,407	98,509
	JACK HENRY & ASSOCIATES INC	Common Stock	N/A	N/A	N/A	856	143,159	150,279
	HUBSPOT INC	Common Stock	N/A	N/A	N/A	577	217,262	166,828
	HYATT HOTELS CORP	Common Stock	N/A	N/A	N/A	4,098	392,540	370,664
	IRHYTHM TECHNOLOGIES INC	Common Stock	N/A	N/A	N/A	2,782	327,472	260,590
	INARI MEDICAL INC	Common Stock	N/A	N/A	N/A	1,417	128,544	90,065
	INSPERITY INC	Common Stock	N/A	N/A	N/A	1,658	195,375	188,349
	JACOBS SOLUTIONS INC	Common Stock	N/A	N/A	N/A	1,474	205,129	176,983
	KARUNA THERAPEUTICS INC	Common Stock	N/A	N/A	N/A	663	114,288	130,280
	LATTICE SEMICONDUCTOR CORP	Common Stock	N/A	N/A	N/A	2,703	144,611	175,371
	LITHIA MOTORS INC	Common Stock	N/A	N/A	N/A	604	179,342	123,663
	MIRATI THERAPEUTICS INC	Common Stock	N/A	N/A	N/A	2,854	231,561	129,315
	MOHAWK INDUSTRIES INC	Common Stock	N/A	N/A	N/A	1,340	243,334	136,975
	MOLINA HEALTHCARE INC	Common Stock	N/A	N/A	N/A	908	288,597	299,840
	MONGODB INC	Common Stock	N/A	N/A	N/A	727	296,694	143,103
	NEUROCRINE BIOSCIENCES INC	Common Stock	N/A	N/A	N/A	1,573	133,776	187,879
	NEW YORK TIMES CO/THE	Common Stock	N/A	N/A	N/A	5,230	251,694	169,766
	NEXSTAR MEDIA GROUP INC	Common Stock	N/A	N/A	N/A	692	116,387	121,121
	NORDSON CORP	Common Stock	N/A	N/A	N/A	899	228,837	213,710
	OUTSET MEDICAL INC	Common Stock	N/A	N/A	N/A	2,235	102,779	57,708
	PAYCOM SOFTWARE INC	Common Stock	N/A	N/A	N/A	798	248,721	247,627
	POWER INTEGRATIONS INC	Common Stock	N/A	N/A	N/A	1,975	183,119	141,647
	PUBMATIC INC	Common Stock	N/A	N/A	N/A	5,449	185,215	69,802
	RH	Common Stock	N/A	N/A	N/A	307	164,534	82,027
	REGAL REXNORD CORP	Common Stock	N/A	N/A	N/A	1,203	204,402	144,336

See Independent Auditor's Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
	RITCHIE BROS AUCTIONEERS INC	Common Stock	N/A	N/A	N/A	1,209	73,784	69,916
	SHOCKWAVE MEDICAL INC	Common Stock	N/A	N/A	N/A	1,215	215,466	249,816
	A O SMITH CORP	Common Stock	N/A	N/A	N/A	3,060	262,701	175,154
	SPRINGWORKS THERAPEUTICS INC	Common Stock	N/A	N/A	N/A	2,491	154,087	64,791
	TOPBUILD CORP	Common Stock	N/A	N/A	N/A	626	172,720	97,963
	TYLER TECHNOLOGIES INC	Common Stock	N/A	N/A	N/A	614	212,829	197,960
	UNITED RENTALS INC	Common Stock	N/A	N/A	N/A	568	178,926	201,879
	VERACYTE INC	Common Stock	N/A	N/A	N/A	2,347	95,862	55,694
	ICON PLC	Common Stock	N/A	N/A	N/A	506	155,779	98,291
	INVESCO LTD	Common Stock	N/A	N/A	N/A	10,754	247,007	193,464
	NOVOCURE LTD	Common Stock	N/A	N/A	N/A	1,239	92,863	90,881
	JFROG LTD	Common Stock	N/A	N/A	N/A	4,156	95,945	88,647
	ROYAL CARIBBEAN CRUISES LTD	Common Stock	N/A	N/A	N/A	2,232	187,230	110,328
							<u>155,977,710</u>	<u>138,941,175</u>
Common Collective Trusts								
	COLLECTIVE US GOV'T STIF 20 BPS	Common Collective Trust	N/A	N/A	N/A	21,531,708	21,642,808	21,767,265
	BNYM-M DB SL LC VALUE SIF	Common Collective Trust	N/A	N/A	N/A	17,417	8,850,156	23,627,553
	BNYM-M DB SL LC GROWTH SIF	Common Collective Trust	N/A	N/A	N/A	7,224	9,438,815	10,865,547
	ASB REAL ESTATE FUND	Common Collective Trust	N/A	N/A	N/A	12,380	10,417,518	26,083,221
	BLACKROCK LIQ FDS FEDFUND IN	Common Collective Trust	N/A	N/A	N/A	667	667	669
	RAINIER INTL SMALL CAP EQ CIT FUND CL A	Common Collective Trust	N/A	N/A	N/A	339,052	5,001,016	7,591,373
	L&G S&P 400 CIT FUND CL D	Common Collective Trust	N/A	N/A	N/A	54,864	6,184,124	8,286,162
	L&G S&P 600 CIT FUND CL D	Common Collective Trust	N/A	N/A	N/A	52,577	5,669,416	7,684,602
	L&G MSCI ACWI EX US CIT FUND C L D	Common Collective Trust	N/A	N/A	N/A	206,254	25,869,791	30,177,066
	MEPT	Common Collective Trust	N/A	N/A	N/A	36,834,282	32,370,321	34,599,907
	INVESCO STIT GOV & AGENCY 1901	Common Collective Trust	N/A	N/A	N/A	17	17	17
							<u>125,444,648</u>	<u>170,683,381</u>
103-12 Investments								
	WASH CAPITAL	103-12 Investment	N/A	N/A	N/A	351,321	31,632,901	34,396,570

See Independent Auditor's Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN 94-6284071, Plan Number 001
December 31, 2022

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value					(d) Cost	(e) Current Value
		Description	Collateral	Rate of Interest	Maturity Date	Par/Maturity Value		
Limited Partnerships	MCMORGAN NORTHERN CALIFORNIA VALUE ADD/DEVELOPMENT FD II LP	Limited Partnership	N/A	N/A	N/A	3,987,835	4,584,570	3,322,162
AFL - CIO Housing Trust	AFL CIO HOUSING INVESTMENT TRUST	Common Collective Trust	N/A	N/A	N/A	4,305	5,000,000	4,126,218
							\$ 366,227,135	\$ 391,106,810

See Independent Auditor’s Report.

Resilient Floor Covering Pension Fund
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN 94-6284071, Plan Number 001
Year Ended December 31, 2022

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expense Incurred With Transaction (f)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net gain or (loss) (i)
Single transaction: <i>No single transactions in excess of 5%</i>								
Series of transactions:								
Bank of New York Mellon	Collective US Gov't STIF 20	N/A	\$ 107,647,804,200	N/A	N/A	N/A	\$ 107,647,804,200	-
Bank of New York Mellon	Collective US Gov't STIF 20	\$ 93,286,638	N/A	N/A	N/A	\$ 93,286,638	\$ 93,286,638	N/A

See Independent Auditor’s Report.

SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF B OF T OF THE RESILIENT FLOOR COVERING P FUND	D Employer Identification Number (EIN) 94-6284071

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2022

b Assets	
(1) Current value of assets	1b(1) 457,842,823
(2) Actuarial value of assets for funding standard account.....	1b(2) 407,316,051
c (1) Accrued liability for plan using immediate gain methods	1c(1) 534,770,506
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method.....	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method.....	1c(3) 519,296,202
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 925,419,968
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 8,469,710
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 40,502,812
(3) Expected plan disbursements for the plan year	1d(3) 41,702,812

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Paul C. Poon <i>PCP</i>	08/29/2023
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Signature of actuary	Date
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Paul C. Poon, ASA, MAAA	2306069
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Type or print name of actuary	Most recent enrollment number
-------------------------------	-------------------------------

SEGAL	415-263-8200
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Firm name	Telephone number (including area code)
-----------	--

180 HOWARD STREET, SUITE 1100 SAN FRANCISCO CA 94105-6147
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	457,842,823
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	1,622	579,653,658
(2) For terminated vested participants	909	150,291,405
(3) For active participants:		
(a) Non-vested benefits		31,166,286
(b) Vested benefits		164,308,619
(c) Total active	1,290	195,474,905
(4) Total	3,821	925,419,968
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	49.47 %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
	20,433,705	0			
Totals ▶			3(b)	20,433,705	3(c) 0

(d) Total withdrawal liability amounts included in line 3(b) total **3(d)** 189,808

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	78.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	C
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☒ Yes ☐ No
d If the plan is in critical status or critical and declining status, were any benefits reduced (see instructions)?		☐ Yes ☒ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		2024

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

a ☐ Attained age normal	b ☒ Entry age normal	c ☐ Accrued benefit (unit credit)	d ☐ Aggregate
e ☐ Frozen initial liability	f ☐ Individual level premium	g ☐ Individual aggregate	h ☐ Shortfall
i ☐ Other (specify):			
j If box h is checked, enter period of use of shortfall method			5j

- k** Has a change been made in funding method for this plan year? ☐ Yes ☒ No
- l** If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval? ☐ Yes ☐ No
- m** If line k is "Yes," and line l is "No," enter the date (MM-DD-YYYY) of the ruling letter (individual or class) approving the change in funding method 5m

6 Checklist of certain actuarial assumptions:

- a** Interest rate for "RPA '94" current liability 6a 2.22 %
- | | Pre-retirement | Post-retirement |
|--|--|--|
| b Rates specified in insurance or annuity contracts | ☐ Yes ☐ No ☒ N/A | ☐ Yes ☐ No ☒ N/A |
| c Mortality table code for valuation purposes: | | |
| (1) Males | 6c(1) A | A |
| (2) Females | 6c(2) A | A |
| d Valuation liability interest rate | 6d 6.75 % | 6.75 % |
| e Salary scale | 6e % ☒ N/A | |
| f Withdrawal liability interest rate: | | |
| (1) Type of interest rate | 6f(1) ☐ Single rate ☐ ERISA 4044 ☒ Other ☐ N/A | |
| (2) If "Single rate" is checked in (1), enter applicable single rate | 6f(2) | % |
| g Estimated investment return on actuarial value of assets for year ending on the valuation date | 6g | 12.4 % |
| h Estimated investment return on current value of assets for year ending on the valuation date | 6h | 16.4 % |
| i Expense load included in normal cost reported in line 9b | 6i | ☐ N/A |
| (1) If expense load is described as a percentage of normal cost, enter the assumed percentage | 6i(1) | % |
| (2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b | 6i(2) | 1,158,489 |
| (3) If neither (1) nor (2) describes the expense load, check the box | 6i(3) | ☐ |

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
4	25,504,414	2,581,914
1	-17,473,163	-1,768,878

8 Miscellaneous information:

- a** If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval 8a
- b** Demographic, benefit, and contribution information
- (1)** Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment. ☒ Yes ☐ No
- (2)** Is the plan required to provide a Schedule of Active Participant Data? (See instructions). ☒ Yes ☐ No
- (3)** Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule. ☒ Yes ☐ No
- c** Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code? ☐ Yes ☒ No
- d** If line c is "Yes," provide the following additional information:
- (1)** Was an extension granted automatic approval under section 431(d)(1) of the Code? ☐ Yes ☐ No
- (2)** If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended. 8d(2)
- (3)** Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code? ☐ Yes ☐ No
- (4)** If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)). 8d(4)
- (5)** If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension 8d(5)
- (6)** If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007? ☐ Yes ☐ No

e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)

8e**9** Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any

9a

37,221,892

b Employer's normal cost for plan year as of valuation date

9b

2,751,549

c Amortization charges as of valuation date:

Outstanding balance

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

9c(1)

214,769,959

25,083,716

(2) Funding waivers

9c(2)

0

0

(3) Certain bases for which the amortization period has been extended

9c(3)

0

0

d Interest as applicable on lines 9a, 9b, and 9c

9d

4,391,358

e Total charges. Add lines 9a through 9d

9e

69,448,515

Credits to funding standard account:

f Prior year credit balance, if any

9f

0

g Employer contributions. Total from column (b) of line 3

9g

20,433,705

Outstanding balance

h Amortization credits as of valuation date

9h

124,537,396

19,703,363

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h

9i

2,019,615

j Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL)

9j(1)

138,994,909

(2) "RPA '94" override (90% current liability FFL)

9j(2)

430,599,257

(3) FFL credit

9j(3)

0

k (1) Waived funding deficiency

9k(1)

0

(2) Other credits

9k(2)

0

l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)

9l

42,156,683

m Credit balance: If line 9l is greater than line 9e, enter the difference

9m

n Funding deficiency: If line 9e is greater than line 9l, enter the difference

9n

27,291,832

o Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the 2022 plan year

9o(1)

0

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date

9o(2)(a)

0

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))

9o(2)(b)

0

(3) Total as of valuation date

9o(3)

0

10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.)

10

27,291,832

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions

☒ Yes ☐ No

Resilient Floor Covering Pension Fund
EIN: 94-6284071 / PN: 001

Schedule MB, line 8b(2) - Schedule of Active Participant Data

Age	Years of Credited Service								
	Total	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39
Under 20	4	4	-	-	-	-	-	-	-
Average Monthly Benefit	-	-	-	-	-	-	-	-	-
20 - 24	50	45	5	-	-	-	-	-	-
Average Monthly Benefit	\$73	\$58	-	-	-	-	-	-	-
25 - 29	148	88	56	4	-	-	-	-	-
Average Monthly Benefit	\$187	\$89	\$314	-	-	-	-	-	-
30 - 34	143	52	64	23	4	-	-	-	-
Average Monthly Benefit	\$357	\$139	\$377	\$676	-	-	-	-	-
35 - 39	179	44	51	48	36	-	-	-	-
Average Monthly Benefit	\$585	\$124	\$389	\$759	\$1,194	-	-	-	-
40 - 44	184	30	38	46	53	16	1	-	-
Average Monthly Benefit	\$881	\$128	\$432	\$820	\$1,318	-	-	-	-
45 - 49	200	21	23	37	43	50	26	-	-
Average Monthly Benefit	\$1,520	\$172	\$449	\$847	\$1,419	\$2,319	\$3,142	-	-
50 - 54	153	19	17	21	24	30	26	16	-
Average Monthly Benefit	\$1,964	-	-	\$755	\$1,681	\$2,325	\$3,580	-	-
55 - 59	96	7	7	15	15	24	11	17	-
Average Monthly Benefit	\$2,277	-	-	-	-	\$2,371	-	-	-
60 - 64	46	6	3	5	11	7	9	4	1
Average Monthly Benefit	\$2,156	-	-	-	-	-	-	-	-
65 - 69	5	1	-	-	2	2	-	-	-
Average Monthly Benefit	\$0	-	-	-	-	\$0	-	-	-
Unknown	82	78	4	-	-	-	-	-	-
Average Monthly Benefit	\$93	84	-	-	-	-	-	-	-
Total	1,290	395	268	199	188	129	73	37	1
Average Monthly Benefit	\$997	\$106	\$377	\$779	\$1,388	\$2,277	\$3,413	\$4,768	-

Section 3: Certificate of Actuarial Valuation

Exhibit K: Statement of Actuarial Assumptions, Methods and Models

(Schedule MB, Line 6)

Rationale for Demographic and Noneconomic Assumptions	The information and analysis used in selecting each demographic assumption that has a significant effect on this actuarial valuation is shown in the Actuarial Experience Study dated August 30, 2017. Current data is reviewed in conjunction with each annual valuation. Based on professional judgement, no demographic assumptions were changed in this valuation.																															
Mortality Rates	<i>Postretirement:</i> RP-2006 Healthy Blue Collar Annuitant tables, set forward one year with generational projection using Scale MP-2016. <i>Preretirement:</i> RP-2006 Blue Collar Employee tables, set forward one year with generational projection using Scale MP-2016. The underlying tables with the generational projection to the ages of participants as of the measurement date reasonably reflect the mortality experience of the Plan as of the measurement date. These mortality tables were then adjusted to future years using the generational projection to reflect future mortality improvement between the measurement date and those years.																															
Annuitant Mortality Rates	<table><tr><th rowspan="2">Age</th><th colspan="2">Rate (%)¹</th></tr><tr><th>Male</th><th>Female</th></tr><tr><td>55</td><td>0.68</td><td>0.45</td></tr><tr><td>60</td><td>0.98</td><td>0.72</td></tr><tr><td>65</td><td>1.60</td><td>1.16</td></tr><tr><td>70</td><td>2.63</td><td>1.87</td></tr><tr><td>75</td><td>4.29</td><td>3.03</td></tr><tr><td>80</td><td>7.05</td><td>5.05</td></tr><tr><td>85</td><td>11.61</td><td>8.71</td></tr><tr><td>90</td><td>19.01</td><td>14.81</td></tr></table>			Age	Rate (%) ¹		Male	Female	55	0.68	0.45	60	0.98	0.72	65	1.60	1.16	70	2.63	1.87	75	4.29	3.03	80	7.05	5.05	85	11.61	8.71	90	19.01	14.81
Age	Rate (%) ¹																															
	Male	Female																														
55	0.68	0.45																														
60	0.98	0.72																														
65	1.60	1.16																														
70	2.63	1.87																														
75	4.29	3.03																														
80	7.05	5.05																														
85	11.61	8.71																														
90	19.01	14.81																														

¹ Mortality rates shown for base table with one-year set forward.

Section 3: Certificate of Actuarial Valuation

Termination Rates before Retirement

Age	Rate (%)		
	Mortality ¹		Withdrawal ²
	Male	Female	
20	0.07	0.02	7.94
25	0.07	0.02	7.72
30	0.06	0.02	7.22
35	0.08	0.04	6.28
40	0.11	0.06	5.15
45	0.17	0.09	3.98
50	0.28	0.14	2.56
55	0.42	0.21	0.94
60	0.73	0.35	0.00

¹ Mortality rates shown for base table with one-year set forward.

² These rates apply after a 5-year select period. The rate during the select period is 10.0%. Withdrawal rates do not apply at retirement eligibility.

Retirement Rates for Active Participants

Not Eligible for Service Pension		Eligible for Service Pension	
Age	Annual Rate	Age	Annual Rate
55 – 59	7.5%	45 – 64	22.5%
60 – 64	15.0	65	100.0
65	100.0		

Description of Weighted Average Retirement Age

Age 60.4, determined as follows: The weighted average retirement age for each participant is calculated as the sum of the product of each potential current or future retirement age times the probability of surviving from current age to that age and then retiring at that age, assuming no other decrements. The overall weighted retirement age is the average of the individual retirement ages based on all the active participants included in this actuarial valuation.

Retirement Age for Inactive Vested Participants

62, or at Service Pension eligibility

Future Benefit Accruals

1,575 hours per year

Section 3: Certificate of Actuarial Valuation

Unknown Data for Participants	Same as those exhibited by participants with similar known characteristics. If not specified, participants are assumed to be male
Definition of Active Participants	Active participants are defined as those with at least 500 hours in the most recent plan year and who have accumulated at least one year of Credited Service, excluding those who have retired as of the valuation date.
Exclusion of Inactive Vested Participants	Inactive participants over age 70 are excluded, with 31 participants excluded from the valuation.
Percent Married	70%
Age of Spouse	Spouses of male participants are three years younger and spouses of female participants are three years older.
Benefit Election	For future pensioners, 50% are assumed to elect the 50% Joint and Survivor Annuity and the other 50% are assumed to elect the Life Annuity.
Net Investment Return	6.75% The net investment return assumption is a long-term estimate derived from historical data, current and recent market expectations, and professional judgment. As part of the analysis, a building block approach was used that reflects inflation expectations and anticipated risk premiums for each of the portfolio's asset classes as provided by Segal Marco Advisors, as well as the Plan's target asset allocation.
Annual Administrative Expenses	\$1,200,000, payable monthly (equivalent to \$1,158,489 payable at the beginning of the year) or 72.7% of Normal Cost.
Actuarial Value of Assets	The market value of assets less unrecognized returns in each of the last five years. Unrecognized return is equal to the difference between the actual and projected market value return, and is recognized over a five year period. The actuarial value is further adjusted, if necessary, to be within 20% of the market value.
Actuarial Cost Method	Entry Age Normal Actuarial Cost Method. Entry Age is the current age minus Credited Service. Normal Cost and Actuarial Accrued Liability are calculated on an individual basis and are allocated by service, with Normal Cost determined as if the current benefit accrual rate had always been in effect.
Benefits Valued	Unless otherwise indicated, includes all benefits summarized in Exhibit L.
Delayed Retirement Factors	Active participants work enough hours each month to not qualify for delayed retirement adjustment. Inactive vested participants who are assumed to commence receipt of benefits after attaining normal retirement age qualify for delayed retirement increases at 9% per year.
Current Liability Assumptions	<i>Interest:</i> 2.22%, within the permissible range prescribed under IRC Section 431(c)(6)(E) <i>Mortality:</i> Mortality prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1(a)(2): RP-2006 employee and annuitant mortality tables, projected generationally using scale MP-2020 (previously, the MP-2019 scale was used).
Estimated Rate of Investment Return	<i>On actuarial value of assets (Schedule MB, line 6g):</i> 12.4%, for the Plan Year ending December 31, 2021 <i>On current (market) value of assets (Schedule MB, line 6h):</i> 16.4%, for the Plan Year ending December 31, 2021

Section 3: Certificate of Actuarial Valuation

FSA Contribution Timing (Schedule MB, line 3a)	Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a June 30 contribution date.
Actuarial Models	Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are prepared to meet regulatory, legislative and client requirements. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the responsible Enrolled Actuary.
Justification for Change in Actuarial Assumptions (Schedule MB, line 11)	For purposes of determining current liability, the current liability interest rate was changed from 2.43% to 2.22% due to a change in the permissible range and recognizing that any rate within the permissible range satisfies the requirements of IRC Section 413(c)(6)(E) and the mortality tables and mortality improvement scales were changed in accordance with IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1. Based on past experience and future expectations, the following actuarial assumption was changed as of January 1, 2022: • Net investment return, previously 7.25%

Section 3: Certificate of Actuarial Valuation

Exhibit L: Summary of Plan Provisions

(Schedule MB, Line 6)

This exhibit summarizes the major provisions of the Plan included in the valuation. It is not intended to be, nor should it be interpreted as, a complete statement of all plan provisions.

Plan Year	January 1 through December 31
Pension Credit Year	January 1 through December 31
Plan Status	Ongoing plan
Regular Pension	• <i>Age Requirement:</i> 60 • <i>Service Requirement:</i> Five years of Credited Service or attainment of Normal Retirement Age • <i>Amount:</i> The monthly pension amount is the sum of: a. \$25.00 for each Non-Contributory Benefit Unit b. \$90.00 for each Benefit Unit earned prior to the January 1 following the date when the Contribution Rate becomes more than \$1.00 per hour c. 5.25% of the contributions made on the participant's behalf from the January 1 following the date when the Contribution Rate became more than \$1.00 per hour to December 31, 2002 d. 4.20% of the contributions received from January 1, 2003 through March 31, 2003 e. 1.50% of the contributions received from April 1, 2003 through August 31, 2005

Section 3: Certificate of Actuarial Valuation

- f. 1.00% of the contributions credited for benefit accrual purposes on and after September 1, 2005. The following schedule shows the contributions allocated for deficit reduction purposes only, and do not count towards benefit accruals:

September 1, 2005 through August 31, 2006:	\$0.70 per hour for journeymen and 13.47% of contributions for all others.
September 1, 2006 through August 31, 2007:	\$1.40 per hour for journeymen and 27% of contributions for all others.
September 1, 2007 and forward:	\$2.10 per hour for journeymen and 40% of contributions for all others.

In addition, contributions called for as part of the Rehabilitation Plan schedules are not counted towards benefit accruals.

- The Regular Pension amount is reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalence basis.

Service Pension

- *Age and Service Requirement:*
 - At any age with 60,000 hours of Credited Service, or
 - At age 55 with 54,000 hours of Credited Service, or
 - At age 62 with 45,000 hours of Credited Service
- *Amount:* Regular pension accrued, unreduced for retirement prior to Normal Retirement Age.

Early Retirement Pension

- *Age Requirement:* 55
- *Service Requirement:* 10 years of Credited Service
- *Amount:* Regular Pension amount, reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalence basis.

Deferred Vested Pension

- *Age Requirement:* None
- *Service Requirement:* 5 years of Credit Service
- *Amount:* Regular or Early Retirement Pension accrued, reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalent basis.
- *Normal Retirement Age:* 65, or upon completion of fifth anniversary of participation, if later.

Partial Pension

- *Age Requirement:* 60
- *Service Requirement:* At least 10 years of Combined Credited Service under this Plan and Related Pension Plans (with at least one year of Contributory Service under this Plan).
- *Amount:* Regular Pension amount accrued under this plan only, reduced for retirement prior to Normal Retirement Age using plan's actuarial equivalent basis.

Section 3: Certificate of Actuarial Valuation

Spouse's Benefit	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 5 years of Credited Service • <i>Amount:</i> 50% of the benefit the participant would have received had the participant retired the day before death and elected the 50% joint and survivor option. If death occurs before age 55 and before Service Pension eligibility, payments are determined at the time the participant would have attained that age. The benefits may be deferred until that time or paid earlier on an actuarial equivalent basis.
Post-Retirement Death Benefit	<i>Husband and Wife:</i> If married, pension benefits are paid in the form of a 50% joint and survivor annuity unless this form is rejected by the participant and spouse. If not rejected, the benefit amount otherwise payable is reduced to reflect the joint and survivor coverage. If rejected, or if not married, benefits are payable for the life of the employee or in any other available optional form elected by the participant in an actuarially equivalent amount.
Optional Forms of Benefits	• Life Annuity • 50% Joint and Survivor Annuity • 75% Joint and Survivor Annuity • 100% Joint and Survivor Annuity
Participation	January 1 or July 1 after 500 hours of service in a twelve-month consecutive period.
Credited Service	Commencing January 1, 1976, a participant who works at least 500 hours in a Calendar Year received ¼ year of Credited Service for each 250 hours of work up to a maximum of one year for 1,000 hours or more.
Schedule of Contribution Rates	As of January 1, 2022, the hourly contribution rate ranged from \$4.57 to \$11.42 with \$11.42 being the most common rate and \$9.72 being the average rate.
Changes in Plan Provisions	There were no changes in plan provisions reflected in this actuarial valuation.



180 Howard Street, Suite 1100
San Francisco, CA 94105-6147
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March 31, 2022

Internal Revenue Service
Employee Plans Compliance Unit
Group 7602 (TEGE:EP:EPCU)
230 S. Dearborn Street
Room 1700 - 17th Floor
Chicago, IL 60604

To Whom It May Concern:

As required by ERISA Section 305 and the Internal Revenue Code (IRC) Section 432, we have completed the actuarial status certification as of January 1, 2022 for the following plan:

Name of Plan: Resilient Floor Covering Pension Fund
Plan number: EIN 94-6284017 / PN 001
Plan sponsor: Board of Trustees, Resilient Floor Covering Pension Fund
Address: 4160 Dublin Boulevard, Suite 400, Dublin, CA 94568
Phone number: 925.833.4323

As of January 1, 2022, the Plan is in critical status but not critical and declining status.

This certification does not reflect elections that the Trustees may make under the American Rescue Plan Act of 2021 (ARPA), enacted on March 11, 2021. Decisions that the Trustees may make to elect options available to them might also affect the Plan's "zone" status and minimum funding requirements for the current and future years. These decisions may be reflected in a revised or future actuarial valuation.

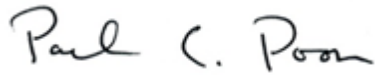
This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards of the Rehabilitation Plan.



If you have any questions on the attached certification, you may contact me at the following:

Segal
180 Howard Street, Suite 1100
San Francisco, CA 94105-6147
Phone number: 415.263.8200

Sincerely,

A handwritten signature in black ink that reads "Paul C. Poon". The signature is written in a cursive, flowing style.

Paul C. Poon ASA, MAAA
Vice President & Actuary
Enrolled Actuary No. 20-06069

Actuarial Status Certification as of January 1, 2022 under IRC Section 432
March 31, 2022

Illustration Supporting Actuarial Certification of Status (Schedule MB, line 4b)

This is to certify that Segal has prepared an actuarial status certification under Internal Revenue Code Section 432 for the Resilient Floor Covering Pension Fund as of January 1, 2022 in accordance with generally accepted actuarial principles and practices. It has been prepared at the request of the Board of Trustees to assist in administering the Fund and meeting filing and compliance requirements under federal law. This certification may not otherwise be copied or reproduced in any form without the consent of the Board of Trustees and may only be provided to other parties in its entirety.

The measurements shown in this actuarial certification may not be applicable for other purposes. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements; differences in statutory interpretation and changes in plan provisions or applicable law.

This certification is based on the January 1, 2021 actuarial valuation, dated October 5, 2021. This certification reflects the changes in the law made by the Multiemployer Pension Reform Act of 2014 (MPRA). Additional assumptions required for the projections (including those under MPRA), and sources of financial information used are summarized in Exhibit 6.

Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this certification is based reflects Segal's understanding as an actuarial firm.

This certification was based on the assumption that the Plan was qualified as a multiemployer plan for the year.

I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied in this actuarial certification is complete and accurate. In my opinion, the projections are based on reasonable actuarial estimates, assumptions and methods that offer my best estimate of anticipated experience under the Plan. Furthermore, as required by IRC Section 432(b)(3)(B)(iii), the projected industry activity takes into account information provided by the plan sponsor.



Paul C. Poon, ASA, MAAA

EA# 20-06069

Title Vice President & Actuary

Certificate Contents

Exhibit 1	Status Determination as of January 1, 2022
Exhibit 2	Summary of Actuarial Valuation Projections
Exhibit 3	Funding Standard Account Projections
Exhibit 4	Funding Standard Account — Projected Bases Assumed Established After January 1, 2021
Exhibit 5	Solvency Projection
Exhibit 6	Actuarial Assumptions and Methodology
Exhibit 7	Documentation Regarding Progress Under Rehabilitation Plan

Actuarial Status Certification under IRC Section 432

Exhibit 1: Status Determination as of January 1, 2022

Status	Condition	Component Result	Final Result
Critical Status:			
1. Initial critical status tests:			
	C1. A funding deficiency is projected in four years?	Yes	Yes
	C2. a. A funding deficiency is projected in five years,	Yes	
	b. and the present value of vested benefits for non-actives is more than present value of vested benefits for actives,	Yes	
	c. and the normal cost plus interest on unfunded actuarial accrued liability (unit credit basis) is greater than contributions for current year?	No	No
	C3. a. A funding deficiency is projected in five years,	Yes	
	b. and the funded percentage is less than 65%?	No	No
	C4. a. The funded percentage is less than 65%,	No	
	b. and the present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over seven years	N/A	No
	C5. The present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over five years?	No	No
2. Emergence test:			
	C6 a. Was in critical status for the immediately preceding plan year,	Yes	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(2) or ERISA Section 304 as in effect prior to PPA'06,	Yes	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	No	
Plan did NOT emerge?			Yes

Status	Condition	Component Result	Final Result
	3. Special emergence test:		
	C7. a. The trustees have elected an automatic amortization extension under 431(d),	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(1),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan did NOT emerge?		N/A
	4. Reentry into critical status after special emergence:		
	C8 a. The Plan emerged from critical status in any prior year under the special emergence rule,	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extensions of amortization periods under ERISA Section 304(d),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan reentered critical status?		N/A
	5. In Critical Status? (If C1-C6 or C8 is Yes, then Yes, unless C7 is No)		Yes
	If not in Critical Status, skip 6 and go to 7		
	6. Determination of critical and declining status:		
	C9. a. Any of (C1) through (C5) are Yes?	Yes	Yes
	b. and either Insolvency is projected within 15 years?	No	No
	c. or		
	1) The ratio of inactive to active is at least 2 to 1,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	d. or		
	1) The funded percentage is less than 80%,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	In Critical and Declining Status?		No

Status	Condition	Component Result	Final Result
	7. Determination whether plan is projected to be in critical status in any of the succeeding five plan years:		
	C10. a. Is not in critical status,	No	
	b. and is projected to be in critical status in any of the next five years?	N/A	N/A
	8. In Critical Status in any of the five succeeding plan years?		N/A
Endangered Status:			
	E1. a. Is not in critical status,	No	
	b. and the funded percentage is less than 80%?	N/A	No
	E2. a. Is not in critical status,	No	
	b. and a funding deficiency is projected in seven years?	N/A	No
	In Endangered Status? (Yes when either (E1) or (E2) is Yes)		No
	In Seriously Endangered Status? (Yes when BOTH (E1) and (E2) are Yes)		No
Neither Critical Status Nor Endangered Status:			
	Neither Critical nor Endangered Status?		No

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards of the Rehabilitation Plan.

Exhibit 2: Summary of Actuarial Valuation Projections

The actuarial factors as of January 1, 2022 (based on projections from the January 1, 2021 valuation certificate):

1. Financial Information			
a.	Market value of assets		\$462,637,212
b.	Actuarial value of assets		408,428,253
c.	Reasonably anticipated contributions		
1)	Upcoming year		22,425,000
2)	Present value for the next five years		94,645,599
3)	Present value for the next seven years		124,151,605
d.	Projected benefit payments		40,233,809
e.	Projected administrative expenses (beginning of year)		1,190,259
2. Liabilities			
a.	Present value of vested benefits for active participants		62,838,418
b.	Present value of vested benefits for non-active participants		417,962,057
c.	Total unit credit accrued liability		493,163,610
d.	Present value of payments	Benefit Payments	Administrative Expenses
1)	Next five years	\$171,061,632	\$5,497,954
2)	Next seven years	225,192,383	7,404,203
e.	Unit credit normal cost plus expenses		3,779,759
f.	Ratio of inactive participants to active participants		1.85
3. Funded Percentage (1.b)/(2.c)			82.8%
4. Funding Standard Account			
a.	Credit Balance as of the end of prior year		(\$36,989,880)
b.	Years to projected funding deficiency		1
5. Projected Year of Emergence			2024
6. Years to Projected Insolvency			N/A
7. Year Projected to be in Critical Status (based on test C10. in Exhibit 1), if within next five years			N/A

Exhibit 3: Funding Standard Account Projections

The table below presents the Funding Standard Account Projections for the Plan Years beginning January 1.

	Year Beginning January 1,					
	2021	2022	2023	2024	2025	2026
1. Credit balance (BOY)	(\$23,964,076)	(\$36,989,880)	(\$22,245,061)	(\$4,554,065)	\$17,574,347	\$43,197,398
2. Interest on (1)	(1,737,396)	(2,681,766)	(1,612,767)	(330,170)	1,274,140	3,131,811
3. Normal cost	1,439,460	1,509,596	1,513,370	1,517,153	1,520,946	1,524,748
4. Administrative expenses	1,155,591	1,190,259	1,225,967	1,262,746	1,300,628	1,339,647
5. Net amortization charges	28,586,887	2,718,626	928,862	(2,053,256)	(3,857,476)	(444,893)
6. Interest on (3), (4) and (5)	2,260,691	392,840	265,944	52,682	(75,103)	175,414
7. Expected contributions	21,379,223	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
8. Interest on (7)	774,997	812,906	812,906	812,906	812,906	812,906
9. Full-funding limit credit	0	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$36,989,880)	(\$22,245,061)	(\$4,554,065)	\$17,574,347	\$43,197,398	\$66,972,199

	2027	2028	2029	2030	2031
1. Credit balance (BOY)	\$66,972,199	\$89,784,696	\$111,690,342	\$134,090,663	\$159,214,023
2. Interest on (1)	4,855,484	6,509,390	8,097,550	9,721,573	11,543,017
3. Normal cost	1,528,560	1,532,381	1,536,212	1,540,053	1,543,903
4. Administrative expenses	1,379,836	1,421,231	1,463,868	1,507,784	1,553,018
5. Net amortization charges	2,015,514	4,357,950	5,331,048	4,258,568	3,059,524
6. Interest on (3), (4) and (5)	356,983	530,088	604,007	529,714	446,342
7. Expected contributions	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
8. Interest on (7)	812,906	812,906	812,906	812,906	812,906
9. Full-funding limit credit	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	\$89,784,696	\$111,690,342	\$134,090,663	\$159,214,023	\$187,392,158

Exhibit 4: Funding Standard Account — Projected Bases Assumed Established after January 1, 2021
Schedule of Funding Standard Account Bases

Type of Base	Date Established	Base Established	Amortization Period	Amortization Payment
Experience (Gain)/Loss	1/1/2022	(\$20,163,711)	15	(\$2,096,925)
Experience (Gain)/Loss	1/1/2023	(17,210,088)	15	(1,789,763)
Experience (Gain)/Loss	1/1/2024	(23,155,156)	15	(2,408,021)
Experience (Gain)/Loss	1/1/2025	(14,006,968)	15	(1,456,655)
Experience (Gain)/Loss	1/1/2026	(8,835,251)	15	(918,822)

Exhibit 5: Solvency Projections

The table below presents the projected Market Value of Assets for the Plan Years beginning January 1, 2021 through 2051.

Year Beginning January 1,

	2021	2022	2023	2024	2025	2026	2027	2028
1. Market Value at beginning of year	\$411,279,986	\$462,637,212	\$476,447,479	\$491,135,580	\$506,604,164	\$522,945,205	\$540,251,374	\$558,614,912
2. Contributions	21,379,223	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	39,146,338	40,233,809	40,315,946	40,552,336	40,753,433	40,924,965	41,073,795	41,211,357
5. Administrative expenses	1,200,000	1,236,000	1,273,080	1,311,272	1,350,610	1,391,128	1,432,862	1,475,848
6. Interest earnings	70,324,341	32,855,076	33,852,127	34,907,192	36,020,084	37,197,262	38,445,195	39,770,154
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$462,637,212	\$476,447,479	\$491,135,580	\$506,604,164	\$522,945,205	\$540,251,374	\$558,614,912	\$578,122,861
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$501,783,550	\$516,681,288	\$531,451,526	\$547,156,500	\$563,698,638	\$581,176,339	\$599,688,707	\$619,334,218

	2029	2030	2031	2032	2033	2034	2035	2036
1. Market Value at beginning of year	\$578,122,861	\$598,951,235	\$621,315,672	\$645,267,294	\$671,085,696	\$699,026,346	\$729,365,010	\$762,316,420
2. Contributions	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	41,257,846	41,187,297	41,173,520	40,999,570	40,708,249	40,297,800	39,846,370	39,443,224
5. Administrative expenses	1,520,123	1,565,727	1,612,699	1,661,080	1,710,912	1,762,239	1,815,106	1,869,559
6. Interest earnings	41,181,343	42,692,461	44,312,841	46,054,052	47,934,811	49,973,703	52,187,886	54,589,691
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$598,951,235	\$621,315,672	\$645,267,294	\$671,085,696	\$699,026,346	\$729,365,010	\$762,316,420	\$798,018,328
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$640,209,081	\$662,502,969	\$686,440,814	\$712,085,266	\$739,734,595	\$769,662,810	\$802,162,790	\$837,461,552

Year Beginning January 1,

	2037	2038	2039	2040	2041	2042	2043	2044
1. Market Value at beginning of year	\$798,018,328	\$836,913,566	\$879,149,667	\$925,037,430	\$975,022,679	\$1,029,376,649	\$1,088,531,518	\$1,152,838,929
2. Contributions	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	38,803,544	38,243,232	37,615,007	36,810,257	36,028,604	35,133,656	34,233,312	33,350,116
5. Administrative expenses	1,925,646	1,983,415	2,042,917	2,104,205	2,167,331	2,232,351	2,299,322	2,368,302
6. Interest earnings	57,199,428	60,037,748	63,120,687	66,474,711	70,124,905	74,095,876	78,415,045	83,107,085
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$836,913,566	\$879,149,667	\$925,037,430	\$975,022,679	\$1,029,376,649	\$1,088,531,518	\$1,152,838,929	\$1,222,652,596
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$875,717,110	\$917,392,899	\$962,652,437	\$1,011,832,936	\$1,065,405,253	\$1,123,665,174	\$1,187,072,241	\$1,256,002,712

	2045	2046	2047	2048	2049	2050	2051
1. Market Value at beginning of year	\$1,222,652,596	\$1,298,467,981	\$1,380,822,176	\$1,470,139,177	\$1,566,960,138	\$1,671,891,844	\$1,785,464,124
2. Contributions	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000	22,425,000
3. Withdrawal liability payments	0	0	0	0	0	0	0
4. Benefit payments	32,371,966	31,293,292	30,260,746	29,190,867	28,058,114	26,979,135	25,930,022
5. Administrative expenses	2,439,351	2,512,532	2,587,908	2,665,545	2,745,511	2,827,876	2,912,712
6. Interest earnings	88,201,702	93,735,019	99,740,655	106,252,373	113,310,331	120,954,291	129,223,528
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$1,298,467,981	\$1,380,822,176	\$1,470,139,177	\$1,566,960,138	\$1,671,891,844	\$1,785,464,124	\$1,908,269,918
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$1,330,839,947	\$1,412,115,468	\$1,500,399,923	\$1,596,151,005	\$1,699,949,958	\$1,812,443,259	\$1,934,199,940

Note: the projected benefit payments shown above are based on a closed group, i.e., not reflecting new participants entering the plan. If such new entrants were reflected, in our judgment, this would not change the conclusion that the plan is projected to remain solvent through 2051 under the assumptions used. This projection is not intended to be used for any purpose other than this certification.

Exhibit 6: Actuarial Assumptions and Methodology

The actuarial assumptions and plan of benefits are as used in the January 1, 2021 actuarial valuation certificate, dated October 5, 2021, except as specifically described below. We also assumed that experience would emerge as projected, except as described below. The calculations are based on a current understanding of the requirements of ERISA Section 305 and IRC Section 432.

Asset Information:	The market value of assets as of January 1, 2022 was estimated based on a return provided by the plan's Investment Consultant. Contributions and benefits payments were estimated based on an unaudited financial statement provided by the Fund Administrator. For projections after January 1, 2022, the assumed administrative expenses were increased by 3% per year and the benefit payments were projected based on the January 1, 2021 actuarial valuation. The projected net investment return was assumed to be 7.25% of the average market value of assets for the 2022 - 2051 Plan Years. Any resulting investment gains or losses due to the operation of the asset valuation method are amortized over 15 years in the Funding Standard Account.
Projected Industry Activity:	The projected industry activity assumption takes into account information provided by the plan sponsor as required by Internal Revenue Code Section 432, historical and current contribution levels and projections in employment levels, and professional judgement. Based on this information, the overall number of contributory hours each year is projected to be 2.3 million for 2022 and later.
Future Normal Costs:	Based on the assumed industry activity and the assumption that replacement employees will have the same entry age as employees leaving the work force, the Entry Age Normal Cost method used in the valuation results in level Normal Costs per active. Therefore, we have assumed that the normal cost in future years will be the same as in the 2021 plan year, with adjustment for the projected industry activity described above, increased by 0.25% each year to reflect future mortality improvements.

Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are presented to meet regulatory, legislative and client requirements. Deterministic cost projections are based on a proprietary forecasting model. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the Enrolled Actuary.

Exhibit 7: Documentation Regarding Progress Under Rehabilitation Plan

Based on the Rehabilitation Plan in effect as of December 31, 2021, the applicable standard for January 1, 2022 is that the Fund's projected date of emergence from critical status will not occur later than January 1, 2029.

Using the plan provisions, assumptions/methods, and contribution levels that form the basis of this certification, the Funding Standard Account Projections show a projected emergence date of January 1, 2024, and therefore demonstrates that this standard is met.

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Attachment to 2022 Form 5500
Schedule MB, Line 3(d) - Withdrawal Liability Amounts
Resilient Floor Covering Pension Fund
EIN: 94-6284071 / PN:001

<u>Payment Date</u>	<u>Periodic Amounts</u>	<u>Lump Sum Amounts</u>	<u>Total Amounts</u>
01/08/2022	\$6,000	\$0	\$6,000
01/08/2022	\$37,500	\$0	\$37,500
01/08/2022	\$3,000	\$0	\$3,000
01/08/2022	\$3,000	\$0	\$3,000
02/11/2022	\$3,421	\$0	\$3,421
02/12/2022	\$3,000	\$0	\$3,000
03/12/2022	\$3,000	\$0	\$3,000
04/09/2022	\$3,000	\$0	\$3,000
05/10/2022	\$3,421	\$0	\$3,421
05/14/2022	\$6,000	\$0	\$6,000
05/14/2022	\$350	\$0	\$350
05/14/2022	\$350	\$0	\$350
05/14/2022	\$37,500	\$0	\$37,500
06/11/2022	\$6,000	\$0	\$6,000
06/11/2022	\$3,000	\$0	\$3,000
06/11/2022	\$3,000	\$0	\$3,000
07/09/2022	\$350	\$0	\$350
07/09/2022	\$3,000	\$0	\$3,000
08/08/2022	\$3,421	\$0	\$3,421
08/13/2022	\$350	\$0	\$350
08/13/2022	\$3,000	\$0	\$3,000
08/26/2022	\$895	\$0	\$895
09/10/2022	\$6,000	\$0	\$6,000
09/10/2022	\$350	\$0	\$350
09/10/2022	\$37,500	\$0	\$37,500
09/10/2022	\$3,000	\$0	\$3,000
10/08/2022	\$350	\$0	\$350
10/08/2022	\$3,000	\$0	\$3,000
11/12/2022	\$350	\$0	\$350
11/12/2022	\$350	\$0	\$350
11/12/2022	\$3,000	\$0	\$3,000
12/10/2022	\$350	\$0	\$350
12/10/2022	\$3,000	\$0	\$3,000

Section 3: Certificate of Actuarial Valuation

FSA Contribution Timing (Schedule MB, line 3a)	Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a June 30 contribution date.
Actuarial Models	Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are prepared to meet regulatory, legislative and client requirements. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the responsible Enrolled Actuary.
Justification for Change in Actuarial Assumptions (Schedule MB, line 11)	For purposes of determining current liability, the current liability interest rate was changed from 2.43% to 2.22% due to a change in the permissible range and recognizing that any rate within the permissible range satisfies the requirements of IRC Section 413(c)(6)(E) and the mortality tables and mortality improvement scales were changed in accordance with IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1. Based on past experience and future expectations, the following actuarial assumption was changed as of January 1, 2022: • Net investment return, previously 7.25%

Section 3: Certificate of Actuarial Valuation

Schedule of FSA Bases (Charges) (Schedule MB, Line 9c)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Plan Amendment	01/01/2009	\$72,880	2	\$37,630
Experience Loss	01/01/2009	1,036,507	2	535,174
Base due to 2008 Investment Loss	01/01/2009	59,757,223	16	5,827,987
Plan Amendment	01/01/2010	66,771	3	23,726
Experience Loss	01/01/2010	907,022	3	322,290
Base due to 2008 Investment Loss	01/01/2011	34,944,859	16	3,408,093
Change in Assumptions	01/01/2012	4,782,738	5	1,085,403
Experience Loss	01/01/2012	7,831,196	5	1,777,226
Base due to 2008 Investment Loss	01/01/2012	10,790,939	16	1,052,416
Base due to 2008 Investment Loss	01/01/2013	11,137,501	16	1,086,215
Experience Loss	01/01/2014	12,329,352	16	1,202,454
Experience Loss	01/01/2015	9,232,296	8	1,434,348
Experience Loss	01/01/2016	8,290,025	9	1,179,305
Experience Loss	01/01/2017	6,136,317	10	808,997
Change in Assumptions	01/01/2017	8,441,539	10	1,112,912
Experience Loss	01/01/2018	7,390,871	11	911,837
Experience Loss	01/01/2019	3,370,337	12	392,221
Experience Loss	01/01/2020	2,747,172	13	303,568
Change in Assumptions	01/01/2022	25,504,414	15	2,581,914
Total		\$214,769,959		\$25,083,716

Section 3: Certificate of Actuarial Valuation

Schedule of FSA Bases (Credits) (Schedule MB, Line 9h)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Change in Asset Method	01/01/2009	\$25,195,376	17	\$2,375,769
Base due to 2008 Investment Loss	01/01/2010	15,694,323	16	1,530,632
Experience Gain	01/01/2011	6,101,055	4	1,677,797
Plan Amendment	01/01/2011	9,545,591	4	2,625,048
Plan Amendment	01/01/2012	23,361,459	5	5,301,692
Experience Gain	01/01/2013	11,882,925	6	2,317,358
Experience Gain	01/01/2014	5,575,841	7	960,764
Change in Assumptions	01/01/2015	2,429,930	8	377,519
Experience Gain	01/01/2021	7,277,733	14	767,906
Experience Gain	01/01/2022	17,473,163	15	1,768,878
Total		\$124,537,396		\$19,703,363

**Attachment to 2022 Schedule MB (Form 5500) for
Resilient Floor Covering Pension Fund
(EIN 94-6284071 / PN 001)**

FOOTNOTES TO SCHEDULE MB

Line 3 All contributions are paid periodically throughout the year pursuant to collective bargaining agreements. This amount was based on the draft plan audit and includes \$189,808 in withdrawal liability payments.

The valuation was based on the assumption that the plan was qualified for the year and on information supplied by the auditor with respect to contributions and assets and by the Fund Administrator with respect to the data required on employees and pensioners.

Section 4: Actuarial Certification

Exhibit C: Actuarial Assumptions and Methods

Rationale for Demographic and Noneconomic Assumptions	The information and analysis used in selecting each demographic assumption that has a significant effect on this actuarial valuation is shown in the Actuarial Experience Study dated August 30, 2017. Current data is reviewed in conjunction with each annual valuation. Based on professional judgement, no demographic assumption changes are warranted at this time.
Investment Return	To the extent the vested benefits are matched by the market value of plan assets on hand: interest assumptions prescribed by the Pension Benefit Guaranty Corporation under 29 C.F.R. Ch. XL, Part 4044, which are in effect for the applicable withdrawal liability valuation date, are used. PBGC Interest Rates as of December 31, 2021: – First 20 years 2.40% – After 20 years 2.11% To the extent the vested benefits are not matched by plan assets (at market), the interest assumption is the same as used for plan funding: 7.25% The portion of the vested benefits that is matched by readily available assets is determined by comparing the total present value of vested benefits plus expenses – at PBGC rates – with the total market value of assets; each vested benefit is treated as covered by assets to the same extent as all other vested benefits. The present value of vested benefits is based on a blend of two liability calculations. The first calculation is performed on a market value basis, using discount rates selected based on estimated annuity purchase rates available for benefits being settled, because withdrawal liability essentially settles an employer's obligation to the Plan. The second calculation uses the interest rate determined by the plan actuary for minimum funding, based on the expected return on current and future assets. For benefits that could be settled immediately, because assets on hand are sufficient to cover their market value, the first calculation basis is used: annuity purchase rates promulgated by PBGC under ERISA Sec. 4044 for multiemployer plans terminating by mass withdrawal on the measurement date. For benefits that cannot be settled immediately because they are not currently funded, the calculation uses the second basis: the interest rate used for plan funding calculations. Affected Benefits liabilities are valued at the same interest rate assumption used for plan funding for the plan year for which the pool is established.
Mortality Rates	<i>Postretirement:</i> RP-2006 Blue Collar Healthy Annuitant tables, set forward one year with generational projection using Scale MP-2016. <i>Preretirement:</i> RP-2006 Blue Collar Employee tables, set forward one year with generational projection using Scale MP-2016. The underlying tables with the generational projection to the ages of participants as of the measurement date reasonably reflect the mortality experience of the Plan as of the measurement date. These mortality tables were then adjusted to future years using the generational projection to reflect future mortality improvement between the measurement date and those years.

Resilient Floor Covering Pension Fund

Actuarial Certification of Plan Status under IRC Section 432

As of January 1, 2023





180 Howard Street, Suite 1100
San Francisco, CA 94105-6147
segalco.com T:415.263.8200

March 31, 2023

Board of Trustees
Resilient Floor Covering Pension Fund
Dublin, CA

Dear Trustees:

As required by ERISA Section 305 and Internal Revenue Code (IRC) Section 432, we have completed the Plan's actuarial status certification as of January 1, 2023 in accordance with the Multiemployer Pension Reform Act of 2014 (MPRA). The attached exhibits outline the projections performed and the results of the various tests required by the statute. These projections have been prepared based on the Actuarial Valuation as of January 1, 2022 and in accordance with generally accepted actuarial principles and practices and a current understanding of the law. The actuarial calculations were completed under the supervision of Paul C. Poon, ASA, MAAA, Enrolled Actuary.

As of January 1, 2023, the Plan is in critical status but not critical and declining status.

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards in the Rehabilitation Plan. This certification is being filed with the Internal Revenue Service, pursuant to ERISA section 305(b)(3) and IRC section 432(b)(3).

Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which the certification is based reflects Segal's understanding as an actuarial firm. Due to the complexity of the statute and the significance of its ramifications, Segal recommends that the Board of Trustees consult with legal counsel when making any decisions regarding compliance with ERISA and the Internal Revenue Code.

We look forward to reviewing this certification with you at your next meeting and to answering any questions you may have. We are available to assist the Trustees in communicating this information to plan stakeholders as well as updating the Rehabilitation Plan.

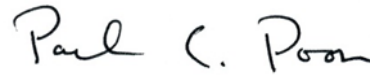
Sincerely,

Segal

By:



Jefferson E Kao
Vice President & Benefits Consultant



Paul C. Poon, ASA, MAAA, EA
Vice President & Actuary

bts/bbf

cc: Coleen Christophersen
George Kraw, Esq.
Katherine McDonough, Esq.
Lisa Schwantz, Esq.
Joseph Thiermann, CPA

Actuarial Status Certification as of January 1, 2023: Key Results

		2023
Certified Zone Status		Critical
Scheduled Progress		Making Scheduled Progress toward Rehabilitation Plan
Assets	Actuarial value of assets (AVA)	\$416,815,546
Funded Percentage	Unit credit accrued liability	516,621,368
	Funded percentage	80.6%
Funding Standard Account	Funding credit balance as of the end of the prior year	(\$27,636,615)
Investment Return	Assumed rate of return	6.75%
Solvency Projection	Years to projected insolvency	N/A



180 Howard Street, Suite 1100
San Francisco, CA 94105-6147
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March 31, 2023

Internal Revenue Service
Employee Plans Compliance Unit
Group 7602 (TEGE:EP:EPCU)
230 S. Dearborn Street
Room 1700 - 17th Floor
Chicago, IL 60604

To Whom It May Concern:

As required by ERISA Section 305 and the Internal Revenue Code (IRC) Section 432, we have completed the actuarial status certification as of January 1, 2023 for the following plan:

Name of Plan:	Resilient Floor Covering Pension Fund
Plan number:	EIN 94-6284017 / PN 001
Plan sponsor:	Board of Trustees, Resilient Floor Covering Pension Fund
Address:	4160 Dublin Boulevard, Suite 400, Dublin, CA 94568
Phone number:	925.833.4323

As of January 1, 2023, the Plan is in critical status but not critical and declining status.

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards of the Rehabilitation Plan.



If you have any questions on the attached certification, you may contact me at the following:

Segal
180 Howard Street, Suite 1100
San Francisco, CA 94105-6147
Phone number: 415.263.8200

Sincerely,

A handwritten signature in black ink that reads "Paul C. Poon". The signature is written in a cursive, flowing style.

Paul C. Poon ASA, MAAA
Vice President & Actuary
Enrolled Actuary No. 20-06069

Actuarial Status Certification as of January 1, 2023 under IRC Section 432
March 31, 2023

Illustration Supporting Actuarial Certification of Status (Schedule MB, line 4b)

This is to certify that Segal has prepared an actuarial status certification under Internal Revenue Code Section 432 for the Resilient Floor Covering Pension Fund as of January 1, 2023 in accordance with generally accepted actuarial principles and practices. It has been prepared at the request of the Board of Trustees to assist in administering the Fund and meeting filing and compliance requirements under federal law. This certification may not otherwise be copied or reproduced in any form without the consent of the Board of Trustees and may only be provided to other parties in its entirety.

The measurements shown in this actuarial certification may not be applicable for other purposes. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements; differences in statutory interpretation and changes in plan provisions or applicable law.

This certification is based on the January 1, 2022 actuarial valuation, dated November 1, 2022. This certification reflects the changes in the law made by the Multiemployer Pension Reform Act of 2014 (MPRA) and the American Rescue Plan Act of 2021 (ARPA). Additional assumptions required for the projections (including those under MPRA and ARPA), and sources of financial information used are summarized in Exhibit 6.

Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this certification is based reflects Segal's understanding as an actuarial firm.

This certification was based on the assumption that the Plan was qualified as a multiemployer plan for the year.

I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied in this actuarial certification is complete and accurate. In my opinion, the projections are based on reasonable actuarial estimates, assumptions and methods that offer my best estimate of anticipated experience under the Plan. Furthermore, as required by IRC Section 432(b)(3)(B)(iii), the projected industry activity takes into account information provided by the plan sponsor.

Paul C. Poon

Paul C. Poon, ASA, MAAA

EA# 20-06069

Title Vice President & Actuary

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Actuarial Status Certification under IRC Section 432

Exhibit 1: Status Determination as of January 1, 2023

Status	Condition	Component Result	Final Result
Critical Status:			
	1. Initial critical status tests:		
	C1. A funding deficiency is projected in four years?	Yes	Yes
	C2. a. A funding deficiency is projected in five years,	Yes	
	b. and the present value of vested benefits for non-actives is more than present value of vested benefits for actives,	Yes	
	c. and the normal cost plus interest on unfunded actuarial accrued liability (unit credit basis) is greater than contributions for current year?	No	No
	C3. a. A funding deficiency is projected in five years,	Yes	
	b. and the funded percentage is less than 65%?	No	No
	C4. a. The funded percentage is less than 65%,	No	
	b. and the present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over seven years?	N/A	No
	C5. The present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over five years?	No	No
	2. Emergence test:		
	C6 a. Was in critical status for the immediately preceding plan year,	Yes	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(2) or ERISA Section 304 as in effect prior to PPA'06,	Yes	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	No	
	Plan did NOT emerge?		Yes

Status	Condition	Component Result	Final Result
	3. Special emergence test:		
	C7. a. The trustees have elected an automatic amortization extension under 431(d),	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(1),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan did NOT emerge?		N/A
	4. Reentry into critical status after special emergence:		
	C8 a. The Plan emerged from critical status in any prior year under the special emergence rule,	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extensions of amortization periods under ERISA Section 304(d),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan reentered critical status?		N/A
	5. In Critical Status? (If C1-C6 or C8 is Yes, then Yes, unless C7 is No)		Yes
	If not in Critical Status, skip 6 and go to 7		
	6. Determination of critical and declining status:		
	C9. a. Any of (C1) through (C5) are Yes?	Yes	Yes
	b. and either Insolvency is projected within 15 years?	No	No
	c. or		
	1) The ratio of inactive to active is at least 2 to 1,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	d. or		
	1) The funded percentage is less than 80%,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	In Critical and Declining Status?		No

Status	Condition	Component Result	Final Result
	7. Determination whether plan is projected to be in critical status in any of the succeeding five plan years:		
	C10. a. Is not in critical status,	No	
	b. and is projected to be in critical status in any of the next five years?	N/A	N/A
	8. In Critical Status in any of the five succeeding plan years?		N/A
Endangered Status:			
	E1. a. Is not in critical status,	No	
	b. and the funded percentage is less than 80%?	N/A	No
	E2. a. Is not in critical status,	No	
	b. and a funding deficiency is projected in seven years?	N/A	No
	In Endangered Status? (Yes when either (E1) or (E2) is Yes)		No
	In Seriously Endangered Status? (Yes when BOTH (E1) and (E2) are Yes)		No
Neither Critical Status Nor Endangered Status:			
	Neither Critical nor Endangered Status?		No

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards of the Rehabilitation Plan.

Exhibit 2: Summary of Actuarial Valuation Projections

The actuarial factors as of January 1, 2023 (based on projections from the January 1, 2022 valuation certificate):

1. Financial Information			
a.	Market value of assets		\$403,652,425
b.	Actuarial value of assets		416,815,546
c.	Reasonably anticipated contributions		
1)	Upcoming year		20,412,000
2)	Present value for the next five years		87,100,109
3)	Present value for the next seven years		114,716,786
d.	Projected benefit payments		40,473,571
e.	Projected administrative expenses (beginning of year)		1,193,244
2. Liabilities			
a.	Present value of vested benefits for active participants		65,786,314
b.	Present value of vested benefits for non-active participants		437,929,605
c.	Total unit credit accrued liability		516,621,368
d.	Present value of payments	Benefit Payments	Administrative Expenses
1)	Next five years	\$174,200,655	\$5,561,514
2)	Next seven years	230,326,517	7,522,208
e.	Unit credit normal cost plus expenses		3,888,955
f.	Ratio of inactive participants to active participants		1.96
3. Funded Percentage (1.b)/(2.c)			80.6%
4. Funding Standard Account			
a.	Credit Balance as of the end of prior year		(\$27,636,615)
b.	Years to projected funding deficiency		1
5. Projected Year of Emergence			2025
6. Years to Projected Insolvency			N/A
7. Year Projected to be in Critical Status (based on test C10. in Exhibit 1), if within next five years			N/A

Exhibit 3: Funding Standard Account Projections

The table below presents the Funding Standard Account Projections for the Plan Years beginning January 1.

	Year Beginning January 1,					
	2022	2023	2024	2025	2026	2027
1. Credit balance (BOY)	(\$37,221,892)	(\$27,636,615)	(\$16,796,079)	(\$4,055,471)	\$9,592,825	\$18,794,409
2. Interest on (1)	(2,512,478)	(1,865,472)	(1,133,735)	(273,744)	647,516	1,268,623
3. Normal cost	1,593,060	1,599,899	1,603,899	1,607,909	1,611,929	1,615,959
4. Administrative expenses	1,158,489	1,193,244	1,229,041	1,265,912	1,303,889	1,343,006
5. Net amortization charges	5,380,353	5,070,930	3,936,673	3,851,111	8,837,659	12,663,505
6. Interest on (3), (4) and (5)	548,903	530,825	456,949	453,933	793,360	1,054,517
7. Expected contributions	20,100,179	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
8. Interest on (7)	678,381	688,905	688,905	688,905	688,905	688,905
9. Full-funding limit credit	0	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$27,636,615)	(\$16,796,079)	(\$4,055,471)	\$9,592,825	\$18,794,409	\$24,486,949

	2028	2029	2030	2031	2032
1. Credit balance (BOY)	\$24,486,949	\$28,042,629	\$30,764,083	\$34,747,434	\$40,207,228
2. Interest on (1)	1,652,869	1,892,877	2,076,576	2,345,452	2,713,988
3. Normal cost	1,619,999	1,624,049	1,628,109	1,632,179	1,636,259
4. Administrative expenses	1,383,296	1,424,795	1,467,539	1,511,565	1,556,912
5. Net amortization charges	14,980,868	15,941,627	14,884,802	13,705,495	11,783,586
6. Interest on (3), (4) and (5)	1,213,931	1,281,857	1,213,680	1,137,324	1,010,931
7. Expected contributions	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
8. Interest on (7)	688,905	688,905	688,905	688,905	688,905
9. Full-funding limit credit	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	\$28,042,629	\$30,764,083	\$34,747,434	\$40,207,228	\$48,034,433

Exhibit 4: Funding Standard Account — Projected Bases Assumed Established after January 1, 2022
Schedule of Funding Standard Account Bases

Type of Base	Date Established	Base Established	Amortization Period	Amortization Payment
Experience (Gain)/Loss	1/1/2023	(\$3,056,487)	15	(\$309,420)
Experience (Gain)/Loss	1/1/2024	(5,546,119)	15	(561,456)
Experience (Gain)/Loss	1/1/2025	2,572,792	15	260,454
Experience (Gain)/Loss	1/1/2026	6,753,655	15	683,699
Experience (Gain)/Loss	1/1/2027	13,698,829	15	1,386,787

Exhibit 5: Solvency Projections

The table below presents the projected Market Value of Assets for the Plan Years beginning January 1, 2022 through 2052.

	Year Beginning January 1,							
	2022	2023	2024	2025	2026	2027	2028	2029
1. Market Value at beginning of year	\$457,842,823	\$403,652,425	\$408,886,527	\$414,295,632	\$419,795,391	\$425,395,343	\$431,108,270	\$436,974,807
2. Contributions	20,100,179	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	39,267,423	40,473,571	40,609,083	40,836,508	41,059,483	41,275,458	41,458,291	41,510,762
5. Administrative expenses	1,084,371	1,236,000	1,273,080	1,311,272	1,350,610	1,391,128	1,432,862	1,475,848
6. Interest earnings	(33,938,783)	26,531,673	26,879,268	27,235,539	27,598,045	27,967,513	28,345,690	28,738,596
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$403,652,425	\$408,886,527	\$414,295,632	\$419,795,391	\$425,395,343	\$431,108,270	\$436,974,807	\$443,138,793
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$442,919,848	\$449,360,098	\$454,904,715	\$460,631,899	\$466,454,826	\$472,383,728	\$478,433,098	\$484,649,555

	2030	2031	2032	2033	2034	2035	2036	2037
1. Market Value at beginning of year	\$443,138,793	\$449,756,573	\$456,835,094	\$464,474,398	\$472,823,813	\$482,116,310	\$492,430,623	\$503,804,772
2. Contributions	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	41,430,129	41,371,083	41,243,982	41,007,640	40,590,855	40,157,995	39,753,542	39,133,153
5. Administrative expenses	1,520,123	1,565,727	1,612,699	1,661,080	1,710,912	1,762,239	1,815,106	1,869,559
6. Interest earnings	29,156,032	29,603,331	30,083,985	30,606,135	31,182,264	31,822,547	32,530,797	33,317,826
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$449,756,573	\$456,835,094	\$464,474,398	\$472,823,813	\$482,116,310	\$492,430,623	\$503,804,772	\$516,531,886
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$491,186,702	\$498,206,177	\$505,718,380	\$513,831,453	\$522,707,165	\$532,588,618	\$543,558,314	\$555,665,039

	Year Beginning January 1,							
	2038	2039	2040	2041	2042	2043	2044	2045
1. Market Value at beginning of year	\$516,531,886	\$530,628,385	\$546,267,003	\$563,724,179	\$583,087,306	\$604,598,755	\$628,408,746	\$654,684,476
2. Contributions	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	38,583,594	37,954,679	37,157,318	36,392,381	35,515,605	34,631,903	33,734,604	32,738,384
5. Administrative expenses	1,925,646	1,983,415	2,042,917	2,104,205	2,167,331	2,232,351	2,299,322	2,368,302
6. Interest earnings	34,193,739	35,164,712	36,245,411	37,447,713	38,782,385	40,262,245	41,897,656	43,702,781
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$530,628,385	\$546,267,003	\$563,724,179	\$583,087,306	\$604,598,755	\$628,408,746	\$654,684,476	\$683,692,571
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$569,211,979	\$584,221,682	\$600,881,497	\$619,479,687	\$640,114,360	\$663,040,649	\$688,419,080	\$716,430,955

	2046	2047	2048	2049	2050	2051	2052
1. Market Value at beginning of year	\$683,692,571	\$715,715,838	\$750,902,629	\$789,504,208	\$831,811,383	\$878,010,737	\$928,335,517
2. Contributions	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000	20,412,000
3. Withdrawal liability payments	0	0	0	0	0	0	0
4. Benefit payments	31,644,941	30,602,744	29,521,863	28,380,388	27,298,061	26,241,855	25,125,455
5. Administrative expenses	2,439,351	2,512,532	2,587,908	2,665,545	2,745,511	2,827,876	2,912,712
6. Interest earnings	45,695,559	47,890,067	50,299,350	52,941,108	55,830,926	58,982,511	62,414,519
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$715,715,838	\$750,902,629	\$789,504,208	\$831,811,383	\$878,010,737	\$928,335,517	\$983,123,863
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$747,360,779	\$781,505,373	\$819,026,071	\$860,191,771	\$905,308,798	\$954,577,372	\$1,008,249,324

Note: the projected benefit payments shown above are based on a closed group, i.e., not reflecting new participants entering the plan. If such new entrants were reflected, in our judgment, this would not change the conclusion that the plan is projected to remain solvent through 2052 under the assumptions used. This projection is not intended to be used for any purpose other than this certification.

Exhibit 6: Actuarial Assumptions and Methodology

The actuarial assumptions and plan of benefits are as used in the January 1, 2022 actuarial valuation certificate, dated November 1, 2022, except as specifically described below. We also assumed that experience would emerge as projected, except as described below. The calculations are based on a current understanding of the requirements of ERISA Section 305 and IRC Section 432.

Asset Information:	The financial information as of December 31, 2022 was based on an unaudited financial statement provided by the Fund Administrator. For projections after January 1, 2023, the assumed administrative expenses were increased by 3% per year and the benefit payments were projected based on the January 1, 2022 actuarial valuation. The projected net investment return was assumed to be 6.75% of the average market value of assets for the 2023–2052 Plan Years. Any resulting investment gains or losses due to the operation of the asset valuation method are amortized over 15 years in the Funding Standard Account.
Projected Industry Activity:	The projected industry activity assumption takes into account information provided by the plan sponsor as required by Internal Revenue Code Section 432, historical and current contribution levels and projections in employment levels, and professional judgement. Based on this information, the overall number of contributory hours each year is projected to be 2.1 million for 2023 and later.
Future Normal Costs:	Based on the assumed industry activity and the assumption that replacement employees will have the same entry age as employees leaving the work force, the Entry Age Normal Cost method used in the valuation results in level Normal Costs per active. Therefore, we have assumed that the normal cost in future years will be the same as in the 2022 plan year, with adjustment for the projected industry activity described above, increased by 0.25% each year to reflect future mortality improvements.

Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are prepared to meet regulatory, legislative and client requirements. Deterministic cost projections are based on a proprietary forecasting model. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the Enrolled Actuary.

Exhibit 7: Documentation Regarding Progress Under Rehabilitation Plan

Based on the Rehabilitation Plan in effect as of December 31, 2022, the applicable standard for January 1, 2023 is that the Fund's projected date of emergence from critical status will not occur later than January 1, 2029.

Using the plan provisions, assumptions/methods, and contribution levels that form the basis of this certification, the Funding Standard Account Projections show a projected emergence date of January 1, 2025, and therefore demonstrates that this standard is met.

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Attachment to 2022 Form 5500
Schedule MB, Line 8b(1) - Schedule of Projection of
Expected Benefit Payments
Resilient Floor Covering Pension Fund
EIN: 94-6284071 / PN: 001

<u>Plan Year</u>	<u>Active Participants</u>	<u>Terminated Vested Participants</u>	<u>Retired Participants and Beneficiaries Receiving Payments</u>	<u>Total</u>
2022	\$530,575	\$1,554,608	\$38,355,632	\$40,440,815
2023	\$1,065,719	\$1,954,415	\$37,441,578	\$40,461,712
2024	\$1,615,555	\$2,453,753	\$36,499,746	\$40,569,054
2025	\$2,308,796	\$2,907,935	\$35,531,874	\$40,748,605
2026	\$2,906,456	\$3,466,926	\$34,537,455	\$40,910,837
2027	\$3,499,486	\$4,028,477	\$33,517,214	\$41,045,177
2028	\$4,084,431	\$4,573,548	\$32,471,713	\$41,129,692
2029	\$4,685,316	\$4,976,065	\$31,401,895	\$41,063,276
2030	\$5,247,875	\$5,290,272	\$30,309,022	\$40,847,169
2031	\$5,772,383	\$5,665,813	\$29,194,671	\$40,632,867
2032	\$6,295,005	\$5,972,928	\$28,060,792	\$40,328,725
2033	\$6,720,471	\$6,271,854	\$26,909,732	\$39,902,057
2034	\$7,097,636	\$6,453,367	\$25,744,121	\$39,295,124
2035	\$7,456,022	\$6,628,636	\$24,566,831	\$38,651,489
2036	\$7,792,924	\$6,844,628	\$23,380,898	\$38,018,450
2037	\$8,108,253	\$6,849,863	\$22,189,465	\$37,147,581
2038	\$8,397,860	\$6,938,792	\$20,995,714	\$36,332,366
2039	\$8,615,840	\$7,027,945	\$19,802,862	\$35,446,647
2040	\$8,778,687	\$6,997,374	\$18,614,230	\$34,390,291
2041	\$8,930,967	\$6,994,248	\$17,433,346	\$33,358,561
2042	\$9,013,084	\$6,940,259	\$16,264,058	\$32,217,401
2043	\$9,088,750	\$6,873,402	\$15,110,477	\$31,072,629
2044	\$9,146,278	\$6,805,738	\$13,976,944	\$29,928,960
2045	\$9,142,191	\$6,694,023	\$12,868,029	\$28,704,243
2046	\$9,086,457	\$6,523,244	\$11,788,440	\$27,398,141
2047	\$9,034,544	\$6,350,389	\$10,743,045	\$26,127,978
2048	\$8,948,072	\$6,142,888	\$9,736,759	\$24,827,719
2049	\$8,807,363	\$5,925,791	\$8,774,111	\$23,507,265
2050	\$8,659,288	\$5,691,834	\$7,858,967	\$22,210,089

Attachment to 2022 Form 5500
Schedule MB, Line 8b(1) - Schedule of Projection of
Expected Benefit Payments
Resilient Floor Covering Pension Fund
EIN: 94-6284071 / PN: 001

<u>Plan Year</u>	<u>Active Participants</u>	<u>Terminated Vested Participants</u>	<u>Retired Participants and Beneficiaries Receiving Payments</u>	<u>Total</u>
2051	\$8,491,975	\$5,471,010	\$6,994,576	\$20,957,561
2052	\$8,276,648	\$5,215,228	\$6,183,540	\$19,675,416
2053	\$8,056,158	\$4,970,715	\$5,427,864	\$18,454,737
2054	\$7,785,498	\$4,697,301	\$4,729,057	\$17,211,856
2055	\$7,533,898	\$4,428,993	\$4,088,144	\$16,051,035
2056	\$7,247,363	\$4,148,562	\$3,505,541	\$14,901,466
2057	\$6,946,170	\$3,877,472	\$2,980,822	\$13,804,464
2058	\$6,621,999	\$3,603,352	\$2,512,601	\$12,737,952
2059	\$6,285,353	\$3,335,032	\$2,098,653	\$11,719,038
2060	\$5,942,887	\$3,074,080	\$1,736,158	\$10,753,125
2061	\$5,597,455	\$2,821,899	\$1,421,848	\$9,841,202
2062	\$5,249,850	\$2,579,732	\$1,152,105	\$8,981,687
2063	\$4,905,182	\$2,348,637	\$923,104	\$8,176,923
2064	\$4,565,874	\$2,129,469	\$730,908	\$7,426,251
2065	\$4,233,164	\$1,922,865	\$571,600	\$6,727,629
2066	\$3,909,619	\$1,729,239	\$441,312	\$6,080,170
2067	\$3,597,017	\$1,548,815	\$336,214	\$5,482,046
2068	\$3,296,732	\$1,381,637	\$252,632	\$4,931,001
2069	\$3,009,945	\$1,227,567	\$187,124	\$4,424,636
2070	\$2,737,590	\$1,086,292	\$136,551	\$3,960,433
2071	\$2,480,327	\$957,407	\$98,115	\$3,535,849

Attachment to 2022 Form 5500
Schedule MB, Line 8b(3) - Schedule of Projection of Employer Contributions
and Withdrawal Liability Payments
Resilient Floor Covering Pension Fund
EIN: 94-6284071 / PN: 001

Plan Year	<u>Employer Contributions</u>	Withdrawal Liability <u>Payments</u>	<u>Total</u>
2022	\$22,425,000	\$0	\$22,425,000
2023	\$22,425,000	\$0	\$22,425,000
2024	\$22,425,000	\$0	\$22,425,000
2025	\$22,425,000	\$0	\$22,425,000
2026	\$22,425,000	\$0	\$22,425,000
2027	\$22,425,000	\$0	\$22,425,000
2028	\$22,425,000	\$0	\$22,425,000
2029	\$22,425,000	\$0	\$22,425,000
2030	\$22,425,000	\$0	\$22,425,000
2031	\$22,425,000	\$0	\$22,425,000

APARTMENT EMPLOYEES' PENSION FUND

EIN 94-6069859

Plan No. 001

Plan Year Ended December 31, 2022

Schedule R, Line 13e - Information on Contribution Rates and Base Units

Name of Contributing Employee	Hourly Contribution Rate	Collective Bargaining Agreement Expiration Date
Field Turf USA Inc.	\$11.22	6/30/2023
	\$10.62	6/30/2023
	\$4.12	6/30/2023
	\$9.52	6/30/2023

RESILIENT FLOOR COVERING PENSION FUND**Rehabilitation Plan Schedules***Update on May 11, 2018***Supplemental Contributions**

Supplemental contributions are required under each of the Alternative Schedules as follows:

Alternative Schedule #4

Effective Date	Incremental Supplemental Contribution Rate⁽¹⁾⁽²⁾	Total Supplemental Contribution Rate⁽¹⁾⁽²⁾
July 1, 2011	\$0.23	\$0.23
July 1, 2012	\$0.23	\$0.46
July 1, 2013	\$0.23	\$0.69
July 1, 2014	\$0.23	\$0.92
July 1, 2015	\$0.74	\$1.66
July 1, 2016	\$0.74	\$2.40
July 1, 2017	\$0.74	\$3.14
July 1, 2018	\$0.74	\$3.88
July 1, 2019	\$0.24	\$4.12

Alternative Schedule #4a

Effective Date	Incremental Supplemental Contribution Rate⁽¹⁾⁽²⁾	Total Supplemental Contribution Rate⁽¹⁾⁽²⁾
January 1, 2012	\$0.25	\$0.25
January 1, 2013	\$0.25	\$0.50
January 1, 2014	\$0.25	\$0.75
January 1, 2015	\$0.25	\$1.00
January 1, 2016	\$0.78	\$1.78
January 1, 2017	\$0.78	\$2.56
January 1, 2018	\$0.78	\$3.34
January 1, 2019	\$0.78	\$4.12
January 1, 2020	\$0.00	\$4.12

(1) Supplemental contributions pursuant to these schedules shall be disregarded for purposes of determining participants' accrued benefits.

(2) In addition to these supplemental contributions, the Plan calls for pre-Rehabilitation Plan off-benefit increases of \$2.10 for journeymen and 40% contributions for non-journeymen.

Supplemental Contributions (continued)

Supplemental contributions are required under each of the Alternative Schedules as follows:

Alternative Schedule #5

Effective Date	Incremental Supplemental Contribution Rate⁽¹⁾⁽²⁾	Total Supplemental Contribution Rate⁽¹⁾⁽²⁾
July 1, 2011	\$0.23	\$0.23
July 1, 2012	\$0.23	\$0.46
July 1, 2013	\$0.23	\$0.69
July 1, 2014	\$0.23	\$0.92
July 1, 2015	\$0.74	\$1.66
July 1, 2016	\$0.74	\$2.40
July 1, 2017	\$0.47	\$2.87
July 1, 2018	\$0.47	\$3.34
July 1, 2019	\$0.54	\$3.88
July 1, 2020	\$0.24	\$4.12

Alternative Schedule #5a

Effective Date	Incremental Supplemental Contribution Rate⁽¹⁾⁽²⁾	Total Supplemental Contribution Rate⁽¹⁾⁽²⁾
January 1, 2012	\$0.25	\$0.25
January 1, 2013	\$0.25	\$0.50
January 1, 2014	\$0.25	\$0.75
January 1, 2015	\$0.25	\$1.00
January 1, 2016	\$0.78	\$1.78
January 1, 2017	\$0.78	\$2.56
January 1, 2018	\$0.50	\$3.06
January 1, 2019	\$0.50	\$3.56
January 1, 2020	\$0.56	\$4.12

- (1) Supplemental contributions pursuant to these schedules shall be disregarded for purposes of determining participants' accrued benefits.
- (2) In addition to these supplemental contributions, the Plan calls for pre-Rehabilitation Plan off-benefit increases of \$2.10 for journeymen and 40% contributions for non-journeymen.

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31st, 2022

**Form 5500, Schedule H, Part IV, Line 4i
Schedule of Assets (Held at Year End)**

See attachment to the Accountant's Audit Report attached at Accountant's Opinion

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31st, 2022

Form 5500, Schedule H, Part IV, Line 4j
Schedule of Reportable Transactions

See attachment to the Accountant's Audit Report attached at Accountant's Opinion

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31st, 2022

Form 5500, Schedule H, Part III

Financial Statements used to formulate IQPA's opinion

The entire report has been attached to the Accountant's Opinion

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
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Part I Annual Report Identification Information	
For calendar plan year 2022 or fiscal plan year beginning	01/01/2022
	and ending
	12/31/2022
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 ☐ special extension (enter description) ☐ the DFVC program	
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 RESILIENT FLOOR COVERING PENSION FUND	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 07/31/1958</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 07/31/1958	
1b Three-digit plan number (PN) ▶	001				
1c Effective date of plan 07/31/1958					
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) BOT OF RESILIENT FLOOR COVERING PENSION FUND HSBA 4160 DUBLIN BLVD, SUITE 400 DUBLIN CA 94568-7756	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) 94-6284071</td> </tr> <tr> <td>2c Plan Sponsor's telephone number (800) 782-0010</td> </tr> <tr> <td>2d Business code (see instructions) 238300</td> </tr> </table>	2b Employer Identification Number (EIN) 94-6284071	2c Plan Sponsor's telephone number (800) 782-0010	2d Business code (see instructions) 238300	
2b Employer Identification Number (EIN) 94-6284071					
2c Plan Sponsor's telephone number (800) 782-0010					
2d Business code (see instructions) 238300					

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	<i>Robert A. Williams III</i>	10/12/2023	Robert Williams III
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Thomas R Cuddie</i>	10/12/2023	Tom Cuddie
	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 3,911
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) 1,348
a(2) Total number of active participants at the end of the plan year		6a(2) 1,323
b Retired or separated participants receiving benefits.....		6b 1,256
c Other retired or separated participants entitled to future benefits		6c 941
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 3,520
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 359
f Total. Add lines 6d and 6e		6f 3,879
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g
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)		7 181
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☒ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 _____