

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 07/01/2022 and ending 06/30/2023

- 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>UNIFIED FIRE AUTHORITY HEALTH & WELFARE TRUST</u>	1b Three-digit plan number (PN) ▶ <u>501</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>UNIFIED FIRE AUTHORITY</u> <u>3380 S 900 W</u> <u>SALT LAKE CITY, UT 84119</u>	1c Effective date of plan <u>11/20/2012</u> 2b Employer Identification Number (EIN) <u>75-3134967</u> 2c Plan Sponsor's telephone number <u>801-743-7200</u> 2d Business code (see instructions) <u>921000</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.	05/14/2024	TONY HILL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address <input checked="" type="checkbox"/> 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	5 686
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 508 6a(2) 538 6b 40 6c 154 6d 732 6e 11 6f 743 6g 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions: 4A 4D 4E	
9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> 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 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 **07/01/2022** and ending **06/30/2023**

A Name of plan UNIFIED FIRE AUTHORITY HEALTH & WELFARE TRUST	B Three-digit plan number (PN) ►	501
C Plan sponsor's name as shown on line 2a of Form 5500 UNIFIED FIRE AUTHORITY	D Employer Identification Number (EIN) 75-3134967	

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	279580	319891
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	4200	
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities.....	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests.....	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		0
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	4929422	6223182

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	5213202	6543073
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	4200	
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	4200	
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	5209002	6543073

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)	1054695	
(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)		1054695
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	24765	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		24765
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	141458	
(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)		141458
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	373608	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		5200
d Total income. Add all income amounts in column (b) and enter total	2d		1599726
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	216637	
(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)		216637
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)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	49018	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		49018
j Total expenses. Add all expense amounts in column (b) and enter total	2j		265655
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1334071
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: **K&C, CPAS**

(2) EIN: **45-4186798**

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?	4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

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

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

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

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

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST**

FINANCIAL STATEMENTS

For The Years Ended June 30, 2023 and 2022

Together with Independent Auditor's Report

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
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CERTIFIED PUBLIC
ACCOUNTANTS

Gary K. Keddington, CPA
Marcus K. Arbuckle, CPA
Steven M. Rowley, CPA

INDEPENDENT AUDITOR'S REPORT

To the Trustees
Unified Fire Authority Health and Welfare Trust
Salt Lake City, Utah

Opinion

We have audited the accompanying financial statements of the Unified Fire Authority Health and Welfare Trust, which comprise the statements of net assets available for benefits as of June 30, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended June 30, 2023, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Unified Fire Authority Health and Welfare Trust as of June 30, 2023 and 2022, and the changes in its net assets available for benefits for the year ended June 30, 2023, 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Unified Fire Authority Health and Welfare Trust 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 Unified Fire Authority Health and Welfare Trust'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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Unified Fire Authority Health and Welfare Trust'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 Unified Fire Authority Health and Welfare Trust's ability to continue as a going concern for a reasonable period of time.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

K&C, CPAs

Woods Cross City, Utah

April 1, 2024

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
June 30, 2023 and 2022**

	2023	2022
Assets		
Investments, at fair value	\$ 6,223,182	\$ 4,929,422
Cash and sweep account (interest-bearing)	319,891	279,580
Total investments	6,543,073	5,209,002
Receivables:		
Contributions receivable	-	4,200
Total receivables	-	4,200
Total Assets	6,543,073	5,213,202
Liabilities		
Accounts Payable	-	(4,200)
Total Liabilities	-	(4,200)
Net Assets Available for Benefits	\$ 6,543,073	\$ 5,209,002

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

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For The Year ended June 30, 2023**

	2023
Additions to Net Assets Attributed to	
Contributions	\$ 1,054,695
Investment Income:	
Appreciation/(depreciation) in fair value of investments	373,608
Interest	24,765
Dividends	141,458
	539,831
Miscellaneous income	5,200
Total additions	1,599,726
Deductions From Net Assets Attributed to	
Benefit payments	216,637
Administrative expenses	49,018
Total deductions	265,655
Net increase in net assets available for benefits	1,334,071
Net Assets Available for Benefits	
Beginning of year	5,209,002
End of year	\$ 6,543,073

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

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
NOTES TO FINANCIAL STATEMENTS**

NOTE 1 DESCRIPTION OF PLAN

The following description of the Unified Fire Authority Health and Welfare Trust (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution health and welfare VEBA trust. The Plan was established on November 20, 2012 for all eligible employees to provide for the reimbursement of post-retirement and post-termination out of pocket medical expenses, including health insurance premiums.

Prior to this Plan the Unified Fire Authority (UFA) established a Post-Employment Health Plan (PEHP) in 2005. The PEHP was established for the same purpose as the current Plan and was funded by equal monthly contributions made by the UFA. In 2010 the UFA ceased making periodic contributions and on June 28, 2013 the PEHP ceased operation and the remaining funds were transferred into this new Plan.

Contributions

The Plan is funded by sponsor contributions. All full-time employees are eligible to participate in the plan. The contribution is based on excess sick leave hours at a formula approved by the UFA Board of Trustees. The trustees have the authority to approve other contributions based on different formulas. At termination or retirement plan participants may elect to make certain contributions. During the Plan year ended June 30, 2022 a new employer contribution was implemented. All employees receive an employer contribution of 2% of their eligible salary each pay day.

Participant Accounts

Each participant's account is credited with the sponsor's contribution and an allocation of the Plan earnings and charged with an allocation of administrative expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. All participants are fully vested in their accounts.

Payment of Benefits

Benefits are paid for the reimbursement of out of pocket eligible medical expenses as described above in the "General" section. Upon separation from employment, the former employee, or if the former employee is deceased, the dependent of such former employee, may commence to receive benefits by submitting claims for reimbursement for qualifying expenses to the third party administrator (TPA). If there are no dependents of a deceased former employee, such account balance shall be reallocated to the accounts of the remaining eligible participants.

Plan Termination

Although it has not expressed any intent to do so, the Plan sponsor has the right under the Plan Agreement to discontinue the Plan subject to the provisions of ERISA. In the event of Plan termination, the participants' accounts would be paid out to them in full.

Investment Funds

The Plan trustees have selected the investment options of the Plan in accordance with the rules of ERISA. All participant contributions are directed to investment options predetermined by the trustees and there are no participant directed investments.

Plan Amendments

There were no amendments to the Plan for the years ended, June 30, 2023 and June 30, 2022.

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared under the accrual method of accounting.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Trustees determine the appropriateness of the Plan's investment offerings and monitors investment performance. The Trustees also determines the Plan's valuation policies. See Note 3 for discussion of fair value measurements.

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 includes the plan's gains and losses on investments bought and sold as well as held during the year.

Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Concentration of Credit Risk

The Plan maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Plan has not experienced any losses in such accounts. The Plan believes it is not exposed to any significant credit risk on cash and cash equivalents.

Date of Management's Review

Subsequent events were evaluated through April 1, 2024 which is the date the financial statements were available to be issued.

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

NOTE 3 FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. No Level 3 inputs were used by the Plan.

Level 1 Fair Value Measurement

The fair values of these securities are based on quoted market prices from active markets.

Level 2 Fair Value Measurement

The fair values of these securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of June 30, 2023 and 2022:

Investment Assets at Fair Value as of June 30, 2023				
	Fair Value	Level 1	Level 2	Level 3
Equities and Options	\$ 801,614	\$ 758,460	\$ 43,154	\$ -
ETPs, MF, ETF clsd End, Int Fds	4,711,104	4,711,104	-	-
Fixed Income Securities	710,464	-	710,464	-
Total investments at fair value	\$ 6,223,182	\$ 5,469,564	\$ 753,618	\$ -

Investment Assets at Fair Value as of June 30, 2022				
	Fair Value	Level 1	Level 2	Level 3
Equities and Options	\$ 732,446	\$ 686,741	\$ 45,705	\$ -
ETPs, MF, ETF clsd End, Int Fds	4,005,719	4,005,719	-	-
Fixed Income Securities	191,257	-	191,257	-
Total investments at fair value	\$ 4,929,422	\$ 4,692,460	\$ 236,962	\$ -

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST
NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

NOTE 3 FAIR VALUE MEASUREMENTS (Continued)

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended June 30, 2023 are reported in net appreciation/(depreciation) in fair value of investments.

NOTE 4 TAX STATUS

The Trust established under the Plan to hold the Plan's assets is intended to qualify pursuant to Internal Revenue Code Section 501 (a), and accordingly the Trust's net investment income is exempt from income tax. The Trust obtained a favorable tax determination letter from the Internal Revenue Service with an effective date of exemption as of November 20, 2012.

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

NOTE 5 PARTY-IN-INTEREST TRANSACTIONS

The third party administrator, financial consultants and the asset custodian, LPL Financial, charge fees for the services they provide. The Plan pays these fees and the majority of any other Plan expenses. These expenses are allocated among the accounts of all the participants in the Plan. The Plan paid \$49,018 in fees and expenses for the year ended June 30, 2023, \$5,200 of these fees were paid by the Plan Sponsor. There were no administrative fees payable for the year ended June 30, 2023.

LPL Financial is the custodian of the Plan assets, Stratos Wealth Partners, Ltd. provides investment advice, CompuSys provides Plan consulting and record keeping services, and K&C, CPAs provides Plan auditing services, therefore, these entities qualify as party-in-interest.

NOTE 6 RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 SCHEDULE H

For the year ended June 30, 2023 there were no material differences between the financial statements and the information on Schedule H of Form 5500.

NOTE 7 RISKS AND UNCERTAINTIES

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

SUPPLEMENTAL SCHEDULE

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST**
Schedule H, Line 4i – Schedule of Assets Held at End of Year
Employer Identification Number 75-3134967 Plan # 501
June 30, 2023

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value
* BACL BANK AMERICA CORP NON CUMUL PERPETLCONV PFD SER L 7.25% R	Equities and Options	Various	\$ 106,278
* MERK BANK AMERICA CORP INCOME CAP OBLIGNOTE 6.45% DUE 12/15/66 R	Equities and Options	Various	109,857
* CN CITIGROUP CAPITAL XIII TR PFD SECS TRUPS VAR R	Equities and Options	Various	118,838
* GSK GOLDMAN SACHS GROUP INC DEP SH 1/1000NON CUMUL FXD/VAR PER PFD K	Equities and Options	Various	107,985
* IAU ISHARES GOLD TRUST NEW R	Equities and Options	Various	52,110
* SLV ISHARES SILVER TRUST R	Equities and Options	Various	51,996
* MSE MORGAN STANLEY DEP SHS REPSTG 1/1000THFXD/VAR NON CUMUL PFD SER	Equities and Options	Various	105,592
* WFCW WELLS FARGO & COMPANY PERPETUAL PFD CONVERTIBLE CL A 7.5% R	Equities and Options	Various	105,804
* 060505EH3 B of A CORP DEP SHS REP 1/25NONCUMUL PFD SER X FXD/VAR PER C	Equities and Options	Various	14,775
* 46625HJQ4 JP MOR CH DEP SHS REP 1/10 NONCUMUL PFD SER S FXD/VAR PER C	Equities and Options	Various	15,019
* 989701BF3 ZIONS BANCORP NON CUMUL PFD SER JFXD/VAR PERPETUAL C	Equities and Options	Various	13,360
* APGYX AB LARGE CAP GROWTH ADVISOR CL R	ETPs, MF, ETF clsd End, Int Fds	Various	178,561
* ASYLX AB SELECT U S LONG SHORT ADVISOR CL R	ETPs, MF, ETF clsd End, Int Fds	Various	106,006
* MBFIX ALLSPRING CORE BOND INSTL CL R	ETPs, MF, ETF clsd End, Int Fds	Various	51,122
* AMRFX AMERICAN MUTUAL CL F2 R	ETPs, MF, ETF clsd End, Int Fds	Various	159,228
* BILPX BLACKROCK EVENT DRIVEN EQUITY INSTL CL R	ETPs, MF, ETF clsd End, Int Fds	Various	104,305
* CMNIX CALAMOS MARKET NEUTRAL INCOME CL I R	ETPs, MF, ETF clsd End, Int Fds	Various	329,714
* CPLIX CALAMOS PHINEUS LONG SHORT CL I R	ETPs, MF, ETF clsd End, Int Fds	Various	102,546
* SKIRX DWS ENHANCED COMMODITY STRATEGY INSTLCL R	ETPs, MF, ETF clsd End, Int Fds	Various	21,105
* VARBX FIRST TRUST MERGER ARBITRAGE INSTL CL R	ETPs, MF, ETF clsd End, Int Fds	Various	109,473
* FTGC FIRST TRUST VII GLOBAL TACTICAL COMMODITY STRATEGY FUND ETF	ETPs, MF, ETF clsd End, Int Fds	Various	22,891
* GIBIX GUGGENHEIM TOTAL RETURN BOND INSTL CL R	ETPs, MF, ETF clsd End, Int Fds	Various	49,898
* DGRO ISHARES CORE DIVIDEND GROWTH ETF	ETPs, MF, ETF clsd End, Int Fds	Various	107,495
* ESMX ISHARES ESG AWARE MSCI USA SMALL CAP ETF	ETPs, MF, ETF clsd End, Int Fds	Various	81,853
* QUAL ISHARES MSCI USA QUALITY FACTOR ETF	ETPs, MF, ETF clsd End, Int Fds	Various	115,575
* USMV ISHARES MSCI USA MIN VOLATILITY FACTOR ETF	ETPs, MF, ETF clsd End, Int Fds	Various	107,251
* HDV ISHARES CORE HIGH DIVIDEND ETF	ETPs, MF, ETF clsd End, Int Fds	Various	108,752
* IJR ISHARES CORE S&P SMALL CAP ETF	ETPs, MF, ETF clsd End, Int Fds	Various	79,928
* ITOT ISHARES CORE S&P TOTAL U S STOCK MARKET ETF	ETPs, MF, ETF clsd End, Int Fds	Various	449,100
* ACWI ISHARES MSCI ACWI ETF	ETPs, MF, ETF clsd End, Int Fds	Various	110,997
* ACWX ISHARES MSCI ACWI EX U S ETF	ETPs, MF, ETF clsd End, Int Fds	Various	108,805
* SUSA ISHARES MSCI USA ESG SELECT ETF	ETPs, MF, ETF clsd End, Int Fds	Various	110,740
* HFAIX JANUS HENDERSON DEVELOPED WORLD CL I R	ETPs, MF, ETF clsd End, Int Fds	Various	121,841
* JHMM JOHN HANCOCK MULTIFACTOR MID CAP ETF	ETPs, MF, ETF clsd End, Int Fds	Various	240,790
* PJLXX JPMORGAN LIQUID ASSETS MONEY MKTPREMIER CL R	ETPs, MF, ETF clsd End, Int Fds	Various	151,245
* ANWFX NEW PERSPECTIVE CL F2 R	ETPs, MF, ETF clsd End, Int Fds	Various	114,394
* NFFFX NEW WORLD CL F2 R	ETPs, MF, ETF clsd End, Int Fds	Various	171,175
* CALF PACER U S SMALL CAP CASH COWS 100 ETF	ETPs, MF, ETF clsd End, Int Fds	Various	83,579
* QDPL PACER METAURUS US LARGE CAP DIV MULTIPLIER 400 ETF	ETPs, MF, ETF clsd End, Int Fds	Various	60,430
* PSDYX PUTNAM ULTRA SHORT DURATION INCOME CLY R	ETPs, MF, ETF clsd End, Int Fds	Various	450,048
* MOAT VANECK MORNINGSTAR WIDE MOAT ETF	ETPs, MF, ETF clsd End, Int Fds	Various	121,352
* MGK VANGUARD MEGA CAP GROWTH ETF	ETPs, MF, ETF clsd End, Int Fds	Various	180,989
* VO VANGUARD MID CAP ETF	ETPs, MF, ETF clsd End, Int Fds	Various	240,508
* VTV VANGUARD VALUE ETF	ETPs, MF, ETF clsd End, Int Fds	Various	\$ 159,408

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST**
Schedule H, Line 4i – Schedule of Assets Held at End of Year (Continued)
Employer Identification Number 75-3134967 Plan # 501
June 30, 2023

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value
* 02665WDW8 AMERICAN HONDA FIN CORP UNSECD	Fixed Income Securities	Various	\$ 21,020
* 09/11/26 DTD 09/11/19 FC 03/11/20 CALL 07/11/26 @	Fixed Income Securities	Various	20,274
* 06368GQN0 BANK MONTREAL MEDIUM TERM SR NOTE CPN 3.800% DUE 04/28/	Fixed Income Securities	Various	20,592
* 06746XR96 BARCLAYS BANK PLC EQTY LKD PRIN SEC LKD SPX CPN 0.000% DU	Fixed Income Securities	Various	113,175
* 14912L6T3 CATERPILLAR FINL SVCS MEDIUM TERM NOTE CPN 2.400% DUE 08/	Fixed Income Securities	Various	12,995
* 10/15/27 @ 100.000 MOODYS RATING: AAA S&P RATING: AAA	Fixed Income Securities	Various	20,684
* 61761J3R8 MORGAN STANLEY MEDIUM TERM NOTE CPN 3.125% DUE 07/27/26	Fixed Income Securities	Various	20,596
* 04/05/17 FC 10/15/17 CALL 01/15/27 @	Fixed Income Securities	Various	18,814
* 02/05/27 DTD 01/31/20 FC 08/05/20 CALL 12/05/26 @	Fixed Income Securities	Various	21,022
* 2.200% DUE 01/13/28 DTD 05/13/20 FC 01/13/21 MOODYSRATING: A2 S&P	Fixed Income Securities	Various	20,820
* 3.150% DUE 11/15/27 DTD 11/08/17 FC 05/15/18 CALL	Fixed Income Securities	Various	4,679
* 88579YAV3 3M CO NOTE CPN 2.250% DUE 09/19/26 DTD 09/19/16 FC 03/19/17 CAL	Fixed Income Securities	Various	20,107
* 15118RRM1 CELTIC BANK SALT LAKE CITY UT CD FDIC #57056 CPN 1.950% DU	Fixed Income Securities	Various	93,624
* 19046MAB3 COASTAL HERITAGE BANK WEYMOUTH MA CD FDIC #26591 CLLB C	Fixed Income Securities	Various	100,434
* CLLB CPN 3.750% DUE 07/30/29 DTD 07/28/22 FC 08/28/22 CALL 08/28/23 @	Fixed Income Securities	Various	25,667
* 40434Y2D8 HSBC BANK USA NA UPSIDE PARTN DEPT LKD CD FDIC #00000 CPN	Fixed Income Securities	Various	99,180
* 46593LE21 JPMORGAN CHASE BANK NA COLUMBUS OH CD FDIC #00628 CLLB CF	Fixed Income Securities	Various	19,550
* 856285R60 STATE BANK OF INDIA NEW YORK NY CD FDIC #33682 CPN 3.450% I	Fixed Income Securities	Various	57,231
			<u>\$ 6,223,182</u>
* Cash and Sweep Balances	Cash	Same	<u>\$ 319,891</u>

* LPL Financial is a party in interest.

**UNIFIED FIRE AUTHORITY
HEALTH AND WELFARE TRUST**
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