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

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/01/1988

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)
THE COMMUNITY BUILDERS, INC.

185 DARTMOUTH STREET
BOSTON, MA 02116

2b Employer Identification Number (EIN) 04-2324773

2c Plan Sponsor's telephone number 857-221-8600

2d Business code (see instructions) 236110

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/11/2024	ALEXA DUCOTE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	168
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	45
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	41
b	Retired or separated participants receiving benefits	**6b**	49
c	Other retired or separated participants entitled to future benefits	**6c**	70
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	160
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	7
f	Total. Add lines **6d** and **6e**.	**6f**	167
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 1I

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

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **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 SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2023

2 Assets:

a Market value	**2a**	20264968
b Actuarial value	**2b**	22291464

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	49	15900258	15900258
b For terminated vested participants	74	8633274	8633274
c For active participants	45	4977587	5093970
d Total	168	29511119	29627502

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.21 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	352000
c Target normal cost	**6c**	352000

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

10/08/2024
Date

BARRY D. COHEN
Type or print name of actuary

23-03157
Most recent enrollment number

ALBION CONSULTING GROUP, INC.
Firm name

617-630-6980
Telephone number (including area code)

2 ALBION PLACE
NEWTON, MA 02459

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	43996
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	43996
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -16.36 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.38 %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	75.23 %
15	Adjusted funding target attainment percentage	15	75.23 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	88.55 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	68.39 %

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/14/2023	205835				
07/14/2023	205835				
10/13/2023	205835				
01/15/2024	205835				
09/12/2024	313577				
			Totals ► 18(b)	1136917	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	1084040

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.00 %	5.74 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	352000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	7336038	731809
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1083809

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	1083809
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1084040

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	231
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

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

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

MORGAN STANLEY SMITH BARNEY LLC

26-4310632

(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 72 50	NONE	84078	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

ALBION CONSULTING GROUP, INC.

26-1644826

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 50	NONE	32150	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BMO HARRIS BANK, N.A.

36-2085229

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 25 50 28 59	NONE	22486	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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(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 01/01/2023 and ending 12/31/2023

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	302675	519412
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	63201	65490
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	664128	426329
(2) U.S. Government securities	1c(2)	338629	425577
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	4524094	5044628
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	9732	20221
(B) Common	1c(4)(B)	7283387	7497554
(5) Partnership/joint venture interests	1c(5)	3248467	3522126
(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)	3835281	4179526
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	20269594	21700863
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	20269594	21700863

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)	1136917	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1136917
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	28	
(B) U.S. Government securities	2b(1)(B)	15391	
(C) Corporate debt instruments	2b(1)(C)	204563	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	117947	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		337929
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	581	
(B) Common stock	2b(2)(B)	166616	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	135347	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		302544
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	3989815	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3704131	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		285684
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1067281	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		1067281

		(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)		435976
c Other income	2c		4941
d Total income. Add all **income** amounts in column (b) and enter total	2d		3571272
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1875625	
(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)		1875625
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)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	32150	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	232228	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		264378
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2140003
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1431269
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] 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: COHNREZNICK LLP **(2)** EIN: 22-1478099

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 521149.

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.

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

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** 0

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): 36-2085299

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** 1

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) 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_____.

The Community Builders Retirement Plan

Financial Statements
(With Supplementary Information)
and Independent Auditor's Report

December 31, 2023 and 2022

CohnReznick
ADVISORY • ASSURANCE • TAX

The Community Builders Retirement Plan

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*Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Independent Auditor's Report

To the Plan Administrator
The Community Builders Retirement Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of The Community Builders Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C)"). The financial statements 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.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 9 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of 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 ERISA Section 103(a)(3)(C) 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a significant likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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.

Other Matter

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i) as of December 31, 2023 and Schedule of Reportable Transactions (Schedule H, Line 4j) for the year ended December 31, 2023 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 included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to 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. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, 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 form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

CohnReznick LLP

Boston, Massachusetts
October 10, 2024

The Community Builders Retirement Plan

Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	2023	2022
Investments at fair value		
Interest-bearing cash	$ 426,329	$ 664,128
Investments at fair value	20,689,632	19,239,590
Total investments	21,115,961	19,903,718
Receivables		
Employer contributions	519,412	302,675
Interest and dividends	65,490	63,201
Total receivables	584,902	365,876
Net assets available for benefits	$ 21,700,863	$ 20,269,594

See Notes to Financial Statements.

The Community Builders Retirement Plan

Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2023 and 2022

	2023	2022
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	$ 1,793,882	$ (5,138,744)
Interest and dividend income	640,473	578,997
Total investment income (loss)	2,434,355	(4,559,747)
Contributions		
Employer	1,136,917	813,773
Benefits paid to participants	(1,875,625)	(4,789,063)
Administrative expenses	(264,378)	(351,931)
Increase (decrease) in net assets	1,431,269	(8,886,968)
Net assets available for benefits		
Beginning of year	20,269,594	29,156,562
End of year	$ 21,700,863	$ 20,269,594

See Notes to Financial Statements.

Note 1 - Description of the Plan

The following description of The Community Builders Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a noncontributory defined benefit plan which covered substantially all employees of The Community Builders, Inc. (the "Company") prior to the March 1, 2008 amendment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan Administrative Committee is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility

The Plan was amended effective March 1, 2008 to disallow employees hired on or after March 1, 2008 to enter the Plan. Employees hired prior to March 1, 2008 remain eligible to participate in the Plan. Generally, all employees became eligible to participate in the Plan after attaining 21 years of age and completing one year of service. Full benefits are paid to participants upon retiring after age 65 or age 62 with 30 years of service (normal retirement age), and reduced benefits are also available under early retirement options.

The Plan was further amended effective February 29, 2016. The amendment froze all accrued benefits as of February 29, 2016, and therefore, no further benefits shall be earned or accrued thereafter. Participant's accrued benefits, final average earnings, years of credit service, and social security covered compensation are determined as of February 29, 2016 or the date of participant's employment termination, if earlier.

Participants' accounts

Participants are entitled to monthly retirement benefit earned equal to 1/12 of the sum of (1) 1.275% of average annual earnings up to the Social Security covered compensation limit multiplied by the number of years of credited service up to 35 plus (2) 1.775% of such earnings in excess of the Social Security covered compensation limit multiplied by the number of years of credited service up to 35 plus and (3) 1.275% of average annual compensation for credited service in excess of 35 years but not in excess of 38 years.

Funding policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement as determined by the Plan's independent actuary. No employee contributions are permitted.

The Company contributes quarterly such amounts as are necessary on an actuarial basis to provide the Plan with assets sufficient to meet the benefits to be paid to Plan participants. The Company's contributions for 2023 and 2022 have met the minimum funding requirements of ERISA.

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event that the Plan is terminated, all accrued benefits, to the extent funded, become fully vested and nonforfeitable. A portion of the benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), see Note 4.

Pension benefits
Benefits are determined based on the participants' accrued hypothetical account balance. Plan participants are eligible for their Plan benefit after terminating employment with vested rights. Participants become fully vested in the Plan upon completion of 5 years of service or attainment of the normal retirement age, as defined in the Plan. If employees terminate before rendering 5 years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company's contributions. Upon termination of employment, participants have the option of receiving their vested benefit in the following forms of payment, subject to certain limitations per the terms in the Plan: (1) Single Life Annuity Option, (2) Joint and Survivor Annuity Option and (3) Five or Ten Years Certain and Continuous Annuity Option.

Death benefits
If a vested participant dies before the Annuity Starting Date, a Pre-Retirement Survivor Annuity shall be paid to the participant's beneficiary.

Vesting
Employees were 100% vested in their retirement plan benefits upon completion of five years of service.

Note 2 - Summary of accounting policies

Basis of accounting
The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. "GAAP").

Investment valuation and income recognition
The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value of the investments is determined by the quoted market share values and common/collective trust net asset values reported by the custodian. The Plan Administrator determines the Plan's valuation policies utilizing information provided by the trustee and the Plan's investment advisors. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation (depreciation) in the fair value of its investments consists of the realized gains or losses, unrealized appreciation (depreciation) and transaction fees on those investments.

Expenses
The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Payment of benefits
Benefit payments to participants are recorded upon distribution.

Use of estimates
The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits as the date of the financial statements and changes therein. Actual results could differ from those estimates.

Subsequent events
The Plan has performed an evaluation of subsequent events through October 10, 2024, which is the date the Plan's financial statements were available to be issued. No material subsequent events have occurred since December 31, 2023 that required recognition or disclosure in these financial statements.

Note 3 - Actuarial present value of accumulated plan benefits

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

Benefits under the Plan were accumulated based on employees' compensation during their last five years of credited service. The accumulated plan benefits for active employees equaled the accumulation, with interest, of the annual benefits accruals as of the benefit information date. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to February 29, 2016.

Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits, see Note 7. Effective February 29, 2016, the Plan was amended to freeze all accrued benefits and no further benefits are to be earned. Participant final average earnings, years of service, and Social Security covered compensation are determined as of February 29, 2016 or the date of employment termination, if earlier.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The Plan's actuary has prepared the actuarial valuation as of January 1, 2023 and 2022. The more significant assumptions underlying the actuarial computations are as follows:

Segment Rates

1st segment rate (duration 1 to 5 years)	4.75% per year for 2023 and 2022
2nd segment rate (duration 6 to 20 years)	5.00% per year for 2023; 5.18% for 2022
3rd segment rate (duration 21 and later)	5.74% per year for 2023; 5.92% for 2022
Equivalent effective rate	5.21% per year for 2023; 5.38% for 2022
Asset return increase	6.50% per year for 2023 and 2022

Discount rate	5.24% for 2023; 2.72% for 2022
Plan expenses	$352,000 per year for 2023; $449,000 for 2022
Pre and post-retirement mortality table	Projected table to 2023 with sex distinct rates, based on Internal Revenue Notice 2022-22 for 2023; Projected table to 2022 with sex distinct rates, based on Internal Revenue Notice 2020-85 for 2022
Normal retirement age	Later of age 65, age 62 with 30 years of service, or current age for 2023 and 2022
Asset valuation	Actuarial Value of Asset Method based on Internal Revenue Notice 2009-22 for 2023 and 2022
Actuarial method	Accrued Benefit or Unit Credit Actuarial Cost Method for 2023 and 2022

The actuarial present value of accumulated plan benefits and changes in accumulated plan benefits under the terms of the Plan, computed by the consulting actuary as of January 1, 2023, are as follows:

	January 1, 2023
Actuarial present value of accumulated plan benefits	
Vested benefits	
Participants currently receiving payments	$ 16,091,767
Other participants	
Active	5,154,702
Terminated vested	8,796,247
Nonvested accumulated plan benefits	110,106
Total actuarial present value of accumulated plan benefits	$ 30,152,822

The following is a reconciliation of the present value of accumulated plan benefits:

	January 1, 2023
Actuarial present value of accumulated plan benefits as of January 1, 2022	$ 43,591,676
Decrease during the year attributable to	
Benefits paid during the year	(4,789,063)
Benefits accumulated less net gain	91,366
Increase during the year attributable to	
Assumptions loss (gain)	(9,890,609)
Passage of time	1,149,452
Actuarial present value of accumulated plan benefits as of January 1, 2023	$ 30,152,822

The actuarial present value of accumulated plan benefits is calculated on the assumptions that the Plan is ongoing. The actuarial present value of accumulated plan benefits determined on a plan termination basis would be significantly higher.

Note 4 - Plan termination

While the Company has not expressed any formal intent to terminate the Plan, the Plan provides that it may do so in certain circumstances subject to provisions set forth in ERISA. Upon termination or partial termination, the interest of all affected participants in benefits accrued to the date of termination will become fully vested and nonforfeitable. However, each participant will only have the right to payment of his or her vested benefits from the assets of the Plan or from the PBGC to the extent it guarantees plan benefits.

If the Plan is terminated, the assets of the Plan will be allocated to individual participants, former participants or beneficiaries, and remain allocated to such persons except to the extent that Section 4044 of ERISA requires any benefits to be canceled or funds to become unallocated.

If the funds are insufficient to pay all benefits of the Plan, the unallocated funds of the Plan will be allocated in the following order:

a) Benefits to participants and their beneficiaries to whom payment commenced, or could have commenced, at least three years prior to the termination of the Plan.

b) Benefits to all other vested participants.

c) Benefits to all other participants.

In the event of termination and after all liabilities have been paid, any excess assets are paid to the Company.

There shall be no liability or obligation on the part of the Company to make any further contributions under the Plan toward the provision of such benefits in the event of termination of this Plan except as may be required by ERISA.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory limit on the amount of an individual's monthly benefit that the PBGC guarantees. That limit applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding limits are actuarially adjusted downward.

Note 5 - Fair value measurements

The framework for measuring fair value provides 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") and the lowest priority to unobservable inputs ("Level 3"). The three levels of the fair value hierarchy under Financial Accounting Standards Board (“FASB”) issued Accounting Standards Codification (“ASC”) 820, *Fair Value Measurement*, are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used as of December 31, 2023 and 2022.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

U.S. Government Debt Instruments: Valued at quoted market prices in the active market at the close of the last business day of the year. The funds are classified within level 1 of the fair value hierarchy.

Corporate Common and Preferred Stocks and Corporate Debt Instruments: Valued at the closing price reported in the active market in which the individual securities are traded. The securities are classified within level 1 of the fair value hierarchy.

Limited Partnerships: Valued based on NAV per share as a practical expedient. The NAV, as provided by the fund manager, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined that the fund will sell the investment for an amount different from the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023 and 2022. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	2023			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 4,179,526	$ -	$ -	$ 4,179,526
U.S. Government Debt Instruments	425,577	-	-	425,577
Corporate Common Stocks	7,497,554	-	-	7,497,554
Corporate Debt Instruments	5,044,628	-	-	5,044,628
Corporate Preferred Stocks	20,221	-	-	20,221
Total assets in the fair value hierarchy	$ 17,167,506	$ -	$ -	17,167,506
Investments measured at NAV (a)				3,522,126
Total investments, at fair value				$ 20,689,632

	2022			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 3,835,281	$ -	$ -	$ 3,835,281
U.S. Government Debt Instruments	338,629	-	-	338,629
Corporate Common Stocks	7,283,387	-	-	7,283,387
Corporate Debt Instruments	4,524,094	-	-	4,524,094
Corporate Preferred Stocks	9,732	-	-	9,732
Total assets in the fair value hierarchy	$ 15,991,123	$ -	$ -	15,991,123
Investments measured at NAV (a)				3,248,467
Total investments, at fair value				$ 19,239,590

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

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments for which fair value is measured using the NAV per share practical expedient as of December 31, 2023 and 2022, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	2023			
	Fair value	Unfunded commitments	Redemption frequency (if currently eligible)	Redemption notice period
Ironwood Institutional Multi-Strategy Fund	$ 1,064,361	None	Semi-annual	95 days
Shannon River Limited Fund	898,891	None	Quarterly	60 days
Blackstone Private Credit Fund	545,021	None	Quarterly	60 days
Abbey Capital Limited Alternative Fund	521,124	None	Daily	None
Starboard Value Limited Fund	492,729	None	Quarterly	95 days
Total	$ 3,522,126			

	2022			
	Fair value	Unfunded commitments	Redemption frequency (if currently eligible)	Redemption notice period
Ironwood Institutional Multi-Strategy Fund	$ 1,000,604	None	Semi-annual	95 days
Shannon River Limited Fund	746,756	None	Quarterly	60 days
Abbey Capital Limited Alternative Fund	567,072	None	Daily	None
Starboard Value Limited Fund	447,526	None	Quarterly	60 days
Blackstone Private Credit Fund	486,509	None	Quarterly	95 days
Total	$ 3,248,467			

The Plan Administrator sets the valuation policies for the Plan assets and is responsible for the determination of fair value. The Plan Administrator compares price changes between periods to current market conditions, compares trade prices of securities to fair value estimates, and performs ongoing due diligence to confirm that independent pricing services use market-based parameters for valuation. Valuation approaches are reviewed on an ongoing basis and revised as necessary based upon changing market conditions to ensure values present a reasonable exit price.

Note 6 - Risks and uncertainties

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

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would-be material to the financial statements.

Note 7 - Group annuity contract with Midland National Life Insurance Company

In 2022, the Plan entered into a group annuity contract with Midland National Life Insurance Company ("Midland"). At the direction of the Plan Administrator, approximately $3,000,000 of Plan assets were distributed to Wells to purchase an annuity for retiring employees. Purchased annuities are contracts under which Wells is obligated to pay benefits to named employees or their beneficiaries.

Funds under the group annuity contract that have been allocated and applied to purchase annuities (that is, Midlands is obligated to pay the related pension benefits) are excluded from the Plan's assets.

Note 8 - Tax status

The Plan obtained its latest determination letter on May 30, 2014, in which the Internal Revenue Service ("IRS") stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements for any noncompliance with the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and to recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 9 - Information certified by custodian

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments held at December 31, 2023 and 2022, and investment income (loss) for the years then ended, that are disclosed in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i), were obtained or derived from the information supplied to the Plan Administrator and certified as complete and accurate by BMO Harris Bank N.A. ("BMO"), the custodian of the Plan.

Note 10 - Related party transactions and parties-in-interest transactions

BMO serves as a directed custodian for the Plan and the Plan invests in certain investments managed by BMO. As a result of these related-party relationships, the investments managed by BMO qualify as exempt party-in-interest transactions. Total fees charged by the custodian for investment management and certain other administrative expenses totaled $22,486 and $25,953 for the years ended December 31, 2023 and 2022, respectively. Fees incurred by the Plan for other investment management services totaled $116,228 and $149,676 for the years ended December 31, 2023 and 2022, respectively, and were paid to other parties-in-interest for actuarial and other administrative services related to the Plan. Remaining expenses paid by the Plan of $125,664 and $176,302 for the years ended December 31, 2023 and 2022, respectively, were paid to the PBGC. The Plan Sponsor pays directly any other fees related to the Plan's operations.

Supplementary Information

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Alibaba Group Hldg LTD Sponsored Ads	$ 41,532	$ 19,533
		Amadeus It Group, S. A.	10,573	12,471
		Amazon.Com Inc Com	41,703	58,345
		Carmax Inc Com	9,075	9,055
		Cheesecake Factory Inc Com	19,964	17,575
		Chewy Inc Cl A	5,956	3,568
		Chipotle Mexican Grill Inc Cl A	9,487	19,885
		Compagnie Fin Richemontag Swi ADR	9,596	11,222
		Compass Group PLC Sponsored ADR	9,404	12,557
		Five Below Inc Com	6,157	10,456
		Floor & Decor Hldgs Inc Cl A	9,166	12,829
		Galaxy Entmt Group LTD Unsponsored	7,886	6,723
		Genuine Parts Co Com	26,857	36,564
		Grand Canyon Ed Inc Com	6,881	9,771
		Greek Organisation of Football ADR	6,716	7,165
		Haier Smart Home Co LTD Unsponsored ADR	32,241	27,718
		Hilton Worldwide Hldgs Inc When Issued	6,186	8,714
		JD Com Inc Spon ADR Cl A	17,986	6,905
		Kering S A Adr	22,525	19,526
		Kingfisher PLC Sponsored ADR Par 155/7 Pence	4,573	4,981
		Lkq Corp Com	11,452	9,988
		Lci Inds Com	6,266	6,663
		Leslies Inc Com	34,231	16,909
		Lowes Cos Inc Com	20,583	29,154
		Lululemon Athletica Inc Com	5,926	9,301
		McDonalds Corp Com	10,203	11,242
		Mercadolibre Inc Com	12,589	18,858
		O Reilly Automotive Inc New Com	9,849	12,134
		Shenzhou Intl Group Hldgs LTD ADR	8,804	6,414
		Shimano Inc Adr	8,121	7,806
		Sony Corp Amern Sh New	20,526	21,968
		Starbucks Corp Com	4,186	3,849
		Tesla, Inc	11,616	12,577
		Thor Inds Inc Com	15,515	20,103
		Trip Com Group LTD Ads	9,851	11,019
		Ulta Beauty, Inc	10,873	18,160
		Valeo Sponsored ADR	10,382	6,625
		Yum China Hldgs Inc Com	19,152	15,742

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Altria Group Inc Com	25,565	22,550
		Ambev Sa Sponsored ADR	14,736	10,956
		Anheuser Busch Inbev Sponsored ADR	17,278	20,937
		British Amern Tob PLC Sponsored ADR	21,031	15,934
		Carrefour Sa Sponsored ADR	13,046	12,748
		Caseys Gen Stores Inc Com	12,751	19,345
		Costco Whsl Corp New Com	7,086	9,988
		Danone Sponsored ADR	26,766	26,952
		Diageo PLC Sponsored ADR New	53,920	49,816
		Fomento Economico Mex Sp ADR	19,120	32,588
		Freshpet Inc Com	5,419	6,420
		Haleon PLC Spon Ads	19,607	19,036
		Hershey Co Com	10,533	13,051
		Kellanova Com	11,623	12,021
		Kenvue Inc Com	41,022	43,082
		L'Oreal-Unsponsored ADR	18,076	31,661
		National Beverage Corp Com	15,199	18,247
		Nestle S A Sponsored ADR Repstg Reg	9,423	12,628
		Pernod Ricard Sa Sponsored ADR	11,568	9,706
		Philip Morris Intl Inc Com	43,675	49,016
		Reckitt Benckiser PLC Sponsored ADR	34,356	30,319
		Seven & I Hidgs Co LTD ADR	11,985	12,402
		Shiseido LTD Sponsored ADR	8,915	6,062
		Shoprite Holdings LTD Sponsored ADR	8,535	9,415
		Target Corp Com	35,261	43,296
		Unicharm Corp Sponsored ADR	11,014	11,983
		Unilever PLC Sponsored ADR New	64,065	61,424
		Utz Brands Inc Com Cl A	7,200	7,016
		Wd 40 Co Com	13,703	17,452
		Wal-Mart De Mexico S A De C V	8,218	9,780
		BP PLC Spon ADR	28,665	30,656
		Chevron Corp New Com	34,079	42,212
		Conocophillips Com	20,647	32,848
		Diamondback Energy Inc Com	14,807	17,524
		Exxon Mobil Corp Com	28,963	39,192
		Halliburton Co Com	5,574	6,326
		Kosmos Energy LTD Com	8,371	8,193
		PJSC Lukoil Sponsored ADR	25,702	2,582
		Petroleo Brasileiro S.A.-ADR	12,417	14,357
		Royal Dutch Shell PLC	28,734	47,114
		Schlumberger LTD Com	7,890	7,858

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Credicorp LTD	15,559	15,593
		Xp Inc Cl A	10,848	9,959
		Chubb LTD Com	33,587	54,466
		UBS Group AG Shs	3,715	6,304
		AIA Group LTD Sponsored ADR	25,784	28,306
		Adyen N V Unsponsored Ads	11,044	12,011
		Allianz SE Unsponsrd Ads	45,909	59,761
		AXA Sa Sponsored ADR	14,180	18,764
		Bdo Unibank Inc Spon ADR	12,658	11,996
		Bnp Paribas Sponsored ADR Repstg 1/2	5,620	7,640
		Banco Bilbao Vizcaya Argentaria S A	11,491	20,616
		Banco Do Brasil S A Sponsored ADR	10,165	14,345
		Bank of America Corp Com	42,629	50,101
		Bank Hawaii Corp Com	20,940	19,274
		Barclays PLC ADR	28,241	31,552
		Berkley W R Corp Com	13,483	16,336
		Cboe Global Markets, Inc	12,575	20,534
		Capitec Bank Holdings LTD ADR	8,433	12,299
		Citigroup Inc Com New	47,550	41,666
		Dbs Group Hldgs LTD Sponsored ADR	22,952	33,940
		Evertec Inc Com	21,716	23,581
		First Amern Finl Corp Com	10,679	15,659
		First Finl Bankshares Inc Com	15,880	13,756
		Globe Life Inc Com	12,906	17,041
		Goosehead Ins Inc Com Cl A	9,481	11,218
		Grupo Financiero Banorte S A B ADR	7,953	14,600
		Hdfc Bk LTD ADR Repstg 3 Shs	40,109	46,977
		Henry Jack & Assoc Inc Com	7,777	8,988
		Houlihan Lokey Inc Cl A	16,379	29,018
		Icici Bk LTD Sponsored ADR	23,350	32,232
		Industrial & Coml Bk China ADR	35,469	24,959
		ING Groep N V Sponsored ADR	12,361	18,775
		International Mny Express Inc Com	2,814	2,452
		JPMorgan Chase & Co Com	36,670	59,365
		Kb Finl Group Inc Sponsored ADR	20,928	20,230
		Kkr & Co Inc Cl A	10,439	11,516
		Kasikombank Pub Co LTD ADR	8,204	8,338
		Kinsale Cap Group Inc Com	9,664	10,511
		Lakeland Finl Corp Com	17,963	15,508
		Legal & Gen Group PLC Sponsored ADR	11,262	12,564
		M & T Bk Corp Com	18,522	16,724
		MCSI Inc Cl A	7,614	10,832
		Manulife Finl Corp Com	19,402	24,200
		Markel Corp Com	31,594	39,054
		Mastercard Inc Cl A	12,089	19,497
		Moodys Corp Com	13,636	18,767
		Morgan Stanley Com New	26,995	51,101
		Natwest Group PLC Spons ADR	8,702	8,079

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Nitori Holdings Co LTD Unsponsrd Ads	9,802	9,240
		PNC Fincl Svcs Group Inc Com	11,314	13,446
		PT Bk Mandiri Persero Tbk ADR	7,021	11,426
		PT Bk Cent Asia Tbk Unsponsord ADR	9,908	10,149
		Ping An Ins Group Co China LTD Spon	29,035	14,043
		Primerica Inc Com	12,300	21,399
		Prudential PLC ADR	33,031	27,434
		Rli Corp Com	13,705	18,237
		Sumitomo Mitsui Finl Group Inc	4,866	7,241
		Travelers Cos Inc Com	20,956	30,859
		Truist Finl Corp Com	44,813	41,055
		Unicredit Spa Unsponsord ADR	11,972	28,452
		United Overseas Bk LTD Sponsored ADR	12,076	12,294
		Visa Inc Com Cl A	8,964	14,142
		Medtronic PLC Shs	56,746	50,169
		Alcon Inc Ord Shs	12,099	14,687
		Stevanato Group S P A Ord Shs	3,180	2,920
		Amn Healthcare Services Inc Com	3,520	3,594
		Astrazeneca PLC Sponsored ADR	22,683	24,987
		Bayer A G Sponsored ADR	13,500	7,950
		Bio-Rad Laboratories Cl A	11,752	10,332
		Bio Techne Corp Com	14,017	13,889
		Biontech SE Sponsored Ads	11,395	12,032
		Boston Scientific Corp Com	19,595	25,494
		Azenta Inc.	19,037	24,232
		Cspc Pharmaceutical Group LTD	6,506	6,787
		Certara Inc Com	5,810	3,219
		Charles Riv Laboratories Intl Inc Com	7,654	9,220
		Chemed Corp New Com	3,396	5,848
		Chugai Pharmaceuticals Co LTD ADR	20,734	31,431
		Definitive Healthcare Corp Class A	3,133	1,769
		Dexcom Inc Com	7,642	10,359
		Edwards Lifesciences Corp Com	8,913	8,159
		Ensign Group Inc Com	3,930	6,957
		Glaukos Corp Com	4,832	4,690
		Gsk PLC Sponsored ADR	26,687	23,904
		Idexx Laboratories Inc Com	8,229	10,001
		Illumina Inc Com	11,450	7,658
		Intuitive Surgical Inc Com New	22,306	27,283
		Johnson & Johnson Com	47,135	54,546
		Konninklijke Philips N.V.	23,755	25,826
		Lilly Eli & Co Com	10,396	12,440

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		McKesson Corp Com	15,740	24,538
		Medpace Hldgs Inc Com	6,147	10,729
		Merck & Co Inc New Com	27,270	42,082
		Neogen Corp Com	4,070	2,594
		Novartis AG Sponsored ADR	51,889	68,357
		Option Care Health Inc Com New	4,023	4,144
		Orthopediatrics Corp Com	2,393	1,886
		Pennant Group Inc Com	6,118	2,380
		Pfizer Inc Com	39,986	31,151
		Phreesia Inc Com	4,297	2,060
		Privia Health Group Inc Com	6,077	4,560
		Progyny Inc Com	6,045	4,462
		Repiligen Corp Com	11,898	15,121
		Roche Hldg LTD Sponsored ADR	49,897	47,897
		Sanofi Sponsored ADR	17,149	17,356
		Shionogi & Co LTD Unsponsored Ads	12,072	10,777
		Sonova Hldg AG ADR	5,386	9,715
		Sysmex Corp ADR	8,774	8,138
		Takeda Pharmaceutical Co LTD	21,094	15,682
		Thermo Fisher Corp Com	8,867	9,007
		U S Physical Therapy Inc Com	3,378	3,446
		Unitedhealth Group Inc Com	12,326	14,099
		Veeva Sys Inc Cl A Com	13,890	14,522
		Vertex Pahrmaceuticals Inc Com	10,176	12,900
		Waters Corp Com	7,353	9,771
		Wuxi Biologics Cayman Inc Unsponsord	7,871	3,843
		Ferguson PLC New Shs	7,750	8,272
		Johnson Ctls Intl PLC Shs	37,088	47,380
		Trane Technologies PLC Shs	7,619	12,889
		Kornit Digital LTD Shs	5,173	2,357
		Acv Auctions Inc Com Cl A	2,801	3,257
		Aena Sme S A Unsponsored ADR	14,715	16,858
		Albany Intl Corp New Cl A	13,696	17,287
		Alfa Laval AB Sweden ADR	7,374	15,931
		Alstom ADR	42,826	22,917
		Armstrong World Inds Inc New Com	15,195	18,582
		Assa Abloy AB ADR	13,550	18,033
		Atlas Copco AB Sponsored ADR New	8,129	18,375
		Bwx Technologies Inc Com	9,863	14,655
		Bidvest Group LTD Sponsored ADR	7,857	7,395
		Booz Allen Hamilton Hldg Corp Cl A	10,812	18,419
		Broadridge Finl Solutions Inc Com	9,472	16,872
		Canadian Natl Ry Co Com	8,458	10,795
		Canadian Pacific Kansas City Com	14,759	14,784
		Construction Partners Inc Com Cl A	14,910	25,068
		Daifuku Co LTD Unsponsred Ads	8,178	8,923

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Epiroc Aktiebolag Unsponsred Ads	9,138	15,991
		Expeditors Intl Wash Inc Com	9,682	16,027
		Exponent Inc Com	4,000	5,194
		Fanuc Corporation ADR	27,983	23,062
		Fastenal Co Com	9,473	10,817
		Fluor Corp New Com	9,577	16,765
		General Dynamics Corp Com	34,901	49,078
		Graco Inc Com	6,958	11,019
		Gpo Aeroportuario Del Pac Sab Spon	5,498	8,936
		Heico Corp New Cl A	11,121	11,823
		Hillman Solutions Corp Com Cl A	18,980	20,437
		Hubbell Inc Com	7,467	16,118
		John Bean Technologies Corp Com	12,861	11,735
		Kadant Inc Com	3,103	6,447
		Komatsu LTD Spons ADR	10,067	12,871
		Landstar Sys Inc Com	16,140	23,044
		Norfolk Southn Corp Com	11,798	12,528
		Old Dominion Fght Lines Inc Com	9,633	12,160
		PT Astra Intl Tbk ADR	7,097	6,062
		Parker Hannifin Corp Com	10,602	14,032
		Paycor Hcm Inc Com	4,641	3,908
		Paylocity Hldg Corp Com	6,225	6,759
		RB Global Inc	6,521	10,167
		Rtx Corporation Com	19,033	43,416
		RBC Bearings Inc Com	14,846	25,702
		Relx PLC Sponsored ADR	13,618	19,790
		Rolls-Royce Holdings PLC	29,202	52,210
		Ryanair Hldgs PLC Sponsored ADR NE	9,518	16,137
		Ss&c Technologies Hldgs Inc Com	12,496	13,811
		Sandvik AB ADR	1,785	2,315
		Schneider Electric SE ADR	10,340	20,040
		Siemens A G Sponsored ADR	25,230	42,421
		Siteone Landscape Supply Inc Com	18,826	24,863
		Smith (A.O.) Corp Com	10,370	15,828
		Techtronic Inds LTD Sponsored ADR	9,355	11,320
		Transdigm Group Inc Com	9,813	12,168
		Uber Technologies Inc Com	4,915	7,943
		Unifirst Corp Com	17,637	16,645
		Union Pac Corp Com	9,846	10,037
		United Parcel Svc Inc Cl B	35,309	31,603
		Veralto Corp Com Shs	11,323	12,997
		Vinci S A ADR	9,584	14,444
		Wns Hldgs LTD Sponsored ADR	26,853	21,298
		Waste Connections Inc Com	10,910	12,986
		Watsco Inc Cl A	29,997	56,558
		Willscot Mobil Mini Hldng Corp Com	16,917	19,135

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Accenture PLC Class A Ordinary	8,003	7,927
		Te Connectivity LTD Reg Shs	12,025	13,910
		Globant S A Com	6,104	11,176
		Asml Holding N V Nyregistry Shs	10,347	16,484
		Ase Technology Holding Co., LTD.	19,764	26,019
		Alarm Com Hldgs Inc Com	6,589	7,754
		Analog Devices Inc Com	17,870	25,019
		Ansys Inc Com	11,604	12,701
		Appfolio Inc Com Cl A	7,053	7,103
		Apple Inc Com	39,595	48,710
		Atlassian Corporation Cl A	9,518	12,636
		Autodesk Inc Com	10,151	11,931
		Badger Meter Inc Com	8,680	15,900
		Blackline Inc Com	4,678	5,204
		Broadcom Inc Com	31,907	73,514
		CCC Intelligent Solutions Hld Com	4,034	5,091
		Cisco Sys Inc Com	31,255	43,498
		Cognex Corp Com	4,839	4,383
		Crowdstrike Hldgs Inc Cl A	1,738	2,903
		Dassault Sys Sa ADR Com	15,401	27,706
		Descartes Sys Group Inc Com	4,075	7,061
		Doubleverify Hldgs Inc Com	2,993	4,745
		Endava PLC Ads	5,112	7,551
		FIVE9 Inc Com	5,844	4,407
		Gartner Inc Com	6,372	12,164
		Grid Dynamics Hldgs Inc Class A	3,266	2,746
		Guidewire Software Inc Com	10,609	16,029
		Himax Technologies Inc SponsoredADR	8,233	7,454
		Infineon Technologies-ADR	26,459	45,264
		Infosys Technologies Sp ADR Com	19,381	24,298
		Intel Corp Com	14,682	17,588
		Lam Resh Corp Com	8,619	14,642
		Manhattan Assocs Inc Com	8,746	15,934
		Microsoft Corp Com	53,641	109,804
		Model N Inc Com	5,151	3,959
		Murata MFG Co LTD ADR	23,533	26,092
		Nvidia Corp Com	12,391	39,449
		Power Integrations Inc Com	3,592	5,666
		Powerschool Holdings Inc Com Cl A	3,712	3,864
		Sps Comm Inc Com	3,823	11,353
		Salesforce Inc	15,796	19,736
		Sap SE ADR	34,796	51,633
		Servicenow Inc Com	13,514	21,218
		Snowflake Inc Cl A	8,822	11,283
		Sprout Social Inc Com Cl A	6,274	7,987
		Squarespace Inc Class A	4,619	4,489

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Synopsys Inc Com	7,728	10,887
		Taiwan Semiconductor MFG Co LTD	50,165	97,656
		Tyler Technologies Inc Com	2,739	2,927
		Vontier Corporation Com	11,701	16,930
		Workday Inc Cl A	16,569	22,391
		Workiva Inc Com Cl A	5,467	9,848
		Linde PLC Shs	13,593	24,477
		Air Liquide ADR	17,082	26,420
		Akzo Nobel NV Sponsrd Ads New	25,036	27,385
		Anglo Amern PLC Sponsored ADR	9,466	5,753
		Avery Dennison Corp Com	9,119	13,140
		Bhp Group Limited	24,672	24,455
		Cemex S A B De C V Sponsor ADR New	8,346	8,812
		Croda Intl PLC Unsponsord ADR	3,640	4,152
		Dow Inc Com	37,718	43,817
		Ecolab Inc Com	14,644	16,066
		Freeport-McMoran Inc Cl B	16,585	25,840
		Fuller H B Co Com	19,876	22,144
		Genmab A S Sponsored ADR	14,055	10,857
		Novozymes A/S Sponsored ADR	8,093	8,524
		Rio Tinto PLC Sponsored ADR	18,031	24,200
		Royal Gold Inc Com	11,435	12,338
		The Scotts Miracle-Gro Company	27,192	14,089
		Symrise AG ADR	8,962	12,961
		Vulcan Matls Co Com	15,003	16,344
		Alexandria Real EST Equities Inc Com	14,063	11,536
		Americold Realty Trust, Inc	11,349	12,411
		Cbre Group Inc Cl A	16,363	20,014
		Costar Group Inc Com	8,716	9,002
		Crown Castle Inc.	30,214	36,630
		Getty Realty Corp Com	18,535	15,866
		Healthpeak Properties Inc Com	50,791	36,848
		Lamar Advertising Co New Cl A	12,143	12,541
		Mid-Amer Apt Cmntys Inc Com	11,281	12,500
		National Storage Affiliates Tr Com	12,000	13,270
		SBA Communications Corp New Cl A	2,926	3,298
		Sun Cmntys Inc Com	15,304	18,176
		Vici Pptys Inc Com	39,934	40,743
		Yandex N V Shs Class A	19,026	6,486
		AT&T Inc Com	47,589	36,513
		Alphabet Inc Cap Stk Cl C	14,927	22,549
		Alphabet Inc Cap Stk Cl A	17,803	26,541
		America Movil Sab De Cv Spon Ads Rp	4,915	4,167
		BCE Inc Com New	49,662	44,696
		Comcast Corp Cl A	34,012	39,509
		Deutsche Telekom AG Sponsored ADR	23,999	28,951

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		Meta Platform, Inc.	22,541	34,710
		Kt Corp Sponsored ADR	9,917	11,464
		Netflix Inc Com	13,631	15,677
		Netease Inc Sponsored ADR	5,897	7,453
		Perusahaan Perseroan Persero P T	17,638	17,697
		Tencent Hldgs LTD ADR	75,987	59,070
		Partners Group PE - P	489,512	523,788
		Alliant Energy Corp Com	19,529	18,673
		Centrais Eletricas Brasileiras	9,844	9,396
		Duke Energy Corp New Com	44,764	49,393
		Enn Energy Hldgs LTD ADR	13,559	6,362
		Enel Societa Per Azioni ADR	30,468	31,193
		Entergy Corp New Com	10,706	11,536
		Eversource Energy Com	17,090	15,924
		Iberdrola S A Sponsored ADR Repstg 1	11,108	13,112
		Nextera Energy Inc Com	27,450	40,088
		Portland Gen Elec Co Com New	14,153	13,609
		Rwe AG Sponsored ADR Repstg Ord Par	15,198	18,010
		Xcel Energy Inc Com	10,521	11,268
		Total Corporate Common Stocks	$ 6,381,642	$ 7,497,554
	Corporate Preferred Stocks			
		Banco Bradesco S A Sponsored ADR	$ 6,737	$ 8,712
		Itau Unibanco Hldg Sa Sponsored ADR	10,040	11,509
		Total Corporate Preferred Stocks	$ 16,777	$ 20,221
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 421,568	$ 368,763
		Western Asset Smash Series C Fund #937	124,296	129,024
		Western Asset Smash Series M Fund #936	196,186	170,518
		Lord Abbett Short Duration Income	327,114	317,327
		Pgim Total Return Bond Fund Class Z	1,049,296	1,077,921
		Pgim Short-Term Corporate Bond Fund	330,423	322,218
		Ishares Core S&P 500 ETF	567,887	1,002,545
		Ishares Short Treasury Bond ETF	42,446	42,400
		ACAP Strategic Fund	891,605	748,810
		Total Mutual Funds	$ 3,950,821	$ 4,179,526

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	U.S. Government Debt Instruments			
		US Treasury Note 01/31/2030	$ 13,691	$ 13,696
		Federal Natl Mtg Assn Nts	15,297	13,820
		Federal Home Ln Mtg Corp Partn CTF 11/01/2052	20,311	20,200
		Federal Home Ln Mtg Corp Partn CTF 02/01/2052	33,706	32,265
		Federal Home Ln Mtg Corp Partn CTF 04/01/2042	12,932	12,854
		Federal Natl Mtg Assn Gtd Passthru 04/01/2051	53,471	53,005
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	47,721	44,835
		Federal Natl Mtg Assn Gtd Passthru 04/01/2042	21,861	20,334
		Federal Natl Mtg Assn Gtd Passthru 05/01/2052	33,981	34,156
		Federal Natl Mtg Assn Gtd Passthru 07/01/2052	29,500	29,112
		Federal Natl Mtg Assn Gtd Passthru 9/01/2052	27,059	26,435
		Federal Natl Mtg Assn Gtd Passthru 12/01/2052	19,528	19,441
		US Treasury Bond 02/15/2049	41,374	35,006
		US Treasury Bond 02/15/2050	36,775	36,864
		US Treasury Bond 02/15/2051	37,872	33,554
		Total U.S. Government Debt Instruments	$ 445,079	$ 425,577
	Corporate Debt Instruments			
		American Honda Fin Corp MTN Fr	$ 34,348	$ 30,039
		BP Cap Mkts Amer Inc Sr Glbl NT	21,681	19,529
		Burlington Northn Santa Fe CP Sr Deb	16,535	14,669
		CVS Health Corp Sr NT	21,971	20,644
		Citigroup Inc Sr NT	22,509	21,920
		Citigroup Inc Sr NT	35,695	34,047
		Comcast Corp New Sr NT	23,648	22,679
		Erp Oper LTD Partnership Sr Glbl NT	17,843	17,099
		Indiana Mich Pwr Co SrM NT	52,283	49,214
		JP Morgan Chase Bank NA Sr NT	21,912	22,412
		JPMorgan Chase & Co Sr NT	30,676	28,607
		Nike Inc Sr Glbl	25,063	23,337
		Oracle Corp	28,128	25,417
		Principal Finl Group Inc Sr Glbl	20,317	20,950
		Procter & Gamble Co Sr Glbl	37,408	34,779
		Simon Ppty Group LP Sr Glbl NT	21,038	20,119
		State Str Corp Sr NT	72,487	69,851
		Toyota Mtr CR Corp Fr	12,825	12,985
		Verizon Communications Inc Sr NT	21,229	19,706
		Virginia Elec & Pwr Co	24,870	23,274
		Wells Fargo & Co Medium Term Sr Nts	20,737	20,004
		AT&T Inc Glbl NT	21,257	21,190
		Amazon Com Inc Sr NT	21,828	20,695
		Archer Daniels Midland Co NT	16,522	16,001
		Bank Amer Corp Fr	22,383	21,288
		Bk of America Corp Fr	40,167	35,176
		BP Cap Mkts Amer Inc NT	19,968	20,349
		Chubb Ina Hldgs Inc Sr NT	18,831	18,921
		Citigroup Inc Sr NT	35,010	34,127

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		Comcast Corp New Sr NT	33,403	27,853
		Costco Whsl Corp New Sr NT	36,840	32,579
		Deere & Co	100,656	91,925
		Entergy LA LLC 1st Mtg Bd	35,622	29,812
		Evergy Metro Inc 1m2020 Bd	26,552	21,305
		Goldman Sachs Group Inc NT	99,080	98,668
		Goldman Sachs Group Inc Sr Glbl	24,026	22,550
		Home Depot Inc Sr NT	20,921	22,162
		Intel Corp Sr NT	80,641	84,073
		JP Morgan Chase Bank NA NT	29,839	29,152
		JPMorgan Chase & Co Sr NT	39,951	34,849
		JPMorgan Chase & Co Sr NT	33,678	32,806
		Johnson & Johnson Deb	113,572	109,041
		Marsh & McLennan Cos Inc Sr NT	18,866	18,937
		Merck & Co Inc Sr Glbl	26,476	23,055
		National Rural Utils Coop Fin Col Tr	98,253	94,094
		PNC Finl Svcs Group Inc Sr NT	34,789	29,742
		PNC Finl Svcs Group Inc Sr NT	19,164	18,400
		Philip Morris Intl Inc Sr NT	21,435	23,088
		Philip Morris Intl Inc Sr Glbl NT	15,854	16,411
		TJX Cos Inc New Sr NT	22,636	19,328
		Truist Finl Corp Sr NT	26,331	22,528
		Union Pac Corp NT	11,639	11,533
		Unitedhealth Group Inc Sr NT	12,784	13,699
		Wells Fargo & Co Fr	28,384	23,331
		Wells Fargo & Co Sr NT	23,037	22,406
		Abbott Laboratories Sr Glbl	40,494	29,632
		Abbvie Inc Sr Glbl NT	28,009	28,894
		Alabama Pwr Co Sr 2015a NT	76,724	60,932
		Amazon Com Inc Sr NT	16,489	13,412
		Amazon Com Inc	39,996	30,622
		Anheuser Busch Cos LLC Anheu	26,312	26,912
		Anheuser Busch Inbev Wldw Inc Fr	15,427	16,118
		Anheuser Busch Inbev Wldw Inc Sr NT	31,282	31,775
		Apple Inc Sr Glbl	76,231	71,548
		Apple Inc Sr Glbl NT	31,270	29,237

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Bank Amer Corp Sr NT	108,178	93,878
		Bank Amer Corp Fr	27,866	19,353
		Bk of America Corp Fr	31,611	21,852
		Berkshire Hathaway Energy Co Sr Glbl	63,247	52,714
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	21,432
		Berkshire Hathaway Fin Corp Sr NT	26,922	20,250
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	19,803
		BP Cap Mkts Amer Inc NT	27,399	19,548
		Bristol Myers Squibb Co Sr Glbl NT	22,889	23,427
		Bristol Myers Squibb Co Sr Glbl NT	21,447	21,329
		Bristol Myers Squibb Co Sr NT	30,278	32,219
		Bristol Myers Squibb Co Sr NT	16,990	17,167
		Burlington Northn Santa Fe CP Glbl	44,142	33,424
		Caterpillar Inc Del Sr NT	86,391	70,571
		Citigroup Inc Sr SB NT	53,856	44,716
		Citigroup Inc Sr NT	26,836	20,262
		Comcast Corp New Sr NT	27,616	21,215
		Comcast Corp New Sr NT	54,623	45,488
		Comcast Corp New Sr NT	45,355	33,797
		Comcast Corp New Sr NT	20,803	15,359
		Commonwealth Edison Co 1st Mtg Bd	56,689	52,325
		Conocophillips Gtd NT	21,576	23,121
		Conocophillips Co Sr Glbl	45,204	37,492
		Consolidated Edison Co N Y Inc 2012	86,498	69,135
		Consumers Energy Co 1st Mtg	15,026	11,036
		Detroit Edison Co 2012 B	97,171	89,116
		Disney Walt Co New Medium Term Nts	89,084	73,324
		Disney Walt Co Sr Glbl NT	28,452	22,316
		Duke Energy Carolinas LLC 1mtg Bd	91,314	72,044
		Enterprise Prods Oper LLC Sr NT	22,576	22,702
		Exxon Mobil Corp Sr Glbl NT	54,575	41,761
		Florida Pwr & LT Co 1stm Bd	64,476	59,798
		Goldman Sachs Group Inc Sr NT	27,925	20,798
		Goldman Sachs Group Inc Sr NT	15,262	15,621
		Home Depot Inc Sr Glbl	92,230	84,090
		JPMorgan Chase & Co Sub NT	32,010	30,385
		JP Morgan Chase Bank NA	26,586	20,093
		Kansas City Pwr & LT Co	14,918	12,320
		Kimberly Clark Corp Sr NT	96,912	88,031
		Massachusetts Inst Technology Bd	102,781	97,304
		Mastercard Inc Sr NT	22,555	16,572
		Merck & Co Inc	37,810	31,633
		Metlife Inc NT	51,090	44,919
		Microsoft Corp Glbl NT	102,806	69,632
		Microsoft Corp Sr Glbl NT	53,912	26,693
		Nike Inc Sr NT	34,308	25,198

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Novartis Capital Corp Sr Glbl	21,038	22,016
		Pepsico Inc Sr NT	13,402	12,109
		Pfizer Inc Sr NT	34,212	33,238
		Prologis Sr Glbl NT	25,921	17,195
		Prudential Finl Inc Mtns Book Fr	81,522	76,400
		Qualcomm Inc Sr NT	64,484	61,370
		South Carolina Elec & Gas Co 1st Mtg	26,343	17,885
		Travelers Companies Inc Sr Glbl NT	62,587	51,614
		Travelers Companies Inc Sr NT	18,524	17,628
		Union Pac Corp NT	11,252	10,761
		Union Pac Corp Sr NT	14,274	13,593
		United Parcel Service Inc Sr NT	73,027	60,906
		Unitedhealth Group Inc Sr NT	34,739	30,470
		Unitedhealth Group Inc Sr NT	46,583	38,262
		Unitedhealth Group Inc Sr NT	21,580	22,714
		Unitedhealth Group Inc Sr NT	14,753	15,632
		Unitedhealth Group Inc Sr NT	33,817	33,647
		Visa Inc Sr NT	41,342	33,948
		Wells Fargo & Co New	21,867	23,801
		Wisconsin Elec Pwr Co Deb	49,085	40,275
		Wyeth NT	96,659	84,961
		Bank Nova Scotia B C Sr Coco	15,616	16,108
		Equinor Asa Sr NT	27,901	25,363
		Royal Bank of Canada Sub Glbl NT	66,037	61,475
		Shell International Fin Bv Sr Glbl	19,803	19,277
		Bank Nova Scotia B C Sr Coco	40,888	34,825
		Sumitomo Mitsui Fin Grp Inc LW TIER	37,788	34,795
		Toronto Dominion Bank Sr NT	22,122	23,917
		Total Capital Sr Glbl NT	62,786	55,100
		Bhp Billiton Fin USA LTD Sr NT	90,690	83,622
		Equinor Asa Sr NT	39,456	31,060
		Medtronic Inc Sr Glbl NT	21,187	22,349
		Shell International Fin Bv Sr Glbl	71,155	61,612
		Total Corporate Debt Instruments	$ 5,692,427	$ 5,044,628
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 521,124	$ 521,124
		Blackstone Private Credit Fund	554,683	545,021
		Hp/Starboard Value LTD	476,878	492,729
		Ironwood Instit Ms LLC	1,018,482	1,064,361
		Shannon River LTD	913,329	898,891
		Total Limited Partnership	$ 3,484,496	$ 3,522,126
	Interest-Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 426,329	$ 426,329
		Total Investments	$ 20,397,571	$ 21,115,961

See Independent Auditor's Report.

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Reportable Transactions (Schedule H, Line 4j)
Year Ended December 31, 2023

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series of Transactions:								
Morgan Stanley Citigroup	Bank Deposits Program							
	Total number of sales: 116	$ -	$ 3,694,258	$ -	$ -	$ 3,694,258	$ 3,694,258	$ -
	Total number of purchases: 344	3,310,238	-	-	-	3,310,238	3,310,238	-
Goldman Sachs Asset Management	Goldman Sachs Financial Square Government Fund							
	Total number of sales: 36	-	1,985,004	-	-	1,985,004	1,985,004	-
	Total number of purchases: 31	1,922,889	-	-	-	1,922,889	1,922,889	-

** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including any single transaction within the Plan year; any series of transactions with, or in conjunction with, the same person involving property other than securities; any series of transactions involving securities of the same issue within the Plan year; any transaction within the Plan year with respect to securities with, or in conjunction with, a person of any prior or subsequent single securities transaction with that person.

See Independent Auditor's Report.

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SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
The Community Builders Retirement Plan

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
The Community Builders, Inc.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 1 Day 1 Year 2023

2 Assets:

a Market value	**2a**	20,264,968
b Actuarial value	**2b**	22,291,464

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	49	15,900,258	15,900,258
b For terminated vested participants	74	8,633,274	8,633,274
c For active participants	45	4,977,587	5,093,970
d Total	168	29,511,119	29,627,502

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.21 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	352,000
c Target normal cost	**6c**	352,000

Statement by Enrolled Actuary

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

SIGN HERE

Barry D Cohen
Signature of actuary

10/8/24
Date

Barry D. Cohen
Type or print name of actuary

23-03157
Most recent enrollment number

Albion Consulting Group, Inc.
Firm name

(617)630-6980
Telephone number (including area code)

2 Albion Place

Newton MA 02459
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	43,996
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	43,996
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -16.36%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.38%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	75.23%
15	Adjusted funding target attainment percentage	15	75.23%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	88.55%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	68.39%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/14/2023	205,835				
07/14/2023	205,835				
10/13/2023	205,835				
01/15/2024	205,835				
09/12/2024	313,577				
			Totals ► 18(b)	1,136,917	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1,084,040

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.00 %	5.74 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	**31a**	352,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	7,336,038	731,809
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1,083,809

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	1,083,809
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	1,084,040
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	231
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

Schedule SB, line 19 - Discounted Employer Contributions

Plan Year Beginning:	1/1/2023
Plan Year Ending:	12/31/2023
Effective Interest Rate for Plan Year:	5.21%
Adjusted Interest Rate for Plan Year for Late Quarterly Installments	10.21%

Contributions made to the plan				
Line #	Date of Payment	Amount of Payment	Applicable Plan Year	Discounted Contributions
19a	N/A	0	N/A	0
19b	N/A	0	N/A	0
19c	4/14/2023 7/14/2023 10/13/2023 1/15/2024 9/12/2024	205,835 205,835 205,835 205,835 313,577	2023 2023 2023 2023 2023	202,906 200,353 197,832 195,262 287,687
Total		1,136,917		1,084,040

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 22 – DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

The assumed retirement age is defined as (i) age 65, (ii) age 62 with 30 years of service or (iii) attained age if later.

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

Schedule SB, line 26 - Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.
Under 25	0		0		0		0		0		0		0		0		0		0	
25 to 29	0		0		0		0		0		0		0		0		0		0	
30 to 34	0		0		0		0		0		0		0		0		0		0	
35 to 39	0		0		2		0		0		0		0		0		0		0	
40 to 44	0		0		0		2		0		0		0		0		0		0	
45 to 49	0		0		2		3		0		0		0		0		0		0	
50 to 54	0		0		4		5		0		1		0		0		0		0	
55 to 59	0		0		3		5		1		0		0		0		0		0	
60 to 64	0		0		1		8		1		0		1		0		0		0	
65 to 69	0		0		1		3		2		0		0		0		0		0	
70 & up	0		0		0		0		0		0		0		0		0		0	
Total	0		0		13		26		4		1		1		0		0		0	

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 32 – SCHEDULE OF AMORTIZATION BASES

Date Established	Type	Present Value at 1/1/2023	Remaining Installments	2023 Amortization Installment
1/1/2020	2019 Loss	$ 4,067,800	12	$ 436,127
1/1/2021	2020 Gain	(156,432)	13	(15,827)
1/1/2022	2021 Gain	(478,631)	14	(45,959)
1/1/2023	2022 Loss	3,903,301	15	357,468
Total		$ 7,336,038		$ 731,809

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS

A. ACTUARIAL COST METHOD

The actuarial cost method used to calculate the costs and liabilities of the plan is the Accrued Benefit or Unit Credit Actuarial Cost Method. Under this method, the target normal cost is based on the benefits expected to be earned during the plan year and the target liability is based on the benefits accrued to date. The target normal cost is the actuarial present value of one year's benefit accrual on this basis. The target liability is the actuarial present value of the accrued benefit.

For minimum contribution purposes, the target liability shortfall is calculated each year and a base is established equal to the shortfall less the present value of any existing bases, amortized over 15 years. Such target liability shortfall was re-established January 1, 2020.

All employees who are plan participants on a valuation date are included in the actuarial valuation.

B. ASSET VALUATION METHOD

Effective March 1, 2009, the actuarial value of asset method was developed to smooth assets over a 24-month period, consistent with Notice 2009-22.

C. ACTUARIAL ASSUMPTIONS

The following actuarial assumptions were used in the actuarial valuation:

	MAP-21	
September 1, 2022 Segment Rates	Yes	No
1ST segment rate (duration 1 to 5 years)	4.75%	1.41%
2nd segment rate (duration 6 to 20 years)	5.00%	3.09%
3rd segment rate (duration 21 and later)	5.74%	3.58%
Equivalent effective rate	5.21%	3.18%

Asset Return Increase	6.50% per year but not more than previous year's 3rd segment rate under MAP-21 for minimum required purposes and pre-MAP-21 for "maximum" purposes.

(continued)

C. ACTUARIAL ASSUMPTIONS (cont'd)

Retirement Age

Participants are assumed to retire at the later of (i) attaining age 65, (ii) attaining age 62 and completing 30 years of service or (iii) the current age.

Pre- and Post-retirement Mortality

The combined table projected to 2023 with sex distinct rates, based on Notice 2022-22.

Withdrawal

Age-related table with sample rates:

Age	Probability of Withdrawal
25	37.50%
40	25.00%
55	5.00%
65	0.00%

Pre-retirement Death Benefit

All participants are married and husbands are 3 years older than wives.

Plan Expenses

Estimate based on prior year's actual expenses: $352,000 for 2023.

IRC Maximum Benefit Limitations

$265,000 for 2023.

ATTACHMENT TO 2023 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – SUMMARY OF PLAN PROVISIONS

Plan Year	Beginning January 1, 2020, twelve-month period commencing January 1.
Eligibility Requirements	An employee will become a participant on the later of (i) attainment of age 21 and (ii) completion of 1,000 hours and (iii) one year of employment. Employees hired on or after March 1, 2008 are not eligible to participate.
Service	
Year of Service	A plan year where the employee completes at least 1,000 hours of service.
Credited Service	A full year of service is credited for completing 2,000 hours of service; a pro-rata year of service is credited for working at least 1,000 but less than 2,000 hours of service; no service is credited if less than 1,000 hours of service is worked. Credited service has been frozen as of February 29, 2016.
Compensation	Compensation is defined as base pay, limited to $170,000 each year as indexed after 2000.
Average Annual Compensation	Average annual compensation is the average of compensation over the five consecutive calendar years out of the last 10 years preceding the date of determination which produces the highest average. Average annual compensation has been frozen as of February 29, 2016.

(continued)

Covered Compensation	Average of the Social Security taxable wage bases during the 35-year period ending with the calendar year in which the participant attains Social Security Normal Retirement Age. Covered compensation has been frozen as of February 29, 2016.
Normal Retirement Date	The normal retirement date is the first of the month coincident with or next following the earlier of (1) the participant's 65th birthday or (2) the participant's 62nd birthday and completion of 30 Years of Service.
Normal Retirement Benefit	The annual normal retirement benefit is equal to (1) plus (2) plus (3). (1) 1.275% of Average Annual Compensation up to Covered Compensation times the participant's Credited Service to a maximum of 35 years; (2) 1.775% of Average Annual Compensation in excess of Covered Compensation times the participant's Credited Service to a maximum of 35 years; (3) 1.275% of Average Annual Compensation times the participant's Credited Service to in excess of 35 years but not in excess of 38 years. Benefits have been frozen as of February 29, 2016.

(continued)

Normal Form of Payment	The normal form of payment is a life annuity. A participant who is married at time of benefit commencement will automatically receive a reduced 50% joint and survivor annuity unless he elects one of the optional forms of payment.
Optional Forms of Payment	A participant may elect (with spouse's consent, if required) any one of the following forms of payment: (1) joint annuity with 50%, 66 2/3%, 75% or 100% continued to the participant's surviving beneficiary; (2) life annuity; or (3) five or ten year certain and life.
Early Retirement Date	A participant may retire early upon attaining age 55 and completing at least ten (10) Years of Service.
Early Retirement Benefit	The benefit payable upon early retirement is the participant's accrued normal retirement benefit actuarially reduced.
Deferred Retirement Benefit	If a participant works past Normal Retirement Date, the benefit payable on the deferred retirement date will be the greater of (a) the benefit calculated using Credited Service and Average Annual Compensation as of the participant's actual retirement date or (b) the actuarial equivalent of the prior year's benefit.

(continued)

Eligibility for Vesting	A participant who terminates employment (i) after completing 5 or more Years of Service or (ii) on or after normal retirement age is 100% vested in his accrued benefit.
Vested Terminated Benefit	The vested accrued benefit of a terminated participant is payable as a monthly pension at age 65. It may be payable as early as age 55 with 10 Years of Service. Benefits payable before Normal Retirement Date are actuarially reduced for early commencement.
Eligibility for Pre-Retirement Death	A vested participant who is active or has terminated but has not yet commenced receiving benefits is covered by a pre-retirement death benefit.
Pre-Retirement Death Benefit	The annual benefit is 50% of the participant's accrued benefit at death, reduced for early commencement and the assumed election of a 50% joint & survivor annuity.
Funding	The Company pays for the entire cost of the plan.

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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Alibaba Group Hldg LTD Sponsored Ads	$ 41,532	$ 19,533
		Amadeus It Group, S. A.	10,573	12,471
		Amazon.Com Inc Com	41,703	58,345
		Carmax Inc Com	9,075	9,055
		Cheesecake Factory Inc Com	19,964	17,575
		Chewy Inc Cl A	5,956	3,568
		Chipotle Mexican Grill Inc Cl A	9,487	19,885
		Compagnie Fin Richemontag Swi ADR	9,596	11,222
		Compass Group PLC Sponsored ADR	9,404	12,557
		Five Below Inc Com	6,157	10,456
		Floor & Decor Hldgs Inc Cl A	9,166	12,829
		Galaxy Entmt Group LTD Unsponsored	7,886	6,723
		Genuine Parts Co Com	26,857	36,564
		Grand Canyon Ed Inc Com	6,881	9,771
		Greek Organisation of Football ADR	6,716	7,165
		Haier Smart Home Co LTD Unsponsored ADR	32,241	27,718
		Hilton Worldwide Hldgs Inc When Issued	6,186	8,714
		JD Com Inc Spon ADR Cl A	17,986	6,905
		Kering S A Adr	22,525	19,526
		Kingfisher PLC Sponsored ADR Par 155/7 Pence	4,573	4,981
		Lkq Corp Com	11,452	9,988
		Lci Inds Com	6,266	6,663
		Leslies Inc Com	34,231	16,909
		Lowes Cos Inc Com	20,583	29,154
		Lululemon Athletica Inc Com	5,926	9,301
		McDonalds Corp Com	10,203	11,242
		Mercadolibre Inc Com	12,589	18,858
		O Reilly Automotive Inc New Com	9,849	12,134
		Shenzhou Intl Group Hldgs LTD ADR	8,804	6,414
		Shimano Inc Adr	8,121	7,806
		Sony Corp Amern Sh New	20,526	21,968
		Starbucks Corp Com	4,186	3,849
		Tesla, Inc	11,616	12,577
		Thor Inds Inc Com	15,515	20,103
		Trip Com Group LTD Ads	9,851	11,019
		Ulta Beauty, Inc	10,873	18,160
		Valeo Sponsored ADR	10,382	6,625
		Yum China Hldgs Inc Com	19,152	15,742

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Altria Group Inc Com	25,565	22,550
		Ambev Sa Sponsored ADR	14,736	10,956
		Anheuser Busch Inbev Sponsored ADR	17,278	20,937
		British Amern Tob PLC Sponsored ADR	21,031	15,934
		Carrefour Sa Sponsored ADR	13,046	12,748
		Caseys Gen Stores Inc Com	12,751	19,345
		Costco Whsl Corp New Com	7,086	9,988
		Danone Sponsored ADR	26,766	26,952
		Diageo PLC Sponsored ADR New	53,920	49,816
		Fomento Economico Mex Sp ADR	19,120	32,588
		Freshpet Inc Com	5,419	6,420
		Haleon PLC Spon Ads	19,607	19,036
		Hershey Co Com	10,533	13,051
		Kellanova Com	11,623	12,021
		Kenvue Inc Com	41,022	43,082
		L'Oreal-Unsponsored ADR	18,076	31,661
		National Beverage Corp Com	15,199	18,247
		Nestle S A Sponsored ADR Repstg Reg	9,423	12,628
		Pernod Ricard Sa Sponsored ADR	11,568	9,706
		Philip Morris Intl Inc Com	43,675	49,016
		Reckitt Benckiser PLC Sponsored ADR	34,356	30,319
		Seven & I Hidgs Co LTD ADR	11,985	12,402
		Shiseido LTD Sponsored ADR	8,915	6,062
		Shoprite Holdings LTD Sponsored ADR	8,535	9,415
		Target Corp Com	35,261	43,296
		Unicharm Corp Sponsored ADR	11,014	11,983
		Unilever PLC Sponsored ADR New	64,065	61,424
		Utz Brands Inc Com Cl A	7,200	7,016
		Wd 40 Co Com	13,703	17,452
		Wal-Mart De Mexico S A De C V	8,218	9,780
		BP PLC Spon ADR	28,665	30,656
		Chevron Corp New Com	34,079	42,212
		Conocophillips Com	20,647	32,848
		Diamondback Energy Inc Com	14,807	17,524
		Exxon Mobil Corp Com	28,963	39,192
		Halliburton Co Com	5,574	6,326
		Kosmos Energy LTD Com	8,371	8,193
		PJSC Lukoil Sponsored ADR	25,702	2,582
		Petroleo Brasileiro S.A.-ADR	12,417	14,357
		Royal Dutch Shell PLC	28,734	47,114
		Schlumberger LTD Com	7,890	7,858

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Credicorp LTD	15,559	15,593
		Xp Inc Cl A	10,848	9,959
		Chubb LTD Com	33,587	54,466
		UBS Group AG Shs	3,715	6,304
		AIA Group LTD Sponsored ADR	25,784	28,306
		Adyen N V Unsponsored Ads	11,044	12,011
		Allianz SE Unsponsrd Ads	45,909	59,761
		AXA Sa Sponsored ADR	14,180	18,764
		Bdo Unibank Inc Spon ADR	12,658	11,996
		Bnp Paribas Sponsored ADR Repstg 1/2	5,620	7,640
		Banco Bilbao Vizcaya Argentaria S A	11,491	20,616
		Banco Do Brasil S A Sponsored ADR	10,165	14,345
		Bank of America Corp Com	42,629	50,101
		Bank Hawaii Corp Com	20,940	19,274
		Barclays PLC ADR	28,241	31,552
		Berkley W R Corp Com	13,483	16,336
		Cboe Global Markets, Inc	12,575	20,534
		Capitec Bank Holdings LTD ADR	8,433	12,299
		Citigroup Inc Com New	47,550	41,666
		Dbs Group Hldgs LTD Sponsored ADR	22,952	33,940
		Evertec Inc Com	21,716	23,581
		First Amern Finl Corp Com	10,679	15,659
		First Finl Bankshares Inc Com	15,880	13,756
		Globe Life Inc Com	12,906	17,041
		Goosehead Ins Inc Com Cl A	9,481	11,218
		Grupo Financiero Banorte S A B ADR	7,953	14,600
		Hdfc Bk LTD ADR Repstg 3 Shs	40,109	46,977
		Henry Jack & Assoc Inc Com	7,777	8,988
		Houlihan Lokey Inc Cl A	16,379	29,018
		Icici Bk LTD Sponsored ADR	23,350	32,232
		Industrial & Coml Bk China ADR	35,469	24,959
		ING Groep N V Sponsored ADR	12,361	18,775
		International Mny Express Inc Com	2,814	2,452
		JPMorgan Chase & Co Com	36,670	59,365
		Kb Finl Group Inc Sponsored ADR	20,928	20,230
		Kkr & Co Inc Cl A	10,439	11,516
		Kasikombank Pub Co LTD ADR	8,204	8,338
		Kinsale Cap Group Inc Com	9,664	10,511
		Lakeland Finl Corp Com	17,963	15,508
		Legal & Gen Group PLC Sponsored ADR	11,262	12,564
		M & T Bk Corp Com	18,522	16,724
		MCSI Inc Cl A	7,614	10,832
		Manulife Finl Corp Com	19,402	24,200
		Markel Corp Com	31,594	39,054
		Mastercard Inc Cl A	12,089	19,497
		Moodys Corp Com	13,636	18,767
		Morgan Stanley Com New	26,995	51,101
		Natwest Group PLC Spons ADR	8,702	8,079

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Nitori Holdings Co LTD Unsponsrd Ads	9,802	9,240
		PNC Fincl Svcs Group Inc Com	11,314	13,446
		PT Bk Mandiri Persero Tbk ADR	7,021	11,426
		PT Bk Cent Asia Tbk Unsponsord ADR	9,908	10,149
		Ping An Ins Group Co China LTD Spon	29,035	14,043
		Primerica Inc Com	12,300	21,399
		Prudential PLC ADR	33,031	27,434
		Rli Corp Com	13,705	18,237
		Sumitomo Mitsui Finl Group Inc	4,866	7,241
		Travelers Cos Inc Com	20,956	30,859
		Truist Finl Corp Com	44,813	41,055
		Unicredit Spa Unsponsord ADR	11,972	28,452
		United Overseas Bk LTD Sponsored ADR	12,076	12,294
		Visa Inc Com Cl A	8,964	14,142
		Medtronic PLC Shs	56,746	50,169
		Alcon Inc Ord Shs	12,099	14,687
		Stevanato Group S P A Ord Shs	3,180	2,920
		Amn Healthcare Services Inc Com	3,520	3,594
		Astrazeneca PLC Sponsored ADR	22,683	24,987
		Bayer A G Sponsored ADR	13,500	7,950
		Bio-Rad Laboratories Cl A	11,752	10,332
		Bio Techne Corp Com	14,017	13,889
		Biontech SE Sponsored Ads	11,395	12,032
		Boston Scientific Corp Com	19,595	25,494
		Azenta Inc.	19,037	24,232
		Cspc Pharmaceutical Group LTD	6,506	6,787
		Certara Inc Com	5,810	3,219
		Charles Riv Laboratories Intl Inc Com	7,654	9,220
		Chemed Corp New Com	3,396	5,848
		Chugai Pharmaceuticals Co LTD ADR	20,734	31,431
		Definitive Healthcare Corp Class A	3,133	1,769
		Dexcom Inc Com	7,642	10,359
		Edwards Lifesciences Corp Com	8,913	8,159
		Ensign Group Inc Com	3,930	6,957
		Glaukos Corp Com	4,832	4,690
		Gsk PLC Sponsored ADR	26,687	23,904
		Idexx Laboratories Inc Com	8,229	10,001
		Illumina Inc Com	11,450	7,658
		Intuitive Surgical Inc Com New	22,306	27,283
		Johnson & Johnson Com	47,135	54,546
		Konninklijke Philips N.V.	23,755	25,826
		Lilly Eli & Co Com	10,396	12,440

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		McKesson Corp Com	15,740	24,538
		Medpace Hldgs Inc Com	6,147	10,729
		Merck & Co Inc New Com	27,270	42,082
		Neogen Corp Com	4,070	2,594
		Novartis AG Sponsored ADR	51,889	68,357
		Option Care Health Inc Com New	4,023	4,144
		Orthopediatrics Corp Com	2,393	1,886
		Pennant Group Inc Com	6,118	2,380
		Pfizer Inc Com	39,986	31,151
		Phreesia Inc Com	4,297	2,060
		Privia Health Group Inc Com	6,077	4,560
		Progyny Inc Com	6,045	4,462
		Repiligen Corp Com	11,898	15,121
		Roche Hldg LTD Sponsored ADR	49,897	47,897
		Sanofi Sponsored ADR	17,149	17,356
		Shionogi & Co LTD Unsponsored Ads	12,072	10,777
		Sonova Hldg AG ADR	5,386	9,715
		Sysmex Corp ADR	8,774	8,138
		Takeda Pharmaceutical Co LTD	21,094	15,682
		Thermo Fisher Corp Com	8,867	9,007
		U S Physical Therapy Inc Com	3,378	3,446
		Unitedhealth Group Inc Com	12,326	14,099
		Veeva Sys Inc Cl A Com	13,890	14,522
		Vertex Pahrmaceuticals Inc Com	10,176	12,900
		Waters Corp Com	7,353	9,771
		Wuxi Biologics Cayman Inc Unsponsord	7,871	3,843
		Ferguson PLC New Shs	7,750	8,272
		Johnson Ctls Intl PLC Shs	37,088	47,380
		Trane Technologies PLC Shs	7,619	12,889
		Kornit Digital LTD Shs	5,173	2,357
		Acv Auctions Inc Com Cl A	2,801	3,257
		Aena Sme S A Unsponsored ADR	14,715	16,858
		Albany Intl Corp New Cl A	13,696	17,287
		Alfa Laval AB Sweden ADR	7,374	15,931
		Alstom ADR	42,826	22,917
		Armstrong World Inds Inc New Com	15,195	18,582
		Assa Abloy AB ADR	13,550	18,033
		Atlas Copco AB Sponsored ADR New	8,129	18,375
		Bwx Technologies Inc Com	9,863	14,655
		Bidvest Group LTD Sponsored ADR	7,857	7,395
		Booz Allen Hamilton Hldg Corp Cl A	10,812	18,419
		Broadridge Finl Solutions Inc Com	9,472	16,872
		Canadian Natl Ry Co Com	8,458	10,795
		Canadian Pacific Kansas City Com	14,759	14,784
		Construction Partners Inc Com Cl A	14,910	25,068
		Daifuku Co LTD Unsponsred Ads	8,178	8,923

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Epiroc Aktiebolag Unsponsred Ads	9,138	15,991
		Expeditors Intl Wash Inc Com	9,682	16,027
		Exponent Inc Com	4,000	5,194
		Fanuc Corporation ADR	27,983	23,062
		Fastenal Co Com	9,473	10,817
		Fluor Corp New Com	9,577	16,765
		General Dynamics Corp Com	34,901	49,078
		Graco Inc Com	6,958	11,019
		Gpo Aeroportuario Del Pac Sab Spon	5,498	8,936
		Heico Corp New Cl A	11,121	11,823
		Hillman Solutions Corp Com Cl A	18,980	20,437
		Hubbell Inc Com	7,467	16,118
		John Bean Technologies Corp Com	12,861	11,735
		Kadant Inc Com	3,103	6,447
		Komatsu LTD Spons ADR	10,067	12,871
		Landstar Sys Inc Com	16,140	23,044
		Norfolk Southn Corp Com	11,798	12,528
		Old Dominion Fght Lines Inc Com	9,633	12,160
		PT Astra Intl Tbk ADR	7,097	6,062
		Parker Hannifin Corp Com	10,602	14,032
		Paycor Hcm Inc Com	4,641	3,908
		Paylocity Hldg Corp Com	6,225	6,759
		RB Global Inc	6,521	10,167
		Rtx Corporation Com	19,033	43,416
		RBC Bearings Inc Com	14,846	25,702
		Relx PLC Sponsored ADR	13,618	19,790
		Rolls-Royce Holdings PLC	29,202	52,210
		Ryanair Hldgs PLC Sponsored ADR NE	9,518	16,137
		Ss&c Technologies Hldgs Inc Com	12,496	13,811
		Sandvik AB ADR	1,785	2,315
		Schneider Electric SE ADR	10,340	20,040
		Siemens A G Sponsored ADR	25,230	42,421
		Siteone Landscape Supply Inc Com	18,826	24,863
		Smith (A.O.) Corp Com	10,370	15,828
		Techtronic Inds LTD Sponsored ADR	9,355	11,320
		Transdigm Group Inc Com	9,813	12,168
		Uber Technologies Inc Com	4,915	7,943
		Unifirst Corp Com	17,637	16,645
		Union Pac Corp Com	9,846	10,037
		United Parcel Svc Inc Cl B	35,309	31,603
		Veralto Corp Com Shs	11,323	12,997
		Vinci S A ADR	9,584	14,444
		Wns Hldgs LTD Sponsored ADR	26,853	21,298
		Waste Connections Inc Com	10,910	12,986
		Watsco Inc Cl A	29,997	56,558
		Willscot Mobil Mini Hldng Corp Com	16,917	19,135

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Accenture PLC Class A Ordinary	8,003	7,927
		Te Connectivity LTD Reg Shs	12,025	13,910
		Globant S A Com	6,104	11,176
		Asml Holding N V Nyregistry Shs	10,347	16,484
		Ase Technology Holding Co., LTD.	19,764	26,019
		Alarm Com Hldgs Inc Com	6,589	7,754
		Analog Devices Inc Com	17,870	25,019
		Ansys Inc Com	11,604	12,701
		Appfolio Inc Com Cl A	7,053	7,103
		Apple Inc Com	39,595	48,710
		Atlassian Corporation Cl A	9,518	12,636
		Autodesk Inc Com	10,151	11,931
		Badger Meter Inc Com	8,680	15,900
		Blackline Inc Com	4,678	5,204
		Broadcom Inc Com	31,907	73,514
		CCC Intelligent Solutions Hld Com	4,034	5,091
		Cisco Sys Inc Com	31,255	43,498
		Cognex Corp Com	4,839	4,383
		Crowdstrike Hldgs Inc Cl A	1,738	2,903
		Dassault Sys Sa ADR Com	15,401	27,706
		Descartes Sys Group Inc Com	4,075	7,061
		Doubleverify Hldgs Inc Com	2,993	4,745
		Endava PLC Ads	5,112	7,551
		FIVE9 Inc Com	5,844	4,407
		Gartner Inc Com	6,372	12,164
		Grid Dynamics Hldgs Inc Class A	3,266	2,746
		Guidewire Software Inc Com	10,609	16,029
		Himax Technologies Inc SponsoredADR	8,233	7,454
		Infineon Technologies-ADR	26,459	45,264
		Infosys Technologies Sp ADR Com	19,381	24,298
		Intel Corp Com	14,682	17,588
		Lam Resh Corp Com	8,619	14,642
		Manhattan Assocs Inc Com	8,746	15,934
		Microsoft Corp Com	53,641	109,804
		Model N Inc Com	5,151	3,959
		Murata MFG Co LTD ADR	23,533	26,092
		Nvidia Corp Com	12,391	39,449
		Power Integrations Inc Com	3,592	5,666
		Powerschool Holdings Inc Com Cl A	3,712	3,864
		Sps Comm Inc Com	3,823	11,353
		Salesforce Inc	15,796	19,736
		Sap SE ADR	34,796	51,633
		Servicenow Inc Com	13,514	21,218
		Snowflake Inc Cl A	8,822	11,283
		Sprout Social Inc Com Cl A	6,274	7,987
		Squarespace Inc Class A	4,619	4,489

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		Synopsys Inc Com	7,728	10,887
		Taiwan Semiconductor MFG Co LTD	50,165	97,656
		Tyler Technologies Inc Com	2,739	2,927
		Vontier Corporation Com	11,701	16,930
		Workday Inc Cl A	16,569	22,391
		Workiva Inc Com Cl A	5,467	9,848
		Linde PLC Shs	13,593	24,477
		Air Liquide ADR	17,082	26,420
		Akzo Nobel NV Sponsrd Ads New	25,036	27,385
		Anglo Amern PLC Sponsored ADR	9,466	5,753
		Avery Dennison Corp Com	9,119	13,140
		Bhp Group Limited	24,672	24,455
		Cemex S A B De C V Sponsor ADR New	8,346	8,812
		Croda Intl PLC Unsponsord ADR	3,640	4,152
		Dow Inc Com	37,718	43,817
		Ecolab Inc Com	14,644	16,066
		Freeport-McMoran Inc Cl B	16,585	25,840
		Fuller H B Co Com	19,876	22,144
		Genmab A S Sponsored ADR	14,055	10,857
		Novozymes A/S Sponsored ADR	8,093	8,524
		Rio Tinto PLC Sponsored ADR	18,031	24,200
		Royal Gold Inc Com	11,435	12,338
		The Scotts Miracle-Gro Company	27,192	14,089
		Symrise AG ADR	8,962	12,961
		Vulcan Matls Co Com	15,003	16,344
		Alexandria Real EST Equities Inc Com	14,063	11,536
		Americold Realty Trust, Inc	11,349	12,411
		Cbre Group Inc Cl A	16,363	20,014
		Costar Group Inc Com	8,716	9,002
		Crown Castle Inc.	30,214	36,630
		Getty Realty Corp Com	18,535	15,866
		Healthpeak Properties Inc Com	50,791	36,848
		Lamar Advertising Co New Cl A	12,143	12,541
		Mid-Amer Apt Cmntys Inc Com	11,281	12,500
		National Storage Affiliates Tr Com	12,000	13,270
		SBA Communications Corp New Cl A	2,926	3,298
		Sun Cmntys Inc Com	15,304	18,176
		Vici Pptys Inc Com	39,934	40,743
		Yandex N V Shs Class A	19,026	6,486
		AT&T Inc Com	47,589	36,513
		Alphabet Inc Cap Stk Cl C	14,927	22,549
		Alphabet Inc Cap Stk Cl A	17,803	26,541
		America Movil Sab De Cv Spon Ads Rp	4,915	4,167
		BCE Inc Com New	49,662	44,696
		Comcast Corp Cl A	34,012	39,509
		Deutsche Telekom AG Sponsored ADR	23,999	28,951

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Meta Platform, Inc.	22,541	34,710
		Kt Corp Sponsored ADR	9,917	11,464
		Netflix Inc Com	13,631	15,677
		Netease Inc Sponsored ADR	5,897	7,453
		Perusahaan Perseroan Persero P T	17,638	17,697
		Tencent Hldgs LTD ADR	75,987	59,070
		Partners Group PE - P	489,512	523,788
		Alliant Energy Corp Com	19,529	18,673
		Centrais Eletricas Brasileiras	9,844	9,396
		Duke Energy Corp New Com	44,764	49,393
		Enn Energy Hldgs LTD ADR	13,559	6,362
		Enel Societa Per Azioni ADR	30,468	31,193
		Entergy Corp New Com	10,706	11,536
		Eversource Energy Com	17,090	15,924
		Iberdrola S A Sponsored ADR Repstg 1	11,108	13,112
		Nextera Energy Inc Com	27,450	40,088
		Portland Gen Elec Co Com New	14,153	13,609
		Rwe AG Sponsored ADR Repstg Ord Par	15,198	18,010
		Xcel Energy Inc Com	10,521	11,268
		Total Corporate Common Stocks	$ 6,381,642	$ 7,497,554
	Corporate Preferred Stocks			
		Banco Bradesco S A Sponsored ADR	$ 6,737	$ 8,712
		Itau Unibanco Hldg Sa Sponsored ADR	10,040	11,509
		Total Corporate Preferred Stocks	$ 16,777	$ 20,221
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 421,568	$ 368,763
		Western Asset Smash Series C Fund #937	124,296	129,024
		Western Asset Smash Series M Fund #936	196,186	170,518
		Lord Abbett Short Duration Income	327,114	317,327
		Pgim Total Return Bond Fund Class Z	1,049,296	1,077,921
		Pgim Short-Term Corporate Bond Fund	330,423	322,218
		Ishares Core S&P 500 ETF	567,887	1,002,545
		Ishares Short Treasury Bond ETF	42,446	42,400
		ACAP Strategic Fund	891,605	748,810
		Total Mutual Funds	$ 3,950,821	$ 4,179,526

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	U.S. Government Debt Instruments			
		US Treasury Note 01/31/2030	$ 13,691	$ 13,696
		Federal Natl Mtg Assn Nts	15,297	13,820
		Federal Home Ln Mtg Corp Partn CTF 11/01/2052	20,311	20,200
		Federal Home Ln Mtg Corp Partn CTF 02/01/2052	33,706	32,265
		Federal Home Ln Mtg Corp Partn CTF 04/01/2042	12,932	12,854
		Federal Natl Mtg Assn Gtd Passthru 04/01/2051	53,471	53,005
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	47,721	44,835
		Federal Natl Mtg Assn Gtd Passthru 04/01/2042	21,861	20,334
		Federal Natl Mtg Assn Gtd Passthru 05/01/2052	33,981	34,156
		Federal Natl Mtg Assn Gtd Passthru 07/01/2052	29,500	29,112
		Federal Natl Mtg Assn Gtd Passthru 9/01/2052	27,059	26,435
		Federal Natl Mtg Assn Gtd Passthru 12/01/2052	19,528	19,441
		US Treasury Bond 02/15/2049	41,374	35,006
		US Treasury Bond 02/15/2050	36,775	36,864
		US Treasury Bond 02/15/2051	37,872	33,554
		Total U.S. Government Debt Instruments	$ 445,079	$ 425,577
	Corporate Debt Instruments			
		American Honda Fin Corp MTN Fr	$ 34,348	$ 30,039
		BP Cap Mkts Amer Inc Sr Glbl NT	21,681	19,529
		Burlington Northn Santa Fe CP Sr Deb	16,535	14,669
		CVS Health Corp Sr NT	21,971	20,644
		Citigroup Inc Sr NT	22,509	21,920
		Citigroup Inc Sr NT	35,695	34,047
		Comcast Corp New Sr NT	23,648	22,679
		Erp Oper LTD Partnership Sr Glbl NT	17,843	17,099
		Indiana Mich Pwr Co SrM NT	52,283	49,214
		JP Morgan Chase Bank NA Sr NT	21,912	22,412
		JPMorgan Chase & Co Sr NT	30,676	28,607
		Nike Inc Sr Glbl	25,063	23,337
		Oracle Corp	28,128	25,417
		Principal Finl Group Inc Sr Glbl	20,317	20,950
		Procter & Gamble Co Sr Glbl	37,408	34,779
		Simon Ppty Group LP Sr Glbl NT	21,038	20,119
		State Str Corp Sr NT	72,487	69,851
		Toyota Mtr CR Corp Fr	12,825	12,985
		Verizon Communications Inc Sr NT	21,229	19,706
		Virginia Elec & Pwr Co	24,870	23,274
		Wells Fargo & Co Medium Term Sr Nts	20,737	20,004
		AT&T Inc Glbl NT	21,257	21,190
		Amazon Com Inc Sr NT	21,828	20,695
		Archer Daniels Midland Co NT	16,522	16,001
		Bank Amer Corp Fr	22,383	21,288
		Bk of America Corp Fr	40,167	35,176
		BP Cap Mkts Amer Inc NT	19,968	20,349
		Chubb Ina Hldgs Inc Sr NT	18,831	18,921
		Citigroup Inc Sr NT	35,010	34,127

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Comcast Corp New Sr NT	33,403	27,853
		Costco Whsl Corp New Sr NT	36,840	32,579
		Deere & Co	100,656	91,925
		Entergy LA LLC 1st Mtg Bd	35,622	29,812
		Evergy Metro Inc 1m2020 Bd	26,552	21,305
		Goldman Sachs Group Inc NT	99,080	98,668
		Goldman Sachs Group Inc Sr Glbl	24,026	22,550
		Home Depot Inc Sr NT	20,921	22,162
		Intel Corp Sr NT	80,641	84,073
		JP Morgan Chase Bank NA NT	29,839	29,152
		JPMorgan Chase & Co Sr NT	39,951	34,849
		JPMorgan Chase & Co Sr NT	33,678	32,806
		Johnson & Johnson Deb	113,572	109,041
		Marsh & McLennan Cos Inc Sr NT	18,866	18,937
		Merck & Co Inc Sr Glbl	26,476	23,055
		National Rural Utils Coop Fin Col Tr	98,253	94,094
		PNC Finl Svcs Group Inc Sr NT	34,789	29,742
		PNC Finl Svcs Group Inc Sr NT	19,164	18,400
		Philip Morris Intl Inc Sr NT	21,435	23,088
		Philip Morris Intl Inc Sr Glbl NT	15,854	16,411
		TJX Cos Inc New Sr NT	22,636	19,328
		Truist Finl Corp Sr NT	26,331	22,528
		Union Pac Corp NT	11,639	11,533
		Unitedhealth Group Inc Sr NT	12,784	13,699
		Wells Fargo & Co Fr	28,384	23,331
		Wells Fargo & Co Sr NT	23,037	22,406
		Abbott Laboratories Sr Glbl	40,494	29,632
		Abbvie Inc Sr Glbl NT	28,009	28,894
		Alabama Pwr Co Sr 2015a NT	76,724	60,932
		Amazon Com Inc Sr NT	16,489	13,412
		Amazon Com Inc	39,996	30,622
		Anheuser Busch Cos LLC Anheu	26,312	26,912
		Anheuser Busch Inbev Wldw Inc Fr	15,427	16,118
		Anheuser Busch Inbev Wldw Inc Sr NT	31,282	31,775
		Apple Inc Sr Glbl	76,231	71,548
		Apple Inc Sr Glbl NT	31,270	29,237

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Bank Amer Corp Sr NT	108,178	93,878
		Bank Amer Corp Fr	27,866	19,353
		Bk of America Corp Fr	31,611	21,852
		Berkshire Hathaway Energy Co Sr Glbl	63,247	52,714
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	21,432
		Berkshire Hathaway Fin Corp Sr NT	26,922	20,250
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	19,803
		BP Cap Mkts Amer Inc NT	27,399	19,548
		Bristol Myers Squibb Co Sr Glbl NT	22,889	23,427
		Bristol Myers Squibb Co Sr Glbl NT	21,447	21,329
		Bristol Myers Squibb Co Sr NT	30,278	32,219
		Bristol Myers Squibb Co Sr NT	16,990	17,167
		Burlington Northn Santa Fe CP Glbl	44,142	33,424
		Caterpillar Inc Del Sr NT	86,391	70,571
		Citigroup Inc Sr SB NT	53,856	44,716
		Citigroup Inc Sr NT	26,836	20,262
		Comcast Corp New Sr NT	27,616	21,215
		Comcast Corp New Sr NT	54,623	45,488
		Comcast Corp New Sr NT	45,355	33,797
		Comcast Corp New Sr NT	20,803	15,359
		Commonwealth Edison Co 1st Mtg Bd	56,689	52,325
		Conocophillips Gtd NT	21,576	23,121
		Conocophillips Co Sr Glbl	45,204	37,492
		Consolidated Edison Co N Y Inc 2012	86,498	69,135
		Consumers Energy Co 1st Mtg	15,026	11,036
		Detroit Edison Co 2012 B	97,171	89,116
		Disney Walt Co New Medium Term Nts	89,084	73,324
		Disney Walt Co Sr Glbl NT	28,452	22,316
		Duke Energy Carolinas LLC 1mtg Bd	91,314	72,044
		Enterprise Prods Oper LLC Sr NT	22,576	22,702
		Exxon Mobil Corp Sr Glbl NT	54,575	41,761
		Florida Pwr & LT Co 1stm Bd	64,476	59,798
		Goldman Sachs Group Inc Sr NT	27,925	20,798
		Goldman Sachs Group Inc Sr NT	15,262	15,621
		Home Depot Inc Sr Glbl	92,230	84,090
		JPMorgan Chase & Co Sub NT	32,010	30,385
		JP Morgan Chase Bank NA	26,586	20,093
		Kansas City Pwr & LT Co	14,918	12,320
		Kimberly Clark Corp Sr NT	96,912	88,031
		Massachusetts Inst Technology Bd	102,781	97,304
		Mastercard Inc Sr NT	22,555	16,572
		Merck & Co Inc	37,810	31,633
		Metlife Inc NT	51,090	44,919
		Microsoft Corp Glbl NT	102,806	69,632
		Microsoft Corp Sr Glbl NT	53,912	26,693
		Nike Inc Sr NT	34,308	25,198

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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Novartis Capital Corp Sr Glbl	21,038	22,016
		Pepsico Inc Sr NT	13,402	12,109
		Pfizer Inc Sr NT	34,212	33,238
		Prologis Sr Glbl NT	25,921	17,195
		Prudential Finl Inc Mtns Book Fr	81,522	76,400
		Qualcomm Inc Sr NT	64,484	61,370
		South Carolina Elec & Gas Co 1st Mtg	26,343	17,885
		Travelers Companies Inc Sr Glbl NT	62,587	51,614
		Travelers Companies Inc Sr NT	18,524	17,628
		Union Pac Corp NT	11,252	10,761
		Union Pac Corp Sr NT	14,274	13,593
		United Parcel Service Inc Sr NT	73,027	60,906
		Unitedhealth Group Inc Sr NT	34,739	30,470
		Unitedhealth Group Inc Sr NT	46,583	38,262
		Unitedhealth Group Inc Sr NT	21,580	22,714
		Unitedhealth Group Inc Sr NT	14,753	15,632
		Unitedhealth Group Inc Sr NT	33,817	33,647
		Visa Inc Sr NT	41,342	33,948
		Wells Fargo & Co New	21,867	23,801
		Wisconsin Elec Pwr Co Deb	49,085	40,275
		Wyeth NT	96,659	84,961
		Bank Nova Scotia B C Sr Coco	15,616	16,108
		Equinor Asa Sr NT	27,901	25,363
		Royal Bank of Canada Sub Glbl NT	66,037	61,475
		Shell International Fin Bv Sr Glbl	19,803	19,277
		Bank Nova Scotia B C Sr Coco	40,888	34,825
		Sumitomo Mitsui Fin Grp Inc LW TIER	37,788	34,795
		Toronto Dominion Bank Sr NT	22,122	23,917
		Total Capital Sr Glbl NT	62,786	55,100
		Bhp Billiton Fin USA LTD Sr NT	90,690	83,622
		Equinor Asa Sr NT	39,456	31,060
		Medtronic Inc Sr Glbl NT	21,187	22,349
		Shell International Fin Bv Sr Glbl	71,155	61,612
		Total Corporate Debt Instruments	$ 5,692,427	$ 5,044,628
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 521,124	$ 521,124
		Blackstone Private Credit Fund	554,683	545,021
		Hp/Starboard Value LTD	476,878	492,729
		Ironwood Instit Ms LLC	1,018,482	1,064,361
		Shannon River LTD	913,329	898,891
		Total Limited Partnership	$ 3,484,496	$ 3,522,126
	Interest-Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 426,329	$ 426,329
		Total Investments	$ 20,397,571	$ 21,115,961

See Independent Auditor's Report.

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Schedule of Reportable Transactions (Schedule H, Line 4j)
Year Ended December 31, 2023

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series of Transactions:								
Morgan Stanley Citigroup	Bank Deposits Program							
	Total number of sales: 116	$ -	$ 3,694,258	$ -	$ -	$ 3,694,258	$ 3,694,258	$ -
	Total number of purchases: 344	3,310,238	-	-	-	3,310,238	3,310,238	-
Goldman Sachs Asset Management	Goldman Sachs Financial Square Government Fund							
	Total number of sales: 36	-	1,985,004	-	-	1,985,004	1,985,004	-
	Total number of purchases: 31	1,922,889	-	-	-	1,922,889	1,922,889	-

** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including any single transaction within the Plan year; any series of transactions with, or in conjunction with, the same person involving property other than securities; any series of transactions involving securities of the same issue within the Plan year; any transaction within the Plan year with respect to securities with, or in conjunction with, a person of any prior or subsequent single securities transaction with that person.

See Independent Auditor's Report.