

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan LOCAL 670 ANNUITY FUND	1b Three-digit plan number (PN) ▶ 002
		1c Effective date of plan 01/01/1989
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) LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES 299 BROADWAY NEW YORK, NY 10007	2b Employer Identification Number (EIN) 13-6915739 2c Plan Sponsor's telephone number 212-267-8650 2d Business code (see instructions) 525100

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.	10/09/2024	THELMA WINSTON
	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 ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 2466
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 1377 6a(2) 1341 6b 0 6c 733 6d 2074 6e 0 6f 2074 6g(1) 2074 6g(2) 2074 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 437

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

2C

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached _____
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

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

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

A Name of plan LOCAL 670 ANNUITY FUND	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES	D Employer Identification Number (EIN) 13-6915739

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

x

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

(b)

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

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

CASTIGLIA LLP

46-2725636

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 15	NONE	34831	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ROTHMAN ROCCO LARUFFA LLP

3 WEST MAIN STREET
ELMSFORD, NY 10523

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	18964	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BASIL CASTROVINCI

13-2831500

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	7639	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

MUTUAL OF AMERICA

1800 WEST PARK DR.
WESTBOROUGH, MA 01581

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	41589	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AMALGAMATED BANK

13-4920330

(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 51	NONE	8070	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

SYNTONIC SYSTEMS, INC.

111 JOHN STREET
NEW YORK, NY 10011

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	9000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

ANDCO CONSULTING

531 W MORSE BLVD, STE 200
WINTER PARK, FL 32789

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	5500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
AMALGAMATED BANK	19 51	
(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.	
DREYFUS CASH MANAGEMENT FUND 200 PARK AVENUE NEW YORK, NY 10166 13-3430985	SEE ATTACHED	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
AMALGAMATED BANK	19 51	
(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.	
DREYFUS GOVERNMENT CASH MANAGEMENT 200 PARK AVENUE NEW YORK, NY 10166 13-3281890	SEE ATTACHED	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
AMALGAMATED BANK	19 51	
(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.	
DREYFUS TREASURY &N AGENCY CASH MAN 200 PARK AVENUE NEW YORK, NY 10016 13-3369653	SEE ATTACHED	

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
AMALGAMATED BANK	19 51	
(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.	
JPMORGAN PRIME MONEY MARKET FUND 245 PARK AVENUE, 4TH FLOOR NEW YORK, NY 10167 13-3736024	SEE ATTACHED	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
AMALGAMATED BANK	19 51	
(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.	
JPMORGAN 100% US TREASURY MM FUND 245 PARK AVENUE, 4TH FLOOR NEW YORK, NY 10167 31-1458343	SEE ATTACHED	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
AMALGAMATED BANK	19 51	
(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.	
JPMORGAN US GOVERNMENT MONEY MARKET 245 PARK AVENUE, 4TH FLOOR NEW YORK, NY 10167 23-2694160	SEE ATTACHED	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan LOCAL 670 ANNUITY FUND	B Three-digit plan number (PN) ▶	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES	D Employer Identification Number (EIN) 13-6915739	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: LONGVIEW LARGECAP 500 INDEX FUND			
b Name of sponsor of entity listed in (a): AMALGAMTED BANK			
c EIN-PN 13-4920330-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5128808	
a Name of MTIA, CCT, PSA, or 103-12 IE: LONGVIEW MIDCAP 400 INDEX FUND			
b Name of sponsor of entity listed in (a): AMALGAMTED BANK			
c EIN-PN 13-4920330-011	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1480683	
a Name of MTIA, CCT, PSA, or 103-12 IE: LONGVIEW SMALLCAP 600 INDEX FUND			
b Name of sponsor of entity listed in (a): AMALGAMTED BANK			
c EIN-PN 13-4920330-004	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 756506	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 LOCAL 670 ANNUITY FUND	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES		
		D Employer Identification Number (EIN) 13-6915739

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	853771	43610
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	74227	59976
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	134372	134376
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	251755	122741
(2) U.S. Government securities	1c(2)	10468366	12073924
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	3207786	4280744
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		7365997
(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)	7485409	1486579
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	106627	70462
f Total assets (add all amounts in lines 1a through 1e)	1f	22582313	25638409
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	81892	46291
i Acquisition indebtedness	1i		
j Other liabilities	1j	14699	256454
k Total liabilities (add all amounts in lines 1g through 1j)	1k	96591	302745
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	22485722	25335664

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)	2292451	
(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)		2292451
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	10513	
(B) U.S. Government securities	2b(1)(B)	338079	
(C) Corporate debt instruments	2b(1)(C)	100043	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		448635
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	40226	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		40226
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	26900473	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	25577955	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1322518
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	770292	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		4874122

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1751750	
(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)		1751750
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)	19231	
(4) IQPA audit fees.....	2i(4)	15600	
(5) Investment advisory and investment management fees	2i(5)	48797	
(6) Bank or trust company trustee/custodial fees	2i(6)	6362	
(7) Actuarial fees	2i(7)	7639	
(8) Legal fees	2i(8)	18964	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	155837	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		272430
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2024180

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2849942
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **CASTIGLIA, LLP**

(2) EIN: **46-2725636**

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan LOCAL 670 ANNUITY FUND		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES		D Employer Identification Number (EIN) 13-6915739
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
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 2292451
b Enter the amount contributed by the employer to the plan for this plan year		6b 2292451
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c 0
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☒ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

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 _____.	

LOCAL 670 ANNUITY FUND
FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022
WITH SUPPLEMENTAL INFORMATION

LOCAL 670 ANNUITY FUND

TABLE OF CONTENTS

Independent Auditor's Report	1
Statements of Net Assets Available for Benefits.....	4
Statements of Changes in Net Assets Available for Benefits.....	5
Notes to Financial Statements.....	6
Supplemental Information:	
Financial Data	17
Comments on Financial Statements.....	18
Interest on Investments	18
Administrative Expenses	19
Salaries and Related Expenses Allocated to Annuity Fund by Union Local 670 and by Pension Fund	19
Schedule of Assets Held for Investment.....	20
Schedule of Reportable Transactions.....	24
Additional Information	
Five Year Summary of Operations	27

CASTIGLIA, LLP
Certified Public Accountants
134 Burr Road
East Northport, NY 11731
Phone: (631) 486-7830

INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
Local 670 Annuity Fund

Opinion

We have audited the financial statements of Local 670 Annuity Fund (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Local 670 Annuity Fund as of December 31, 2023 and 2022, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibility under those standards is further described in the Auditor's Responsibility for the Audit of the Financial Statements section of our report. We are required to be independent of Local 670 Annuity Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Local 670 Annuity Fund's ability to continue as a going concern for one year after the date of the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement 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 Local 670 Annuity Fund'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 judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Local 670 Annuity Fund's ability to continue as a going concern for a reasonable period of time.

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

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules on pages 17 through 27, together referred to as "supplemental information" are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information, the Schedules of Assets Held for Investments, and Transactions in Excess of 5% are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the ERISA. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

Cartigan, 220

East Northport, NY
October 7, 2024

LOCAL 670 ANNUITY FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31,

	<u>2023</u>	<u>2022</u>
<u>ASSETS</u>		
Investments, at fair value	<u>\$25,329,985</u>	<u>\$21,413,316</u>
Receivables:		
Employer contributions	59,976	74,227
Accrued interest and dividends	119,264	72,072
Due from related entities	<u>13,119</u>	<u>17,642</u>
Total receivables	<u>192,359</u>	<u>163,941</u>
Cash (non-interest bearing)	<u>43,610</u>	<u>853,771</u>
Prepaid expenses and other assets	<u>1,993</u>	<u>44,658</u>
Operating lease right-of-use assets	<u>48,303</u>	<u>72,454</u>
Fixed assets	<u>22,159</u>	<u>34,173</u>
Total assets	<u>25,638,409</u>	<u>22,582,313</u>
<u>LIABILITIES</u>		
Accounts payable and accrued expenses	8,863	8,249
Operating lease Liabilities	37,428	73,643
Net trades pending settlement	155,917	--
Federal Withholding Tax Payable	85,230	--
Due to related entities	<u>15,307</u>	<u>14,699</u>
Total liabilities	<u>302,745</u>	<u>96,591</u>
Net assets available for benefits	<u>\$25,335,664</u>	<u>\$22,485,722</u>

See accompanying notes to financial statements.

LOCAL 670 ANNUITY FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31,

	<u>2023</u>	<u>2022</u>
Additions:		
Investment income		
Net appreciation (depreciation) in fair value of investments	\$ 2,092,810	\$ (4,472,416)
Interest	448,635	366,691
Dividends	<u>40,226</u>	<u>324,285</u>
	2,581,671	(3,781,440)
Less investment expenses	<u>55,159</u>	<u>60,832</u>
Investment income (loss) - net	<u>2,526,512</u>	<u>(3,842,272)</u>
Employer contributions	<u>2,292,451</u>	<u>1,898,907</u>
Total additions	<u>4,818,963</u>	<u>(1,943,365)</u>
Deductions:		
Annuity benefits	1,751,750	1,962,604
Administrative expenses	<u>217,271</u>	<u>216,101</u>
Total deductions	<u>1,969,021</u>	<u>2,178,705</u>
Net increase (decrease)	2,849,942	(4,122,070)
Net assets available for benefits		
Beginning of year	<u>22,485,722</u>	<u>26,607,792</u>
End of year	<u>\$25,335,664</u>	<u>\$22,485,722</u>

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

1. Summary of Significant Accounting Policies

- a. The financial statements are prepared on the accrual basis of accounting.
- b. The Plan' investments are stated at fair value. Transactions are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Bond premiums and discounts are not amortized. The Plan' Investment committee determines the Plan's valuation policies utilizing information provided by its investment advisers, custodians, and insurance company. See note 5 for a discussion of fair value measurements. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.
- c. Employer contributions receivable are estimated based on collections following the year end which are applicable to the current year. This represents the amount management expects to collect from outstanding balances. Management contracts for the performance of audits of contributing employer compensation records to verify compliance with the employers' obligations to make required contributions to the Plan. Any additional employer contributions that are due to the plan based on findings of the aforementioned engagements are recorded as income in the period in which such amounts are received.
- d. Fixed assets are recorded at cost. Depreciation is provided by straight-line methods.
- e. The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- f. Each participant' account is credited with employer contributions and allocations of forfeitures and investment income less an administrative charge.
- g. Benefits are recorded when paid.
- h. The administrative office is occupied by the Plan and various related organizations. Certain expenses not specifically applicable to a particular entity are allocated based on the estimated benefit received by each entity. Amounts reported as receivable from related organizations or payable to related organizations generally include balances for shared expenses.
- i. The Plan determines if a contract is a leasing arrangement and the classification of that lease, if applicable, at inception. Operating lease assets represent the right to control the use of an identified asset for the lease term and lease liabilities represent the obligation to make lease payments arising from the lease. Operating lease assets and liabilities are recognized at the commencement date based on the present value of lease payments over the lease term. For operating leases, the Plan uses the risk-free rate of return. The Plan recognizes operating lease expense for operating lease expense for operating leases on a straight-line basis over the lease term.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

2. Description of the Plan

The following description of the Plan provides only general information. Participants should refer to the Plan instrument for a more complete description of the Plan's provisions.

- a. General. The Fund is a defined contribution annuity plan and was established on June 21, 1988 as a result of collective bargaining agreements to provide annuity benefits for eligible participants. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.
- b. Contributions. The Fund is financed entirely by employer contributions as specified in the collective bargaining agreements.
- c. Participant Accounts. Each participant account is credited with employer contributions, forfeitures and share of investment income less an administrative charge.
- d. Vesting. Participants are 100 percent vested if they had been a participant prior to July 1, 1991. On and after July 1, 1991, vesting of benefits is attained by participants who have three years of vesting service.
- e. Benefits. A participant who becomes eligible for benefits may elect to receive these benefits either in a lump sum or a monthly joint and survivor annuity benefit if married and the account balance exceeds \$3,500.

3. Priorities upon Termination

It is the intent of the Trustees to continue the Plan in full force and effect. However, in the unlikely event of termination, the assets then remaining, after providing for the expenses of the Plan and for the payment of any accumulated shares heretofore approved, shall be distributed among the participants. Each participant shall receive that part of the total remaining assets in the same ratio as his accumulated share bears to the aggregate amount of the accumulated shares of all participants.

4. Tax Status

The Internal Revenue Service has advised that the Fund qualifies under Section 401(b) of the Internal Revenue Code and is, therefore, exempt from federal income taxes under the provisions of Section 501 (a). Once qualified, the Fund is required to operate in conformity with the Internal Revenue Code to maintain its qualification. The Fund is not aware of any action or event that has occurred that might affect its status.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and 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 Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023, no uncertain positions are taken or are expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

5. Fair Value Measurements

The Fund's investments are recorded at fair value in the accompanying statement of assets, liabilities and fund balances.

Generally accepted accounting principles define fair value, establish a framework for measuring fair value, and establish a fair value hierarchy that prioritizes the inputs to valuation techniques. 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. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market. Valuation techniques that are consistent with the market, income or cost approach are used to measure fair value.

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities the Fund has the ability to access.
- Level 2 inputs are inputs (other than quoted prices included within level 1) that are observable for the assets or liability, either directly or indirectly. These 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.
 - 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 are unobservable inputs for the asset or liability and rely on management's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Interest bearing cash: Valued at cost which approximates fair value based.

Corporate bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

U.S. Government securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

5. Fair Value Measurements (continued)

Equity index funds: Shares of registered investment companies are reported at fair value based on the quoted price of the shares in an active market in which the securities are traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the report date.

The following tables present the Fund's fair value hierarchy for those assets and liabilities measured at fair value on a recurring basis as of December 31, 2023 and 2022.

Fair Value Measurements at Reporting Date Using:				
		Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	<u>Fair Value</u>			
<u>December 31, 2023</u>				
U.S. Government	\$12,073,924	\$ --	\$12,073,924	\$ --
Corporate bonds	4,280,744	--	4,280,744	--
Interest bearing cash	122,741	122,741	--	--
Equity index funds	<u>1,486,579</u>	<u>1,486,579</u>	<u>--</u>	<u>--</u>
Total investments in the fair value hierarchy	17,963,988	<u>\$ 1,609,320</u>	<u>\$16,354,668</u>	<u>\$ --</u>
Investments measured at NAV	<u>7,365,997</u>			
Total	<u>\$25,329,985</u>			
<u>December 31, 2022</u>				
U.S. Government	\$10,468,366	\$ --	\$10,468,366	\$ --
Corporate bonds	3,207,786	--	3,207,786	--
Interest bearing cash	251,755	251,755	--	--
Equity index funds	<u>7,485,409</u>	<u>7,485,409</u>	<u>--</u>	<u>--</u>
Total investments at fair value	<u>\$21,413,316</u>	<u>\$ 7,737,164</u>	<u>\$13,676,152</u>	<u>\$ --</u>

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

5. Fair Value Measurements (continued)

We evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2023 and 2022, there were no significant transfers in or out of Levels 1, 2 or 3.

Fair value of investments in entities that use net asset value

The following table sets forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value (NAV) per share as of December 31, 2023 and 2022:

<u>Investment class</u>	<u>Fair Value</u> <u>12/31/23</u>	<u>Fair Value</u> <u>12/31/22</u>	<u>Redemption</u> <u>Frequency</u>	<u>Redemption</u> <u>Notice Period</u>
Common Collective Trusts:				
Longview Largecap 500 Index Fund (a)	\$5,128,808	\$ --	Daily	30 days
Longview midcap 400 Index Fund (b)	1,480,683	--	Daily	30 days
Longview smallcap 600 Index Fund (c)	<u>756,506</u>	<u>--</u>	Daily	30 days
	<u>\$7,365,997</u>	<u>\$ --</u>		

- a. This Fund's investment objective is to provide investment results that approximate the performance of the S&P 500 Index. The Fund will normally invest in the common stocks included in the S&P 500 Index in approximately the same proportions. The Fund may also use a sampling approach, based on market capitalization and industry weightings, to invest substantially the Fund's assets in as many stocks in its corresponding index as practicable. The Fund emphasize low portfolio turnover and benefit from the low transaction costs that are associated with passive, index-based investing. The per unit value is determined by dividing the total net assets of the fund by the total number of units outstanding. There are no unfunded commitments at December 31, 2023.
- b. This Fund's investment objective is to provide investment results that approximate the performance of the S&P MidCap 400 Index. The Fund will normally invest in the 400 medium-size U.S. companies in the S&P MidCap 400 Index in approximately the same proportions. The Fund emphasize low portfolio turnover and benefit from the low transaction costs that are associated with passive, index-based investing. The per unit value is determined by dividing the total net assets of the fund by the total number of units outstanding. There are no unfunded commitments at December 31, 2023.
- c. This Fund's investment objective is to provide investment results that approximate the performance of the S&P SmallCap 400 Index. The Fund will normally invest in the 400 small-size U.S. companies in the S&P SmallCap 400 Index in approximately the same proportions. The Fund emphasize low portfolio turnover and benefit from the low transaction costs that are associated with passive, index-based investing. The per unit value is determined by dividing the total net assets of the fund by the total number of units outstanding. There are no unfunded commitments at December 31, 2023.

The net asset value of the Fund is determined at the close of each business day, which excludes admissions and withdrawals that were executed on that day and not settled until the next business day.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

6. Related Party Transactions

The Fund has common trustees and shares office facilities and staff with Union Local 670 and Local 670 Pension and Welfare Funds as well as Local 377 Pension Fund. Salaries, payroll taxes and employee benefits are paid initially by both the Union and Pension Fund. All expenses are allocated on the basis of space and staff utilized in amounts approved by the Trustees.

Shared office expenses are paid initially by 670 Welfare Fund and allocated to 670 Annuity Fund based on the percentage of benefit received from the expenditure. Where such benefit is not easily determined, management uses an allocation rate determined by square footage and shared employee time which was approved by the board as a practical expedient.

During the years ended December 31, 2023 and 2022, the Fund reimbursed the Pension Fund \$12,106 and \$40,214, the General Fund \$20,436 and \$15,023, and the Welfare Fund \$9,200 and \$0, respectively.

The amounts due to or from related parties are as follows:

	<u>2023</u>	<u>2022</u>
<u>Due from Related Party</u>		
Due from General Fund	\$ --	\$ --
Due from 377 Pension Fund	--	--
Due from Welfare Fund	<u>13,119</u>	<u>17,642</u>
Total due from Related Party	<u>\$ 13,119</u>	<u>\$ 17,642</u>
<u>Due to Related Party</u>		
Due from General Fund	\$ 1,760	\$ 171
Due from 377 Pension Fund	--	--
Due from Pension Fund	<u>13,547</u>	<u>14,528</u>
Total due to Related Party	<u>\$ 15,307</u>	<u>\$ 14,699</u>

The transactions above qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules of ERISA.

7. Fixed Assets

Fixed assets are summarized by major categories as follows:

	<u>Useful Lives</u>	<u>2023</u>	<u>2022</u>
Furniture and equipment	7 years	\$ 24,776	\$ 24,776
Computers and software	5 years	<u>100,232</u>	<u>100,232</u>
		125,008	125,008
Less accumulated depreciation		<u>102,849</u>	<u>90,835</u>
Net book value		<u>\$ 22,159</u>	<u>\$ 34,173</u>

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

7. Fixed Assets (continued)

Depreciation of furniture and equipment, computers and software for the years ended December 31, 2023 and 2022 was \$12,014 and \$12,092, respectively. Depreciation is provided by utilizing straight line method over a period of 5-7 years.

8. Leases

The Fund shares office space with Union Local 670 and related sister funds. The Fund's allocated share is 11% of the total monthly lease payments, which was determined based on an analysis of the square footage used by the fund. Allocated lease payments are made directly to the third party landlord. The shared lease is categorized as an operating lease and expires on December 31, 2024. The Plan recognizes operating lease expense on a straight line basis over the lease term.

	<u>2023</u>	<u>2022</u>
Operating Leases		
Right-of-use asset	\$ 48,303	\$ 72,454
Lease liability:		
Current Operating lease liability	37,428	36,215
Noncurrent operating lease liability	<u>--</u>	<u>37,428</u>
Total operating lease liabilities	\$ 37,428	\$ 73,643

Rent expense for the years ended December 31, 2023 and 2022 amounted to \$43,856 and \$42,544 respectively.

The aggregate future lease payments below summarize the remaining future undiscounted cash flows for operating leases as of December 31, 2023, and a reconciliation to operating lease liabilities reported on the consolidated statement of financial position:

	<u>Total</u>	<u>11% Share</u>
2024	\$ 378,454	\$ 41,630
Total minimum lease payments	<u>\$ 378,454</u>	41,630
Less interest:		<u>(4,202)</u>
Present value of lease liability		<u>\$ 37,428</u>

Operating lease terms and discount rate at December 31, 2023 and 2022, were as follows:

	<u>2023</u>	<u>2022</u>
Remaining lease term (years)	1	2
Discount rate	5.242%	5.242%

LOCAL 670 ANNUITY FUND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

9. Pension Plans

The Fund pays its share of contributions to Local 670 Pension Fund, a noncontributory multiemployer defined benefit pension plan which was established as a result of collective bargaining agreements with employers to provide benefits to eligible participants. Local 670 Benefit Funds are contributing employers to the plan. Pension contributions for the years ended December 31, 2023 and 2022 were \$3,676 and \$1,715 respectively.

10. Plan Amendments

There were no plan amendments during the current year.

11. Risks and Uncertainties

The Fund 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 such changes could materially affect the amounts reported in the statement of net assets available for benefits.

The Plan maintains cash balances at banks in the New York metropolitan area. Cash accounts at banks are insured by the Federal Deposit Insurance Corporation subject to certain limits. At times, such cash balances may be in excess of the insured limits. The Plan has not experienced any losses in such accounts. The Plan considers highly liquid instruments readily convertible to known amounts of cash with original maturities of three months or less measured from their acquisition date to be cash and cash equivalents.

On March 10, 2023 the Department of Labor reported the following findings from its investigation of The Plan. The plan inappropriately reimbursed \$6,356.89 to Local 670 Union for work performed by a party in interest. The Plan did not conduct sufficient payroll audits during the period of 2019 through 2021. In response the Board has taken the following corrective actions. The Union has reimbursed the plan for the inappropriately allocated \$6,356.89 plus interest. The Board conducted 32 payroll audits covering the period of 2019 through 2021 and collected any delinquent contributions found. Additionally, the Board as implemented changes to its Collection Policy to audit all contributing employers once every five years and utilizing arbitrators to resolve issues concerning collection of contributions. Based on the corrective action taken the DOL has closed its investigation.

12. Subsequent Events

In accordance with FASB Accounting Standards Codification Topic 855, Subsequent Events, the Fund has evaluated events and transactions that occurred after the balance sheet date for potential recognition and disclosure through October 7, 2024, which is the date these financial statements were available to be issued. All subsequent events requiring recognition as of October 7, 2024, have been incorporated into these financial statements herein.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

13. Employer Contributions

In accordance with collective bargaining agreements, employers are required to make contributions to the Plan on behalf of employees performing covered work.

14. Interest Distribution to Participants

The Plan distributes to the participants' accounts the approximate net earnings of the Plan at the end of each fiscal year. Each account is credited with the pro-rata share of net investment income (loss) which includes an administrative charge, as well as any contributions or withdrawals. Investment income allocated to participant accounts was \$2,462,520 or approximately a 11% return on investment for the year ended December 31, 2023 and an investment loss of (\$2,112,436) or approximately (7.9%) for the year ended December 31, 2022.

15. Participation in Multiemployer Plan

The Plan, on behalf of its office employees which it shares with other affiliated benefit funds, contribute to a multiemployer defined benefit pension plan that covers its employees. The risks of participating in this multiemployer plan is different from single-employer plans in the following aspects:

Assets contributed to the multiemployer plan by one employer may be used to provide benefits to employees of other participating employers.

If a participating employer stops contributing to the plan, the unfunded obligations of the plan may be borne by the remaining participating employers.

If the Plan chooses to stop participating in this multiemployer plan, the Plan may be required to pay an amount, referred to as withdrawal liability, based on the unfunded status of the Plan. The Plan has no intention of stopping its participation in this multiemployer plan.

The Plan's participation in these Plans for the annual periods ended December 31, 2023 and 2022, is outlined below. The EIN and Pension Plan Number rows provide the Employer Identification Number (EIN) and the three-digit plan number. The most recent Pension Protection Act (PPA) zone status available in 2023 and 2022 is for the Plan's year end at December 31, 2023 and December 31, 2022, respectively.

The zone status is based on information that the Plan received from the multiemployer plans and is certified by the Plan's actuary. Among other factor, plans in the red zone are generally less than 65 percent funded, plans in the yellow zone are less than 80 percent funded, and plans in the green zone are at least 80 percent funded. The FIP/RP Status column indicates plans for which a financial improvement plan (FIP) or a rehabilitation plan (RP) is either pending or has been implemented. There have been no significant changes that affect the comparability of 2023 and 2022 contributions.

LOCAL 670 ANNUITY FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

15. Participation in Multiemployer Plan (continued)

Legal name of Plan: Local 670 Pension Fund
EIN: 13-6567359
Pension Plan Number: 001
PPA Zone Status:
2023 Green
2022 Green
FIP / RP Status: N/A
Contributions:
2023 \$3,676 (allocated)
2022 \$1,715 (allocated)

16. Reconciliation of financial statements to Form 5500

For financial statement purposes, investment expenses are reported as a reduction of investment income. The reporting requirements of the Department of Labor require these fees be shown as administrative expenses.

The following is a reconciliation of the reclassifications:

	<u>Per Financial Statements</u>	<u>Reclassification</u>	<u>Per Form 5500</u>
Investment income (loss)	\$ 2,526,512	\$ 55,159	\$ 2,581,671
Contributions	<u>2,292,451</u>	<u>--</u>	<u>2,292,451</u>
Total additions	<u>4,818,963</u>	<u>55,159</u>	<u>4,874,122</u>
Benefits paid to or for participants	1,751,750	--	1,751,750
Administrative expenses	<u>217,271</u>	<u>55,159</u>	<u>272,430</u>
Total deductions	<u>1,969,021</u>	<u>55,159</u>	<u>2,024,180</u>
Net increase (decrease)	<u>\$ 2,849,942</u>	<u>\$ --</u>	<u>\$ 2,849,942</u>

17. Nonexempt transactions

On August 25, 2022, during a routine Department of Labor audit a nonexempt transaction with a related party was discovered. The Plan inappropriately reimbursed Local 670 (the Union) for a Union employee's work on the Annuity Fund in the amount of \$6,356.89. On September 9, 2022, The Plan took appropriate corrective action and Local 670 (the Union) reimbursed the Annuity Fund \$6,356.89 plus interest thereby fully correcting the nonexempt transaction. This correction was reviewed by the Department of Labor and on March 10, 2023 a closing letter was received by the plan thereby closing the matter.

SUPPLEMENTAL INFORMATION

LOCAL 670 ANNUITY FUND

SUPPLEMENTAL INFORMATION

FINANCIAL DATA

A summary of the financial data of the Fund and its operations for the years ended December 31, 2023 and 2022 is shown below, followed by additional comments relating to the financial statements at December 31, 2023:

	<u>Year Ended December 31,</u>		<u>Increase</u>
	<u>2023</u>	<u>2022</u>	<u>(Decrease)</u>
Net assets	\$ 25,335,664	\$ 22,485,722	\$ 2,849,942
Employer contributions	\$ 2,292,451	\$ 1,898,907	\$ 393,544
Cost of administration			
Amount	\$ 217,271	\$ 216,101	\$ 1,170
Percent to employer contributions	9.48%	11.38%	(1.90%)
Net increase (decrease) in net assets	\$ 2,849,942	\$ (4,122,070)	\$ 6,972,012

LOCAL 670 ANNUITY FUND

SUPPLEMENTAL INFORMATION

COMMENTS ON FINANCIAL STATEMENTS

STATEMENT OF NET ASSETS

Cash

Cash accounts at year end were as follows:

	<u>Year Ended December 31,</u>	
	<u>2023</u>	<u>2022</u>
Checking account (non-interest bearing)	\$ 43,610	\$ 853,771
Money Market account (interest bearing)	<u>--</u>	<u>201,347</u>
Total cash	<u>\$ 43,610</u>	<u>\$1,055,118</u>

INTEREST ON INVESTMENTS

	<u>Year Ended December 31,</u>	
	<u>2023</u>	<u>2022</u>
U.S. Government obligations	\$ 338,079	\$ 275,560
Corporate bonds	100,043	88,372
Cash equivalents	<u>10,513</u>	<u>2,759</u>
Total interest income	<u>\$ 448,635</u>	<u>\$ 366,691</u>

LOCAL 670 ANNUITY FUND

SUPPLEMENTAL INFORMATION

ADMINISTRATIVE EXPENSES

FOR THE YEARS ENDED DECEMBER 31,

	<u>2023</u>	<u>2022</u>
Rent	\$ 43,856	\$ 42,554
Printing, stationery and supplies	3,214	4,507
Postage	1,000	2,000
Insurance - office	191	191
Surety Bond	63	63
Trustees and fiduciary liability insurance	14,505	14,256
Legal - Professional fees (net of insurance reimbursement)	18,964	18,874
Auditing - Professional fees	15,600	15,600
Payroll Audit fees	19,231	10,452
Consultant – actuary - Professional fees	7,639	7,845
Bank charges and sundry	1,478	2,119
Depreciation and amortization	12,014	12,092
Data processing	9,000	11,268
Telephone	236	236
Equipment rental, maintenance and repairs	<u>--</u>	<u>624</u>
	<u>\$146,991</u>	<u>\$142,681</u>

Allocated to Annuity Fund by Union

Local 670, Welfare Fund and by Pension Fund:

Administrative charge	\$ 15,496	\$ 7,131
Salaries	37,521	50,697
Payroll taxes	4,073	3,969
Pension and Welfare benefits	<u>13,190</u>	<u>11,623</u>
Total allocated	<u>70,280</u>	<u>73,420</u>
Total	<u>\$217,271</u>	<u>\$216,101</u>

Local 670 Annuity Fund US
Schedule H (Form 5500 - 41-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:4812A2835	JPMORGAN 100% US TREASURY MONEY MARKET	278,370.44	277,160	277,163
CUSIP:00287YBF5	ABBVIE INC 4.25% 11/14/2028	45,000.00	51,089	44,762
CUSIP:00724PAB5	ADOBE INC 1.9% 02/01/2025	50,000.00	49,894	48,505
CUSIP:015271BA6	ALEXANDRIA REAL ESTATE 4.75% 04/15/2035	55,000.00	51,043	53,350
CUSIP:017175AE0	ALLEGHANY CORP 3.625% 05/15/30	35,000.00	33,353	33,069
CUSIP:023135BR6	AMAZON.COM INC 1.2% 06/03/27	50,000.00	48,965	45,099
CUSIP:03040WAL9	AMERICAN WATER CAPITAL C 3.4% 03/01/2025	50,000.00	49,834	48,947
CUSIP:031162DR8	AMGEN INC SR NT 5.25% 03/02/2033	25,000.00	24,860	25,631
CUSIP:037833EH9	APPLE INC SR NT 1.4% 08/05/2028	50,000.00	49,887	44,300
CUSIP:038222AJ4	APPLIED MATERIALS INC 3.9% 10/01/2025	35,000.00	34,853	34,510
CUSIP:038336AA1	APTARGROUP INC SR 3.6% 03/15/2032	35,000.00	34,909	31,435
CUSIP:00206RXX1	AT&T INC 2.3% 06/01/27	50,000.00	52,839	46,410
CUSIP:00206RYY9	AT&T INC 2.75% 06/01/31	25,000.00	22,062	21,917
CUSIP:053015AE3	AUTOMATIC DATA PROCESSING 3.375% 9/15/25	50,000.00	49,946	48,989
CUSIP:053332AR3	AUTOZONE INC 3.25% 04/15/2025	35,000.00	36,817	34,173
CUSIP:08652BAB5	BEST BUY CO INC 1.95% 10/01/30	25,000.00	24,192	20,762
CUSIP:06051GKQ1	BK OF AMERICA CORP FR VAR 04/27/2033	100,000.00	91,349	95,318
CUSIP:06051GKK4	BK OF AMERICA CORP VAR 02/04/2033	100,000.00	85,126	85,082
CUSIP:097023DA0	BOEING CO 2.75% 2/1/2026	50,000.00	46,819	47,857
CUSIP:10112RBH6	BOSTON PPTYS LTD 6.5% 01/15/2034	95,000.00	94,926	100,200
CUSIP:11134LAH2	BROADCOM CRP-CAYMAN FI 3.875% 01/15/27	50,000.00	47,834	48,796
CUSIP:117043AT6	BRUNSWICK CORP SR NT 2.4% 08/18/2031	40,000.00	39,388	32,327
CUSIP:14040HCS2	CAPITAL ONE FINL CORP VAR 05/10/2028	25,000.00	25,000	24,570
CUSIP:14913R2G1	CATERPILLAR FINL SERVICE 1.1% 09/14/27	50,000.00	49,903	44,681
CUSIP:166764BW9	CHEVRON CORP 1.554% 05/11/25	50,000.00	50,000	47,943
CUSIP:17275RBL5	CISCO SYSTEMS INC 2.5% 09/20/2026	50,000.00	53,780	47,674
CUSIP:172967ME8	CITIGROUP INC FLTG 03/20/2030	30,000.00	27,711	28,468
CUSIP:172967NN7	CITIGROUP INC SR VAR 03/17/2033	95,000.00	86,404	85,438
CUSIP:191216DE7	COCA-COLA CO 1.375% 03/15/31	50,000.00	49,991	41,217
CUSIP:20030NDG3	COMCAST CORP 3.4% 4/01/2030	80,000.00	79,203	74,860
CUSIP:22160KAL9	COSTCO WHOLESALE CORP 2.75% 05/18/2024	50,000.00	51,661	49,481
CUSIP:231021AT3	CUMMINS INC 1.5% 09/01/30	50,000.00	49,815	41,697
CUSIP:126650DM9	CVS HEALTH CORP 1.3% 08/21/27	35,000.00	29,802	31,085
CUSIP:126650DN7	CVS HEALTH CORP 1.75% 08/21/30	50,000.00	49,918	41,303
CUSIP:26442UAA2	DUKE ENERGY PROGRESS INC 3.25% 08/15/25	50,000.00	49,848	48,859
CUSIP:26969PAB4	EAGLE MATLS INC 2.50% 07/01/2031	60,000.00	55,064	50,875
CUSIP:30231GBE1	EEXXON MOBXXON MOBIL CORP 2.44% 08/16/29	50,000.00	45,116	45,482
CUSIP:29273VAP5	ENERGY TRANSFER L P SR 5.55% 02/15/2028	15,000.00	14,996	15,302
CUSIP:29444UBQ8	EQUINIX INC SR GLBL NT 1.45% 05/15/2026	60,000.00	53,467	55,432
CUSIP:30212PAS4	EXPEDIA GROUP INC 6.25% 05/01/25	20,000.00	20,093	20,192
CUSIP:30212PAM7	EXPEDIA INC 5% 2/15/2026	40,000.00	39,598	39,956
CUSIP:303901BM3	FAIRFAX FINL HLDGS 6.00% 12/07/2033	40,000.00	41,143	41,055
CUSIP:3133EPLS2	FFCB 6.22% 06/06/2033	100,000.00	100,000	99,842
CUSIP:3134GYX56	FHLMC 4.875% 07/24/2026	50,000.00	49,685	49,772
CUSIP:3134GYW73	FHLMC 5.75% 07/17/2025	70,000.00	70,000	69,943
CUSIP:312926KH0	FHLMC GLD PL #A80296 5% 08/01/2035	135,000.00	30,045	28,027
CUSIP:312934HK1	FHLMC GLD PL #A87434 5% 07/01/2039	140,000.00	5,311	4,950
CUSIP:3128P7RH8	FHLMC GLD PL #C91388 3.5% 2/01/2032	300,000.00	26,422	25,590
CUSIP:3128MMYL1	FHLMC GLD PL #G18714 4% 11/01/2033	25,000.00	3,152	3,047
CUSIP:31335AU30	FHLMC GLD PL #G60602 3.5% 11/01/2043	100,000.00	18,149	16,255
CUSIP:31335AWU8	FHLMC GLD PL #G60659 3.5% 08/01/2046	100,000.00	24,380	22,076
CUSIP:31306XSR5	FHLMC GLD PL #J20528 2.5% 09/01/2027	100,000.00	8,262	7,632
CUSIP:31281BWG1	FHLMC GLD PL #N31547 3% 07/01/2042	150,000.00	17,535	17,014
CUSIP:3132GSJJ9	FHLMC GLD PL #Q07165 4% 04/01/2042	100,000.00	7,350	6,762
CUSIP:31339U3M0	FHLMC PL #QA4404 3% 11/01/49	50,000.00	19,883	17,298
CUSIP:3133KYSL4	FHLMC PL #RB5023 3.5% 11/01/39	200,000.00	47,290	49,469
CUSIP:3133ADNV2	FHLMC POOL # QB-6705 2.5% 11/01/2050	75,000.00	58,654	48,676
CUSIP:31288QWQ9	FHLMC POOL #84-1555 VAR 04/01/2053	70,000.00	65,092	64,704
CUSIP:3142BUU97	FHLMC POOL #8D-6008 VAR 10/01/2051	200,000.00	164,313	139,127
CUSIP:3133ATPD7	FHLMC POOL #QC-8520 2.5% 10/01/2051	125,000.00	106,208	87,829
CUSIP:3133KYWS4	FHLMC POOL #RB-5157 2.5% 05/01/2042	200,000.00	164,125	158,009
CUSIP:3132DNPD9	FHLMC POOL #SD-1320 3.00% 06/01/2052	150,000.00	122,094	118,575
CUSIP:3132DPPW2	FHLMC POOL #SD-2237 5.00% 12/01/2052	200,000.00	196,738	193,403
CUSIP:3132DQUC8	FHLMC POOL #SD-3279 5.5% 07/01/2053	250,000.00	241,620	246,705
CUSIP:3132E0AW2	FHLMC POOL #SD-3621 6.00% 09/01/2053	50,000.00	49,124	50,159
CUSIP:3132XGUL8	FHLMC POOL #WN-2386 4.229% 05/01/2030	75,000.00	70,723	72,797

Local 670 Annuity Fund US
Schedule H (Form 5500 - 41-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:3133C6W54	FHLMC UMBS POOL #QG-6068 5.5% 06/01/2053	100,000.00	96,128	98,128
CUSIP:3133G8VR9	FHLMC PL #QN2424 2.5% 06/01/35	25,000.00	11,434	10,108
CUSIP:3138WEKF5	FNMA #AS4793 3.5% 04/01/2045	250,000.00	62,480	56,667
CUSIP:31371NGK5	FNMA PL #256802 5.5% 07/01/2027	300,000.00	1,670	1,530
CUSIP:3138AT6Y1	FNMA PL #AJ2686 4.5% 10/01/2041	95,000.00	10,081	9,119
CUSIP:3138EPPR9	FNMA PL #AL6731 3.5% 04/01/2045	100,000.00	28,107	24,884
CUSIP:3138ET5U6	FNMA PL #AL8958 3.5% 10/01/2045	100,000.00	24,286	21,708
CUSIP:3138WEJ59	FNMA PL #AS4783 3.5% 04/01/2045	195,000.00	50,760	45,125
CUSIP:3138WVERN1	FNMA PL #AS4992 3.5% 05/01/2045	135,000.00	25,862	23,213
CUSIP:3138X3XH0	FNMA PL #AU4279 3% 09/01/2043	150,000.00	31,100	32,060
CUSIP:3138Y3XN6	FNMA PL #AX2484 3.5% 10/01/2044	145,000.00	30,169	26,716
CUSIP:3140H4KK9	FNMA PL #BJ2997 3% 03/01/48	50,000.00	29,300	25,002
CUSIP:3140H5ZC8	FNMA PL #BJ4338 3% 12/01/47	50,000.00	13,633	11,587
CUSIP:3140KBV43	FNMA PL #BP4234 2.5% 06/01/35	100,000.00	70,121	62,175
CUSIP:3140KMDK3	FNMA PL #BQ1905 2% 10/01/50	50,000.00	41,072	33,155
CUSIP:3140X7BD0	FNMA PL #FM3635 3% 3/01/50	50,000.00	21,234	18,007
CUSIP:3140X8DE4	FNMA PL #FM4600 2.5% 10/01/35	75,000.00	50,994	45,149
CUSIP:31418AQA9	FNMA PL #MA1348 2.5% 02/01/33	175,000.00	28,079	25,006
CUSIP:31418ATR9	FNMA PL #MA1459 3% 06/01/2033	103,000.00	15,322	15,418
CUSIP:31418AUQ9	FNMA PL #MA1490 3% 07/01/2033	148,840.00	23,554	23,398
CUSIP:31418AVG9	FNMA PL #MA1546 3.5% 08/01/2043	700,000.00	136,015	143,965
CUSIP:3140XATC6	FNMA POOL # FM6846 2.5% 04/01/2051	75,000.00	61,620	50,977
CUSIP:3140XAYH9	FNMA POOL # FM7011 3.5% 11/01/2047	175,000.00	85,297	90,211
CUSIP:313637Q52	FNMA POOL #109476 3.75% 08/01/2028	100,000.00	94,078	96,625
CUSIP:3140JB4W3	FNMA POOL #BM7136 VAR 02/01/2053	60,000.00	57,337	56,476
CUSIP:3140LCD65	FNMA POOL #BS1924 2.34% 05/01/2036	75,000.00	60,574	60,422
CUSIP:3140LF5J9	FNMA POOL #BS5348 3.03% 04/01/2034	75,000.00	59,833	64,142
CUSIP:3140LGD13	FNMA POOL #BS5506 3.09% 06/01/2029	25,000.00	22,828	23,250
CUSIP:3140LWBM8	FNMA POOL #BT7243 VAR 09/01/2051	100,000.00	88,432	74,774
CUSIP:3140M5CX1	FNMA POOL #BU3685 2.00% 11/01/2051	50,000.00	35,066	35,348
CUSIP:3140MJLV5	FNMA POOL #BV4839 4.00% 03/01/2052	200,000.00	182,342	169,217
CUSIP:3140X9YW9	FNMA POOL #FM6124 2.5% 01/01/2051	200,000.00	151,102	125,144
CUSIP:3140XEAP9	FNMA POOL #FM9913 2.00% 07/01/2036	200,000.00	153,982	135,481
CUSIP:3140XFEQ0	FNMA POOL #FS0142 2.5% 12/01/2051	100,000.00	89,904	74,824
CUSIP:3140XFR60	FNMA POOL #FS0508 3.00% 01/01/2052	100,000.00	94,030	81,598
CUSIP:3140XHYY3	FNMA POOL #FS2523 5.00% 06/01/2052	100,000.00	89,548	86,851
CUSIP:3140XMUZ7	FNMA POOL #FS5999 6.00% 09/01/2053	200,000.00	195,059	204,773
CUSIP:31418ECZ1	FNMA POOL #MA4587 2.5% 04/01/2042	250,000.00	204,002	195,519
CUSIP:3136ASJA5	FNMA REMIC 2016-24 TA 3% 04/25/2042	75,000.00	1,943	1,855
CUSIP:3140KMPP9	FNMA UMBS POOL #BQ2229 2% 11/01/2035	50,000.00	38,705	33,536
CUSIP:3140L1TM7	FNMA UMBS POOL #BR3255 2.00% 02/01/2051	150,000.00	97,240	100,148
CUSIP:3140MNQB5	FNMA UMBS POOL #BV8549 3.5% 05/01/2052	500,000.00	393,625	407,935
CUSIP:3140MX4S0	FNMA UMBS POOL #BW6232 5.00% 09/01/2052	100,000.00	93,368	92,899
CUSIP:3140N4V38	FNMA UMBS POOL #BX0633 6.00% 11/01/2052	100,000.00	93,459	95,171
CUSIP:3140QK6F0	FNMA UMBS POOL #CB0869 3.5% 06/01/2051	500,000.00	303,318	314,674
CUSIP:3140QTH28	FNMA UMBS POOL #CB7448 6.5% 11/01/2053	290,000.00	291,377	297,230
CUSIP:37045XDZ6	GENERAL MTRS FINL CO 6.05% 10/10/2025	55,000.00	54,892	55,626
CUSIP:36230SFV1	GNMA PL #757380 3% 07/15/2046	100,000.00	67,499	58,470
CUSIP:3617WPAY3	GNMA POOL #CG9023C 2.5% 10/20/2051	40,000.00	30,850	31,098
CUSIP:3617WPB63	GNMA POOL #CG9061C 3.00% 10/20/2051	40,000.00	33,893	34,085
CUSIP:36179XVM5	GNMA POOL #MA8720M 2.5% 03/20/2053	100,000.00	79,235	81,670
CUSIP:36179X5B8	GNMA POOL #MA8942M 2.5% 06/20/2053	200,000.00	160,643	167,154
CUSIP:3620AQAR4	GNMA2 PL #736316 4.250% 02/20/2034	100,000.00	20,628	18,440
CUSIP:38141GXB4	GOLDMAN SACHS GROUP 2.6% 2/7/2030	60,000.00	47,930	52,724
CUSIP:38141GWB6	GOLDMAN SACHS GROUP INC 3.85% 01/26/27	45,000.00	42,866	43,763
CUSIP:437076BK7	HOME DEPOT INC 3.35% 09/15/2025	50,000.00	49,929	49,005
CUSIP:440452AH3	HORMEL FOODS CORP SR 1.7% 06/03/2028	50,000.00	49,879	44,982
CUSIP:44107TAV8	HOST HOTELS & RESORTS LP 4% 06/15/2025	35,000.00	33,823	34,178
CUSIP:459200KH3	IBM CORP 1.7% 05/15/27	50,000.00	51,721	45,662
CUSIP:458140CG3	INTEL CORPORATION 5.2% 02/10/2033	35,000.00	34,900	36,564
CUSIP:46124HAC0	INTUIT INC 1.35% 07/15/27	50,000.00	49,953	45,064
CUSIP:46647PDR4	JPMORGAN CHASE & CO 5.35% 06/01/2034	65,000.00	65,000	65,925
CUSIP:46647PDK9	JPMORGAN CHASE & CO SUB VAR 09/14/2033	25,000.00	23,786	25,868
CUSIP:46647PCP9	JPMORGAN CHASE & CO VAR 09/22/2027	95,000.00	89,485	86,071
CUSIP:49271VAN0	KEURIG DR PEPPER INC SR 2.25% 03/15/2031	50,000.00	49,845	42,541
CUSIP:494368CC5	KIMBERLY-CLARK CORP 1.05% 09/15/27	50,000.00	50,000	44,582

Local 670 Annuity Fund US
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Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:49447BAA1	KIMCO REALTY CORP SR 6.4% 03/01/2034	55,000.00	54,775	60,304
CUSIP:526107AF4	LENNOX INTERNATIONAL INC 1.7% 8/1/27	35,000.00	30,542	31,467
CUSIP:548661DU8	LOWE'S COS INC 4.5% 4/15/2030	40,000.00	38,716	39,768
CUSIP:571676AJ4	MARS INC .875% 7/16/2026	50,000.00	49,930	45,625
CUSIP:589400AB6	MERCURY GENL CORP NEW 4.4% 03/15/2027	30,000.00	29,789	28,621
CUSIP:6174468L6	MORGAN STANLEY FLTG 01/22/2031	60,000.00	48,286	52,451
CUSIP:61747YFF7	MORGAN STANLEY SR VAR 07/20/2029	50,000.00	49,877	50,948
CUSIP:637417AJ5	NATIONAL RETAIL PROPERTIES 3.6% 12/15/26	25,000.00	23,305	23,952
CUSIP:68389XBU8	ORACLE CORP 2.8% 4/1/2027	25,000.00	22,981	23,581
CUSIP:68389XCP8	ORACLE CORP SR NT 4.9% 02/06/2033	35,000.00	34,998	34,841
CUSIP:723787AV9	PIONEER NAT RES CO SR NT 5.1% 03/29/2026	45,000.00	44,958	45,328
CUSIP:693475BQ7	PNC FINL SVCS GROUP VAR 06/12/2026	40,000.00	39,966	40,240
CUSIP:693475BU8	PNC FINL SVCS GROUP VAR 10/20/2034	30,000.00	29,983	33,304
CUSIP:742651DY5	PRIVATE EXPT FDG CORP 1.4% 07/15/2028	50,000.00	50,806	44,612
CUSIP:74340XBZ3	PROLOGIS L P SR GLBL 1.75% 07/01/2030	30,000.00	27,463	25,023
CUSIP:74456QBL9	PUBLIC SERVICE ELECTRIC 3% 05/15/2025	50,000.00	49,949	48,788
CUSIP:747525BN2	QUALCOMM INC GLBL NT 1.3% 05/20/2028	52,000.00	49,528	46,049
CUSIP:747525BQ5	QUALCOMM INC SR NT 4.25% 05/20/2032	15,000.00	14,966	14,885
CUSIP:756109BR4	REALTY INCOME CORP SR 4.85% 03/15/2030	15,000.00	14,822	15,066
CUSIP:756109BQ6	REALTY INCOME CORP SR 5.05% 01/13/2026	45,000.00	44,634	44,963
CUSIP:85207UAK1	SPRINT CORP 7.625% 03/01/2026	35,000.00	36,487	36,565
CUSIP:87264ABD6	T MOBILE USA INC 3.75% 04/15/2027	45,000.00	42,536	43,647
CUSIP:87264ABV6	T MOBILE USA INC SR 3.375% 04/15/2029	35,000.00	31,702	32,519
CUSIP:876030AB3	TAPESTRY INC CR SEN 7.05% 11/27/2025	15,000.00	14,984	15,330
CUSIP:87612BBQ4	TARGA RES PARTNERS 5.5% 03/01/2030	25,000.00	25,969	24,996
CUSIP:879360AE5	TELEDYNE TECHNOLOGIES INC 2.75% 04/01/31	35,000.00	28,846	30,452
CUSIP:872540AQ2	TJX COS INC 2.25% 09/15/2026	50,000.00	53,394	47,225
CUSIP:89788MAL6	TRUIST FINL CORP FR VAR 01/26/2029	65,000.00	62,681	64,036
CUSIP:91159HJK7	U.S. BANCORP.NTS USD VAR 02/01/2029	55,000.00	52,617	54,134
CUSIP:912810SR0	U.S. TREASURY BDS 1.125% 05/15/2040	200,000.00	205,199	128,890
CUSIP:912810SQ2	U.S. TREASURY BDS 1.125% 08/15/40	420,000.00	406,077	268,078
CUSIP:912810ST6	U.S. TREASURY BDS 1.375% 11/15/2040	375,000.00	338,848	248,805
CUSIP:912810TF5	U.S. TREASURY BOND 2.375% 02/15/2042	500,000.00	500,420	383,635
CUSIP:912810RB6	U.S. TREASURY BOND 2.875% 05/15/2043	85,000.00	82,317	69,777
CUSIP:912810TN8	U.S. TREASURY BOND 3.625% 02/15/2053	210,000.00	202,683	193,922
CUSIP:912810RT7	U.S. TREASURY BONDS 2.25% 08/15/2046	50,000.00	49,588	35,549
CUSIP:912810RS9	U.S. TREASURY BONDS 2.5% 05/15/2046	100,000.00	103,941	74,871
CUSIP:912810SH2	U.S. TREASURY BONDS 2.875% 05/15/2049	175,000.00	184,148	139,057
CUSIP:91282CDW8	U.S. TREASURY NOTE 1.75% 01/31/2029	750,000.00	740,449	676,463
CUSIP:912828V98	U.S. TREASURY NOTE 2.25% 02/15/2027	500,000.00	492,758	474,650
CUSIP:91282CEW7	U.S. TREASURY NOTE 3.25% 06/30/2027	300,000.00	286,125	293,169
CUSIP:91282CJJ1	U.S. TREASURY NOTE 4.5% 11/15/2033	50,000.00	52,336	52,492
CUSIP:91282CGN5	U.S. TREASURY NOTE 4.625% 02/28/2025	25,000.00	25,179	24,985
CUSIP:91282CJB8	U.S. TREASURY NOTE 5.00% 09/30/2025	125,000.00	124,644	126,275
CUSIP:912828Z94	U.S. TREASURY NOTES 1.5% 02/15/2030	120,000.00	129,722	104,545
CUSIP:912828YB0	U.S. TREASURY NOTES 1.625% 08/15/2029	225,000.00	226,292	200,189
CUSIP:9128283F5	U.S. TREASURY NOTES 2.25% 11/15/2027	535,000.00	517,089	503,023
CUSIP:912828X88	U.S. TREASURY NOTES 2.375% 05/15/2027	100,000.00	101,512	94,981
CUSIP:9128286B1	U.S. TREASURY NOTES 2.625% 02/15/2029	175,000.00	176,699	164,759
CUSIP:91282CGZ8	U.S. TREASURY NOTES 3.5% 04/30/2030	350,000.00	331,885	342,083
CUSIP:91282CGU9	U.S. TREASURY NOTES 3.875% 03/31/2025	150,000.00	148,459	148,682
CUSIP:912810TL2	U.S.TREASURY BOND 4.00% 11/15/2052	100,000.00	107,449	98,664
CUSIP:907818DY1	UNION PACIFIC CORP 3.25% 01/15/2025	50,000.00	49,835	48,981
CUSIP:911312BL9	UNITED PARCEL SERVICE 2.8% 11/15/2024	50,000.00	49,824	49,011
CUSIP:91159HJM3	US BANCORP FR VAR 06/12/2029	15,000.00	15,000	15,410
CUSIP:912810TT5	US TREASUR BOND 4.125% 08/15/2053	225,000.00	207,433	227,426
CUSIP:912810SW9	US TREASURY BOND 1.875% 02/15/2041	150,000.00	141,328	107,843
CUSIP:91282CEP2	US TREASURY NOTE 2.875% 05/15/2032	365,000.00	369,196	338,224
CUSIP:91282CHA2	US TREASURY NOTE 3.5% 04/30/2028	50,000.00	49,984	49,205
CUSIP:91282CHT1	US TREASURY NOTE 3.875% 08/15/2033	640,000.00	617,523	639,200
CUSIP:92345YAD8	VERISK ANALYTICS INC 4.00% 06/15/2025	75,000.00	76,304	73,685
CUSIP:92343VEU4	VERIZON COMMUNICATIONS 4.016% 12/03/29	25,000.00	24,452	24,172
CUSIP:92343VER1	VERIZON COMMUNICATIONS 4.329% 9/21/2028	50,000.00	52,642	49,463
CUSIP:92826CAD4	VISA INC 3.15% 12/14/2025	50,000.00	50,289	48,784
CUSIP:928563AJ4	VMWARE INC SR 1.40% 08/15/2026	55,000.00	48,748	50,307
CUSIP:254687FV3	WALT DISNEY COMPANY 1.75% 01/13/26	50,000.00	49,871	47,319

Local 670 Annuity Fund US
Schedule H (Form 5500 - 4I-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:55903VBC6	WARNERMEDIA HLDGS 4.279% 03/15/2032	40,000.00	34,396	36,608
CUSIP:55903VBG7	WARNERMEDIA HLDGS INC 6.412% 03/15/2026	20,000.00	20,000	20,014
CUSIP:95000U2V4	WELLS FARGO & CO SR VAR 03/24/2028	65,000.00	61,829	62,011
CUSIP:95000U2U6	WELLS FARGO & CO VAR 03/02/2033	70,000.00	61,021	61,139
CUSIP:969457CH1	WILLIAMS COS INC 5.40% 03/02/2026	55,000.00	55,003	55,549
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	44.15	44	44
CUSIP:022662100	LONGVIEW LARGE CAP 500 INDEX FUND	2,881.47	4,811,122	5,128,808
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	21.41	21	21
CUSIP:022662209	LONGVIEW MID CAP 400 INDEX FUND	482.79	1,398,330	1,480,683
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	10.56	11	11
CUSIP:022662308	LONGVIEW SMALL CAP 600 INDEX FUND	392.68	699,165	756,506
CUSIP:AB0678321	DREYFUS TREASURY & AGENCY CASH MGMT	211.12	211	210
CUSIP:31635V638	FIDELITY TOTAL INTERNATIONAL INDEX FUND	113,047.85	1,438,797	1,486,579
Total FMV				25,329,985

REPORTABLE TRANSACTIONS
 EIN: 11-8915739; PLAN 002
 FORM 5500; SCH. H, 4j

YEAR END PACKAGE

5500 5% REPORT
 LOCAL 670 ANNUITY FUND
 TRADE DATE
 FROM 01/01/23 TO 12/31/23

PAGE 22
 ACCOUNT NUMBER: 1000446

TRANSACTIONS OF A SERIES OF TRANSACTIONS IN EXCESS OF 5% OF THE
 CURRENT VALUE OF THE PLAN'S ASSETS AS OF THE BEGINNING OF THE PLAN
 YEAR AS DEFINED IN SECTION 2520.103-6 OF THE DEPARTMENT OF LABOR
 RULES AND REGULATIONS FOR REPORTING AND DISCLOSURE UNDER ERISA.
 BEGINNING MARKET VALUE: 24,824,823.38

CATEGORY 1 - 5% TRANSACTIONS BY SECURITY - SINGLE TRANSACTION

TRANCD	TRADE DATE	THEO SET DATE	UNITS	PRICE	GROSS AMOUNT	EXPENSES	CASH	HISTORICAL COST OF ASSET	HISTORICAL GAIN/LOSS	QUALIFYING PERCENTAGE
CASH EQUIVALENTS										
AB0678321	DREYFUS TREASURY & AGENCY CASH MGMT									
BUY	08/31/23	08/31/23	1,360,000.00	1.00	1,360,000		1,360,000	1,360,000		5.48%
SELL	09/01/23	09/01/23	1,359,807.90	1.00	1,359,808		1,359,808	1,359,808		5.48%
INVESTMENT FUNDS										
31635V638	FIDELITY TOTAL INTERNATIONAL INDEX FUND									
BUY	09/01/23	09/01/23	106,834.25	12.73	1,360,000		1,360,000	1,360,000		5.48%
CATEGORY TOTAL							4,079,808	4,079,808		

MUTUAL OF AMERICA										
EQUITY INDEX FUND					8,855,954		7,843,999		1,011,955	

REPORTABLE TRANSACTIONS
EIN: 11-6915739; PLAN 002
FORM 5500; SCH. H, 4j

YEAR END PACKAGE

5500 5% REPORT
LOCAL 670 ANNUITY FUND
TRADE DATE
FROM 01/01/23 TO 12/31/23

PAGE 25
ACCOUNT NUMBER: 1000446

BEGINNING MARKET VALUE: 24,824,823.38

CATEGORY 3 - 5% TRANSACTIONS BY SECURITY - SERIES

TRANCD	TRADE DATE	THEO SET DATE	UNITS	PRICE	GROSS AMOUNT	EXPENSES	CASH	HISTORICAL COST OF ASSET	HISTORICAL GAIN/LOSS	QUALIFYING PERCENTAGE
CASH EQUIVALENTS										
AB2006208	DREYFUS GOVERNMENT CASH MANAGEMENT									5.63%
BUY	08/30/23	08/30/23	680,000.00	1.00	680,000		680,000	680,000		
BUY	09/01/23	09/01/23	97.06	1.00	97		97	97		
BUY	09/08/23	09/08/23	19,287.00	1.00	19,287		19,287	19,287		
BUY	09/27/23	09/27/23	1.86	1.00	2		2	2		
BUY	10/02/23	10/02/23	8.55	1.00	9		9	9		
BUY	10/16/23	10/16/23	0.15	1.00	0		0	0		
SUB-TOTAL BUYS					TXN CNT: 6		699,395	699,395		
SELL	08/31/23	08/31/23	680,000.00	1.00	680,000		680,000	680,000		
SELL	09/11/23	09/11/23	19,287.00	1.00	19,287		19,287	19,287		
SELL	09/28/23	09/28/23	97.06	1.00	97		97	97		
SUB-TOTAL SELLS					TXN CNT: 3		699,384	699,384		
SECURITY TOTAL					TXN CNT: 9		1,398,779	1,398,779		
SECURITY CLASS TOTAL						0	1,398,779	1,398,779		
CATEGORY TOTAL						0	1,398,779	1,398,779		

ADDITIONAL INFORMATION

LOCAL 670 ANNUITY FUND

FIVE YEAR SUMMARY OF OPERATIONS

	<u>CALENDAR YEAR</u>				
	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>
Additions:					
Investment income - net	\$ 2,526,512	\$ (3,842,272)	\$ 2,592,771	\$ 2,329,000	\$ 2,555,314
Employer contributions	2,292,451	1,898,907	1,881,916	1,775,816	1,628,079
Other income	--	--	--	--	401
	<u>4,818,963</u>	<u>(1,943,365)</u>	<u>4,474,687</u>	<u>4,104,816</u>	<u>4,183,794</u>
Deductions:					
Annuity benefits	1,751,750	1,962,604	1,427,259	693,091	791,300
Administrative expenses	<u>217,271</u>	<u>216,101</u>	<u>209,261</u>	<u>243,498</u>	<u>286,117</u>
	<u>1,969,021</u>	<u>2,178,705</u>	<u>1,636,520</u>	<u>936,589</u>	<u>1,077,417</u>
Net increase (decrease)	2,849,942	(4,122,070)	2,838,167	3,168,227	3,106,377
Net assets available for benefits					
Beginning of year	<u>22,485,722</u>	<u>26,607,792</u>	<u>23,769,625</u>	<u>20,601,398</u>	<u>17,495,021</u>
End of year	<u>\$25,335,664</u>	<u>\$22,485,722</u>	<u>\$26,607,792</u>	<u>\$23,769,625</u>	<u>\$20,601,398</u>

Local 670 Annuity Fund US
Schedule H (Form 5500 - 41-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:4812A2835	JPMORGAN 100% US TREASURY MONEY MARKET	278,370.44	277,160	277,163
CUSIP:00287YBF5	ABBVIE INC 4.25% 11/14/2028	45,000.00	51,089	44,762
CUSIP:00724PAB5	ADOBE INC 1.9% 02/01/2025	50,000.00	49,894	48,505
CUSIP:015271BA6	ALEXANDRIA REAL ESTATE 4.75% 04/15/2035	55,000.00	51,043	53,350
CUSIP:017175AE0	ALLEGHANY CORP 3.625% 05/15/30	35,000.00	33,353	33,069
CUSIP:023135BR6	AMAZON.COM INC 1.2% 06/03/27	50,000.00	48,965	45,099
CUSIP:03040WAL9	AMERICAN WATER CAPITAL C 3.4% 03/01/2025	50,000.00	49,834	48,947
CUSIP:031162DR8	AMGEN INC SR NT 5.25% 03/02/2033	25,000.00	24,860	25,631
CUSIP:037833EH9	APPLE INC SR NT 1.4% 08/05/2028	50,000.00	49,887	44,300
CUSIP:038222AJ4	APPLIED MATERIALS INC 3.9% 10/01/2025	35,000.00	34,853	34,510
CUSIP:038336AA1	APTARGROUP INC SR 3.6% 03/15/2032	35,000.00	34,909	31,435
CUSIP:00206RJX1	AT&T INC 2.3% 06/01/27	50,000.00	52,839	46,410
CUSIP:00206RJY9	AT&T INC 2.75% 06/01/31	25,000.00	22,062	21,917
CUSIP:053015AE3	AUTOMATIC DATA PROCESSING 3.375% 9/15/25	50,000.00	49,946	48,989
CUSIP:053332AR3	AUTOZONE INC 3.25% 04/15/2025	35,000.00	36,817	34,173
CUSIP:08652BAB5	BEST BUY CO INC 1.95% 10/01/30	25,000.00	24,192	20,762
CUSIP:06051GKQ1	BK OF AMERICA CORP FR VAR 04/27/2033	100,000.00	91,349	95,318
CUSIP:06051GKK4	BK OF AMERICA CORP VAR 02/04/2033	100,000.00	85,126	85,082
CUSIP:097023DA0	BOEING CO 2.75% 2/1/2026	50,000.00	46,819	47,857
CUSIP:10112RBH6	BOSTON PPTYS LTD 6.5% 01/15/2034	95,000.00	94,926	100,200
CUSIP:11134LAH2	BROADCOM CRP-CAYMAN FI 3.875% 01/15/27	50,000.00	47,834	48,796
CUSIP:117043AT6	BRUNSWICK CORP SR NT 2.4% 08/18/2031	40,000.00	39,388	32,327
CUSIP:14040HCS2	CAPITAL ONE FINL CORP VAR 05/10/2028	25,000.00	25,000	24,570
CUSIP:14913R2G1	CATERPILLAR FINL SERVICE 1.1% 09/14/27	50,000.00	49,903	44,681
CUSIP:166764BW9	CHEVRON CORP 1.554% 05/11/25	50,000.00	50,000	47,943
CUSIP:17275RBL5	CISCO SYSTEMS INC 2.5% 09/20/2026	50,000.00	53,780	47,674
CUSIP:172967ME8	CITIGROUP INC FLTG 03/20/2030	30,000.00	27,711	28,468
CUSIP:172967NN7	CITIGROUP INC SR VAR 03/17/2033	95,000.00	86,404	85,438
CUSIP:191216DE7	COCA-COLA CO 1.375% 03/15/31	50,000.00	49,991	41,217
CUSIP:20030NDG3	COMCAST CORP 3.4% 4/01/2030	80,000.00	79,203	74,880
CUSIP:22160KAL9	COSTCO WHOLESALE CORP 2.75% 05/18/2024	50,000.00	51,661	49,481
CUSIP:231021AT3	CUMMINS INC 1.5% 09/01/30	50,000.00	49,815	41,697
CUSIP:126650DM9	CVS HEALTH CORP 1.3% 08/21/27	35,000.00	29,802	31,085
CUSIP:126650DN7	CVS HEALTH CORP 1.75% 08/21/30	50,000.00	49,918	41,303
CUSIP:26442UAA2	DUKE ENERGY PROGRESS INC 3.25% 08/15/25	50,000.00	49,848	48,859
CUSIP:26969PAB4	EAGLE MATLS INC 2.50% 07/01/2031	60,000.00	55,064	50,875
CUSIP:30231GBE1	EEXXON MOBXXON MOBIL CORP 2.44% 08/16/29	50,000.00	45,116	45,482
CUSIP:29273VAP5	ENERGY TRANSFER L P SR 5.55% 02/15/2028	15,000.00	14,996	15,302
CUSIP:29444UBQ8	EQUINIX INC SR GLBL NT 1.45% 05/15/2026	60,000.00	53,467	55,432
CUSIP:30212PAS4	EXPEDIA GROUP INC 6.25% 05/01/25	20,000.00	20,093	20,192
CUSIP:30212PAM7	EXPEDIA INC 5% 2/15/2026	40,000.00	39,598	39,956
CUSIP:303901BM3	FAIRFAX FINL HLDGS 6.00% 12/07/2033	40,000.00	41,143	41,055
CUSIP:31333EPLS2	FFCB 6.22% 06/06/2033	100,000.00	100,000	99,842
CUSIP:3134GYX56	FHLMC 4.875% 07/24/2026	50,000.00	49,685	49,772
CUSIP:3134GYW73	FHLMC 5.75% 07/17/2025	70,000.00	70,000	69,943
CUSIP:312926KH0	FHLMC GLD PL #A80296 5% 08/01/2035	135,000.00	30,045	28,027
CUSIP:312934HK1	FHLMC GLD PL #A87434 5% 07/01/2039	140,000.00	5,311	4,950
CUSIP:3128P7RH8	FHLMC GLD PL #C91388 3.5% 2/01/2032	300,000.00	26,422	25,590
CUSIP:3128MMYL1	FHLMC GLD PL #G18714 4% 11/01/2033	25,000.00	3,152	3,047
CUSIP:31335AU30	FHLMC GLD PL #G60602 3.5% 11/01/2043	100,000.00	18,149	16,255
CUSIP:31335AWU8	FHLMC GLD PL #G60659 3.5% 08/01/2046	100,000.00	24,380	22,076
CUSIP:31306XSR5	FHLMC GLD PL #J20528 2.5% 09/01/2027	100,000.00	8,262	7,632
CUSIP:31281BWG1	FHLMC GLD PL #N31547 3% 07/01/2042	150,000.00	17,535	17,014
CUSIP:3132GSJ9	FHLMC GLD PL #Q07165 4% 04/01/2042	100,000.00	7,350	6,762
CUSIP:31339U3M0	FHLMC PL #QA4404 3% 11/01/49	50,000.00	19,883	17,298
CUSIP:31333KYSL4	FHLMC PL #RB5023 3.5% 11/01/39	200,000.00	47,290	49,469
CUSIP:3133ADNW2	FHLMC POOL # QB-6705 2.5% 11/01/2050	75,000.00	58,654	48,676
CUSIP:31288QWQ9	FHLMC POOL #84-1555 VAR 04/01/2053	70,000.00	65,092	64,704
CUSIP:3142BUU97	FHLMC POOL #8D-6008 VAR 10/01/2051	200,000.00	164,313	139,127
CUSIP:3133ATPD7	FHLMC POOL #QC-8520 2.5% 10/01/2051	125,000.00	106,208	87,829
CUSIP:3133KYWS4	FHLMC POOL #RB-5157 2.5% 05/01/2042	200,000.00	164,125	158,009
CUSIP:3132DNPD9	FHLMC POOL #SD-1320 3.00% 06/01/2052	150,000.00	122,094	118,575
CUSIP:3132DPPW2	FHLMC POOL #SD-2237 5.00% 12/01/2052	200,000.00	196,738	193,403
CUSIP:3132DQUC8	FHLMC POOL #SD-3279 5.5% 07/01/2053	250,000.00	241,620	246,705
CUSIP:3132E0AW2	FHLMC POOL #SD-3621 6.00% 09/01/2053	50,000.00	49,124	50,159
CUSIP:3132XGUL8	FHLMC POOL #WN-2386 4.229% 05/01/2030	75,000.00	70,723	72,797

Local 670 Annuity Fund US
Schedule H (Form 5500 - 4I-1)
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13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:3133C6W54	FHLMC UMBS POOL #QG-6068 5.5% 06/01/2053	100,000.00	96,128	98,128
CUSIP:3133G8VR9	FHMLC PL #QN2424 2.5% 06/01/35	25,000.00	11,434	10,108
CUSIP:3138WEKF5	FNMA #AS4793 3.5% 04/01/2045	250,000.00	62,480	56,667
CUSIP:31371NGK5	FNMA PL #256802 5.5% 07/01/2027	300,000.00	1,670	1,530
CUSIP:3138AT6Y1	FNMA PL #AJ2686 4.5% 10/01/2041	95,000.00	10,081	9,119
CUSIP:3138EPPR9	FNMA PL #AL6731 3.5% 04/01/2045	100,000.00	28,107	24,884
CUSIP:3138ET5U6	FNMA PL #AL8958 3.5% 10/01/2045	100,000.00	24,286	21,708
CUSIP:3138WEJ59	FNMA PL #AS4783 3.5% 04/01/2045	195,000.00	50,760	45,125
CUSIP:3138WERN1	FNMA PL #AS4992 3.5% 05/01/2045	135,000.00	25,862	23,213
CUSIP:3138X3XH0	FNMA PL #AU4279 3% 09/01/2043	150,000.00	31,100	32,060
CUSIP:3138Y3XN6	FNMA PL #AX2484 3.5% 10/01/2044	145,000.00	30,169	26,716
CUSIP:3140H4KK9	FNMA PL #BJ2997 3% 03/01/48	50,000.00	29,300	25,002
CUSIP:3140H5ZC8	FNMA PL #BJ4338 3% 12/01/47	50,000.00	13,633	11,587
CUSIP:3140KBV43	FNMA PL #BP4234 2.5% 06/01/35	100,000.00	70,121	62,175
CUSIP:3140KMDK3	FNMA PL #BQ1905 2% 10/01/50	50,000.00	41,072	33,155
CUSIP:3140X7BD0	FNMA PL #FM3635 3% 3/01/50	50,000.00	21,234	18,007
CUSIP:3140X8DE4	FNMA PL #FM4600 2.5% 10/01/35	75,000.00	50,994	45,149
CUSIP:31418AQA9	FNMA PL #MA1348 2.5% 02/01/33	175,000.00	28,079	25,006
CUSIP:31418ATR9	FNMA PL #MA1459 3% 06/01/2033	103,000.00	15,322	15,418
CUSIP:31418AUQ9	FNMA PL #MA1490 3% 07/01/2033	148,840.00	23,554	23,398
CUSIP:31418AWG9	FNMA PL #MA1546 3.5% 08/01/2043	700,000.00	136,015	143,965
CUSIP:3140XATC6	FNMA POOL # FM6846 2.5% 04/01/2051	75,000.00	61,620	50,977
CUSIP:3140XAYH9	FNMA POOL # FM7011 3.5% 11/01/2047	175,000.00	85,297	90,211
CUSIP:313637Q52	FNMA POOL #109476 3.75% 08/01/2028	100,000.00	94,078	96,625
CUSIP:3140JB4W3	FNMA POOL #BM7136 VAR 02/01/2053	60,000.00	57,337	56,476
CUSIP:3140LCD65	FNMA POOL #BS1924 2.34% 05/01/2036	75,000.00	60,574	60,422
CUSIP:3140LF5J9	FNMA POOL #BS5348 3.03% 04/01/2034	75,000.00	59,833	64,142
CUSIP:3140LGDL3	FNMA POOL #BS5506 3.09% 06/01/2029	25,000.00	22,828	23,250
CUSIP:3140LWBM8	FNMA POOL #BT7243 VAR 09/01/2051	100,000.00	88,432	74,774
CUSIP:3140M5CX1	FNMA POOL #BU3685 2.00% 11/01/2051	50,000.00	35,066	35,348
CUSIP:3140MJLV5	FNMA POOL #BV4839 4.00% 03/01/2052	200,000.00	182,342	169,217
CUSIP:3140X9YW9	FNMA POOL #FM6124 2.5% 01/01/2051	200,000.00	151,102	125,144
CUSIP:3140XEAP9	FNMA POOL #FM9913 2.00% 07/01/2036	200,000.00	153,982	135,481
CUSIP:3140XFEQ0	FNMA POOL #FS0142 2.5% 12/01/2051	100,000.00	89,904	74,824
CUSIP:3140XFR60	FNMA POOL #FS0508 3.00% 01/01/2052	100,000.00	94,030	81,598
CUSIP:3140XHYV3	FNMA POOL #FS2523 5.00% 06/01/2052	100,000.00	89,548	86,851
CUSIP:3140XMUZ7	FNMA POOL #FS5999 6.00% 09/01/2053	200,000.00	195,059	204,773
CUSIP:31418ECZ1	FNMA POOL #MA4587 2.5% 04/01/2042	250,000.00	204,002	195,519
CUSIP:3136ASJA5	FNMA REMIC 2016-24 TA 3% 04/25/2042	75,000.00	1,943	1,855
CUSIP:3140KMPP9	FNMA UMBS POOL #BQ2229 2% 11/01/2035	50,000.00	38,705	33,536
CUSIP:3140L1TM7	FNMA UMBS POOL #BR3255 2.00% 02/01/2051	150,000.00	97,240	100,148
CUSIP:3140MNQB5	FNMA UMBS POOL #BV8549 3.5% 05/01/2052	500,000.00	393,625	407,935
CUSIP:3140MX4S0	FNMA UMBS POOL #BW6232 5.00% 09/01/2052	100,000.00	93,368	92,899
CUSIP:3140N4V38	FNMA UMBS POOL #BX0633 6.00% 11/01/2052	100,000.00	93,459	95,171
CUSIP:3140QK6F0	FNMA UMBS POOL #CB0869 3.5% 06/01/2051	500,000.00	303,318	314,674
CUSIP:3140QTH28	FNMA UMBS POOL #CB7448 6.5% 11/01/2053	290,000.00	291,377	297,230
CUSIP:37045XDZ6	GENERAL MTRS FINL CO 6.05% 10/10/2025	55,000.00	54,892	55,626
CUSIP:36230SFV1	GNMA PL #757380 3% 07/15/2046	100,000.00	67,499	58,470
CUSIP:3617WPAY3	GNMA POOL #CG9023C 2.5% 10/20/2051	40,000.00	30,850	31,098
CUSIP:3617WPB63	GNMA POOL #CG9061C 3.00% 10/20/2051	40,000.00	33,893	34,085
CUSIP:36179XVM5	GNMA POOL #MA8720M 2.5% 03/20/2053	100,000.00	79,235	81,670
CUSIP:36179X5B8	GNMA POOL #MA8942M 2.5% 06/20/2053	200,000.00	160,643	167,154
CUSIP:3620AQAAR4	GNMA2 PL #736316 4.250% 02/20/2034	100,000.00	20,628	18,440
CUSIP:38141GSG4	GOLDMAN SACHS GROUP 2.6% 2/7/2030	60,000.00	47,930	52,724
CUSIP:38141GWB6	GOLDMAN SACHS GROUP INC 3.85% 01/26/27	45,000.00	42,866	43,763
CUSIP:437076BK7	HOME DEPOT INC 3.35% 09/15/2025	50,000.00	49,929	49,005
CUSIP:440452AH3	HORMEL FOODS CORP SR 1.7% 06/03/2028	50,000.00	49,879	44,982
CUSIP:44107TAV8	HOST HOTELS & RESORTS LP 4% 06/15/2025	35,000.00	33,823	34,178
CUSIP:459200KH3	IBM CORP 1.7% 05/15/27	50,000.00	51,721	45,662
CUSIP:458140CG3	INTEL CORPORATION 5.2% 02/10/2033	35,000.00	34,900	36,564
CUSIP:46124HAC0	INTUIT INC 1.35% 07/15/27	50,000.00	49,953	45,064
CUSIP:46647PDR4	JPMORGAN CHASE & CO 5.35% 06/01/2034	65,000.00	65,000	65,925
CUSIP:46647PDK9	JPMORGAN CHASE & CO SUB VAR 09/14/2033	25,000.00	23,786	25,868
CUSIP:46647PCP9	JPMORGAN CHASE & CO VAR 09/22/2027	95,000.00	89,485	86,071
CUSIP:49271VAN0	KEURIG DR PEPPER INC SR 2.25% 03/15/2031	50,000.00	49,845	42,541
CUSIP:494368CC5	KIMBERLY-CLARK CORP 1.05% 09/15/27	50,000.00	50,000	44,582

Local 670 Annuity Fund US
Schedule H (Form 5500 - 4I-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:49447BAA1	KIMCO REALTY CORP SR 6.4% 03/01/2034	55,000.00	54,775	60,304
CUSIP:526107AF4	LENNOX INTERNATIONAL INC 1.7% 8/1/27	35,000.00	30,542	31,467
CUSIP:548661DU8	LOWE'S COS INC 4.5% 4/15/2030	40,000.00	38,716	39,768
CUSIP:571676AJ4	MARS INC .875% 7/16/2026	50,000.00	49,930	45,625
CUSIP:589400AB6	MERCURY GENL CORP NEW 4.4% 03/15/2027	30,000.00	29,789	28,621
CUSIP:6174468L6	MORGAN STANLEY FLTG 01/22/2031	60,000.00	48,286	52,451
CUSIP:61747YFF7	MORGAN STANLEY SR VAR 07/20/2029	50,000.00	49,877	50,948
CUSIP:637417AJ5	NATIONAL RETAIL PROPERTIES 3.6% 12/15/26	25,000.00	23,305	23,952
CUSIP:68389XBU8	ORACLE CORP 2.8% 4/1/2027	25,000.00	22,981	23,581
CUSIP:68389XCP8	ORACLE CORP SR NT 4.9% 02/06/2033	35,000.00	34,998	34,841
CUSIP:723787AV9	PIONEER NAT RES CO SR NT 5.1% 03/29/2026	45,000.00	44,958	45,328
CUSIP:693475BQ7	PNC FINL SVCS GROUP VAR 06/12/2026	40,000.00	39,966	40,240
CUSIP:693475BU8	PNC FINL SVCS GROUP VAR 10/20/2034	30,000.00	29,983	33,304
CUSIP:742651DY5	PRIVATE EXPT FDG CORP 1.4% 07/15/2028	50,000.00	50,806	44,612
CUSIP:74340XBZ3	PROLOGIS L P SR GLBL 1.75% 07/01/2030	30,000.00	27,463	25,023
CUSIP:74456QBL9	PUBLIC SERVICE ELECTRIC 3% 05/15/2025	50,000.00	49,949	48,788
CUSIP:747525BN2	QUALCOMM INC GLBL NT 1.3% 05/20/2028	52,000.00	49,528	46,049
CUSIP:747525BQ5	QUALCOMM INC SR NT 4.25% 05/20/2032	15,000.00	14,966	14,885
CUSIP:756109BR4	REALTY INCOME CORP SR 4.85% 03/15/2030	15,000.00	14,822	15,066
CUSIP:756109BQ6	REALTY INCOME CORP SR 5.05% 01/13/2026	45,000.00	44,634	44,963
CUSIP:85207UAK1	SPRINT CORP 7.625% 03/01/2026	35,000.00	36,487	36,565
CUSIP:87264ABD6	T MOBILE USA INC 3.75% 04/15/2027	45,000.00	42,536	43,647
CUSIP:87264ABV6	T MOBILE USA INC SR 3.375% 04/15/2029	35,000.00	31,702	32,519
CUSIP:876030AB3	TAPESTRY INC CR SEN 7.05% 11/27/2025	15,000.00	14,984	15,330
CUSIP:87612BBQ4	TARGA RES PARTNERS 5.5% 03/01/2030	25,000.00	25,969	24,996
CUSIP:879360AE5	TELEDYNE TECHNOLOGIES INC 2.75% 04/01/31	35,000.00	28,846	30,452
CUSIP:872540AQ2	TJX COS INC 2.25% 09/15/2026	50,000.00	53,394	47,225
CUSIP:89788MAL6	TRUIST FINL CORP FR VAR 01/26/2029	65,000.00	62,681	64,036
CUSIP:91159HJK7	U.S. BANCORP.NTS USD VAR 02/01/2029	55,000.00	52,617	54,134
CUSIP:912810SR0	U.S. TREASURY BDS 1.125% 05/15/2040	200,000.00	205,199	128,890
CUSIP:912810SQ2	U.S. TREASURY BDS 1.125% 08/15/40	420,000.00	406,077	268,078
CUSIP:912810ST6	U.S. TREASURY BDS 1.375% 11/15/2040	375,000.00	338,848	248,805
CUSIP:912810TF5	U.S. TREASURY BOND 2.375% 02/15/2042	500,000.00	500,420	383,635
CUSIP:912810RB6	U.S. TREASURY BOND 2.875% 05/15/2043	85,000.00	82,317	69,777
CUSIP:912810TN8	U.S. TREASURY BOND 3.625% 02/15/2053	210,000.00	202,683	193,922
CUSIP:912810RT7	U.S. TREASURY BONDS 2.25% 08/15/2046	50,000.00	49,588	35,549
CUSIP:912810RS9	U.S. TREASURY BONDS 2.5% 05/15/2046	100,000.00	103,941	74,871
CUSIP:912810SH2	U.S. TREASURY BONDS 2.875% 05/15/2049	175,000.00	184,148	139,057
CUSIP:91282CDW8	U.S. TREASURY NOTE 1.75% 01/31/2029	750,000.00	740,449	676,463
CUSIP:91282BV98	U.S. TREASURY NOTE 2.25% 02/15/2027	500,000.00	492,758	474,650
CUSIP:91282CEW7	U.S. TREASURY NOTE 3.25% 06/30/2027	300,000.00	286,125	293,169
CUSIP:91282CJJ1	U.S. TREASURY NOTE 4.5% 11/15/2033	50,000.00	52,336	52,492
CUSIP:91282CGN5	U.S. TREASURY NOTE 4.625% 02/28/2025	25,000.00	25,179	24,985
CUSIP:91282CJB8	U.S. TREASURY NOTE 5.00% 09/30/2025	125,000.00	124,644	126,275
CUSIP:91282Z94	U.S. TREASURY NOTES 1.5% 02/15/2030	120,000.00	129,722	104,545
CUSIP:912828YB0	U.S. TREASURY NOTES 1.625% 08/15/2029	225,000.00	226,292	200,189
CUSIP:9128283F5	U.S. TREASURY NOTES 2.25% 11/15/2027	535,000.00	517,089	503,023
CUSIP:912828X88	U.S. TREASURY NOTES 2.375% 05/15/2027	100,000.00	101,512	94,981
CUSIP:9128286B1	U.S. TREASURY NOTES 2.625% 02/15/2029	175,000.00	176,699	164,759
CUSIP:91282CGZ8	U.S. TREASURY NOTES 3.5% 04/30/2030	350,000.00	331,885	342,083
CUSIP:91282CGU9	U.S. TREASURY NOTES 3.875% 03/31/2025	150,000.00	148,459	148,682
CUSIP:912810TL2	U.S.TREASURY BOND 4.00% 11/15/2052	100,000.00	107,449	98,664
CUSIP:907818DY1	UNION PACIFIC CORP 3.25% 01/15/2025	50,000.00	49,835	48,981
CUSIP:911312BL9	UNITED PARCEL SERVICE 2.8% 11/15/2024	50,000.00	49,824	49,011
CUSIP:91159HJM3	US BANCORP FR VAR 06/12/2029	15,000.00	15,000	15,410
CUSIP:912810TT5	US TREASUR BOND 4.125% 08/15/2053	225,000.00	207,433	227,426
CUSIP:912810SW9	US TREASURY BOND 1.875% 02/15/2041	150,000.00	141,328	107,843
CUSIP:91282CEP2	US TREASURY NOTE 2.875% 05/15/2032	365,000.00	369,196	338,224
CUSIP:91282CHA2	US TREASURY NOTE 3.5% 04/30/2028	50,000.00	49,984	49,205
CUSIP:91282CHT1	US TREASURY NOTE 3.875% 08/15/2033	640,000.00	617,523	639,200
CUSIP:92345YAD8	VERISK ANALYTICS INC 4.00% 06/15/2025	75,000.00	76,304	73,685
CUSIP:92343VEU4	VERIZON COMMUNICATIONS 4.016% 12/03/29	25,000.00	24,452	24,172
CUSIP:92343VER1	VERIZON COMMUNICATIONS 4.329% 9/21/2028	50,000.00	52,642	49,463
CUSIP:92826CAD4	VISA INC 3.15% 12/14/2025	50,000.00	50,289	48,784
CUSIP:928563AJ4	VMWARE INC SR 1.40% 08/15/2026	55,000.00	48,748	50,307
CUSIP:254687FV3	WALT DISNEY COMPANY 1.75% 01/13/26	50,000.00	49,871	47,319

Local 670 Annuity Fund US
Schedule H (Form 5500 - 4I-1)
Schedule of Assets Held for Investment
13-6915739; Plan 002

Security ID	Security Description	Quantity	Cost	Market Value
CUSIP:55903VBC6	WARNERMEDIA HLDGS 4.279% 03/15/2032	40,000.00	34,396	36,608
CUSIP:55903VBG7	WARNERMEDIA HLDGS INC 6.412% 03/15/2026	20,000.00	20,000	20,014
CUSIP:95000U2V4	WELLS FARGO & CO SR VAR 03/24/2028	65,000.00	61,829	62,011
CUSIP:95000U2U6	WELLS FARGO & CO VAR 03/02/2033	70,000.00	61,021	61,139
CUSIP:969457CH1	WILLIAMS COS INC 5.40% 03/02/2026	55,000.00	55,003	55,549
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	44.15	44	44
CUSIP:022662100	LONGVIEW LARGE CAP 500 INDEX FUND	2,881.47	4,811,122	5,128,808
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	21.41	21	21
CUSIP:022662209	LONGVIEW MID CAP 400 INDEX FUND	482.79	1,398,330	1,480,683
CUSIP:AB2006208	DREYFUS GOVERNMENT CASH MGMT	10.56	11	11
CUSIP:022662308	LONGVIEW SMALL CAP 600 INDEX FUND	392.68	699,165	756,506
CUSIP:AB0678321	DREYFUS TREASURY & AGENCY CASH MGMT	211.12	211	210
CUSIP:31635V638	FIDELITY TOTAL INTERNATIONAL INDEX FUND	113,047.85	1,438,797	1,486,579
Total FMV				25,329,985

REPORTABLE TRANSACTIONS
EIN: 11-6916739; PLAN 002
FORM 5500; SCH. H, 4j

YEAR END PACKAGE

5500 5% REPORT
LOCAL 670 ANNUITY FUND
TRADE DATE
FROM 01/01/23 TO 12/31/23

PAGE 22
ACCOUNT NUMBER: 1000446

TRANSACTIONS OF A SERIES OF TRANSACTIONS IN EXCESS OF 5% OF THE
CURRENT VALUE OF THE PLAN'S ASSETS AS OF THE BEGINNING OF THE PLAN
YEAR AS DEFINED IN SECTION 2520.103-6 OF THE DEPARTMENT OF LABOR
RULES AND REGULATIONS FOR REPORTING AND DISCLOSURE UNDER ERTISA.
BEGINNING MARKET VALUE: 24,824,823.38

CATEGORY 1 - 5% TRANSACTIONS BY SECURITY - SINGLE TRANSACTION

TRANCD	TRADE DATE	THEO SET DATE	UNITS	PRICE	GROSS AMOUNT	EXPENSES	CASH	HISTORICAL COST OF ASSET	HISTORICAL GAIN/LOSS	QUALIFYING PERCENTAGE
CASH EQUIVALENTS										
AB0678321 DREYFUS TREASURY & AGENCY CASH MGMT										
BUY	08/31/23	08/31/23	1,360,000.00	1.00	1,360,000		1,360,000	1,360,000		5.48%
SELL	09/01/23	09/01/23	1,359,807.90	1.00	1,359,808		1,359,808	1,359,808		5.48%
INVESTMENT FUNDS										
31635V638 FIDELITY TOTAL INTERNATIONAL INDEX FUND										
BUY	09/01/23	09/01/23	106,834.25	12.73	1,360,000		1,360,000	1,360,000		5.48%

CATEGORY TOTAL

4,079,808 4,079,808

MUTUAL OF AMERICA
EQUITY INDEX FUND

8,855,954

7,843,999

1,011,955

REPORTABLE TRANSACTIONS
 EIN: 11-6915739; PLAN 002
 FORM 5500; SCH. H, 4j

YEAR END PACKAGE

5500 5% REPORT
 LOCAL 670 ANNUITY FUND
 TRADE DATE
 FROM 01/01/23 TO 12/31/23

BEGINNING MARKET VALUE: 24,824,823.38

PAGE 25
 ACCOUNT NUMBER: 1000446

CATEGORY 3 - 5% TRANSACTIONS BY SECURITY - SERIES

TRANCD	TRADE DATE	THEO SET DATE	UNITS	PRICE	GROSS AMOUNT	EXPENSES	CASH	HISTORICAL COST OF ASSET	HISTORICAL GAIN/LOSS	QUALIFYING PERCENTAGE
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AB2006208 DREYFUS GOVERNMENT CASH MANAGEMENT 5.63%

BUY	08/30/23	08/30/23	680,000.00	1.00	680,000		680,000	680,000		
BUY	09/01/23	09/01/23	97.06	1.00	97		97	97		
BUY	09/08/23	09/08/23	19,287.00	1.00	19,287		19,287	19,287		
BUY	09/27/23	09/27/23	1.86	1.00	2		2	2		
BUY	10/02/23	10/02/23	8.55	1.00	9		9	9		
BUY	10/16/23	10/16/23	0.15	1.00	0		0	0		

SUB-TOTAL BUYS TXN CNT: 6 699,395 699,395

SELL	08/31/23	08/31/23	680,000.00	1.00	680,000		680,000	680,000		
SELL	09/11/23	09/11/23	19,287.00	1.00	19,287		19,287	19,287		
SELL	09/28/23	09/28/23	97.06	1.00	97		97	97		

SUB-TOTAL SELLS TXN CNT: 3 699,384 699,384

SECURITY TOTAL TXN CNT: 9 1,398,779 1,398,779

SECURITY CLASS TOTAL 0 1,398,779 1,398,779

CATEGORY TOTAL 0 1,398,779 1,398,779

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. 1510-0110 1510-0089 2023 This Form Is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2023 or fiscal plan year beginning _____ and ending _____	
A This return/report is for:	☒ a multiemployer plan ☐ a multiple-employer plan (filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here _____	☒
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ special extension (enter description) _____
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 LOCAL 670 ANNUITY FUND	1b Three-digit plan number (PN)	002
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) LOCAL 670 ANNUITY FUND JOINT BOARD OF TRUSTEES 299 BROADWAY NEW YORK NY 10007	1c Effective date of plan 01/01/1989 2b Employer identification Number (EIN) 13-6915739 2c Plan Sponsor's telephone number 212-267-8650 2d Business code (see instructions) 525100	

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		10/8/24	THELMA WINSTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2023)