

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 06/01/1999
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) TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU 739 S 25TH AVENUE BELLWOOD, IL 60104
2b	Employer Identification Number (EIN) 36-4280579
2c	Plan Sponsor's telephone number 708-544-9105
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	Filed with authorized/valid electronic signature.	07/08/2024	KEVIN FARLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/09/2024	STEVE BAUMGARTNER
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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 2153
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(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) 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) 2127 6a(2) 2237 6b 27 6c 6 6d 2270 6e 2 6f 2272 6g(1) 1812 6g(2) 1875 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 317

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2C 2G

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

9a Plan funding arrangement (check all that apply) (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
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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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached _____
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU	D Employer Identification Number (EIN) 36-4280579

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

X

Yes

No
- b

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

(b)	Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MSCS FINANCIAL SERVICES	
33-1151291	

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

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

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

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

QUORUM CONSULTING GROUP

37-1331544

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	54424	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEGACY PROFESSIONALS LLP

32-0043599

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 15	NONE	25676	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHNSON & KROL

36-4342024

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	21438	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

MARQUETTE ASSOCIATES

36-3485298

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	7000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
For calendar plan year 2023 or fiscal plan year beginning <u>01/01/2023</u> and ending <u>12/31/2023</u>		
A Name of plan <u>CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU</u>	D Employer Identification Number (EIN) <u>36-4280579</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	722991	1035940
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	453691	548513
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	26192	67691
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	174941	177436
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	35831356	46589014
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	37209171	48418594
Liabilities			
g Benefit claims payable	1g	2053	0
h Operating payables	1h	112071	115154
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	114124	115154
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	37095047	48303440

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)	6228435	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)	22220	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		6250655
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1439	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1439
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1225161	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1225161
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		5411605
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		12888860

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1456221	
(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)		1456221
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	65604	
(2) Contract administrator fees.....	2i(2)	54424	
(3) Recordkeeping fees.....	2i(3)	8676	
(4) IQPA audit fees.....	2i(4)	17000	
(5) Investment advisory and investment management fees	2i(5)	7000	
(6) Bank or trust company trustee/custodial fees	2i(6)	1005	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	21438	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	27014	
(11) Other expenses	2i(11)	22085	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		224246
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1680467

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		11208393
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

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

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

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		2500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU	D Employer Identification Number (EIN) 36-4280579	

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 37-1331544		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	69

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.)
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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	6228435	
	b Enter the amount contributed by the employer to the plan for this plan year	6b	6228435	
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	0	
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
----------	------------

9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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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.
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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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)

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)

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)

14a**14b****14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year

15a

b The corresponding number for the second preceding plan year

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

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

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

- 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. _____

Part VII IRS Compliance Questions

- 21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☐ No

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

- 22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.

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

FINANCIAL STATEMENTS

DECEMBER 31, 2023

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

FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

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REPORT OF INDEPENDENT AUDITORS

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

Opinion

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund as of December 31, 2023 and 2022, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Responsibilities of Management for the Financial Statements (continued)

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

Legacy Professionals LLP

Westchester, Illinois

April 30, 2024

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

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
INVESTMENTS - at fair value		
Mutual funds	\$ 46,589,014	\$ 35,831,356
Money market fund	<u>177,436</u>	<u>174,941</u>
Total investments	<u>46,766,450</u>	<u>36,006,297</u>
RECEIVABLES		
Contractor contributions	548,513	453,691
Due from related organizations	<u>59,021</u>	<u>17,658</u>
Total receivables	<u>607,534</u>	<u>471,349</u>
CASH	<u>1,035,940</u>	<u>722,991</u>
PREPAID EXPENSES	<u>8,670</u>	<u>8,534</u>
Total assets	<u>48,418,594</u>	<u>37,209,171</u>
LIABILITIES AND NET ASSETS		
LIABILITIES		
Reciprocal contributions payable	75,081	78,081
Due to related organizations	<u>40,073</u>	<u>33,990</u>
Total liabilities	<u>115,154</u>	<u>112,071</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 48,303,440</u></u>	<u><u>\$ 37,097,100</u></u>

See accompanying notes to financial statements.

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

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ADDITIONS		
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 5,411,605	\$ (7,560,035)
Dividends and interest	1,226,600	943,149
	6,638,205	(6,616,886)
Less investment expenses	(7,000)	(7,000)
Investment income (loss) - net	6,631,205	(6,623,886)
Contribution income		
Contractor	6,221,479	4,496,113
Rollover	22,220	-
Payroll compliance audits	6,956	7,043
Total contribution income	6,250,655	4,503,156
	12,881,860	(2,120,730)
DEDUCTIONS		
Benefits paid	1,458,274	1,861,440
Administrative expenses		
Audit fees	17,000	16,000
Bank fees	1,005	3,711
Insurance	8,534	8,023
Legal fees	9,590	6,229
Legal fees - payroll compliance audits	11,848	8,307
Office expense	208	939
Payroll compliance audit fees	6,676	3,300
Recordkeeping fees	54,424	44,927
Reimbursement of shared administrative expenses	107,961	81,589
Total administrative expenses	217,246	173,025
Total deductions	1,675,520	2,034,465
NET INCREASE (DECREASE)	11,206,340	(4,155,195)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	37,097,100	41,252,295
End of year	\$ 48,303,440	\$ 37,097,100

See accompanying notes to financial statements.

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

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

New Accounting Pronouncement - In June 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-13, *Financial Instruments - Credit Losses* (Topic 326), which is effective for the year ended December 31, 2023. This new standard provides financial statement users with more decision-useful information about the expected credit losses on financial instruments and other commitments to extend credit held by a reporting entity at each reporting date. The standard replaced the incurred loss impairment model with a methodology that reflects expected credit losses and requires consideration of a broader range of reasonable and supportable information to inform credit loss estimates. The standard had no material impact on the Plan's financial statements.

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

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

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

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

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

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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

Amounts paid to other plans under the terms of reciprocity agreements are not reflected in the statements of changes in net assets available for benefits, as the amounts received are not revenue earned by the Plan, and the corresponding payments are not an expense of the Plan. The Plan recognizes a liability upon receiving reciprocal contributions on behalf of non-participants working within the jurisdiction of the local union, and recognizes a decrease in that liability upon remitting those contributions to the appropriate plan. Contractor contributions included reciprocal contributions of \$91,548 and \$97,510 for the years ended December 31, 2023 and 2022, respectively, from various other retirement plans under the terms or reciprocity agreements. The Plan remitted a total of \$351,229 and \$290,815 in reciprocal contributions to various other retirement plans under the terms of reciprocity agreements for the years ended December 31, 2023 and 2022, respectively. A total of \$75,081 and \$78,081 in reciprocity payments was owed to other plans at December 31, 2023 and 2022, respectively.

Payment of Benefits - Benefit payments to participants are recorded upon distribution. As of December 31, 2023 and 2022, there were \$0 and \$2,053 respectively, in participant withdrawals approved but not yet paid.

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

Reclassifications - Certain reclassifications have been made to prior year amounts to conform to the current year presentation.

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

Subsequent Events - Subsequent events have been evaluated through April 30, 2024, which is the date the financial statements were available to be issued.

NOTE 2. DESCRIPTION OF THE PLAN

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

NOTE 2. DESCRIPTION OF THE PLAN (CONTINUED)

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

Each participant's account is credited with the contractor contributions made on their behalf, as well as allocations of Plan earnings or losses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. Participant accounts are charged with a quarterly recordkeeping fee of \$7, a monthly administrative fee of \$8.50, and a distribution fee of \$50. The benefit to which participants are entitled is the benefit that can be provided from their account.

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

The Plan's net assets available for benefits at December 31, 2023 and 2022 include unallocated amounts of approximately \$437,000 and \$420,000 respectively. These amounts are available for the payment of administrative expenses incurred by the Plan.

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

NOTE 3. PRIORITIES UPON TERMINATION

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

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

NOTE 4. TAX STATUS

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

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

NOTE 5. FUNDING POLICY

The Plan is primarily funded by contractor contributions. Participant contributions are not permitted under the Plan. The participating contractors contribute such amounts as specified in the collective bargaining agreements. The hourly plasterer contribution rate was \$5.50 through May 31, 2023 and \$6.00 thereafter. The hourly cement mason contribution rate was \$2.00 through May 31, 2023 and \$3.00 thereafter.

NOTE 6. FAIR VALUE MEASUREMENTS

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

Basis of Fair Value Measurement

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

NOTE 6. FAIR VALUE MEASUREMENTS (CONTINUED)

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

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

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

NOTE 7. RISKS AND UNCERTAINTIES

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

NOTE 8. RELATED ORGANIZATIONS

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

Shared Administrative Expenses

The Plan shares facilities, equipment and staff with the related organizations. Joint operating expenses, except for computer processing costs, are initially paid by one of the welfare plans. During the years ended December 31, 2023 and 2022, the Plan reimbursed the welfare plan \$104,206 and \$78,143 respectively, for its share of joint administrative expenses.

Expenses incurred for computer processing are initially paid by the related pension plan. These expenses, net of receipts received from the related organizations, are charged yearly based on estimates of time spent and costs incurred. For the years ended December 31, 2023 and 2022, the net amount of computer processing expenses charged to the Plan was \$3,755 and \$3,446 respectively. At December 31, 2023 and 2022, the Plan owed \$355 and \$46 respectively, to the pension plan for reimbursement of such expenses.

As of December 31, 2023 and 2022, the Plan owed \$27,206 and \$4,143 for shared administrative expenses to related organizations.

NOTE 8. RELATED ORGANIZATIONS (CONTINUED)

Lockbox Account

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

Contributions received in the lockbox account are recorded as “due from related organizations” and totaled \$57,468 in the statement of net assets available for benefits as of December 31, 2023.

Contribution overpayments owed to the lockbox account and not processed at year end are recorded as “due to related organizations” and totaled \$13,111 in the statement of net assets available for benefits as of December 31, 2022.

Payroll Compliance Audits

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

As of December 31, 2023 and 2022, the Plan owed \$10,959 and was owed \$968 respectively, from one of the welfare plans for payroll compliance audit delinquencies, net of collection related expenses.

NOTE 9. CONCENTRATION OF PLAN INVESTMENTS

The Plan has a significant portion of its assets invested in three target date mutual funds. These investments represented approximately 81% and 83% of the Plan’s net assets available for benefits as of December 31, 2023 and 2022, respectively.

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

NOTE 10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	<u>2023</u>	<u>2022</u>
Net assets available for benefits per the financial statements	\$ 48,303,440	\$ 37,097,100
Less - benefit obligations currently payable	<u>-</u>	<u>(2,053)</u>
Net assets available for benefits per the Form 5500	<u>\$ 48,303,440</u>	<u>\$ 37,095,047</u>

The following is a reconciliation of benefits paid to or for participants per the financial statements to the Form 5500 for the year ended December 31, 2023:

Benefits paid per the financial statements	\$ 1,458,274
Less - amounts currently payable at beginning of year	<u>(2,053)</u>
Benefits paid per the Form 5500	<u>\$ 1,456,221</u>

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

REPORT OF INDEPENDENT AUDITORS ON SUPPLEMENTAL SCHEDULES

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

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) as of and for the years ended December 31, 2023 and 2022, and our report thereon dated April 30, 2024, which expressed an unmodified opinion on those financial statements, appears on pages 1 and 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. Supplemental Schedules 1 and 2 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

Legacy Professionals LLP

Westchester, Illinois

April 30, 2024

REPORT OF INDEPENDENT AUDITORS ON SUPPLEMENTAL SCHEDULES

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

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) as of and for the years ended December 31, 2023 and 2022, and our report thereon dated April 30, 2024, which expressed an unmodified opinion on those financial statements, appears on pages 1 and 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. Supplemental Schedules 1 and 2 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

Legacy Professionals LLP

Westchester, Illinois

April 30, 2024

SCHEDULE H	OTHER RECEIVABLES	STATEMENT	1
DESCRIPTION	BEGINNING	ENDING	
DUE FROM AFFILIATED ENTITIES	17,658.	59,021.	
PREPAID EXPENSES	8,534.	8,670.	
TOTAL TO SCHEDULE H, LINE 1B(3)	26,192.	67,691.	

SCHEDULE H	OTHER ADMINISTRATIVE EXPENSES	STATEMENT	2
DESCRIPTION	AMOUNT		
OFFICE EXPENSE	208.		
REIMBURSEMENT OF SHARED OFFICE EXPENSES	13,343.		
INSURANCE EXPENSE	8,534.		
TOTAL TO SCHEDULE H, LINE 2I(11)	22,085.		

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
PURCHASES						
MONEY MARKET						
07C6929R	01-17-2023	01-18-2023	1,096.800	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,096.80
07C6929R	02-27-2023	02-28-2023	3,354.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,354.30
07C6929R	02-27-2023	02-28-2023	105,951.850	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-105,951.85
07C6929R	03-10-2023	03-13-2023	1,654.800	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,654.80
07C6929R	04-27-2023	04-28-2023	1,816.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,816.10
07C6929R	06-02-2023	06-05-2023	2,886.850	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,886.85
07C6929R	06-23-2023	06-26-2023	2,733.600	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,733.60
07C6929R	07-13-2023	07-14-2023	3,251.450	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,251.45
07C6929R	08-15-2023	08-16-2023	11,610.120	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-11,610.12
07C6929R	08-16-2023	08-17-2023	4,181.800	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4,181.80
07C6929R	08-18-2023	08-21-2023	49,935.930	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-49,935.93
07C6929R	09-20-2023	09-21-2023	3,853.050	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,853.05
07C6929R	10-23-2023	10-24-2023	4,548.900	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4,548.90
07C6929R	11-22-2023	11-24-2023	3,427.500	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,427.50
07C6929R	12-19-2023	12-20-2023	3,953.850	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,953.85
MUTUAL FUNDS						
07C6929R	01-17-2023	01-18-2023	5.027	Vanguard 500 Index Admiral	368.32	-1,851.55

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	02-27-2023	02-28-2023	6.033	Vanguard 500 Index Admiral	368.24	-2,221.60
07C6929R	03-07-2023	03-08-2023	14.023	Vanguard 500 Index Admiral	368.78	-5,171.45
07C6929R	03-10-2023	03-13-2023	3.679	Vanguard 500 Index Admiral	357.30	-1,314.50
07C6929R	04-27-2023	04-28-2023	4.060	Vanguard 500 Index Admiral	381.74	-1,549.88
07C6929R	06-02-2023	06-05-2023	5.204	Vanguard 500 Index Admiral	396.19	-2,061.77
07C6929R	06-20-2023	06-21-2023	11.489	Vanguard 500 Index Admiral	406.32	-4,668.26
07C6929R	06-21-2023	06-22-2023	7.508	Vanguard 500 Index Admiral	404.21	-3,034.84
07C6929R	06-23-2023	06-26-2023	4.544	Vanguard 500 Index Admiral	402.68	-1,829.79
07C6929R	07-11-2023	07-12-2023	7.590	Vanguard 500 Index Admiral	409.69	-3,109.55
07C6929R	07-13-2023	07-14-2023	6.748	Vanguard 500 Index Admiral	416.28	-2,809.03
07C6929R	08-16-2023	08-17-2023	10.593	Vanguard 500 Index Admiral	407.05	-4,311.83
07C6929R	09-20-2023	09-21-2023	6.916	Vanguard 500 Index Admiral	407.51	-2,818.35
07C6929R	10-03-2023	10-04-2023	8.692	Vanguard 500 Index Admiral	390.21	-3,391.70
07C6929R	10-23-2023	10-24-2023	7.699	Vanguard 500 Index Admiral	389.32	-2,997.41
07C6929R	11-22-2023	11-24-2023	4.085	Vanguard 500 Index Admiral	421.33	-1,721.14
07C6929R	12-19-2023	12-20-2023	5.335	Vanguard 500 Index Admiral	439.69	-2,345.72
07C6929R	01-17-2023	01-18-2023	12.229	Vanguard Growth Index Admiral	116.18	-1,420.71
07C6929R	02-06-2023	02-07-2023	86.918	Vanguard Growth Index Admiral	124.03	-10,780.49
07C6929R	02-27-2023	02-28-2023	56.987	Vanguard Growth Index Admiral	119.47	-6,808.18
07C6929R	03-10-2023	03-13-2023	26.090	Vanguard Growth Index Admiral	116.71	-3,044.98
07C6929R	04-03-2023	04-04-2023	38.981	Vanguard Growth Index Admiral	128.28	-5,000.51
07C6929R	04-27-2023	04-28-2023	19.716	Vanguard Growth Index Admiral	128.77	-2,538.78
07C6929R	05-12-2023	05-15-2023	37.942	Vanguard Growth Index Admiral	130.60	-4,955.19
07C6929R	06-02-2023	06-05-2023	26.476	Vanguard Growth Index Admiral	139.58	-3,695.48
07C6929R	06-23-2023	06-26-2023	22.356	Vanguard Growth Index Admiral	142.39	-3,183.21
07C6929R	07-13-2023	07-14-2023	24.326	Vanguard Growth Index Admiral	148.72	-3,617.81
07C6929R	08-16-2023	08-17-2023	38.313	Vanguard Growth Index Admiral	143.05	-5,480.67
07C6929R	09-05-2023	09-06-2023	3.455	Vanguard Growth Index Admiral	149.20	-515.50
07C6929R	09-19-2023	09-20-2023	620.271	Vanguard Growth Index Admiral	145.70	-90,373.44
07C6929R	09-20-2023	09-21-2023	32.317	Vanguard Growth Index Admiral	143.33	-4,632.00
07C6929R	09-22-2023	09-25-2023	294.669	Vanguard Growth Index Admiral	140.35	-41,356.76
07C6929R	10-03-2023	10-04-2023	24.459	Vanguard Growth Index Admiral	138.67	-3,391.70
07C6929R	10-23-2023	10-24-2023	50.783	Vanguard Growth Index Admiral	139.35	-7,076.59
07C6929R	11-22-2023	11-24-2023	31.769	Vanguard Growth Index Admiral	153.88	-4,888.61
07C6929R	12-19-2023	12-20-2023	29.512	Vanguard Growth Index Admiral	160.55	-4,738.08
07C6929R	01-17-2023	01-18-2023	3.194	Vanguard Mid Cap Index Admiral	266.03	-849.70
07C6929R	02-14-2023	02-15-2023	17.272	Vanguard Mid Cap Index Admiral	275.25	-4,754.17

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	02-27-2023	02-28-2023	7.690	Vanguard Mid Cap Index Admiral	265.86	-2,044.47
07C6929R	03-07-2023	03-08-2023	11.380	Vanguard Mid Cap Index Admiral	265.23	-3,018.31
07C6929R	03-10-2023	03-13-2023	3.402	Vanguard Mid Cap Index Admiral	252.53	-859.10
07C6929R	04-27-2023	04-28-2023	3.197	Vanguard Mid Cap Index Admiral	256.99	-821.60
07C6929R	06-02-2023	06-05-2023	4.100	Vanguard Mid Cap Index Admiral	260.24	-1,067.00
07C6929R	06-23-2023	06-26-2023	3.646	Vanguard Mid Cap Index Admiral	262.69	-957.75
07C6929R	07-13-2023	07-14-2023	4.072	Vanguard Mid Cap Index Admiral	280.50	-1,142.20
07C6929R	08-16-2023	08-17-2023	6.638	Vanguard Mid Cap Index Admiral	267.98	-1,778.88
07C6929R	09-20-2023	09-21-2023	5.346	Vanguard Mid Cap Index Admiral	264.34	-1,413.15
07C6929R	10-23-2023	10-24-2023	7.372	Vanguard Mid Cap Index Admiral	247.22	-1,822.49
07C6929R	11-22-2023	11-24-2023	4.509	Vanguard Mid Cap Index Admiral	267.03	-1,204.05
07C6929R	12-19-2023	12-20-2023	4.644	Vanguard Mid Cap Index Admiral	288.21	-1,338.45
07C6929R	01-17-2023	01-18-2023	16.484	Vanguard Small Cap Index Adm	93.91	-1,548.05
07C6929R	02-14-2023	02-15-2023	48.430	Vanguard Small Cap Index Adm	97.35	-4,714.65
07C6929R	02-27-2023	02-28-2023	19.539	Vanguard Small Cap Index Adm	94.69	-1,850.18
07C6929R	03-07-2023	03-08-2023	12.742	Vanguard Small Cap Index Adm	94.21	-1,200.38
07C6929R	03-10-2023	03-13-2023	13.389	Vanguard Small Cap Index Adm	89.03	-1,192.02
07C6929R	04-27-2023	04-28-2023	11.947	Vanguard Small Cap Index Adm	88.90	-1,062.10
07C6929R	06-02-2023	06-05-2023	18.336	Vanguard Small Cap Index Adm	91.62	-1,679.97
07C6929R	06-23-2023	06-26-2023	15.041	Vanguard Small Cap Index Adm	91.36	-1,374.17
07C6929R	07-13-2023	07-14-2023	16.234	Vanguard Small Cap Index Adm	98.43	-1,597.95
07C6929R	08-16-2023	08-17-2023	21.783	Vanguard Small Cap Index Adm	94.50	-2,058.50
07C6929R	09-20-2023	09-21-2023	23.840	Vanguard Small Cap Index Adm	92.14	-2,196.60
07C6929R	10-03-2023	10-04-2023	9.662	Vanguard Small Cap Index Adm	87.76	-847.92
07C6929R	10-23-2023	10-24-2023	24.219	Vanguard Small Cap Index Adm	85.60	-2,073.12
07C6929R	11-22-2023	11-24-2023	15.148	Vanguard Small Cap Index Adm	92.13	-1,395.63
07C6929R	12-19-2023	12-20-2023	18.631	Vanguard Small Cap Index Adm	102.57	-1,911.03
07C6929R	01-17-2023	01-18-2023	5,849.189	Vanguard Target Retirement 2025 Inv	17.38	-101,658.90
07C6929R	02-27-2023	02-28-2023	5,060.465	Vanguard Target Retirement 2025 Inv	17.15	-86,786.97
07C6929R	03-10-2023	03-13-2023	3,076.782	Vanguard Target Retirement 2025 Inv	16.97	-52,212.99
07C6929R	04-27-2023	04-28-2023	2,922.492	Vanguard Target Retirement 2025 Inv	17.62	-51,494.31
07C6929R	06-02-2023	06-05-2023	3,415.398	Vanguard Target Retirement 2025 Inv	17.80	-60,794.08
07C6929R	06-23-2023	06-26-2023	4,641.480	Vanguard Target Retirement 2025 Inv	17.88	-82,989.67
07C6929R	07-13-2023	07-14-2023	5,901.931	Vanguard Target Retirement 2025 Inv	18.34	-108,241.41
07C6929R	08-16-2023	08-17-2023	8,793.573	Vanguard Target Retirement 2025 Inv	17.83	-156,789.40
07C6929R	09-20-2023	09-21-2023	7,978.414	Vanguard Target Retirement 2025 Inv	17.87	-142,574.25
07C6929R	10-23-2023	10-24-2023	8,740.026	Vanguard Target Retirement 2025 Inv	17.22	-150,503.24

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	11-14-2023	11-15-2023	821.858	Vanguard Target Retirement 2025 Inv	18.04	-14,826.31
07C6929R	11-22-2023	11-24-2023	7,864.526	Vanguard Target Retirement 2025 Inv	18.20	-143,134.38
07C6929R	12-19-2023	12-20-2023	7,327.715	Vanguard Target Retirement 2025 Inv	18.99	-139,153.30
07C6929R	01-17-2023	01-18-2023	6,104.716	Vanguard Target Retirement 2035 Inv	20.27	-123,742.60
07C6929R	02-03-2023	02-06-2023	2,532.093	Vanguard Target Retirement 2035 Inv	20.69	-52,389.00
07C6929R	02-27-2023	02-28-2023	5,568.229	Vanguard Target Retirement 2035 Inv	20.02	-111,475.95
07C6929R	03-10-2023	03-13-2023	3,470.647	Vanguard Target Retirement 2035 Inv	19.70	-68,371.74
07C6929R	04-21-2023	04-24-2023	2,876.915	Vanguard Target Retirement 2035 Inv	20.61	-59,293.22
07C6929R	04-27-2023	04-28-2023	3,196.499	Vanguard Target Retirement 2035 Inv	20.60	-65,847.87
07C6929R	06-02-2023	06-05-2023	4,141.953	Vanguard Target Retirement 2035 Inv	20.89	-86,525.40
07C6929R	06-12-2023	06-13-2023	1,275.082	Vanguard Target Retirement 2035 Inv	21.08	-26,878.73
07C6929R	06-23-2023	06-26-2023	5,264.119	Vanguard Target Retirement 2035 Inv	21.01	-110,599.13
07C6929R	07-13-2023	07-14-2023	6,542.803	Vanguard Target Retirement 2035 Inv	21.70	-141,978.83
07C6929R	08-16-2023	08-17-2023	9,196.808	Vanguard Target Retirement 2035 Inv	21.02	-193,316.90
07C6929R	09-20-2023	09-21-2023	8,819.874	Vanguard Target Retirement 2035 Inv	21.08	-185,922.95
07C6929R	10-19-2023	10-20-2023	688.729	Vanguard Target Retirement 2035 Inv	20.33	-14,001.87
07C6929R	10-23-2023	10-24-2023	10,182.830	Vanguard Target Retirement 2035 Inv	20.18	-205,489.50
07C6929R	11-14-2023	11-15-2023	464.265	Vanguard Target Retirement 2035 Inv	21.29	-9,884.20
07C6929R	11-17-2023	11-20-2023	2,978.064	Vanguard Target Retirement 2035 Inv	21.40	-63,730.58
07C6929R	11-22-2023	11-24-2023	8,816.355	Vanguard Target Retirement 2035 Inv	21.52	-189,727.97
07C6929R	12-19-2023	12-20-2023	8,398.932	Vanguard Target Retirement 2035 Inv	22.52	-189,143.95
07C6929R	01-17-2023	01-18-2023	4,620.872	Vanguard Target Retirement 2045 Inv	23.99	-110,854.71
07C6929R	02-27-2023	02-28-2023	4,658.839	Vanguard Target Retirement 2045 Inv	23.74	-110,600.83
07C6929R	03-10-2023	03-13-2023	3,015.872	Vanguard Target Retirement 2045 Inv	23.23	-70,058.71
07C6929R	04-27-2023	04-28-2023	2,672.508	Vanguard Target Retirement 2045 Inv	24.45	-65,342.83
07C6929R	06-02-2023	06-05-2023	3,453.826	Vanguard Target Retirement 2045 Inv	24.89	-85,965.74
07C6929R	06-23-2023	06-26-2023	4,454.409	Vanguard Target Retirement 2045 Inv	25.06	-111,627.49
07C6929R	07-13-2023	07-14-2023	5,224.453	Vanguard Target Retirement 2045 Inv	26.04	-136,044.76
07C6929R	08-16-2023	08-17-2023	8,238.027	Vanguard Target Retirement 2045 Inv	25.18	-207,433.51
07C6929R	09-20-2023	09-21-2023	6,354.485	Vanguard Target Retirement 2045 Inv	25.24	-160,387.21
07C6929R	10-23-2023	10-24-2023	7,485.921	Vanguard Target Retirement 2045 Inv	24.07	-180,186.12
07C6929R	11-22-2023	11-24-2023	6,924.452	Vanguard Target Retirement 2045 Inv	25.83	-178,858.60
07C6929R	12-19-2023	12-20-2023	6,714.103	Vanguard Target Retirement 2045 Inv	27.08	-181,817.90
07C6929R	01-17-2023	01-18-2023	1,404.773	Vanguard Target Retirement 2055 Inv	44.38	-62,343.82
07C6929R	02-27-2023	02-28-2023	1,151.013	Vanguard Target Retirement 2055 Inv	43.94	-50,575.50
07C6929R	03-10-2023	03-13-2023	725.186	Vanguard Target Retirement 2055 Inv	42.92	-31,124.99
07C6929R	04-18-2023	04-19-2023	5.145	Vanguard Target Retirement 2055 Inv	45.55	-234.36

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	04-27-2023	04-28-2023	761.703	Vanguard Target Retirement 2055 Inv	45.26	-34,474.68
07C6929R	06-02-2023	06-05-2023	832.980	Vanguard Target Retirement 2055 Inv	46.13	-38,425.39
07C6929R	06-23-2023	06-26-2023	1,068.746	Vanguard Target Retirement 2055 Inv	46.45	-49,643.24
07C6929R	07-13-2023	07-14-2023	1,499.785	Vanguard Target Retirement 2055 Inv	48.36	-72,529.60
07C6929R	07-19-2023	07-20-2023	5,810.970	Vanguard Target Retirement 2055 Inv	48.67	-282,819.92
07C6929R	08-16-2023	08-17-2023	2,280.173	Vanguard Target Retirement 2055 Inv	46.71	-106,506.90
07C6929R	09-20-2023	09-21-2023	2,501.745	Vanguard Target Retirement 2055 Inv	46.85	-117,206.77
07C6929R	10-23-2023	10-24-2023	2,778.918	Vanguard Target Retirement 2055 Inv	44.59	-123,911.97
07C6929R	11-01-2023	11-02-2023	3,262.236	Vanguard Target Retirement 2055 Inv	44.88	-146,409.14
07C6929R	11-22-2023	11-24-2023	2,459.842	Vanguard Target Retirement 2055 Inv	47.95	-117,949.42
07C6929R	12-19-2023	12-20-2023	2,220.557	Vanguard Target Retirement 2055 Inv	50.31	-111,716.20
07C6929R	12-22-2023	12-26-2023	441.576	Vanguard Target Retirement 2055 Inv	50.32	-22,220.08
07C6929R	01-17-2023	01-18-2023	992.914	Vanguard Target Retirement Income Inv	12.63	-12,540.50
07C6929R	02-27-2023	02-28-2023	1,030.650	Vanguard Target Retirement Income Inv	12.46	-12,841.90
07C6929R	03-10-2023	03-13-2023	445.871	Vanguard Target Retirement Income Inv	12.44	-5,546.63
07C6929R	04-27-2023	04-28-2023	374.391	Vanguard Target Retirement Income Inv	12.73	-4,766.00
07C6929R	06-02-2023	06-05-2023	581.987	Vanguard Target Retirement Income Inv	12.78	-7,437.80
07C6929R	06-23-2023	06-26-2023	798.948	Vanguard Target Retirement Income Inv	12.82	-10,242.51
07C6929R	07-13-2023	07-14-2023	1,127.209	Vanguard Target Retirement Income Inv	12.94	-14,586.08
07C6929R	08-16-2023	08-17-2023	1,694.190	Vanguard Target Retirement Income Inv	12.65	-21,431.50
07C6929R	09-20-2023	09-21-2023	1,457.571	Vanguard Target Retirement Income Inv	12.68	-18,482.00
07C6929R	10-23-2023	10-24-2023	1,900.516	Vanguard Target Retirement Income Inv	12.26	-23,300.33
07C6929R	11-22-2023	11-24-2023	1,444.894	Vanguard Target Retirement Income Inv	12.79	-18,480.20
07C6929R	12-19-2023	12-20-2023	1,527.030	Vanguard Target Retirement Income Inv	13.27	-20,263.69
07C6929R	01-17-2023	01-18-2023	26.189	Vanguard Total Bond Market Index Adm	9.73	-254.82
07C6929R	02-27-2023	02-28-2023	45.053	Vanguard Total Bond Market Index Adm	9.48	-427.10
07C6929R	03-10-2023	03-13-2023	23.682	Vanguard Total Bond Market Index Adm	9.58	-226.87
07C6929R	04-27-2023	04-28-2023	24.752	Vanguard Total Bond Market Index Adm	9.69	-239.85
07C6929R	06-02-2023	06-05-2023	2.547	Vanguard Total Bond Market Index Adm	9.58	-24.40
07C6929R	06-23-2023	06-26-2023	30.143	Vanguard Total Bond Market Index Adm	9.58	-288.77
07C6929R	07-13-2023	07-14-2023	26.169	Vanguard Total Bond Market Index Adm	9.60	-251.22
07C6929R	08-16-2023	08-17-2023	54.832	Vanguard Total Bond Market Index Adm	9.32	-511.03
07C6929R	09-20-2023	09-21-2023	9.742	Vanguard Total Bond Market Index Adm	9.30	-90.60
07C6929R	10-23-2023	10-24-2023	38.198	Vanguard Total Bond Market Index Adm	9.02	-344.55
07C6929R	11-22-2023	11-24-2023	60.370	Vanguard Total Bond Market Index Adm	9.32	-562.65
07C6929R	12-19-2023	12-20-2023	7.205	Vanguard Total Bond Market Index Adm	9.66	-69.60
07C6929R	01-17-2023	01-18-2023	17.149	Vanguard Total Intl Stock Index Admiral	29.87	-512.25

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	02-27-2023	02-28-2023	14.548	Vanguard Total Intl Stock Index Admiral	29.11	-423.50
07C6929R	03-10-2023	03-13-2023	8.435	Vanguard Total Intl Stock Index Admiral	28.66	-241.75
07C6929R	04-27-2023	04-28-2023	10.545	Vanguard Total Intl Stock Index Admiral	30.11	-317.50
07C6929R	06-02-2023	06-05-2023	16.203	Vanguard Total Intl Stock Index Admiral	29.96	-485.45
07C6929R	06-23-2023	06-26-2023	14.139	Vanguard Total Intl Stock Index Admiral	29.57	-418.08
07C6929R	07-13-2023	07-14-2023	16.855	Vanguard Total Intl Stock Index Admiral	30.99	-522.35
07C6929R	08-16-2023	08-17-2023	31.461	Vanguard Total Intl Stock Index Admiral	29.43	-925.90
07C6929R	09-20-2023	09-21-2023	24.190	Vanguard Total Intl Stock Index Admiral	29.51	-713.85
07C6929R	10-03-2023	10-04-2023	30.241	Vanguard Total Intl Stock Index Admiral	28.04	-847.97
07C6929R	10-23-2023	10-24-2023	29.178	Vanguard Total Intl Stock Index Admiral	27.73	-809.10
07C6929R	11-22-2023	11-24-2023	16.697	Vanguard Total Intl Stock Index Admiral	29.85	-498.40
07C6929R	12-19-2023	12-20-2023	20.226	Vanguard Total Intl Stock Index Admiral	30.59	-618.70
07C6929R	01-17-2023	01-18-2023	28.590	Vanguard Value Index Adm	56.06	-1,602.73
07C6929R	01-31-2023	02-01-2023	71.004	Vanguard Value Index Adm	56.29	-3,996.80
07C6929R	02-27-2023	02-28-2023	32.421	Vanguard Value Index Adm	54.74	-1,774.72
07C6929R	03-08-2023	03-09-2023	95.380	Vanguard Value Index Adm	54.34	-5,182.93
07C6929R	03-10-2023	03-13-2023	28.220	Vanguard Value Index Adm	52.61	-1,484.68
07C6929R	04-27-2023	04-28-2023	21.454	Vanguard Value Index Adm	54.35	-1,166.05
07C6929R	06-02-2023	06-05-2023	17.140	Vanguard Value Index Adm	53.97	-925.05
07C6929R	06-23-2023	06-26-2023	28.722	Vanguard Value Index Adm	54.12	-1,554.43
07C6929R	07-13-2023	07-14-2023	31.938	Vanguard Value Index Adm	55.90	-1,785.33
07C6929R	08-16-2023	08-17-2023	56.288	Vanguard Value Index Adm	55.64	-3,131.86
07C6929R	09-20-2023	09-21-2023	22.449	Vanguard Value Index Adm	55.38	-1,243.20
07C6929R	10-23-2023	10-24-2023	47.188	Vanguard Value Index Adm	52.27	-2,466.53
07C6929R	11-22-2023	11-24-2023	48.317	Vanguard Value Index Adm	55.33	-2,673.38
07C6929R	12-19-2023	12-20-2023	24.506	Vanguard Value Index Adm	58.51	-1,433.85
						-6,876,454.48

REINVESTED DIVIDENDS

MONEY MARKET

07C6929R	01-31-2023	01-31-2023	1,960.650	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,960.65
07C6929R	02-28-2023	02-28-2023	1,888.500	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,888.50
07C6929R	03-31-2023	03-31-2023	2,558.520	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,558.52

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	04-28-2023	04-28-2023	2,581.540	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,581.54
07C6929R	05-31-2023	05-31-2023	2,816.350	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,816.35
07C6929R	06-30-2023	06-30-2023	2,701.430	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,701.43
07C6929R	07-31-2023	07-31-2023	2,806.540	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,806.54
07C6929R	08-31-2023	08-31-2023	3,037.270	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,037.27
07C6929R	09-29-2023	09-29-2023	3,141.000	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,141.00
07C6929R	10-31-2023	10-31-2023	3,221.310	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,221.31
07C6929R	11-30-2023	11-30-2023	2,931.660	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,931.66
07C6929R	12-28-2023	12-29-2023	4.020	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4.02
07C6929R	12-29-2023	12-29-2023	3,011.830	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,011.83

MUTUAL FUNDS

07C6929R	03-23-2023	03-24-2023	4.182	Vanguard 500 Index Admiral	364.15	-1,522.88
07C6929R	06-28-2023	06-29-2023	4.139	Vanguard 500 Index Admiral	403.69	-1,670.88
07C6929R	09-27-2023	09-28-2023	4.036	Vanguard 500 Index Admiral	394.24	-1,591.16
07C6929R	12-19-2023	12-20-2023	3.243	Vanguard 500 Index Admiral	439.69	-1,425.90
07C6929R	03-22-2023	03-23-2023	11.810	Vanguard Growth Index Admiral	122.55	-1,447.29
07C6929R	06-22-2023	06-23-2023	9.826	Vanguard Growth Index Admiral	143.50	-1,410.06
07C6929R	09-20-2023	09-21-2023	9.246	Vanguard Growth Index Admiral	143.32	-1,325.16
07C6929R	12-20-2023	12-21-2023	11.674	Vanguard Growth Index Admiral	158.11	-1,845.76
07C6929R	03-22-2023	03-23-2023	1.493	Vanguard Mid Cap Index Admiral	248.67	-371.27
07C6929R	06-22-2023	06-23-2023	1.531	Vanguard Mid Cap Index Admiral	265.03	-405.76
07C6929R	09-20-2023	09-21-2023	1.521	Vanguard Mid Cap Index Admiral	264.40	-402.16
07C6929R	12-20-2023	12-21-2023	2.237	Vanguard Mid Cap Index Admiral	281.77	-630.31
07C6929R	03-22-2023	03-23-2023	7.589	Vanguard Small Cap Index Adm	86.47	-656.25
07C6929R	06-22-2023	06-23-2023	7.228	Vanguard Small Cap Index Adm	92.57	-669.07
07C6929R	09-20-2023	09-21-2023	6.938	Vanguard Small Cap Index Adm	92.15	-639.31

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-20-2023	12-21-2023	9.685	Vanguard Small Cap Index Adm	100.15	-970.00
07C6929R	12-27-2023	12-28-2023	5,661.986	Vanguard Target Retirement 2025 Inv	18.43	-104,350.40
07C6929R	12-27-2023	12-28-2023	12,805.977	Vanguard Target Retirement 2025 Inv	18.43	-236,014.15
07C6929R	12-27-2023	12-28-2023	18,289.663	Vanguard Target Retirement 2035 Inv	22.18	-405,664.72
07C6929R	12-27-2023	12-28-2023	11,364.774	Vanguard Target Retirement 2045 Inv	26.71	-303,553.12
07C6929R	12-27-2023	12-28-2023	1,546.635	Vanguard Target Retirement 2055 Inv	49.68	-76,836.84
07C6929R	03-28-2023	03-29-2023	190.951	Vanguard Target Retirement Income Inv	12.55	-2,396.44
07C6929R	06-28-2023	06-29-2023	301.106	Vanguard Target Retirement Income Inv	12.80	-3,854.16
07C6929R	09-27-2023	09-28-2023	363.773	Vanguard Target Retirement Income Inv	12.40	-4,510.79
07C6929R	12-27-2023	12-28-2023	845.208	Vanguard Target Retirement Income Inv	13.06	-11,038.42
07C6929R	12-27-2023	12-28-2023	51.441	Vanguard Target Retirement Income Inv	13.06	-671.82
07C6929R	12-27-2023	12-28-2023	548.796	Vanguard Target Retirement Income Inv	13.06	-7,167.27
07C6929R	01-31-2023	01-31-2023	32.747	Vanguard Total Bond Market Index Adm	9.76	-319.61
07C6929R	02-28-2023	02-28-2023	20.463	Vanguard Total Bond Market Index Adm	9.49	-194.19
07C6929R	03-31-2023	03-31-2023	21.376	Vanguard Total Bond Market Index Adm	9.71	-207.56
07C6929R	04-28-2023	04-28-2023	21.039	Vanguard Total Bond Market Index Adm	9.74	-204.92
07C6929R	05-31-2023	05-31-2023	22.263	Vanguard Total Bond Market Index Adm	9.61	-213.95
07C6929R	06-30-2023	06-30-2023	22.350	Vanguard Total Bond Market Index Adm	9.55	-213.44
07C6929R	07-31-2023	07-31-2023	23.387	Vanguard Total Bond Market Index Adm	9.52	-222.64
07C6929R	08-31-2023	08-31-2023	24.082	Vanguard Total Bond Market Index Adm	9.44	-227.33
07C6929R	09-29-2023	09-29-2023	24.729	Vanguard Total Bond Market Index Adm	9.18	-227.01
07C6929R	10-31-2023	10-31-2023	26.461	Vanguard Total Bond Market Index Adm	9.01	-238.41
07C6929R	11-30-2023	11-30-2023	25.395	Vanguard Total Bond Market Index Adm	9.39	-238.46
07C6929R	12-29-2023	12-29-2023	25.849	Vanguard Total Bond Market Index Adm	9.71	-250.99
07C6929R	03-17-2023	03-20-2023	5.147	Vanguard Total Intl Stock Index Admiral	28.10	-144.64
07C6929R	06-16-2023	06-20-2023	25.484	Vanguard Total Intl Stock Index Admiral	30.60	-779.82
07C6929R	09-15-2023	09-18-2023	12.849	Vanguard Total Intl Stock Index Admiral	29.74	-382.13
07C6929R	12-15-2023	12-18-2023	38.299	Vanguard Total Intl Stock Index Admiral	30.32	-1,161.23
07C6929R	03-22-2023	03-23-2023	78.301	Vanguard Value Index Adm	51.79	-4,055.22
07C6929R	06-22-2023	06-23-2023	82.879	Vanguard Value Index Adm	54.53	-4,519.37
07C6929R	09-20-2023	09-21-2023	51.559	Vanguard Value Index Adm	55.38	-2,855.33
07C6929R	12-20-2023	12-21-2023	49.034	Vanguard Value Index Adm	57.16	-2,802.79
						-1,225,161.01

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
SALES						
MONEY MARKET						
07C6929R	01-19-2023	01-20-2023	-51.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	51.30
07C6929R	02-23-2023	02-24-2023	-51.320	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	51.32
07C6929R	03-20-2023	03-21-2023	-60.860	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	60.86
07C6929R	03-23-2023	03-24-2023	-49.990	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	49.99
07C6929R	04-19-2023	04-20-2023	-60.500	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	60.50
07C6929R	05-19-2023	05-22-2023	-60.810	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	60.81
07C6929R	06-09-2023	06-12-2023	-26,878.730	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	26,878.73
07C6929R	06-20-2023	06-21-2023	-58.890	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	58.89
07C6929R	06-22-2023	06-23-2023	-48.560	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	48.56
07C6929R	07-19-2023	07-20-2023	-59.370	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	59.37
07C6929R	08-31-2023	09-01-2023	-65.500	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	65.50
07C6929R	09-27-2023	09-28-2023	-121.380	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	121.38
07C6929R	10-23-2023	10-24-2023	-50,358.860	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	50,358.86
07C6929R	10-26-2023	10-27-2023	-64.920	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	64.92
07C6929R	11-13-2023	11-14-2023	-24,710.513	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	24,710.51
07C6929R	11-27-2023	11-28-2023	-62.140	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	62.14
07C6929R	12-20-2023	12-21-2023	-61.860	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	61.86

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-27-2023	12-28-2023	-112.740	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	112.74
MUTUAL FUNDS						
07C6929R	01-19-2023	01-20-2023	-0.164	Vanguard 500 Index Admiral	360.00	59.04
07C6929R	02-23-2023	02-24-2023	-0.159	Vanguard 500 Index Admiral	371.76	59.11
07C6929R	03-20-2023	03-21-2023	-0.173	Vanguard 500 Index Admiral	364.80	63.11
07C6929R	03-23-2023	03-24-2023	-0.143	Vanguard 500 Index Admiral	363.78	52.02
07C6929R	04-19-2023	04-20-2023	-0.165	Vanguard 500 Index Admiral	384.24	63.40
07C6929R	04-20-2023	04-21-2023	-0.065	Vanguard 500 Index Admiral	381.23	24.78
07C6929R	05-19-2023	05-22-2023	-0.156	Vanguard 500 Index Admiral	388.72	60.64
07C6929R	06-20-2023	06-21-2023	-0.156	Vanguard 500 Index Admiral	405.58	63.27
07C6929R	06-22-2023	06-23-2023	-0.128	Vanguard 500 Index Admiral	406.95	52.09
07C6929R	07-19-2023	07-20-2023	-0.151	Vanguard 500 Index Admiral	422.45	63.79
07C6929R	08-14-2023	08-15-2023	-27.989	Vanguard 500 Index Admiral	414.81	11,610.12
07C6929R	08-31-2023	09-01-2023	-0.153	Vanguard 500 Index Admiral	416.80	63.77
07C6929R	09-01-2023	09-05-2023	-1.234	Vanguard 500 Index Admiral	417.75	515.50
07C6929R	09-27-2023	09-28-2023	-0.293	Vanguard 500 Index Admiral	394.06	115.46
07C6929R	10-17-2023	10-18-2023	-16.433	Vanguard 500 Index Admiral	403.70	6,634.00
07C6929R	10-23-2023	10-24-2023	-283.215	Vanguard 500 Index Admiral	389.32	110,261.26
07C6929R	10-26-2023	10-27-2023	-0.151	Vanguard 500 Index Admiral	380.79	57.50
07C6929R	11-27-2023	11-28-2023	-0.137	Vanguard 500 Index Admiral	420.07	57.55
07C6929R	12-20-2023	12-21-2023	-0.132	Vanguard 500 Index Admiral	433.71	57.25
07C6929R	12-27-2023	12-28-2023	-0.236	Vanguard 500 Index Admiral	441.48	104.19
07C6929R	01-19-2023	01-20-2023	-0.716	Vanguard Growth Index Admiral	113.76	81.45
07C6929R	02-13-2023	02-14-2023	-37.893	Vanguard Growth Index Admiral	124.42	4,714.65
07C6929R	02-23-2023	02-24-2023	-0.696	Vanguard Growth Index Admiral	120.65	83.97
07C6929R	03-06-2023	03-07-2023	-5.966	Vanguard Growth Index Admiral	122.19	728.99
07C6929R	03-08-2023	03-09-2023	-193.107	Vanguard Growth Index Admiral	121.02	23,369.76
07C6929R	03-09-2023	03-10-2023	-7.562	Vanguard Growth Index Admiral	118.80	898.39
07C6929R	03-20-2023	03-21-2023	-0.698	Vanguard Growth Index Admiral	122.65	85.61
07C6929R	03-23-2023	03-24-2023	-0.569	Vanguard Growth Index Admiral	123.85	70.47
07C6929R	03-31-2023	04-03-2023	-7.099	Vanguard Growth Index Admiral	128.42	911.62
07C6929R	04-19-2023	04-20-2023	-0.678	Vanguard Growth Index Admiral	128.66	87.23
07C6929R	04-20-2023	04-21-2023	-0.206	Vanguard Growth Index Admiral	127.77	26.32
07C6929R	05-02-2023	05-03-2023	-7.233	Vanguard Growth Index Admiral	128.39	928.68
07C6929R	05-19-2023	05-22-2023	-0.655	Vanguard Growth Index Admiral	134.20	87.90

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	06-02-2023	06-05-2023	-6.883	Vanguard Growth Index Admiral	139.59	960.79
07C6929R	06-20-2023	06-21-2023	-0.620	Vanguard Growth Index Admiral	143.69	89.09
07C6929R	06-22-2023	06-23-2023	-0.510	Vanguard Growth Index Admiral	143.53	73.20
07C6929R	07-03-2023	07-05-2023	-6.745	Vanguard Growth Index Admiral	145.59	982.02
07C6929R	07-18-2023	07-19-2023	-153.293	Vanguard Growth Index Admiral	151.05	23,154.91
07C6929R	07-19-2023	07-20-2023	-0.593	Vanguard Growth Index Admiral	151.01	89.55
07C6929R	08-02-2023	08-03-2023	-6.694	Vanguard Growth Index Admiral	146.91	983.42
07C6929R	08-17-2023	08-18-2023	-315.026	Vanguard Growth Index Admiral	141.51	44,579.38
07C6929R	08-25-2023	08-28-2023	-6.798	Vanguard Growth Index Admiral	143.88	978.08
07C6929R	08-31-2023	09-01-2023	-0.605	Vanguard Growth Index Admiral	148.79	90.02
07C6929R	09-27-2023	09-28-2023	-1.216	Vanguard Growth Index Admiral	138.96	168.98
07C6929R	09-28-2023	09-29-2023	-6.951	Vanguard Growth Index Admiral	140.02	973.26
07C6929R	10-19-2023	10-20-2023	-578.471	Vanguard Growth Index Admiral	141.00	81,564.41
07C6929R	10-23-2023	10-24-2023	-106.384	Vanguard Growth Index Admiral	139.35	14,824.61
07C6929R	10-26-2023	10-27-2023	-7.936	Vanguard Growth Index Admiral	134.63	1,068.41
07C6929R	10-31-2023	11-01-2023	-534.469	Vanguard Growth Index Admiral	137.67	73,580.35
07C6929R	11-27-2023	11-28-2023	-0.589	Vanguard Growth Index Admiral	153.70	90.53
07C6929R	11-28-2023	11-29-2023	-6.533	Vanguard Growth Index Admiral	154.00	1,006.10
07C6929R	12-20-2023	12-21-2023	-0.570	Vanguard Growth Index Admiral	158.11	90.12
07C6929R	12-27-2023	12-28-2023	-1.022	Vanguard Growth Index Admiral	160.60	164.13
07C6929R	01-19-2023	01-20-2023	-0.137	Vanguard Mid Cap Index Admiral	259.56	35.56
07C6929R	01-30-2023	01-31-2023	-14.919	Vanguard Mid Cap Index Admiral	267.90	3,996.80
07C6929R	02-03-2023	02-06-2023	-6.752	Vanguard Mid Cap Index Admiral	276.01	1,863.62
07C6929R	02-23-2023	02-24-2023	-0.133	Vanguard Mid Cap Index Admiral	266.84	35.49
07C6929R	03-07-2023	03-08-2023	-19.542	Vanguard Mid Cap Index Admiral	265.22	5,182.93
07C6929R	03-08-2023	03-09-2023	-60.913	Vanguard Mid Cap Index Admiral	265.83	16,192.50
07C6929R	03-20-2023	03-21-2023	-0.106	Vanguard Mid Cap Index Admiral	252.08	26.72
07C6929R	03-23-2023	03-24-2023	-0.089	Vanguard Mid Cap Index Admiral	248.43	22.11
07C6929R	04-19-2023	04-20-2023	-0.102	Vanguard Mid Cap Index Admiral	262.45	26.77
07C6929R	05-19-2023	05-22-2023	-0.103	Vanguard Mid Cap Index Admiral	256.31	26.40
07C6929R	06-20-2023	06-21-2023	-0.131	Vanguard Mid Cap Index Admiral	266.79	34.95
07C6929R	06-22-2023	06-23-2023	-0.109	Vanguard Mid Cap Index Admiral	263.85	28.76
07C6929R	07-19-2023	07-20-2023	-0.124	Vanguard Mid Cap Index Admiral	282.98	35.09
07C6929R	08-14-2023	08-15-2023	-0.555	Vanguard Mid Cap Index Admiral	273.62	151.86
07C6929R	08-31-2023	09-01-2023	-0.096	Vanguard Mid Cap Index Admiral	272.92	26.20
07C6929R	09-27-2023	09-28-2023	-0.184	Vanguard Mid Cap Index Admiral	257.07	47.30
07C6929R	10-13-2023	10-16-2023	-11.435	Vanguard Mid Cap Index Admiral	255.95	2,926.79

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	10-26-2023	10-27-2023	-0.098	Vanguard Mid Cap Index Admiral	243.98	23.91
07C6929R	11-27-2023	11-28-2023	-0.090	Vanguard Mid Cap Index Admiral	267.33	24.06
07C6929R	12-20-2023	12-21-2023	-0.086	Vanguard Mid Cap Index Admiral	282.79	24.32
07C6929R	12-27-2023	12-28-2023	-0.154	Vanguard Mid Cap Index Admiral	288.38	44.41
07C6929R	01-19-2023	01-20-2023	-0.408	Vanguard Small Cap Index Adm	91.54	37.35
07C6929R	02-03-2023	02-06-2023	-37.348	Vanguard Small Cap Index Adm	99.09	3,700.81
07C6929R	02-23-2023	02-24-2023	-0.403	Vanguard Small Cap Index Adm	95.29	38.40
07C6929R	03-20-2023	03-21-2023	-0.434	Vanguard Small Cap Index Adm	87.47	37.96
07C6929R	03-23-2023	03-24-2023	-0.366	Vanguard Small Cap Index Adm	86.04	31.49
07C6929R	04-19-2023	04-20-2023	-0.418	Vanguard Small Cap Index Adm	90.86	37.98
07C6929R	05-19-2023	05-22-2023	-0.423	Vanguard Small Cap Index Adm	89.36	37.80
07C6929R	06-20-2023	06-21-2023	-0.394	Vanguard Small Cap Index Adm	93.93	37.01
07C6929R	06-20-2023	06-21-2023	-32.344	Vanguard Small Cap Index Adm	93.83	3,034.84
07C6929R	06-22-2023	06-23-2023	-0.329	Vanguard Small Cap Index Adm	92.58	30.46
07C6929R	07-10-2023	07-11-2023	-32.452	Vanguard Small Cap Index Adm	95.82	3,109.55
07C6929R	07-19-2023	07-20-2023	-0.366	Vanguard Small Cap Index Adm	99.62	36.46
07C6929R	08-17-2023	08-18-2023	-52.218	Vanguard Small Cap Index Adm	93.31	4,872.46
07C6929R	08-31-2023	09-01-2023	-0.374	Vanguard Small Cap Index Adm	96.20	35.98
07C6929R	09-27-2023	09-28-2023	-0.721	Vanguard Small Cap Index Adm	89.97	64.87
07C6929R	10-13-2023	10-16-2023	-31.758	Vanguard Small Cap Index Adm	88.25	2,802.64
07C6929R	10-26-2023	10-27-2023	-0.403	Vanguard Small Cap Index Adm	85.01	34.26
07C6929R	11-27-2023	11-28-2023	-0.372	Vanguard Small Cap Index Adm	92.47	34.40
07C6929R	12-20-2023	12-21-2023	-0.354	Vanguard Small Cap Index Adm	100.14	35.45
07C6929R	12-27-2023	12-28-2023	-0.628	Vanguard Small Cap Index Adm	103.42	64.95
07C6929R	01-17-2023	01-18-2023	-1,733.754	Vanguard Target Retirement 2025 Inv	17.38	30,132.64
07C6929R	01-19-2023	01-20-2023	-206.500	Vanguard Target Retirement 2025 Inv	17.28	3,568.32
07C6929R	01-31-2023	02-01-2023	-539.728	Vanguard Target Retirement 2025 Inv	17.58	9,488.42
07C6929R	02-03-2023	02-06-2023	-501.449	Vanguard Target Retirement 2025 Inv	17.67	8,860.60
07C6929R	02-10-2023	02-13-2023	-2,161.215	Vanguard Target Retirement 2025 Inv	17.45	37,713.20
07C6929R	02-23-2023	02-24-2023	-204.752	Vanguard Target Retirement 2025 Inv	17.25	3,531.98
07C6929R	02-24-2023	02-27-2023	-604.530	Vanguard Target Retirement 2025 Inv	17.09	10,331.42
07C6929R	03-06-2023	03-07-2023	-500.934	Vanguard Target Retirement 2025 Inv	17.29	8,661.15
07C6929R	03-08-2023	03-09-2023	-652.685	Vanguard Target Retirement 2025 Inv	17.14	11,187.02
07C6929R	03-08-2023	03-09-2023	-2,137.120	Vanguard Target Retirement 2025 Inv	17.14	36,630.24
07C6929R	03-09-2023	03-10-2023	-634.545	Vanguard Target Retirement 2025 Inv	17.02	10,799.96
07C6929R	03-09-2023	03-10-2023	-82.351	Vanguard Target Retirement 2025 Inv	17.02	1,401.61
07C6929R	03-20-2023	03-21-2023	-207.687	Vanguard Target Retirement 2025 Inv	17.13	3,557.68

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	03-23-2023	03-24-2023	-169.889	Vanguard Target Retirement 2025 Inv	17.23	2,927.18
07C6929R	03-28-2023	03-29-2023	-3,054.057	Vanguard Target Retirement 2025 Inv	17.23	52,621.40
07C6929R	03-31-2023	04-03-2023	-79.065	Vanguard Target Retirement 2025 Inv	17.56	1,388.38
07C6929R	04-04-2023	04-05-2023	-643.211	Vanguard Target Retirement 2025 Inv	17.60	11,320.51
07C6929R	04-17-2023	04-18-2023	-13.278	Vanguard Target Retirement 2025 Inv	17.65	234.36
07C6929R	04-19-2023	04-20-2023	-199.734	Vanguard Target Retirement 2025 Inv	17.64	3,523.31
07C6929R	04-20-2023	04-21-2023	-9,544.393	Vanguard Target Retirement 2025 Inv	17.62	168,172.20
07C6929R	05-02-2023	05-03-2023	-79.336	Vanguard Target Retirement 2025 Inv	17.60	1,396.32
07C6929R	05-19-2023	05-22-2023	-196.246	Vanguard Target Retirement 2025 Inv	17.66	3,465.71
07C6929R	06-02-2023	06-05-2023	-76.641	Vanguard Target Retirement 2025 Inv	17.80	1,364.21
07C6929R	06-16-2023	06-20-2023	-257.915	Vanguard Target Retirement 2025 Inv	18.10	4,668.26
07C6929R	06-20-2023	06-21-2023	-191.982	Vanguard Target Retirement 2025 Inv	18.03	3,461.43
07C6929R	06-22-2023	06-23-2023	-158.719	Vanguard Target Retirement 2025 Inv	17.96	2,850.59
07C6929R	06-23-2023	06-26-2023	-1,015.259	Vanguard Target Retirement 2025 Inv	17.88	18,152.83
07C6929R	07-03-2023	07-05-2023	-74.198	Vanguard Target Retirement 2025 Inv	18.10	1,342.98
07C6929R	07-12-2023	07-13-2023	-5,063.046	Vanguard Target Retirement 2025 Inv	18.18	92,046.18
07C6929R	07-19-2023	07-20-2023	-189.278	Vanguard Target Retirement 2025 Inv	18.43	3,488.39
07C6929R	08-02-2023	08-03-2023	-73.794	Vanguard Target Retirement 2025 Inv	18.18	1,341.58
07C6929R	08-14-2023	08-15-2023	-3,531.078	Vanguard Target Retirement 2025 Inv	18.05	63,735.96
07C6929R	08-25-2023	08-28-2023	-75.458	Vanguard Target Retirement 2025 Inv	17.85	1,346.92
07C6929R	08-31-2023	09-01-2023	-943.442	Vanguard Target Retirement 2025 Inv	18.12	17,095.17
07C6929R	08-31-2023	09-01-2023	-193.029	Vanguard Target Retirement 2025 Inv	18.12	3,497.68
07C6929R	09-27-2023	09-28-2023	-364.902	Vanguard Target Retirement 2025 Inv	17.50	6,385.79
07C6929R	09-28-2023	09-29-2023	-76.978	Vanguard Target Retirement 2025 Inv	17.56	1,351.74
07C6929R	10-02-2023	10-03-2023	-663.853	Vanguard Target Retirement 2025 Inv	17.45	11,584.23
07C6929R	10-13-2023	10-16-2023	-93.321	Vanguard Target Retirement 2025 Inv	17.55	1,637.78
07C6929R	10-19-2023	10-20-2023	-281.340	Vanguard Target Retirement 2025 Inv	17.30	4,867.18
07C6929R	10-26-2023	10-27-2023	-281.906	Vanguard Target Retirement 2025 Inv	17.10	4,820.60
07C6929R	11-01-2023	11-02-2023	-946.307	Vanguard Target Retirement 2025 Inv	17.34	16,408.96
07C6929R	11-02-2023	11-03-2023	-790.481	Vanguard Target Retirement 2025 Inv	17.56	13,880.85
07C6929R	11-07-2023	11-08-2023	-74.304	Vanguard Target Retirement 2025 Inv	17.72	1,316.67
07C6929R	11-16-2023	11-17-2023	-3,530.780	Vanguard Target Retirement 2025 Inv	18.05	63,730.58
07C6929R	11-21-2023	11-22-2023	-1,768.095	Vanguard Target Retirement 2025 Inv	18.17	32,126.29
07C6929R	11-21-2023	11-22-2023	-3,304.898	Vanguard Target Retirement 2025 Inv	18.17	60,050.00
07C6929R	11-27-2023	11-28-2023	-189.915	Vanguard Target Retirement 2025 Inv	18.22	3,460.26
07C6929R	11-28-2023	11-29-2023	-72.189	Vanguard Target Retirement 2025 Inv	18.27	1,318.90
07C6929R	11-29-2023	11-30-2023	-1,899.115	Vanguard Target Retirement 2025 Inv	18.31	34,772.80

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-01-2023	12-04-2023	-2,457.033	Vanguard Target Retirement 2025 Inv	18.45	45,332.26
07C6929R	12-13-2023	12-14-2023	-45.564	Vanguard Target Retirement 2025 Inv	18.77	855.24
07C6929R	12-18-2023	12-19-2023	-1,055.341	Vanguard Target Retirement 2025 Inv	18.89	19,935.39
07C6929R	12-20-2023	12-21-2023	-182.910	Vanguard Target Retirement 2025 Inv	18.88	3,453.35
07C6929R	12-27-2023	12-28-2023	-340.027	Vanguard Target Retirement 2025 Inv	18.43	6,266.69
07C6929R	01-17-2023	01-18-2023	-104.573	Vanguard Target Retirement 2035 Inv	20.27	2,119.69
07C6929R	01-19-2023	01-20-2023	-213.019	Vanguard Target Retirement 2035 Inv	20.09	4,279.55
07C6929R	01-31-2023	02-01-2023	-2,880.961	Vanguard Target Retirement 2035 Inv	20.55	59,203.75
07C6929R	01-31-2023	02-01-2023	-2.433	Vanguard Target Retirement 2035 Inv	20.55	50.00
07C6929R	02-23-2023	02-24-2023	-212.406	Vanguard Target Retirement 2035 Inv	20.15	4,279.98
07C6929R	02-24-2023	02-27-2023	-5,313.533	Vanguard Target Retirement 2035 Inv	19.94	105,951.85
07C6929R	03-15-2023	03-16-2023	-2,897.410	Vanguard Target Retirement 2035 Inv	19.68	57,021.03
07C6929R	03-20-2023	03-21-2023	-214.777	Vanguard Target Retirement 2035 Inv	19.88	4,269.76
07C6929R	03-23-2023	03-24-2023	-175.364	Vanguard Target Retirement 2035 Inv	19.99	3,505.53
07C6929R	04-19-2023	04-20-2023	-206.088	Vanguard Target Retirement 2035 Inv	20.65	4,255.72
07C6929R	04-20-2023	04-21-2023	-2,876.915	Vanguard Target Retirement 2035 Inv	20.61	59,293.22
07C6929R	05-19-2023	05-22-2023	-206.517	Vanguard Target Retirement 2035 Inv	20.69	4,272.84
07C6929R	06-20-2023	06-21-2023	-200.791	Vanguard Target Retirement 2035 Inv	21.24	4,264.80
07C6929R	06-22-2023	06-23-2023	-165.572	Vanguard Target Retirement 2035 Inv	21.16	3,503.51
07C6929R	06-23-2023	06-26-2023	-8.948	Vanguard Target Retirement 2035 Inv	21.01	188.00
07C6929R	07-19-2023	07-20-2023	-195.050	Vanguard Target Retirement 2035 Inv	21.82	4,256.00
07C6929R	08-14-2023	08-15-2023	-1.789	Vanguard Target Retirement 2035 Inv	21.34	38.18
07C6929R	08-31-2023	09-01-2023	-198.985	Vanguard Target Retirement 2035 Inv	21.41	4,260.26
07C6929R	08-31-2023	09-01-2023	-312.516	Vanguard Target Retirement 2035 Inv	21.41	6,690.97
07C6929R	09-27-2023	09-28-2023	-379.840	Vanguard Target Retirement 2035 Inv	20.57	7,813.30
07C6929R	10-26-2023	10-27-2023	-215.230	Vanguard Target Retirement 2035 Inv	19.99	4,302.45
07C6929R	11-14-2023	11-15-2023	-81.049	Vanguard Target Retirement 2035 Inv	21.29	1,725.53
07C6929R	11-27-2023	11-28-2023	-200.093	Vanguard Target Retirement 2035 Inv	21.54	4,310.00
07C6929R	11-28-2023	11-29-2023	-267.985	Vanguard Target Retirement 2035 Inv	21.59	5,785.80
07C6929R	11-29-2023	11-30-2023	-53.220	Vanguard Target Retirement 2035 Inv	21.63	1,151.15
07C6929R	12-18-2023	12-19-2023	-1,788.745	Vanguard Target Retirement 2035 Inv	22.39	40,050.00
07C6929R	12-20-2023	12-21-2023	-191.995	Vanguard Target Retirement 2035 Inv	22.33	4,287.25
07C6929R	12-27-2023	12-28-2023	-351.856	Vanguard Target Retirement 2035 Inv	22.18	7,804.16
07C6929R	01-19-2023	01-20-2023	-172.369	Vanguard Target Retirement 2045 Inv	23.70	4,085.15
07C6929R	02-23-2023	02-24-2023	-169.783	Vanguard Target Retirement 2045 Inv	23.91	4,059.51
07C6929R	03-20-2023	03-21-2023	-173.093	Vanguard Target Retirement 2045 Inv	23.43	4,055.56
07C6929R	03-23-2023	03-24-2023	-141.446	Vanguard Target Retirement 2045 Inv	23.56	3,332.46

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	04-19-2023	04-20-2023	-164.474	Vanguard Target Retirement 2045 Inv	24.54	4,036.20
07C6929R	05-19-2023	05-22-2023	-163.810	Vanguard Target Retirement 2045 Inv	24.62	4,033.01
07C6929R	05-31-2023	06-01-2023	-1,914.619	Vanguard Target Retirement 2045 Inv	24.33	46,582.68
07C6929R	06-20-2023	06-21-2023	-159.973	Vanguard Target Retirement 2045 Inv	25.39	4,061.72
07C6929R	06-22-2023	06-23-2023	-131.820	Vanguard Target Retirement 2045 Inv	25.29	3,333.74
07C6929R	06-27-2023	06-28-2023	-481.851	Vanguard Target Retirement 2045 Inv	25.25	12,166.74
07C6929R	07-11-2023	07-12-2023	-393.392	Vanguard Target Retirement 2045 Inv	25.49	10,027.56
07C6929R	07-19-2023	07-20-2023	-165.763	Vanguard Target Retirement 2045 Inv	26.20	4,342.98
07C6929R	08-31-2023	09-01-2023	-4.446	Vanguard Target Retirement 2045 Inv	25.67	114.13
07C6929R	08-31-2023	09-01-2023	-175.485	Vanguard Target Retirement 2045 Inv	25.67	4,504.71
07C6929R	09-18-2023	09-19-2023	-3,553.812	Vanguard Target Retirement 2045 Inv	25.43	90,373.44
07C6929R	09-21-2023	09-22-2023	-1,662.249	Vanguard Target Retirement 2045 Inv	24.88	41,356.76
07C6929R	09-27-2023	09-28-2023	-327.388	Vanguard Target Retirement 2045 Inv	24.57	8,043.92
07C6929R	10-26-2023	10-27-2023	-185.685	Vanguard Target Retirement 2045 Inv	23.78	4,415.60
07C6929R	11-14-2023	11-15-2023	-1.413	Vanguard Target Retirement 2045 Inv	25.53	36.07
07C6929R	11-27-2023	11-28-2023	-169.003	Vanguard Target Retirement 2045 Inv	25.85	4,368.73
07C6929R	12-18-2023	12-19-2023	-141.995	Vanguard Target Retirement 2045 Inv	26.90	3,819.67
07C6929R	12-20-2023	12-21-2023	-165.701	Vanguard Target Retirement 2045 Inv	26.78	4,437.47
07C6929R	12-27-2023	12-28-2023	-302.532	Vanguard Target Retirement 2045 Inv	26.71	8,080.62
07C6929R	01-19-2023	01-20-2023	-48.799	Vanguard Target Retirement 2055 Inv	43.81	2,137.89
07C6929R	02-23-2023	02-24-2023	-48.315	Vanguard Target Retirement 2055 Inv	44.25	2,137.96
07C6929R	03-20-2023	03-21-2023	-49.904	Vanguard Target Retirement 2055 Inv	43.29	2,160.36
07C6929R	03-23-2023	03-24-2023	-40.815	Vanguard Target Retirement 2055 Inv	43.53	1,776.68
07C6929R	04-19-2023	04-20-2023	-47.474	Vanguard Target Retirement 2055 Inv	45.45	2,157.69
07C6929R	04-20-2023	04-21-2023	-18.091	Vanguard Target Retirement 2055 Inv	45.30	819.52
07C6929R	05-19-2023	05-22-2023	-47.789	Vanguard Target Retirement 2055 Inv	45.60	2,179.20
07C6929R	06-20-2023	06-21-2023	-46.569	Vanguard Target Retirement 2055 Inv	47.09	2,192.94
07C6929R	06-22-2023	06-23-2023	-38.453	Vanguard Target Retirement 2055 Inv	46.90	1,803.44
07C6929R	07-11-2023	07-12-2023	-1.378	Vanguard Target Retirement 2055 Inv	47.32	65.21
07C6929R	07-19-2023	07-20-2023	-46.099	Vanguard Target Retirement 2055 Inv	48.67	2,243.62
07C6929R	08-31-2023	09-01-2023	-47.335	Vanguard Target Retirement 2055 Inv	47.64	2,255.02
07C6929R	09-27-2023	09-28-2023	-96.016	Vanguard Target Retirement 2055 Inv	45.56	4,374.50
07C6929R	10-02-2023	10-03-2023	-186.481	Vanguard Target Retirement 2055 Inv	45.47	8,479.29
07C6929R	10-26-2023	10-27-2023	-55.559	Vanguard Target Retirement 2055 Inv	44.02	2,445.70
07C6929R	11-27-2023	11-28-2023	-52.767	Vanguard Target Retirement 2055 Inv	47.99	2,532.31
07C6929R	12-18-2023	12-19-2023	-546.484	Vanguard Target Retirement 2055 Inv	49.95	27,296.88
07C6929R	12-20-2023	12-21-2023	-51.261	Vanguard Target Retirement 2055 Inv	49.71	2,548.20

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-27-2023	12-28-2023	-93.515	Vanguard Target Retirement 2055 Inv	49.68	4,645.83
07C6929R	01-19-2023	01-20-2023	-72.924	Vanguard Target Retirement Income Inv	12.62	920.30
07C6929R	02-23-2023	02-24-2023	-73.887	Vanguard Target Retirement Income Inv	12.52	925.07
07C6929R	03-20-2023	03-21-2023	-73.732	Vanguard Target Retirement Income Inv	12.56	926.07
07C6929R	03-23-2023	03-24-2023	-59.557	Vanguard Target Retirement Income Inv	12.64	752.80
07C6929R	04-19-2023	04-20-2023	-71.836	Vanguard Target Retirement Income Inv	12.71	913.03
07C6929R	04-20-2023	04-21-2023	-276.860	Vanguard Target Retirement Income Inv	12.72	3,521.66
07C6929R	05-19-2023	05-22-2023	-67.116	Vanguard Target Retirement Income Inv	12.72	853.71
07C6929R	06-20-2023	06-21-2023	-66.928	Vanguard Target Retirement Income Inv	12.88	862.03
07C6929R	06-22-2023	06-23-2023	-54.659	Vanguard Target Retirement Income Inv	12.83	701.27
07C6929R	07-19-2023	07-20-2023	-66.403	Vanguard Target Retirement Income Inv	12.98	861.91
07C6929R	08-31-2023	09-01-2023	-67.265	Vanguard Target Retirement Income Inv	12.82	862.34
07C6929R	09-27-2023	09-28-2023	-123.578	Vanguard Target Retirement Income Inv	12.40	1,532.37
07C6929R	10-19-2023	10-20-2023	-3,412.425	Vanguard Target Retirement Income Inv	12.27	41,870.45
07C6929R	10-26-2023	10-27-2023	-68.316	Vanguard Target Retirement Income Inv	12.23	835.51
07C6929R	11-14-2023	11-15-2023	-112.642	Vanguard Target Retirement Income Inv	12.71	1,431.68
07C6929R	11-22-2023	11-24-2023	-169.614	Vanguard Target Retirement Income Inv	12.79	2,169.36
07C6929R	11-27-2023	11-28-2023	-64.523	Vanguard Target Retirement Income Inv	12.81	826.54
07C6929R	12-13-2023	12-14-2023	-50.821	Vanguard Target Retirement Income Inv	13.15	668.30
07C6929R	12-20-2023	12-21-2023	-62.619	Vanguard Target Retirement Income Inv	13.24	829.07
07C6929R	12-27-2023	12-28-2023	-115.169	Vanguard Target Retirement Income Inv	13.06	1,504.11
07C6929R	01-19-2023	01-20-2023	-1.925	Vanguard Total Bond Market Index Adm	9.79	18.85
07C6929R	02-02-2023	02-03-2023	-5,329.502	Vanguard Total Bond Market Index Adm	9.83	52,389.00
07C6929R	02-23-2023	02-24-2023	-1.522	Vanguard Total Bond Market Index Adm	9.52	14.49
07C6929R	03-20-2023	03-21-2023	-1.539	Vanguard Total Bond Market Index Adm	9.67	14.88
07C6929R	03-23-2023	03-24-2023	-1.240	Vanguard Total Bond Market Index Adm	9.75	12.09
07C6929R	04-19-2023	04-20-2023	-1.496	Vanguard Total Bond Market Index Adm	9.65	14.44
07C6929R	05-19-2023	05-22-2023	-1.508	Vanguard Total Bond Market Index Adm	9.57	14.43
07C6929R	06-20-2023	06-21-2023	-1.479	Vanguard Total Bond Market Index Adm	9.59	14.18
07C6929R	06-22-2023	06-23-2023	-1.230	Vanguard Total Bond Market Index Adm	9.55	11.75
07C6929R	07-19-2023	07-20-2023	-1.460	Vanguard Total Bond Market Index Adm	9.61	14.03
07C6929R	08-31-2023	09-01-2023	-1.482	Vanguard Total Bond Market Index Adm	9.44	13.99
07C6929R	09-27-2023	09-28-2023	-2.814	Vanguard Total Bond Market Index Adm	9.16	25.78
07C6929R	10-26-2023	10-27-2023	-1.570	Vanguard Total Bond Market Index Adm	9.04	14.19
07C6929R	11-27-2023	11-28-2023	-1.493	Vanguard Total Bond Market Index Adm	9.34	13.94
07C6929R	12-20-2023	12-21-2023	-1.440	Vanguard Total Bond Market Index Adm	9.69	13.95
07C6929R	12-27-2023	12-28-2023	-2.608	Vanguard Total Bond Market Index Adm	9.74	25.40

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	01-19-2023	01-20-2023	-0.327	Vanguard Total Intl Stock Index Admiral	29.76	9.73
07C6929R	02-03-2023	02-06-2023	-145.712	Vanguard Total Intl Stock Index Admiral	30.13	4,390.30
07C6929R	02-23-2023	02-24-2023	-0.288	Vanguard Total Intl Stock Index Admiral	29.38	8.46
07C6929R	03-20-2023	03-21-2023	-0.296	Vanguard Total Intl Stock Index Admiral	28.38	8.40
07C6929R	03-23-2023	03-24-2023	-0.241	Vanguard Total Intl Stock Index Admiral	28.84	6.95
07C6929R	04-19-2023	04-20-2023	-0.287	Vanguard Total Intl Stock Index Admiral	30.17	8.66
07C6929R	05-19-2023	05-22-2023	-0.284	Vanguard Total Intl Stock Index Admiral	30.07	8.54
07C6929R	06-20-2023	06-21-2023	-0.278	Vanguard Total Intl Stock Index Admiral	30.25	8.41
07C6929R	06-22-2023	06-23-2023	-0.232	Vanguard Total Intl Stock Index Admiral	29.96	6.95
07C6929R	07-19-2023	07-20-2023	-0.272	Vanguard Total Intl Stock Index Admiral	30.92	8.41
07C6929R	08-31-2023	09-01-2023	-0.280	Vanguard Total Intl Stock Index Admiral	29.93	8.38
07C6929R	09-27-2023	09-28-2023	-0.538	Vanguard Total Intl Stock Index Admiral	28.61	15.39
07C6929R	10-26-2023	10-27-2023	-0.337	Vanguard Total Intl Stock Index Admiral	27.45	9.25
07C6929R	11-27-2023	11-28-2023	-0.312	Vanguard Total Intl Stock Index Admiral	29.94	9.34
07C6929R	12-20-2023	12-21-2023	-0.305	Vanguard Total Intl Stock Index Admiral	30.26	9.23
07C6929R	12-27-2023	12-28-2023	-0.544	Vanguard Total Intl Stock Index Admiral	31.05	16.89
07C6929R	01-19-2023	01-20-2023	-1.187	Vanguard Value Index Adm	54.65	64.87
07C6929R	02-03-2023	02-06-2023	-14.709	Vanguard Value Index Adm	56.14	825.76
07C6929R	02-13-2023	02-14-2023	-84.085	Vanguard Value Index Adm	56.54	4,754.17
07C6929R	02-23-2023	02-24-2023	-1.160	Vanguard Value Index Adm	55.01	63.81
07C6929R	03-20-2023	03-21-2023	-1.221	Vanguard Value Index Adm	52.51	64.12
07C6929R	03-23-2023	03-24-2023	-1.027	Vanguard Value Index Adm	51.56	52.95
07C6929R	03-31-2023	04-03-2023	-92.791	Vanguard Value Index Adm	53.89	5,000.51
07C6929R	04-19-2023	04-20-2023	-1.143	Vanguard Value Index Adm	55.02	62.89
07C6929R	04-20-2023	04-21-2023	-0.377	Vanguard Value Index Adm	54.72	20.63
07C6929R	05-11-2023	05-12-2023	-92.759	Vanguard Value Index Adm	53.42	4,955.19
07C6929R	05-19-2023	05-22-2023	-1.073	Vanguard Value Index Adm	53.68	57.60
07C6929R	06-20-2023	06-21-2023	-1.039	Vanguard Value Index Adm	55.06	57.21
07C6929R	06-22-2023	06-23-2023	-0.865	Vanguard Value Index Adm	54.51	47.15
07C6929R	07-18-2023	07-19-2023	-4,626.136	Vanguard Value Index Adm	56.13	259,665.01
07C6929R	07-19-2023	07-20-2023	-0.917	Vanguard Value Index Adm	56.46	51.77
07C6929R	08-17-2023	08-18-2023	-8.735	Vanguard Value Index Adm	55.42	484.09
07C6929R	08-31-2023	09-01-2023	-0.971	Vanguard Value Index Adm	56.00	54.38
07C6929R	09-27-2023	09-28-2023	-1.853	Vanguard Value Index Adm	53.93	99.94
07C6929R	10-26-2023	10-27-2023	-1.046	Vanguard Value Index Adm	52.16	54.56
07C6929R	10-31-2023	11-01-2023	-1,390.393	Vanguard Value Index Adm	52.38	72,828.79
07C6929R	11-27-2023	11-28-2023	-0.945	Vanguard Value Index Adm	55.34	52.30

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
Cement Masons Local 502 Annuity
07C6929R
From 01-01-2023 To 12-31-2023

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-20-2023	12-21-2023	-0.914	Vanguard Value Index Adm	57.18	52.26
07C6929R	12-27-2023	12-28-2023	-1.633	Vanguard Value Index Adm	58.33	95.26
						<u>2,755,561.94</u>

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

SUPPLEMENTAL SCHEDULE 1

CHICAGO PLASTERING INSTITUTE
RETIREMENT SAVINGS PLAN
EIN 36-4280579

YEAR ENDED DECEMBER 31, 2023

INVESTMENT TYPE	<u>COST</u>	<u>FAIR VALUE</u>
INTEREST BEARING CASH		
AMALGAMATED BANK - MONEY MARKET ACCOUNT	\$ 143,887	\$ 143,887
INVESTED CASH - MATRIX TRUST COMPANY	<u>33,549</u>	<u>33,549</u>
TOTAL INTEREST BEARING CASH	<u>\$ 177,436</u>	<u>\$ 177,436</u>
REGISTERED INVESTMENT COMPANIES		
Vanguard 500 Index Fund	250,801	350,999
Vanguard Growth Index Fund	794,029	994,956
Vanguard Mid-Cap Index Fund	106,699	125,017
Vanguard Prime Money Market Fund	673,153	673,153
Vanguard Small-Cap Index Fund	162,832	192,991
Vanguard Target Retirement 2025 Fund	9,598,807	8,921,471
Vanguard Target Retirement 2035 Fund	17,297,728	16,768,438
Vanguard Target Retirement 2045 Fund	13,137,271	13,616,280
Vanguard Target Retirement 2055 Fund	3,359,709	3,589,080
Vanguard Target Retirement Income Fund	861,058	776,344
Vanguard Total Bond Market Index Fund	101,002	88,271
Vanguard Total International Stock Index Fund	77,964	81,683
Vanguard Value Index Fund	<u>367,737</u>	<u>410,331</u>
TOTAL REGISTERED INVESTMENT COMPANIES	<u>\$ 46,788,790</u>	<u>\$ 46,589,014</u>
TOTAL INVESTMENTS HELD	<u>\$ 46,966,226</u>	<u>\$ 46,766,450</u>