Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
SAINT-GOBAIN RETIREMENT INCOME PLAN

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 07/01/1941

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)
SAINT-GOBAIN DELAWARE CORPORATION

20 MOORES ROAD
MALVERN, PA 19355

2b Employer Identification Number (EIN) 23-2615170

2c Plan Sponsor's telephone number 610-893-6000

2d Business code (see instructions) 327900

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.	10/14/2024	HALAINE LUSSIER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2024	HALAINE LUSSIER
	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

BENEFITS COMMITTEE
C/O SAINT-GOBAIN CORPORATION
20 MOORES ROAD
MALVERN, PA 19355

3b Administrator's EIN: 23-2615166

3c Administrator's telephone number: 610-893-6000

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**	32681
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	11921
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	12307
b	Retired or separated participants receiving benefits	**6b**	9952
c	Other retired or separated participants entitled to future benefits	**6c**	6568
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	28827
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2290
f	Total. Add lines **6d** and **6e**.	**6f**	31117
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	526
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 1B 1C

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 1
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

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
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
AETNA LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
06-6033492	60054	004134	65	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	31395
5	Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☒ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	37705
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	11448		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	13284		
	▶ CHANGE IN ANNUITY ALLOCATION				
	(6) Total additions			7c(6)	24732
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	62437
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	19363		
	(2) Administration charge made by carrier	7e(2)	11679		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)			
	▶				
	(5) Total deductions			7e(5)	31042
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	31395

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- **a** ☐ Health (other than dental or vision)
- **b** ☐ Dental
- **c** ☐ Vision
- **d** ☐ Life insurance
- **e** ☐ Temporary disability (accident and sickness)
- **f** ☐ Long-term disability
- **g** ☐ Supplemental unemployment
- **h** ☐ Prescription drug
- **i** ☐ Stop loss (large deductible)
- **j** ☐ HMO contract
- **k** ☐ PPO contract
- **l** ☐ Indemnity contract
- **m** ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

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

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

A Name of plan
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	2255298295
b Actuarial value	**2b**	2480828124

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	13471	1421778070	1421778070
b For terminated vested participants	7289	288436302	288436302
c For active participants	11921	591484159	613491817
d Total	32681	2301698531	2323706189

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

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

5 Effective interest rate	**5**	5.22 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	48600737
b Expected plan-related expenses	**6b**	11934000
c Target normal cost	**6c**	60534737

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary — Date: 07/31/2024

ROBERT LIPSET — Type or print name of actuary

23-06136 — Most recent enrollment number

MERCER — Firm name

609-520-2484 — Telephone number (including area code)

ONE UNIVERSITY SQUARE, SUITE 100
PRINCETON, NJ 08540-6236

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	785865619
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	785865619
10	Interest on line 9 using prior year's actual return of -24.43 %	0	-191986971
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		59754669
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.39 %		3220777
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c	Total available at beginning of current plan year to add to prefunding balance		62975446
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	593878648

Part III Funding Percentages

14	Funding target attainment percentage	14	81.20 %
15	Adjusted funding target attainment percentage	15	106.76 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	102.43 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/24/2024	65000000	0			
			Totals ► 18(b)	65000000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	60039573

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

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

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	63

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	60534737
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	436756713	39998490
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	100533227

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	40493654	40493654

36 Additional cash requirement (line 34 minus line 35)	**36**	60039573
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	60039573

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

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

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

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

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

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

A Name of plan
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

EATON VANCE TRUST COMPANY
TWO INTERNATIONAL PLACE
BOSTON, MA 02110

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

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

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

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

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

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

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

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

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

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

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

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

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

FIDELITY INSTITUTIONAL ASSET MGT

20-2159373

(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 50 51 52 68 71	NONE KNOWN	2504577	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

PGIM, INC

22-2540245

(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 50 51	NONE KNOWN	818226	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

TELUS HEALTH (US) LTD.

52-1883918

(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 50	NONE KNOWN	801674	Yes [ ] No [X]	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)

LEGAL & GENERAL INV. MGMT. AMERICA

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE KNOWN	697920	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

NISA INVESTMENT ADVISORS, LLC

48-1140940

(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 50 51	NONE KNOWN	507337	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 14 17 50	NONE KNOWN	423576	Yes [ ] No [X]	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)

MFS INSTITUTIONAL ADVISORS

04-3247425

(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 28 50 51 52 68	NONE KNOWN	394790	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

STATE STREET BANK AND TRUST COMPANY

04-1867445

(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 25 50 99	NONE KNOWN	326089	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

LAZARD ASSET MANAGEMENT LLC

05-0530199

(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 50 51 68	NONE KNOWN	299527	Yes [X] No [ ]	Yes [X] No [ ]	0	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)

MORGAN STANLEY INVESTMENT MGT INC.

13-3040307

(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 50 51 52 68	NONE KNOWN	285586	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

ROCATON INVESTMENT ADVISORS, LLC

04-3638035

(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 50 51 56	NONE KNOWN	279111	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

CRAMER ROSENTHAL MCGLYNN, LLC

13-3977282

(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 50 51 68	NONE KNOWN	258615	Yes [X] No [ ]	Yes [X] No [ ]	0	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)

HERRONPALMER

46-5438594

(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 50	NONE KNOWN	251788	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

JPMORGAN CHASE BANK, NATIONAL ASSOC

13-4994650

(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?
24 27 28 50 51	NONE KNOWN	224912	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

STATE STREET GLOBAL ADVISOR TRUST

81-4017137

(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 28 50 51	NONE KNOWN	203803	Yes [X] No [ ]	Yes [X] No [ ]	0	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)

T. ROWE PRICE ASSOCIATES, INC.

52-0556948

(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 50 51 68	NONE KNOWN	174829	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

PLANTE & MORAN, PLLC

38-1357951

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE KNOWN	61250	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

LITTLER MENDELSON, P.C.

94-2602731

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE KNOWN	59335	Yes [ ] No [X]	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)

BLOOMBERG LP

1101 NEW YORK AVE., N.W.
9TH FLOOR
WASHINGTON, DC 20005-4711

(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?
49 50	NONE KNOWN	45827	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

CAPITAL INTERNATIONAL, INC.

95-4154361

(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 50 51 52	NONE KNOWN	26415	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

PRICEWATERHOUSECOOPERS LLP

13-4008324

(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 50	NONE KNOWN	11250	Yes [ ] No [X]	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)

ELKINS MCSHERRY LLC

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

(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?
49 50	NONE KNOWN	8750	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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.

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

A Name of plan
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

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: COMMINGLED PENSION TRUST FUND INTL

b Name of sponsor of entity listed in (a): JPMORGAN CHASE BANK, N.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)
26-0001051-001	C	29964852

a Name of MTIA, CCT, PSA, or 103-12 IE: SS DAILY MSCI EAFE INDEX NL FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

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)
04-0025081-182	C	54885675

a Name of MTIA, CCT, PSA, or 103-12 IE: SS S&P 500(R) FLAGSHIP NL FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

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)
04-0025081-004	C	176606067

a Name of MTIA, CCT, PSA, or 103-12 IE: GCP APP TECH MASTER RETIREMENT TRST

b Name of sponsor of entity listed in (a): GCP APPLIED TECHNOLOGIES INC.

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)
30-0888367-101	M	59669502

a Name of MTIA, CCT, PSA, or 103-12 IE: MFS CIT - BLNDED RES LARGE CP GR FD

b Name of sponsor of entity listed in (a): MFS HERITAGE TRUST COMPANY

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)
57-1187281-018	C	29397953

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 plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

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
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

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	8606094	5507863
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	65000000	65000000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	17287167	17957157
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	28230320	21563953
(2) U.S. Government securities	1c(2)	788831538	521493382
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	392922850	475864314
(B) All other	1c(3)(B)	524724413	486350547
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	291600	365100
(B) Common	1c(4)(B)	178425854	413355541
(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)	183503200	290854547
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	59669502
(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)	72876944	44440000
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	37705	31395
(15) Other	1c(15)	0	11010745

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	2260737685	2413464046
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	3414835	12020737
k	Total liabilities (add all amounts in lines 1g through1j)	1k	3414835	12020737
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	2257322850	2401443309

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.

			(a) Amount	(b) Total
	Income			
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	65000000	
	(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)		65000000
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4144	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	5369	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		9513
	(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)	64989844	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		64989844
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1791166954	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1784659882	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		6507072
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	110289355	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		110289355

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	**2b(6)**		53114315
(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)**		-7568380
c Other income	**2c**		44691
d Total income. Add all **income** amounts in column (b) and enter total	**2d**		292386410
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	**2e(1)**	192306347	
(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)**		192306347
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)**	11679	
(3) Recordkeeping fees	**2i(3)**		
(4) IQPA audit fees	**2i(4)**	61250	
(5) Investment advisory and investment management fees	**2i(5)**	5031701	
(6) Bank or trust company trustee/custodial fees	**2i(6)**	326089	
(7) Actuarial fees	**2i(7)**	2869197	
(8) Legal fees	**2i(8)**	59335	
(9) Valuation/appraisal fees	**2i(9)**		
(10) Other trustee fees and expenses	**2i(10)**		
(11) Other expenses	**2i(11)**	8160040	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	**2i(12)**		16519291
j Total expenses. Add all **expense** amounts in column (b) and enter total	**2j**		208825638
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	**2k**		83560772
l Transfers of assets:			
(1) To this plan	**2l(1)**		60559687
(2) From this plan	**2l(2)**		

Part III Accountant's Opinion

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

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

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

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: PLANTE & MORAN, PLLC **(2)** EIN: 38-1357951

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 525445.

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
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-3581074

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** 825

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 20.1 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 78.9 %

High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 1.0 % Other: 0.0 %

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_____.

Saint-Gobain Retirement Income Plan

Financial Statements
December 31, 2023 and 2022

Supplemental Schedules as of and for the year ended
December 31, 2023

Saint-Gobain Retirement Income Plan
Index to Financial Statements

	Page
Independent Auditor's Report	1
Financial Statements	
Statement of Net Assets Available for Benefits as of December 31, 2023 and 2022	4
Statement of Changes in Net Assets Available for Benefits for the years ended December 31, 2023 and 2022	5
Statement of Accumulated Plan Benefits as of December 31, 2022	6
Statement of Changes in Accumulated Plan Benefits for the year ended December 31, 2022	7
Notes to Financial Statements	8
Supplemental Schedules	
Schedule of Assets Held at End of Year	Schedule 1
Schedule of Reportable Transactions	Schedule 2

Plante & Moran, PLLC
Suite 900
200 N. Martingale Rd.
Schaumburg, IL 60173-2044
Tel: 847.697.6161
Fax: 847.697.6176
plantemoran.com

Independent Auditor's Report

To the Plan Administrator
Saint-Gobain Retirement Income Plan

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

We have performed audits of the financial statements of Saint-Gobain Retirement Income Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2023 and 2022 and the related statement of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of December 31, 2022 and the related statement of changes in accumulated plan benefits for the year then ended and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2023 and 2022 and for the years then ended stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (GAAP).
- The information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audits of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

PRAXITY™
Empowering Business Globally

Emphasis of Matter

As explained in Note 11 to the financial statements, affiliated pension plans merged into the Plan effective December 31, 2023 in amount of $60 million. Our opinion has not been modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audits of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audits* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that audits 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 substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing audits in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- 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 audits in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of assets held at end of year as of December 31, 2023 and reportable transactions for the year ended December 31, 2023 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Plante & Moran, PLLC

Schaumburg, Illinois
October 9, 2024

Saint-Gobain Retirement Income Plan
Statement of Net Assets Available for Benefits
December 31, 2023 and 2022

	December 31, 2023	December 31, 2022
Assets		
Investments:		
Investments at fair value (Note 3)	$ 2,265,298,129	$ 2,169,806,719
Plan interest in the Trust Fund of the GCP Applied Technologies Inc. Retirement Plans (Note 11)	59,669,502	-
Immediate participation guarantee contract at contract value (Note 2)	31,395	37,705
Total investments	2,324,999,026	2,169,844,424
Other Assets:		
Cash	5,507,863	8,606,094
Interest income receivable	17,066,972	17,287,167
Employer contribution receivable	65,000,000	65,000,000
Transfer receivable	890,185	-
Total other assets	88,465,020	90,893,261
Total assets	2,413,464,046	2,260,737,685
Liabilities	12,020,737	3,414,835
Net Assets Available for Benefits	$ 2,401,443,309	$ 2,257,322,850

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

Saint-Gobain Retirement Income Plan
Statement of Changes in Net Assets Available for Benefits
December 31, 2023 and 2022

Years ended December 31,	2023	2022
Additions		
Investment income (loss):		
Net realized and unrealized gains (losses) on investments	$ 162,391,197	$ (826,093,541)
Interest and dividends	64,995,213	67,917,435
Net investment income (loss)	227,386,410	(758,176,106)
Employer contribution	65,000,000	65,000,000
Total additions - Net	292,386,410	(693,176,106)
Deductions		
Benefits paid	192,306,347	339,399,981
Investment and administrative expenses	16,519,291	12,828,804
Total deductions	208,825,638	352,228,785
Net increase (decrease) prior to plan transfers	83,560,772	(1,045,404,891)
Transfer to plan (Note 11)	60,559,687	-
Net increase (decrease)	144,120,459	(1,045,404,891)
Net Assets Available for Benefits		
Beginning of year	2,257,322,850	3,302,727,741
End of year	$ 2,401,443,309	$ 2,257,322,850

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

Saint-Gobain Retirement Income Plan
Statement of Accumulated Plan Benefits
December 31, 2022

		December 31, 2022
Actuarial Present Value of Accumulated Plan Benefits		
Vested benefits		
Participants receiving benefit payments	$	1,394,897,211
Other vested participants		887,427,856
Total vested benefits		2,282,325,067
Non-vested benefits		20,482,811
Total Actuarial Present Value of Accumulated Plan Benefits (Note 2)	$	2,302,807,878

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

Saint-Gobain Retirement Income Plan
Statement of Changes in Accumulated Plan Benefits
December 31, 2022

Year Ended December 31,		**2022**
Actuarial Present Value of Accumulated Plan Benefits at Beginning of Year	$	3,110,642,494
Increase (decrease) during the year attributable to:		
Benefits accumulated and losses		100,703,285
Interest due to decrease in discount period		79,026,529
Assumption changes		(648,164,449)
Benefits paid		(339,399,981)
Net decrease		(807,834,616)
Actuarial Present Value of Accumulated Plan Benefits at End of Year (Note 2)	$	2,302,807,878

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

1. Description of Plan

The description of the Saint-Gobain Retirement Income Plan (the "Plan") in the Notes to the Financial Statements provides general summary information. Participants should refer to the plan document for a more complete description of the Plan.

General

The Plan is a defined benefit pension plan administered by Saint-Gobain Corporation ("SGC"), an indirect wholly owned subsidiary of Compagnie de Saint-Gobain ("CSG") of Paris, France. Substantially all of the employees of SGC and its subsidiaries and certain affiliates of CSG (the "Company") in the United States ("U.S.") are covered by the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan is an amalgamation of predecessor plans and plan amendments with requirements and benefits varying considerably by location and/or business unit.

The Company has established the Saint-Gobain Corporation Defined Benefit Master Trust (the "Trust") for the Plan, which is the sole participant of the Trust. Accordingly, as of December 31, 2023 and 2022, all plan assets are held in the Trust, except for the immediate participation guarantee contract (see Note 2) and transfers related to the GCP merger (see Note 11).

Effective December 31, 2023, the Plan merged in related plans of GCP Applied Technologies Inc. ("GCP"), a wholly owned subsidiary of SGC (see Note 11). As a result of the merger, the plan acquired an interest in the Trust Fund of the GCP Applied Technologies Inc. Retirement Plans (the "GCP Master Trust"). For investment purposes, certain assets merged into the Plan were commingled with the assets of another retirement plan of GCP that has an interest in the GCP Master Trust and that did not merge into the Plan. As the effective date of the plan mergers was December 31, 2023, the description of the Plan that follows excludes any description of the plan provisions of the GCP plans.

Pension Benefits

Individuals, hired before January 1, 2001, with five or more years of service are entitled to annual pension benefits beginning at normal retirement age of 65. Benefits are calculated as a percentage of annual compensation per years of service or as a flat dollar amount per years of service. Eligibility for early retirement with reduced benefits begins either at age 50 or age 55, after completion of 5 to 15 years of service. Participants may normally elect to receive their pension benefits in the form of a life annuity, a joint and survivor annuity, or as a life annuity with a certain period. A participant may elect to receive the present value of their accumulated plan benefit as a lump-sum distribution upon retirement or termination.

Eligible individuals hired on or after January 1, 2001, earn benefits computed in accordance with a cash balance formula which vest after three years of service. Participant accounts earn pay credits, a percentage of eligible earnings based on their years of service, as follows: 1 to 8 years – 3%; 9 to 15 years – 3.5%; 16 or more years – 4%. In addition, the participant accounts earn interest credits, reset annually, based on the average yield of the 30-year U.S. Treasury Bond over a twelve-month period beginning with the month of November of the prior year.

1. Description of Plan (continued)

Death and Disability Benefits

Generally, if a married participant hired before January 1, 2001, dies prior to receiving retirement benefits, a death benefit equal to 50% (joint and survivor benefits) of the participant's pension is paid to the participant's spouse. Other survivor benefits for participants hired before January 1, 2001, at some locations and/or business units may be different from those previously described.

If a participant hired on or after January 1, 2001, dies prior to receiving their retirement benefit, their vested account balance under the cash balance formula is paid to their survivor.

Active participants who become totally and permanently disabled may continue to accrue benefits until normal retirement date at the same earnings rate in effect at the time of their change in status. Disability benefits vary by location and/or business unit and may be different from those previously described.

Investment and Administrative Expenses

The Plan pays all investment and administrative expenses.

2. Summary of Significant Accounting Policies

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (see Note 3). Interest bearing cash is valued at its outstanding balance. For purposes of determining the fair value of the assets held by the Plan, investments in corporate stocks and certain registered investment companies are stated at fair market value using quoted market prices of a national securities exchange. The investments in derivatives, government securities, and corporate debt instruments are valued using quoted market prices and/or other market data for the same or comparable instruments or transactions in establishing the prices, discounted cash flow models, or other pricing models. Common/collective trusts and certain registered investment companies are valued at net asset value per share ("NAV") (or its equivalent) of the fund, based on the fair market values of the underlying net assets.

The Plan's interest in the GCP Master Trust is based on the value of the interest merged in effective December 31, 2023 and the GCP Master Trust's investments are stated at fair value following the valuation methodology above.

The Immediate Participation Guarantee Contract with Aetna Life Insurance Company ("Aetna") covers 65 hourly employees, principally from a plant in Kansas. Benefits are paid and guaranteed by Aetna. The contract is recorded at contract value which represents costs plus accrued interest income less withdrawals. Contract value of the Aetna contract was $31,395 and $37,705 as of December 31, 2023 and 2022, respectively.

2. Summary of Significant Accounting Policies (continued)

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The Plan allows for the use of derivatives to help manage its investment mix in accordance with its investment strategy and policy. The derivatives most commonly used are highly-liquid exchange-traded futures. The use of derivative instruments is not believed to materially increase the credit or market risk of the Plan's investments.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered or have been credited. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances - retirement, death, disability, and termination of employment - are included, to the extent they are deemed attributable to employee service rendered or credited to the valuation date. Benefits provided by annuity contracts excluded from Plan assets are excluded from accumulated plan benefits.

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

The actuarial method in use is the projected unit credit actuarial cost method. The significant assumptions used in the valuation as of December 31, 2022 were as follows:

1.	Discount rate	5.20% per annum
2.	Retirement age	Rates graded by age, ranging from 55 to 70 and above
3.	Mortality table used	Healthy and disabled participants: Pri-2012 with generational projection scale MMP-2021
4.	Termination	Rates graded by age, ranging from 20 to 55+

The valuation reflects changes in actuarial assumptions since the December 31, 2021 valuation. The discount rate increased from 2.70% to 5.20%. The cash balance interest accumulation rate for the cash balance portion of the Plan increased from 1.70% to 4.20%. The mortality table and improvement scale and the interest accumulation assumption for cash balance formula benefits of 100 basis points remained unchanged.

2. Summary of Significant Accounting Policies (continued)

The actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits (see Note 7).

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including October 09, 2024, which is the date the financial statements were available to be issued.

3. Purchase of Annuity Contract

Subsequent to year end, the Plan purchased an annuity contract from a third-party insurance company on April 18, 2024. Under the agreement, the third-party insurance company assumed the obligation to pay future pension benefits to certain participants, starting on July 1, 2024. The initial purchase price was paid on April 25, 2024, which approximated $653 million and covers approximately 11,000 participants. The Plan is the process of finalizing the final contractual obligation and participant count. The impact of the annuity purchase has not been reflected in the Statement of Accumulated Plan Benefits as of December 31, 2022 nor the Statement of Changes in Accumulated Plan Benefits for the year then ended.

4. Fair Value Measurement

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the observable and unobservable inputs and valuation techniques used to measure fair value.

The fair value hierarchy used to measure fair value into three broad levels is as follows:

Level 1 – In general, fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2 - Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets and liabilities in active markets, and other inputs such as interest rates and yield curves observable at commonly quoted intervals.

Level 3 - Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset.

In instances where inputs used to measure fair value fall into different levels in the above fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

4. Fair Value Measurement (continued)

A summary of net assets held by the Plan, excluding the interest in the GCP Master Trust, and including those measured at fair value on a recurring basis as of December 31, 2023 is as follows:

Investments:	Total	Level 1	Level 2
Interest bearing cash	$ 21,563,953	$ -	$ 21,563,953
Derivatives - futures	11,010,745	11,010,745	-
Government securities	521,493,382	-	521,493,382
Corporate debt instruments	962,214,861	-	962,214,861
Corporate stocks	118,917,015	118,917,015	-
Total	$ 1,635,199,956	$ 129,927,760	$ 1,505,272,196
Investments measured at NAV:			
Common/collective trusts	$ 630,098,173		
Total investments at fair value	$ 2,265,298,129		

A summary of net assets held by the Plan including those measured at fair value on a recurring basis as of December 31, 2022 is as follows:

Investments:	Total	Level 1	Level 2
Interest bearing cash	$ 28,230,320	$ -	$ 28,230,320
Government securities	788,831,538	-	788,831,538
Corporate debt instruments	917,647,263	-	917,647,263
Corporate stocks	178,717,454	178,717,454	-
Total	$ 1,913,426,575	$ 178,717,454	$ 1,734,709,121
Investments measured at NAV:			
Common/collective trusts	$ 183,503,200		
Registered investment companies	72,876,944		
Total investments measured at NAV	$ 256,380,144		
Total investments at fair value	$ 2,169,806,719		

Common/collective trusts represent investments in actively managed trusts that invest primarily in equity securities or fixed income investments which may include common stocks, options, futures, corporate bonds, U.S. and non-U.S. municipal securities, and interest rate swaps. Registered investment companies valued at NAV are principally invested in equity securities.

There were no significant redemption restrictions, redemption notification requirements, or unfunded commitments.

4. Fair Value Measurement (continued)

Derivative Instruments

The Plan investment policies specifically prohibit the use of derivatives for speculative purposes. The Plan holds investments in funds that are party to certain agreements, which are designed to manage exposures to foreign exchange, equity, and interest rate risks. Interest rate, equity and foreign currency instruments are used to hedge changes in the fair value of assets that result from interest rate changes, equity, and currency fluctuations, or as an efficient substitute for traditional securities. The investment managers, on behalf of the Plan, manage foreign currency, equity, and interest rate counterparty credit risks by limiting exposure to and by monitoring the financial condition of counterparties. In the unlikely event that a counterparty fails to meet the terms of a foreign currency, equity or an interest rate instrument, the Plan's risk is limited to the fair value of the instrument.

Derivatives that are assets and/or liabilities are included in investments at fair value in the Statement of Net Assets Available for Benefits. The net assets of the Plan reflect the fair value of the derivative instruments in a loss position as an offset against the fair value of derivative instruments in a gain position. Gains and/or losses arising from derivatives are recognized in current year investment income.

The notional amounts of interest rate future contracts in a buy position were $245,400,000 and $26,900,000 as of December 31, 2023 and 2022, respectively. The notional amounts of interest rate future contracts in a sell position were $13,900,000 and $24,600,000 as of December 31, 2023 and 2022, respectively. There was no cash collateral received or pledged for outstanding derivative positions.

The following tables illustrate derivative assets and derivative liabilities subject to offsetting as of December 31, 2023. The total gross assets and liabilities of derivatives as of December 31, 2022 were insignificant.

Offsetting of Derivative Assets

	(i)	(ii)	(iii) = (i) - (ii)	(iv) Gross Amounts Not Offset in the Statement of Net Assets Available for Benefits		(v) = (iii) - (iv)
	Gross Amounts of Recognized Assets	Gross Amounts Offset in the Statement of Net Assets Available for Benefits	Net Amounts of Assets Presented in the Statement of Net Assets Available for Benefits	Financial Instruments	Cash Collateral Received	Net Amount
Derivatives	$ 11,620,336	$ (609,591)	$ 11,010,745	$	$	$ 11,010,745
Total	$ 11,620,336	$ (609,591)	$ 11,010,745	$ -	$ -	$ 11,010,745

4. Fair Value Measurement (continued)

Offsetting of Derivative Liabilities

	(i)	(ii)	(iii) = (i) - (ii)	(iv)		(v) = (iii) - (iv)
				Gross Amounts Not Offset in the Statement of Net Assets Available for Benefits		
	Gross Amounts of Recognized Liabilities	Gross Amounts Offset in the Statement of Net Assets Available for Benefits	Net Amounts of Liabilities Presented in the Statement of Net Assets Available for	Financial Instruments	Cash Collateral Pledged	Net Amount
Derivatives	$ 609,591	$ (609,591)	$ -	$	$	$ -
Total	$ 609,591	$ (609,591)	$ -	$ -	$ -	$ -

During the year ended December 31, 2023, the net realized and unrealized loss from derivative contracts approximated $7.9 million. The realized and unrealized gains/losses on derivative contracts during the year ended December 31, 2022 were insignificant.

5. Funding Policy

The Company contributes to the Plan at such times and in such amounts as considered necessary so that contributions are sufficient to provide benefits as actuarially calculated under the terms of the Plan. Contributions to the Plan are designed to fund at least the minimum required by ERISA. The Plan met the minimum funding requirements of ERISA for 2023 and 2022.

6. Tax Status

The Internal Revenue Service has determined and informed the Company by letter dated December 12, 2017, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). While the Plan has been amended since receiving the determination letter, the amendments were not substantial in nature. As such, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable provisions of the IRC.

7. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the Plan and by ERISA.

In the event the Plan terminates, the net assets of the Plan will be allocated as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

a. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under the Plan provisions in effect at any time during the five years preceding Plan termination.

b. Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") up to the applicable limitations.

c. All other vested benefits not insured by the PBGC.

d. All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivors' pensions. The PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination; however, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

8. Risks and Uncertainties

Investment securities, in general, are exposed to various risks, including interest rate, market, and credit. Due to the level of the risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

The actuarial present value of accumulated plan benefits is determined based on certain economic and demographic assumptions, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in estimates and assumptions in the near-term would be material to the financial statements.

9. Certified Information

The following information, certified by State Street Bank and Trust Company (the "Trustee"), Principal Bank and Aetna as of and for the years ended December 31, 2023 and 2022, was relied upon in the preparation of the financial statements and supplemental schedules:

Information provided by State Street Bank and Trust Company:

1. Plan assets at December 31, 2023 and 2022
2. Plan investment activity for the years ended December 31, 2023 and 2022

Information provided by Principal Bank for the GCP Master Trust:

1. Plan assets at December 31, 2023 upon merger

Information provided by Aetna Life Insurance Company:

1. Custodial assets at December 31, 2023 and 2022
2. Investment activity for the years ended December 31, 2023 and 2022

10. Related Party Transactions

Certain investments, such as interest bearing cash, common/collective trusts, and registered investment companies, are managed by the Trustee. The Immediate Participation Guarantee Contract is managed by Aetna. Transactions in these investments, therefore, qualify as party-in-interest transactions which are exempt from the prohibited transaction rules of ERISA.

11. Transfers and GCP Master Trust Investments

Effective December 31, 2023, the following pension plans merged their respective interests in the GCP Master Trust, which approximated $61 million, into the Plan:

- GCP Applied Technologies, Inc. Retirement Plan for Salaried Employees
- Retirement Plan of GCP Applied Technologies, Inc. Chemical Group (Non-Union Hourly Employees)
- Retirement Plan of GCP Applied Technologies, Inc. Chemical Group (Cambridge Plant)
- Retirement Plan of GCP Applied Technologies, Inc. Chemical Group (North Bergen Plant)

As a result of merger, accumulated plan benefits of approximately 700 participants were transferred to the Plan in 2023 in the amount of approximately $76 million. The impact of the merger has not been reflected in the Statement of Accumulated Plan Benefits as of December 31, 2022 nor the Statement of Changes in Accumulated Plan Benefits for the year then ended.

The transfer balance included a transfer receivable of $890,185 related to a contribution receivable recorded on the GCP Applied Technologies, Inc. Retirement Plan for Salaried Employees at the effective merger date.

11. Transfers and GCP Master Trust Investments (continued)

The GCP Master Trust was established for the investment of assets of the GCP plans above and one other benefit plan sponsored by GCP that did not merge into the Plan. Each participating benefit plan has an undivided interest in the GCP Master Trust. At December 31, 2023, the Plan's interest in the net assets of the GCP Master Trust was approximately 96 percent. The assets of the GCP Master Trust are held by Principal Bank. Investment income and administrative expenses relating to the GCP Master Trust are allocated to the individual plans based upon average monthly balances invested by each plan.

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritized the valuation techniques and inputs used to measure fair value. The GCP Master Trust follows the fair value hierarchy described in Note 4 and valuation methodology in Note 2.

The following table presents information about the net assets of the GCP Master Trust and the Plan's interest in the GCP Master Trust balance at December 31, 2023:

Investments:	Plan Interest in the GCP Master Trust	GCP Master Trust Net Assets	Level 1	Level 2
Interest bearing cash	$ 21,131,568	$ 21,761,058	$ -	$ 21,761,058
Government securities	3,837,958	3,996,277	-	3,996,277
Corporate debt instruments	33,693,299	35,083,171	-	35,083,171
Total investments at fair value	$ 58,662,825	$ 60,840,506	$ -	$ 60,840,506
Other receivables	$ 1,006,677	$ 1,047,078		
Total assets	$ 59,669,502	$ 61,887,584		

There was no investment income earned by the Plan from the GCP Master Trust in 2023.

Schedule SB, line 26a — Schedule of Active Participant Data

Distribution of active participants with a salary related benefit

Years Of Benefit Service										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25		345	11							
		59,668	*							
25-29		756	283	3						
		71,400	79,174	*						
30-34	1	761	505	112	4					
	*	79,192	88,457	87,255	*					
35-39	2	602	481	209	84	2				
	*	80,954	96,724	102,553	93,780	*				
40-44	1	448	387	215	156	90	1			
	*	83,259	100,007	99,635	111,910	110,570	*			
45-49		369	313	188	172	162	75	3		
		84,687	103,000	103,854	114,623	114,573	105,110	*		
50-54	2	365	312	181	170	197	131	70	6	
	*	84,522	99,078	106,185	117,847	114,466	130,985	109,411	*	
55-59	1	335	274	175	174	223	104	114	46	1
	*	85,213	98,784	106,012	113,498	121,085	120,799	120,880	112,897	*
60-64	1	227	184	168	123	202	71	63	46	23
	*	84,687	95,973	100,925	92,292	110,990	124,033	127,539	116,936	114,463
65-69	2	54	53	49	41	52	13	19	10	16
	*	92,855	102,873	98,666	104,684	105,256	*	*	*	*
70+		6	13	7	10	14	3	2	4	8
		*	*	*	*	*	*	*	*	*

In each cell, the top number is the count of active participants for each age/service combination and the bottom number is average pay for 2022 limited to $305,000. Average pay is not shown for cells with fewer than 20 participants.

Schedule SB, line 26a — Schedule of Active Participant Data

Distribution of active participants with a flat dollar related benefit

Years of benefit service										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29				1						
30-34				3						
35-39				5	13	2				
40-44				8	34	13	3			
45-49				8	24	31	27	1		
50-54				11	35	46	69	24		
55-59				9	41	55	53	39	32	6
60-64				7	23	36	33	18	32	28
65-69				1	6	6	4	3	1	14
70+				1		2	1	3		3

Schedule SB, line 26a — Schedule of Active Participant Data

Distribution of active participants with a cash balance account

	Years of benefit service									
ATTAINED AGE	UNDER 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25		345	11							
		3,197	*							
25-29		756	283	3						
		5,087	12,122	*						
30-34	1	761	505	112	4					
	*	5,864	14,995	23,232	*					
35-39	2	602	481	209	84	2				
	*	6,419	17,217	28,713	31,097	*				
40-44	1	448	386	215	151	54	1			
	*	6,499	17,108	29,484	37,763	47,262	*			
45-49		365	312	185	159	92	21			
		6,540	18,423	30,788	44,375	39,594	45,681			
50-54	1	363	311	178	162	110	28	12		
	*	6,405	17,858	33,110	47,781	46,798	44,217	*		
55-59	1	334	274	174	161	110	23	21	5	
	*	6,690	19,577	32,879	49,143	55,914	36,821	56,884	*	
60-64	1	225	182	166	113	105	22	12	10	7
	*	7,007	19,015	33,632	39,609	58,210	41,848	*	*	*
65-69	1	53	53	49	41	30	4	12	3	7
	*	8,203	21,340	31,440	49,950	64,591	*	*	*	*
70+		6	13	7	9	6	3			5
		*	*	*	*	*	*			*

In each cell, the top number is the count of participants for each age/service combination and the bottom number is the average cash balance account as of January 1, 2023. Average cash balance is not displayed for age/service groupings with fewer than 20 members.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial assumptions for January 1, 2023 funding valuation

Discount rate sponsor elections		
• ARPA interest rate relief and shortfall amortization changes	Saint-Gobain elected to implement interest rate relief and the shortfall amortization changes for the plan year beginning January 1, 2021.	
• PBGC premium vested funded target	Method: Standard, elected 1/1/2014 Segment rates: first 5 years – 4.84%; next 15 years 5.15%; over 20 years 4.85%	
• Segment rates or full yield curve	Segment	
• Look-back months	4	
	Stabilized rates	**Nonstabilized rates**
• First 5 years	4.75%	1.41%
• Next 15 years	5.00%	3.09%
• Over 20 years	5.74%	3.58%
	These assumptions are prescribed by the IRS.	
Mortality sponsor elections		
• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on RP2014 mortality tables with improvements beyond 2006 removed with static mortality improvement based on the IRS methodology and projection scale MP-2021. These assumptions are prescribed by the IRS.	
• 417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality. These assumptions are prescribed by the IRS.	
Cash balance plans		
• Interest accumulation rate		
– Retirement Accumulation Plan	IAS19 discount rate minus 100 basis points (4.20% for 2023). Historically, the difference between high quality corporate bond rates (used to determine the IAS 19 discount rate) and the 30 Year Treasury rate has been roughly 100 basis points.	
– Carborundum Salaried		
› Regular	5.0%	

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

› Supplemental	7.5%. Even though this rate is described in the plan as a supplemental interest credit, it is only provided while a participant is employed. It is therefore really a pay credit.
• Whipsaw calculations	No
Other economic assumptions	
• Salary increases	3.00% per year. This assumption represents management's long-term expectation for future salary increases.
• Social Security wage base	2.75% per year. The Social Security wage base assumption is determined based on an evaluation of the projected inflation rates used by Social Security Trustees.
• Increase in maximum salary and benefit limitations	2.20% per year.
• Expected investment return	2.91% for 2022, and 2.78% for 2021. The expected rate of return on plan assets is based on the 50th percentile simulated investment return using capital market assumptions published in Mercer Investment Consulting's Capital Markets Outlook for the plan's target asset mix. Alpha is assumed to equal investment expenses (Net alpha is zero).
• Expenses	Expenses for the current year are assumed equal to expenses from the prior year, adjusted by the expected change in PBGC premiums. For 2023, expenses are assumed to be $11,934,000.
Demographic assumptions	
• Withdrawal	**Withdrawal rate**

Attained age	Less than 5 years of service	5 or more years of service
20-24	30%	22%
25-29	16	9
30-34	14	9
35-39	13	7
40-44	13	6
45-49	15	5
50-54	12	5
55+	0	0

Withdrawal rates were developed based on an experience study undertaken in 2016 using data from 2011-2015. Plan experience is reviewed annually for reasonability.

• Disability incidence	The disability incidence table is based on the Conference of Consulting Actuaries 1985 Pension Disability Study Class 1 rates.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

- Retirement age

Attained age	Male
Under 55	0%
55	5%
56	5%
57	5%
58	5%
59	6%
60	6%
61	14%
62	14%
63	17%
64	17%
65	27%
66	27%
67	23%
68	23%
69	20%
70 and above	100%

The retirement rates are based on an experience study undertaken in 2016 using data from 2011-2015. Plan experience is reviewed annually for reasonability.

- Benefit commencement age for
  - Future vested deferred: Unreduced retirement age
  - Current vested deferred: Unreduced retirement age

• Spouse assumptions	Male participants	Female participants
– Percentage married	80%	80%
– Spouse age difference	3 years younger	3 years older

Form of benefit	Single life	50% J&S	100% J&S	Lump Sum
• Active retirements	25%	12.5%	12.5%	50%
• Future vested deferred	25%	12.5%	12.5%	50%
• Current vested deferred	50%	25%	25%	0%
• Cash balance participants	0%	0%	0%	100%

The lump sum assumption reflects the actuary's experience with other plans that offer lump sums.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts**: The plan does not have any significant insurance contracts.
- **Disabled participants:** The liabilities for participants on long-term disability have been included with the liabilities for terminated vested participants. Some participants who become disabled before retirement continue to earn credited service during their disability. These participants are valued assuming they will remain disabled until normal retirement.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

- This plan provides disability/death benefits that are only partially based on a participant's accrued benefit or years of service. This benefit is allocated to funding target based on the accrued benefit on the valuation date plus a portion of the excess of the benefit over the accrued benefit multiplied by the ratio of the participant's service at the beginning of the plan year to their service at each decrement age. This benefit is allocated to target normal cost based on the proportionate benefit attributable to the increase in the participant's service and compensation during the plan year.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE		(I) GAIN/LOSS
INTEREST BEARING CASH						
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
252,149,388.15		0.00	0.00	252,149,388.15		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
	252,000,000.00	0.00	252,000,000.00	252,000,000.00		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
217,000,000.00		0.00	0.00	217,000,000.00		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
	280,046,392.09	0.00	280,046,392.09	280,046,392.09		0.00
INTEREST BEARING CASH TOTALS						
		0.00	532,046,392.09	1,001,195,780.24		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
U.S. GOVERNMENT SECURITIES					
U.S. GOVERNMENT SECURITIES TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
CORP. DEBT INSTR. - PREFERRED					
CORP. DEBT INSTR. - PREFERRED TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
CORP. DEBT INSTR. - ALL OTHER					
CORP. DEBT INSTR. - ALL OTHER TOTALS					
		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET		RATE	MAT DATE		
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE	(I) GAIN/LOSS	
CORPORATE STOCKS - COMMON						
916LGR902	JPMCB INTERMEDIATE CREDIT FUND	JPMCB INTERM CREDIT (G)				
280,000,000.00		0.00	0.00	280,000,000.00	0.00	
CORPORATE STOCKS - COMMON TOTALS						
		0.00	0.00	280,000,000.00	0.00	

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE		(I) GAIN/LOSS
OTHER						
OTHER TOTALS						
		0.00	0.00	0.00		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
COMMON/COLLECTIVE TRUSTS					
COMMON/COLLECTIVE TRUSTS TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
INTEREST BEARING CASH		0.00	532,046,392.09	1,001,195,780.24	0.00
CERTIFICATES OF DEPOSIT		0.00	0.00	0.00	0.00
U.S. GOVERNMENT SECURITIES		0.00	0.00	0.00	0.00
CORP. DEBT INSTR. - PREFERRED		0.00	0.00	0.00	0.00
CORP. DEBT INSTR. - ALL OTHER		0.00	0.00	0.00	0.00
CORPORATE STOCKS - PREFERRED		0.00	0.00	0.00	0.00
CORPORATE STOCKS - COMMON		0.00	0.00	280,000,000.00	0.00
PARTN./JOINT VENTURE INTERESTS		0.00	0.00	0.00	0.00
REAL ESTATE-INCOME PRODUCING		0.00	0.00	0.00	0.00
REAL ESTATE-NON INC. PRODUCING		0.00	0.00	0.00	0.00
LOANS SECURED BY MTGES-RESID.		0.00	0.00	0.00	0.00
LOANS SECURED BY MTGES-COM'L		0.00	0.00	0.00	0.00
LOANS TO PARTIC. - MORTGAGES		0.00	0.00	0.00	0.00
LOANS TO PARTICIPANTS - OTHER		0.00	0.00	0.00	0.00
OTHER		0.00	0.00	0.00	0.00
COMMON/COLLECTIVE TRUSTS		0.00	0.00	0.00	0.00
POOLED SEPARATE ACCOUNTS		0.00	0.00	0.00	0.00
103-12 INVESTMENTS		0.00	0.00	0.00	0.00
REGISTERED INVESTMENT COMPANY		0.00	0.00	0.00	0.00
INSURANCE CO. GENERAL ACCOUNT		0.00	0.00	0.00	0.00
** ASSET CATEGORY NOT FOUND **		0.00	0.00	0.00	0.00
REPORTABLE TRANSACTION TOTALS		0.00	532,046,392.09	1,281,195,780.24	0.00

RUN DATE: 02/20/24

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET / (C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / #TOTAL	MAT DATE / (H) CURR VALUE	(I) GAIN/LOSS
INTEREST BEARING CASH								
930AZCII1	GSTIF 25 BPS		GSTIF 25 BPS			1.000	12/31/2050	
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00
INTEREST BEARING CASH TOTALS								
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET	(C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / #TOTAL	MAT DATE / (H) CURR VALUE	(I) GAIN/LOSS
U.S. GOVERNMENT SECURITIES									
912810TJ7	US TREASURY N/B			08/52 3			3.000	08/15/2052	
52		53,367,626.63	66	93,375,871.00	0.00	92,757,723.99	118	146,743,497.63	618,147.01
912810TN8	US TREASURY N/B			02/53 3.625			3.625	02/15/2053	
140		109,170,497.83	100	53,592,788.08	0.00	54,662,181.54	240	162,763,285.91	-1,069,393.46
91282CEM9	US TREASURY N/B			04/29 2.875			2.875	04/30/2029	
1		37,317,476.17	3	86,214,636.32	0.00	84,843,837.11	4	123,532,112.49	1,370,799.21
U.S. GOVERNMENT SECURITIES TOTALS									
193		199,855,600.63	169	233,183,295.40	0.00	232,263,742.64	362	433,038,896.03	919,552.76

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
CORP. DEBT INSTR. - PREFERRED						
CORP. DEBT INSTR. - PREFERRED TOTALS						
0 0.00	0 0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET				RATE	MAT DATE		
#PUR	(C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
CORP. DEBT INSTR. - ALL OTHER								
CORP. DEBT INSTR. - ALL OTHER TOTALS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET				RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS	
CORPORATE STOCKS - COMMON							
916LGR902	JPMCB INTERMEDIATE CREDIT FUND		JPMCB INTERM CREDIT (G)				
1 280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00
CORPORATE STOCKS - COMMON TOTALS							
1 280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
OTHER						
OTHER TOTALS						
0 0.00	0 0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE		
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE		(I) GAIN/LOSS
COMMON/COLLECTIVE TRUSTS							
COMMON/COLLECTIVE TRUSTS TOTALS							
0 0.00	0 0.00	0.00	0.00	0	0.00		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET / (C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE #TOTAL	MAT DATE (H) CURR VALUE	(I) GAIN/LOSS
INTEREST BEARING CASH								
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00
CERTIFICATES OF DEPOSIT								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
U.S. GOVERNMENT SECURITIES								
193	199,855,600.63	169	233,183,295.40	0.00	232,263,742.64	362	433,038,896.03	919,552.76
CORP. DEBT INSTR. - PREFERRED								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORP. DEBT INSTR. - ALL OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORPORATE STOCKS - PREFERRED								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORPORATE STOCKS - COMMON								
1	280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00
PARTN./JOINT VENTURE INTERESTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REAL ESTATE-INCOME PRODUCING								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REAL ESTATE-NON INC. PRODUCING								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS SECURED BY MTGES-RESID.								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS SECURED BY MTGES-COM'L								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS TO PARTIC. - MORTGAGES								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS TO PARTICIPANTS - OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
COMMON/COLLECTIVE TRUSTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
POOLED SEPARATE ACCOUNTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
103-12 INVESTMENTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REGISTERED INVESTMENT COMPANY								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
INSURANCE CO. GENERAL ACCOUNT								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
** ASSET CATEGORY NOT FOUND **								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REPORTABLE TRANSACTION TOTALS								
920	1,488,299,763.59	727	1,248,293,825.60	0.00	1,247,374,272.84	1647	2,736,593,589.19	919,552.76
NON-REPORTABLE TRANSACTION TOTALS								
5508	1,382,842,383.70	6504	1,708,290,251.98	0.00	1,849,449,883.87	12012	3,091,132,635.68	-141,159,631.89

RUN DATE: 02/20/24

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE		(I) GAIN/LOSS
INTEREST BEARING CASH						
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
252,149,388.15		0.00	0.00	252,149,388.15		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
	252,000,000.00	0.00	252,000,000.00	252,000,000.00		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
217,000,000.00		0.00	0.00	217,000,000.00		0.00
930AZCII1	GSTIF 25 BPS	GSTIF 25 BPS		1.000	12/31/2050	
	280,046,392.09	0.00	280,046,392.09	280,046,392.09		0.00
INTEREST BEARING CASH TOTALS						
		0.00	532,046,392.09	1,001,195,780.24		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
U.S. GOVERNMENT SECURITIES					
U.S. GOVERNMENT SECURITIES TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
CORP. DEBT INSTR. - PREFERRED					
CORP. DEBT INSTR. - PREFERRED TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
CORP. DEBT INSTR. - ALL OTHER					
CORP. DEBT INSTR. - ALL OTHER TOTALS					
		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET		RATE	MAT DATE		
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE	(I) GAIN/LOSS	
CORPORATE STOCKS - COMMON						
916LGR902	JPMCB INTERMEDIATE CREDIT FUND	JPMCB INTERM CREDIT (G)				
280,000,000.00		0.00	0.00	280,000,000.00	0.00	
CORPORATE STOCKS - COMMON TOTALS						
		0.00	0.00	280,000,000.00	0.00	

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
(C) PURCHASE PRICE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	(H) CURR VALUE		(I) GAIN/LOSS
OTHER						
OTHER TOTALS						
		0.00	0.00	0.00		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
COMMON/COLLECTIVE TRUSTS					
COMMON/COLLECTIVE TRUSTS TOTALS		0.00	0.00	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SINGLE
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / (C) PURCHASE PRICE	(B) DESCRIPTION OF ASSET / (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / (H) CURR VALUE	MAT DATE / (I) GAIN/LOSS
INTEREST BEARING CASH		0.00	532,046,392.09	1,001,195,780.24	0.00
CERTIFICATES OF DEPOSIT		0.00	0.00	0.00	0.00
U.S. GOVERNMENT SECURITIES		0.00	0.00	0.00	0.00
CORP. DEBT INSTR. - PREFERRED		0.00	0.00	0.00	0.00
CORP. DEBT INSTR. - ALL OTHER		0.00	0.00	0.00	0.00
CORPORATE STOCKS - PREFERRED		0.00	0.00	0.00	0.00
CORPORATE STOCKS - COMMON		0.00	0.00	280,000,000.00	0.00
PARTN./JOINT VENTURE INTERESTS		0.00	0.00	0.00	0.00
REAL ESTATE-INCOME PRODUCING		0.00	0.00	0.00	0.00
REAL ESTATE-NON INC. PRODUCING		0.00	0.00	0.00	0.00
LOANS SECURED BY MTGES-RESID.		0.00	0.00	0.00	0.00
LOANS SECURED BY MTGES-COM'L		0.00	0.00	0.00	0.00
LOANS TO PARTIC. - MORTGAGES		0.00	0.00	0.00	0.00
LOANS TO PARTICIPANTS - OTHER		0.00	0.00	0.00	0.00
OTHER		0.00	0.00	0.00	0.00
COMMON/COLLECTIVE TRUSTS		0.00	0.00	0.00	0.00
POOLED SEPARATE ACCOUNTS		0.00	0.00	0.00	0.00
103-12 INVESTMENTS		0.00	0.00	0.00	0.00
REGISTERED INVESTMENT COMPANY		0.00	0.00	0.00	0.00
INSURANCE CO. GENERAL ACCOUNT		0.00	0.00	0.00	0.00
** ASSET CATEGORY NOT FOUND **		0.00	0.00	0.00	0.00
REPORTABLE TRANSACTION TOTALS		0.00	532,046,392.09	1,281,195,780.24	0.00

RUN DATE: 02/20/24

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET / (C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / #TOTAL	MAT DATE / (H) CURR VALUE	(I) GAIN/LOSS
INTEREST BEARING CASH								
930AZCII1	GSTIF 25 BPS		GSTIF 25 BPS			1.000	12/31/2050	
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00
INTEREST BEARING CASH TOTALS								
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET	(C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE / #TOTAL	MAT DATE / (H) CURR VALUE	(I) GAIN/LOSS
U.S. GOVERNMENT SECURITIES									
912810TJ7	US TREASURY N/B			08/52 3			3.000	08/15/2052	
52		53,367,626.63	66	93,375,871.00	0.00	92,757,723.99	118	146,743,497.63	618,147.01
912810TN8	US TREASURY N/B			02/53 3.625			3.625	02/15/2053	
140		109,170,497.83	100	53,592,788.08	0.00	54,662,181.54	240	162,763,285.91	-1,069,393.46
91282CEM9	US TREASURY N/B			04/29 2.875			2.875	04/30/2029	
1		37,317,476.17	3	86,214,636.32	0.00	84,843,837.11	4	123,532,112.49	1,370,799.21
U.S. GOVERNMENT SECURITIES TOTALS									
193		199,855,600.63	169	233,183,295.40	0.00	232,263,742.64	362	433,038,896.03	919,552.76

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
CORP. DEBT INSTR. - PREFERRED						
CORP. DEBT INSTR. - PREFERRED TOTALS						
0 0.00	0 0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET				RATE	MAT DATE		
#PUR	(C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
CORP. DEBT INSTR. - ALL OTHER								
CORP. DEBT INSTR. - ALL OTHER TOTALS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET				RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS	
CORPORATE STOCKS - COMMON							
916LGR902	JPMCB INTERMEDIATE CREDIT FUND		JPMCB INTERM CREDIT (G)				
1 280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00
CORPORATE STOCKS - COMMON TOTALS							
1 280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE	
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE	(I) GAIN/LOSS
OTHER						
OTHER TOTALS						
0 0.00	0 0.00	0.00	0.00	0	0.00	0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY	(B) DESCRIPTION OF ASSET			RATE	MAT DATE		
#PUR (C) PURCHASE PRICE	#SALE (D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	#TOTAL	(H) CURR VALUE		(I) GAIN/LOSS
COMMON/COLLECTIVE TRUSTS							
COMMON/COLLECTIVE TRUSTS TOTALS							
0 0.00	0 0.00	0.00	0.00	0	0.00		0.00

VB6C

SAINT-GOBAIN MASTER TRUST
SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS - SERIES
BEGINNING NET ASSET VALUE: 2,192,285,144.88
5% OF ASSET VALUE: 109,614,257.24

(A) IDENTITY OF PARTY / #PUR	(B) DESCRIPTION OF ASSET / (C) PURCHASE PRICE	#SALE	(D) SELLING PRICE	(F) EXPENSES INCURRED	(G) COST OF ASSET	RATE #TOTAL	MAT DATE (H) CURR VALUE	(I) GAIN/LOSS
INTEREST BEARING CASH								
726	1,008,444,162.96	558	1,015,110,530.20	0.00	1,015,110,530.20	1284	2,023,554,693.16	0.00
CERTIFICATES OF DEPOSIT								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
U.S. GOVERNMENT SECURITIES								
193	199,855,600.63	169	233,183,295.40	0.00	232,263,742.64	362	433,038,896.03	919,552.76
CORP. DEBT INSTR. - PREFERRED								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORP. DEBT INSTR. - ALL OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORPORATE STOCKS - PREFERRED								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
CORPORATE STOCKS - COMMON								
1	280,000,000.00	0	0.00	0.00	0.00	1	280,000,000.00	0.00
PARTN./JOINT VENTURE INTERESTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REAL ESTATE-INCOME PRODUCING								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REAL ESTATE-NON INC. PRODUCING								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS SECURED BY MTGES-RESID.								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS SECURED BY MTGES-COM'L								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS TO PARTIC. - MORTGAGES								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
LOANS TO PARTICIPANTS - OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
OTHER								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
COMMON/COLLECTIVE TRUSTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
POOLED SEPARATE ACCOUNTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
103-12 INVESTMENTS								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REGISTERED INVESTMENT COMPANY								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
INSURANCE CO. GENERAL ACCOUNT								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
** ASSET CATEGORY NOT FOUND **								
0	0.00	0	0.00	0.00	0.00	0	0.00	0.00
REPORTABLE TRANSACTION TOTALS								
920	1,488,299,763.59	727	1,248,293,825.60	0.00	1,247,374,272.84	1647	2,736,593,589.19	919,552.76
NON-REPORTABLE TRANSACTION TOTALS								
5508	1,382,842,383.70	6504	1,708,290,251.98	0.00	1,849,449,883.87	12012	3,091,132,635.68	-141,159,631.89

RUN DATE: 02/20/24

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

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

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

A Name of plan
SAINT-GOBAIN RETIREMENT INCOME PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
SAINT-GOBAIN DELAWARE CORPORATION

D Employer Identification Number (EIN)
23-2615170

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	2,255,298,295
b Actuarial value	**2b**	2,480,828,124

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	13,471	1,421,778,070	1,421,778,070
b For terminated vested participants	7,289	288,436,302	288,436,302
c For active participants	11,921	591,484,159	613,491,817
d Total	32,681	2,301,698,531	2,323,706,189

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

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

5 Effective interest rate	**5**	5.22%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	48,600,737
b Expected plan-related expenses	**6b**	11,934,000
c Target normal cost	**6c**	60,534,737

Statement by Enrolled Actuary

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

SIGN HERE

RPL
Signature of actuary

7/31/2024
Date

ROBERT LIPSET
Type or print name of actuary

2306136
Most recent enrollment number

MERCER
Firm name

609-520-2484
Telephone number (including area code)

ONE UNIVERSITY SQUARE, SUITE 100

PRINCETON NJ 08540-6236
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	785,865,619
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	785,865,619
10	Interest on line 9 using prior year's actual return of -24.43%	0	-191,986,971
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		59,754,669
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.39%		3,220,777
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		62,975,446
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	593,878,648

Part III Funding Percentages

14	Funding target attainment percentage	14	81.20%
15	Adjusted funding target attainment percentage	15	106.76%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	102.43%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/24/2024	65,000,000	0			
			Totals ► 18(b)	65,000,000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	60,039,573

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

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

b Applicable month (enter code)	21b	4
22 Weighted average retirement age	22	63

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	31a	60,534,737
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	436,756,713	39,998,490
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	100,533,227

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	40,493,654	40,493,654

36 Additional cash requirement (line 34 minus line 35)	36	60,039,573
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	60,039,573
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

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

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

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.0%	10,000.00	500.00	27,500.00
56	5.0%	9,500.00	475.00	26,600.00
57	5.0%	9,025.00	451.25	25,721.25
58	5.0%	8,573.75	428.69	24,864.02
59	6.0%	8,145.06	488.70	28,833.30
60	6.0%	7,656.36	459.38	27,562.80
61	14.0%	7,196.98	1,007.58	61,462.38
62	14.0%	6,189.40	866.52	53,724.24
63	17.0%	5,322.88	904.89	57,008.07
64	17.0%	4,417.99	751.06	48,067.84
65	27.0%	3,666.93	990.07	64,354.55
66	27.0%	2,676.86	722.75	47,701.50
67	23.0%	1,954.11	449.45	30,113.15
68	23.0%	1,504.66	346.07	23,532.76
69	20.0%	1,158.59	231.72	15,988.68
70	100.0%	926.87	926.87	64,880.90
Total			10,000.00	627,915.44
Average				63

Schedule SB, line 26b — Schedule of Active Participant Data

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	23,407,121	73,359,850	135,048,892	231,815,863
2024	24,595,652	6,403,064	132,087,401	163,086,117
2025	27,480,520	7,328,273	128,958,733	163,767,526
2026	30,476,482	8,773,660	125,661,047	164,911,189
2027	33,085,508	10,215,284	122,191,265	165,492,057
2028	35,109,462	11,482,239	118,572,849	165,164,550
2029	37,164,164	12,397,968	114,769,158	164,331,290
2030	39,068,983	13,737,960	110,747,395	163,554,338
2031	41,117,637	14,773,231	106,513,848	162,404,716
2032	42,498,697	15,586,291	102,187,624	160,272,612
2033	43,767,888	16,545,042	97,705,201	158,018,131
2034	44,703,608	17,233,490	93,043,107	154,980,205
2035	45,631,762	18,027,390	88,222,625	151,881,777
2036	46,206,990	18,226,451	83,298,990	147,732,431
2037	46,460,488	18,594,013	78,230,549	143,285,050
2038	46,523,387	18,781,124	73,089,555	138,394,066
2039	46,399,569	18,747,533	67,899,681	133,046,783
2040	46,178,507	18,682,007	62,661,944	127,522,458
2041	45,899,861	18,524,360	57,426,886	121,851,107
2042	45,239,447	18,333,887	52,235,744	115,809,078
2043	44,272,712	18,012,279	47,124,791	109,409,782
2044	43,255,752	17,560,175	42,149,023	102,964,950
2045	42,087,357	17,070,323	37,352,066	96,509,746
2046	40,626,771	16,489,619	32,780,731	89,897,121
2047	39,146,902	15,806,948	28,477,924	83,431,774
2048	37,474,473	15,072,643	24,480,465	77,027,581
2049	35,683,183	14,313,644	20,817,266	70,814,093
2050	33,634,394	13,516,171	17,507,774	64,658,339
2051	31,690,563	12,683,617	14,561,217	58,935,397
2052	29,615,832	11,833,146	11,976,566	53,425,544
2053	27,566,524	10,964,272	9,743,117	48,273,913
2054	25,423,289	10,090,456	7,841,782	43,355,527
2055	23,293,051	9,222,770	6,246,903	38,762,724
2056	21,213,518	8,370,697	4,928,258	34,512,473
2057	19,158,091	7,542,589	3,853,147	30,553,827
2058	17,215,426	6,746,223	2,988,226	26,949,875
2059	15,296,560	5,988,524	2,301,045	23,586,129
2060	13,524,987	5,275,169	1,761,343	20,561,499
2061	11,829,291	4,610,557	1,341,851	17,781,699
2062	10,288,468	3,997,739	1,018,746	15,304,953
2063	8,850,752	3,438,466	771,782	13,061,000
2064	7,581,154	2,933,220	584,171	11,098,545
2065	6,439,570	2,481,355	442,331	9,363,256

Schedule SB, line 26b — Schedule of Active Participant Data

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2066	5,403,721	2,081,249	335,481	7,820,451
2067	4,504,445	1,730,476	255,188	6,490,109
2068	3,724,115	1,425,994	194,943	5,345,052
2069	3,051,732	1,164,309	149,772	4,365,813
2070	2,478,189	941,683	115,900	3,535,772
2071	1,994,676	754,239	90,467	2,839,382
2072	1,589,782	598,076	71,320	2,259,178
2073	1,254,250	469,374	56,833	1,780,457
2074	978,995	364,470	45,790	1,389,255
2075	755,550	279,927	37,283	1,072,760
2076	576,398	212,581	30,642	819,621
2077	434,566	159,565	25,379	619,510
2078	323,736	118,342	21,138	463,216
2079	238,281	86,694	17,666	342,641
2080	173,276	62,715	14,785	250,776
2081	124,501	44,786	12,371	181,658
2082	88,404	31,566	10,336	130,306
2083	62,051	21,952	8,622	92,625
2084	43,066	15,060	7,180	65,306
2085	29,566	10,189	5,974	45,729
2086	20,086	6,796	4,970	31,852
2087	13,509	4,468	4,139	22,116
2088	8,997	2,894	3,454	15,345
2089	5,936	1,846	2,891	10,673
2090	3,879	1,159	2,428	7,466
2091	2,512	716	2,046	5,274
2092	1,610	434	1,729	3,773
2093	1,022	259	1,463	2,744
2094	642	152	1,238	2,032
2095	398	87	1,044	1,529
2096	244	49	875	1,168
2097	147	27	728	902
2098	88	15	599	702
2099	51	8	487	546
2100	30	4	75	109
2101	17	2	54	73
2102	9	1	39	49
2103	5	0	27	32
2104	3	0	19	22
2105	1	0	13	14
2106	1	0	8	9
2107	0	0	5	5
2108	0	0	3	3

Schedule SB, line 26b — Schedule of Active Participant Data

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2109	0	0	2	2
2110	0	0	1	1
2111	0	0	1	1
2112	0	0	0	0

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions

Hourly benefit levels that were reflected for the first time in this valuation are highlighted in bold.

In general, the actuarial equivalence basis used to convert the normal form of benefits to optional forms of benefits is based on the GAR 94 mortality table and 6% interest.

In general, compensation for participants with salaried related benefits is defined as base pay plus bonus plus overtime.

All participants who terminate employment after December 31, 2018 may elect to receive their benefit in the form of an immediate lump sum payment. The lump sum basis is 417(e)(3) interest rates based on the month immediately preceding the payment year and 417(e)(3) mortality table for the year of payment.

Non-qualified plan benefits were transferred to the qualified plan for certain participants as of December 31, 2018. Amendment 2018-2 to the Saint-Gobain Retirement Income Plan provides the amounts transferred.

Unless noted herein, the company bears the full cost of benefits under each plan formula.

Cash Balance Benefit (Saint-Gobain Retirement Accumulation Plan)

Effective January 1, 2001, a cash balance formula (SG RAP) was added. Salaried employees hired on or after January 1, 2001 and non-union hourly employees hired on or after January 1, 2008 participate in the SG RAP if they are employed at a participating location. Union hourly employees at the locations specified below join the SG RAP if they were hired on or after the dates shown.

Employees participating in a final average pay plan or cash balance plan other than the SG RAP as of December 31, 2000 will remain in the plan they were in as of December 31, 2000 unless they transfer to a union. If they transfer to a union, they will join the plan adopted by the union. Generally, all other employees who transfer after January 1, 2009 to a location participating in the plan, will enter the SG RAP.

Schedule SB, Part V — Summary of Plan Provisions

Location	Actuarial Location Code	Effective Date
Akron Hourly		
Diamond Street	81	11/14/2010
Gilchrist Road	82	02/01/2013
Soddy-Daisy	89	04/29/2010
BPB Gypsum Hourly		
Cody	WH	07/01/2009
Ft. Dodge	WJ	07/01/2011
L'Anse	WM	11/19/2008
Carborundum Corporation Hourly		
Niagara Falls	CA/CD	01/01/2010
CertainTeed Corporation Hourly		
Athens	3F	05/01/2011
Avery	1B	11/01/2009
Berlin Service Center	3G	03/25/2015
Celotex – Freemont	1S	03/01/2013
Shakopee-Teamsters	1H	05/01/2011
Shakopee-Engineers	1P	05/01/2011
Hagerstown	7B	12/15/2010
Kansas City #7	3K	03/01/2010
Corhart Hourly		
Buckhannon	SD	05/01/2011

Schedule SB, Part V — Summary of Plan Provisions

Contents

Akron Hourly ……
Bird Incorporated ……
BPB (Gypsum) Hourly ……
BPB (Gypsum) Salaried ……
Calmar ……..
Carborundum Abrasives Company ……..
Carborundum Corporation Hourly ……
Carborundum Corporation Salaried ……
CertainTeed Hourly ……..
CertainTeed Salaried ……..
ChemFab ……..
Coated Abrasives Hourly ……
Corhart Hourly ……..
Corhart Salaried ……
Furon Hourly – CHR Industries ……..
Norandex Union ……
Norton Unified ……
Saint-Gobain Retirement Accumulation Plan ……
SG Containers – Salaried ……
Solon Technologies Hourly ……

Schedule SB, Part V — Summary of Plan Provisions

Akron Hourly

	Bryan Plant	Diamond Street
Status	Active accruing	Active accruing
Effective Date	January 1, 1980, as amended to date.	November 18, 1961, as amended to date.
Eligibility	Immediate.	Immediate.
Normal Retirement	Age 65.	Age 65.
Early Retirement	Age 55 and 10 years of service.	Age 55 and 10 years of service.
Disability Retirement	15 years of service.	10 years of service.
Normal Retirement Benefit	Years of service with a maximum of 35 years, multiplied by the monthly benefit level below: Effective: January 1, 2017 – $29.00	Years of service multiplied by the monthly benefit level below: Effective: May 11, 2021 - $42.00
Early Retirement Benefit	Benefit is reduced .5% per month prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced .5% per month prior to age 65.	Benefit is reduced .4% per month prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced .4% per month prior to age 65.
Disability Benefit	$50 per month.	Payable at age 65 based on continued service to age 65 and the benefit multiplier in effect at disablement.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity guaranteed for 5 years. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Age 62 or 65 Level Income; Joint and 66-2/3%, 75% or 100% Survivor annuity; 5, 10 or 15 Year Certain and Life annuity. Lump sum (active participants who terminate after December 31, 2018).	Joint and 50%, 66-2/3%, 75% or 100% Survivor annuity guaranteed for 5 years; 10, 15 or 20 Year Certain and Life annuity. In addition, all optional forms have a deferred coverage option. Lump sum (active participants who terminate after December 31, 2018).

Schedule SB, Part V — Summary of Plan Provisions

Akron Hourly (continued)

	Bryan Plant	Diamond Street
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.
Termination and Vesting	5 years of service.	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Akron Hourly (continued)

	Gilchrist Road	Ravenna Ceramics
Status	Active accruing	Closed
Effective Date	October 1, 1964, as amended to date.	January 1, 1980, as amended to date.
Eligibility	Immediate.	Immediate.
Normal Retirement	Age 65.	Age 65.
Early Retirement	Age 55 and 15 years of service.	Age 55 and 5 years of service.
Disability Retirement	10 years of service.	5 years of service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: February 1, 2019 – $44.00 **February 1, 2022 – $45.00**	Years of service multiplied by the monthly benefit level below: Effective: November 17, 2003 – $28.75
Early Retirement Benefit	Benefit is reduced .4% per month prior to age 65. For terminated vested participants who had 15 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced .4% per month prior to age 65.	Benefit is reduced .5% per month prior to age 65. For terminated vested participants, the benefit is reduced .5% per month prior to age 65.
Disability Benefit	**$45.00** per month per year of service, effective **February 1, 2022**.	$250 per month.
Normal Form of Benefit	Life annuity guaranteed for 5 years. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Joint and 50%, 66-2/3%, 75% or 100% Survivor annuity guaranteed for 5 years; 10, 15 or 20 Year Certain and Life annuity. In addition, all optional forms have a deferred coverage option. Lump sum (active participants who terminate after December 31, 2018).	Level Income; Joint and 66-2/3%, 75% or 100% Survivor annuity; 5, 10 or 15 Year Certain and Life annuity.
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.
Termination and Vesting	5 years of service.	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Akron Hourly (continued)

	Soddy-Daisy Plant	Tallmadge Fabrication
Status	Active accruing	Closed
Effective Date	May 2, 1976, as amended to date.	May 1, 1969, as amended to date.
Eligibility	Immediate.	Immediate.
Normal Retirement	Age 65.	Age 65.
Early Retirement	Age 55 and 15 years of service.	Age 55 and 5 years of service.
Disability Retirement	15 years of service.	5 years of service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: April 16, 2021 – $37.00	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2002 – $26.75
Early Retirement Benefit	Benefit is reduced .5% per month prior to age 65. For terminated vested participants who had 15 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced .5% per month prior to age 65.	Benefit is reduced .5% per month prior to age 65. For terminated vested participants, the benefit is reduced .5% per month prior to age 65.
Disability Benefit	$250 per month.	$250 per month.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Level Income; Joint and 66-2/3%, 75% or 100% Survivor annuity; 5, 10 or 15 Year Certain and Life annuity. Lump sum (active participants who terminate after December 31, 2018).	Level Income; Joint and 66-2/3%, 75% or 100% Survivor annuity; 5, 10 or 15 Year Certain and Life annuity.
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.
Termination and Vesting	5 years of service.	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Akron Hourly (continued)

Quartz International	
Status	Sold
Effective Date	January 1, 2001, as amended to date.
Eligibility	Immediate.
Normal Retirement	Age 65.
Early Retirement	Age 55 and 10 years of service.
Disability Retirement	15 years of service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: January 1, 2001 – $25.00
Early Retirement Benefit	Benefit is reduced .5% per month prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced .5% per month prior to age 65.
Disability Benefit	$50 per month.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Level Income; Joint and 66-2/3%, 75% or 100% Survivor annuity; 5, 10 or 15 Year Certain and Life annuity.
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement.
Termination and Vesting	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Bird Incorporated

Status	Frozen
Effective Date	January 1, 1963, as amended to date.
Normal Retirement Date	The date as listed by individual in the plan document.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement date is listed by participant in the plan document. Effective June 30, 1982 the plan was frozen and all benefits were fully vested.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly

	Apex, NV	**Carrollton, KY**
Status	Active accruing	Active accruing
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier. The earliest eligibility date is April 26, 2002.	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Vesting service is not credited prior to December 15, 2000.	Hours worked divided by 1,000 but not greater than 1 in any given plan year.
Benefit Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit service is not credited prior to April 26, 2002.	Hours worked divided by 1,000 but not greater than 1 in any given plan year.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 50 and 10 years of vesting service.	Age 50 and 10 years of vesting service.
Disability Retirement	None.	None
Normal Retirement Benefit	Years of benefit service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50	Years of benefit service multiplied by the monthly benefit level below: Effective: April 1, 2006 - $24.50
Early Retirement Benefit	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially from age 65.	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially from age 65.
Disability Benefit	None.	None.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Apex, NV	Carrollton, KY
Optional Forms of Benefit (in addition to Normal Form of Benefit)	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Cody, WY	Ft. Dodge, IA
Status	Closed	Closed
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given year.	Hours worked divided by 1,000 but not greater than 1 in any given year.
Benefit Service	Hours worked divided by 2,080 but not greater than 1 in any given year.	Hours worked divided by 1,900 but not greater than 1 in any given year.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 55 and 15 years of vesting service.	Age 55 and 15 years of vesting service.
Disability Retirement	5 years of vesting service.	10 years of vesting service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: June 30, 2013 – $25.00	Years of service multiplied by the monthly benefit level below: Effective: August 26, 2018 – $28.40
Early Retirement Benefit	Benefit is reduced actuarially prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.	Benefit is reduced actuarially prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.
Disability Benefit	Accrued normal retirement benefit offset by Workers' Comp, if applicable.	Accrued normal retirement benefit offset by Workers' Comp, if applicable.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Cody, WY	**Ft. Dodge, IA**
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Joint and 50% or 75% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).	Joint and 50% or 75% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Jacksonville, FL	Junction City, KS
Status	Closed	Active accruing
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service on 1,000 hours of service, whichever is earlier.	January 1 next following age 20½ and 6 months of vesting service on 1,000 hours of service, whichever is earlier. The earliest eligibility date is April 1, 2004.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year.	Hours worked divided by 1,000 but not greater than 1 in any given plan year.
Benefit Service	Hours worked divided by 1,400 but not greater than 1 in any given plan year.	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit Service is not credited prior to April 1, 2004.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 60 and 10 years of vesting service.	Age 50 and 10 years of vesting service.
Disability Retirement	10 years of vesting service.	None.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: March 1, 2009 – $26.75	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50
Early Retirement Benefit	Benefit is reduced .5% per month prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.	Benefit is reduced actuarially prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.
Disability Benefit	Accrued normal retirement benefit offset by Workers' Comp, if applicable with a minimum of $65 per month.	None.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Jacksonville, FL	Junction City, KS
Optional Forms of Benefit (in addition to Normal Form of Benefit)	If married, Joint and 100% Survivor annuity.	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	L'Anse, MI	Lagro, IN
Status	Active accruing	Closed
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year.	Hours worked divided by 1,000 but not greater than 1 in any given plan year.
Benefit Service	Hours worked divided by 1,900 but not greater than 1 in any given plan year.	Hours worked divided by 2,080 but not greater than 1 in any given plan year.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 55 and 15 years of vesting service.	Age 55 and 15 years of vesting service.
Disability Retirement	10 years of vesting service.	15 years of vesting service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: September 25, 2017 – $34.50 September 25, 2022 – $36.00	Years of service multiplied by the monthly benefit level below: Effective: January 26, 2008 – $23.00
Early Retirement Benefit	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 15 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced actuarially prior to age 65.	Benefit is reduced actuarially prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.
Disability Benefit	Accrued normal retirement benefit offset by Workers' Comp if applicable.	Accrued normal retirement benefit offset by Workers' Comp if applicable.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	L'Anse, MI	Lagro, IN
Optional Forms of Benefit (in addition to Normal Form of Benefit)	Joint and 50% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).	Joint and 50% Survivor annuity; 10 Year Certain and Life annuity.
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service. Participants who terminated employment due to the downsizing as of June 30, 2001 or the plan closing on September 16, 2005 became 100% vested regardless of years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Mohave County, AZ	Nashville, AR
Status	Active accruing	Active accruing
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier. The earliest eligibility date is April 26, 2002.	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier. The earliest eligibility date is April 26, 2002.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Vesting Service is not credited prior to December 15, 2000.	Hours worked divided by 1,000 but not greater than 1 in any given plan year.
Benefit Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit Service is not counted prior to April 26, 2002.	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit Service is not counted prior to April 26, 2002.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 50 and 10 years of vesting service.	Age 50 and 10 years of service.
Disability Retirement	None.	None.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50
Early Retirement Benefit	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially from age 65.	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially from age 65.
Disability Benefit	None.	None.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Mohave County, AZ	Nashville, AR
Optional Forms of Benefit (in addition to Normal Form of Benefit)	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Plymouth, WI	St. George, UT
Status	Active accruing	Active accruing
Effective Date	July 26, 2000, as amended to date.	July 26, 2000, as amended to date.
Eligibility	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier.	January 1 next following age 20½ and 6 months of vesting service or 1,000 hours of service, whichever is earlier. The earliest eligibility date is April 26, 2002.
Vesting Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year.	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Vesting Service is not credited prior to December 15, 2000.
Benefit Service	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit Service is not credited prior to April 1, 2004.	Hours worked divided by 1,000 but not greater than 1 in any given plan year. Benefit Service is not credited prior to April 26, 2002.
Normal Retirement	Age 65 and 5 years of vesting service.	Age 65 and 5 years of vesting service.
Early Retirement	Age 50 and 10 years of vesting service.	Age 50 and 10 years of vesting service.
Disability Retirement	None.	None.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50	Years of service multiplied by the monthly benefit level below: Effective: April 1, 2006 – $24.50
Early Retirement Benefit	Benefit is reduced actuarially prior to age 65. Terminated vested participants cannot receive their benefit prior to age 65.	Benefit is reduced actuarially prior to age 65. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially from age 65.
Disability Benefit	None.	None.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Hourly (continued)

	Plymouth, WI	St. George, UT
Optional Forms of Benefit (in addition to Normal Form of Benefit)	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).	If married, Joint and 75% or 100% Survivor annuity; 10 Year Certain and Life annuity; Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement and Joint and Survivor coverage.
Termination and Vesting	5 years of vesting service.	5 years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Salaried

Status	Active accruing
Effective Date	July 26, 2000, as amended to date.
Eligibility	An employee becomes a member of the plan on the January 1 following the attainment of age 20½ and the completion of six months of service. Employees from the following acquisitions became participants as of the date shown below. Pre-acquisition service from date of hire is credited towards eligibility except for Western Mining and Minerals whose eligibility service starts from 12/15/2000. **Company** — **Date of Participation** Celotex — July 26, 2000 James Hardie Gypsum — April 26, 2002 Western Mining Minerals — April 26, 2002 Marco — April 1, 2004 Capaul — April 1, 2004 Benefit service is credited from date of hire for Celotex employees and date of participation for all other acquired companies.
Normal Retirement	The first day of the month next following the later of a member's 65th birthday or the 5th anniversary of plan participation.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 50th birthday and completion of 10 years of service.
Normal Retirement Benefit	*For Employees Born Before 1938* (i) .90% of average monthly compensation multiplied by years of service, plus (ii) .75% of average monthly compensation in excess of Covered Compensation multiplied by years of service not in excess of 35 years. *For Employees Born in the Years 1938 through 1954* (i) .90% of average monthly compensation multiplied by years of service, plus (ii) .70% of average monthly compensation in excess of Covered Compensation multiplied by years of service not in excess of 35 years.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Salaried (continued)

Normal Retirement Benefit (continued)	*For Employees Born after 1954* (i) .90% of average monthly compensation multiplied by years of service, plus (ii) .65% of average monthly compensation in excess of Covered Compensation multiplied by years of service not in excess of 35 years. Each of the above benefits is reduced by the Terminated Plan Annuity Benefit, if any. The minimum benefit amount payable to an employee who is eligible for a Normal Retirement Benefit shall be determined by applying whichever of the above formulas is applicable, but counting only years of service after December 31, 1988, and without any reduction for the Terminated Plan Annuity Benefit.
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service and average monthly compensation at the early retirement date. If benefits commence before the normal retirement date the benefit is reduced actuarially. Benefits for participants who retire on or after age 62 and after completing 30 years of service are not reduced for early commencement. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced actuarially prior to age 65.
Rule of 80 Retirement Benefit	A member may retire with no actuarial reduction when his age plus years of service total 80 or more. The benefit is determined as for normal retirement except it is based on credited service and average monthly compensation at the actual date of retirement. The percentages in part (ii) of the normal retirement benefit formulas will be reduced if necessary to comply with regulations. Effective November 30, 2006, benefits earned after January 1, 2007 are not eligible for the Rule of 80 provisions.
Disability Benefit	The benefit is computed the same way as early retirement with no special provisions.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.

Schedule SB, Part V — Summary of Plan Provisions

BPB (Gypsum) Salaried (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Level Income • Joint and 50% Survivor annuity • Joint and 75% Survivor annuity • Joint and 100% Survivor annuity • 10 Year Certain and Life annuity • Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for early commencement. These benefits are payable commencing on the member's earliest retirement date.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he becomes fully vested in the amount of his accrued benefit. Participants who terminated employment due to the closing of Port Clinton, Quincy, Dittston, and Lagro plants became 100% vested regardless of years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

Calmar

Status	Sold
Effective Date	January 1, 1959, as amended to date.
Eligibility	Age 21 and one year of service.
Normal Retirement	The first day of the month coincident with or next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement date is: (A)+(B)+(C), not less than (D) or (E). (A) 1.1% of average monthly compensation below covered compensation times year of credited service up to 35 years. (B) 1.5% of average monthly compensation above covered compensation times years of credited service up to 35 years. (C) 1.3% of average monthly compensation times years of service in excess of 35 years. (D) $8.00 per month per year of service. (E) The frozen accrued benefit calculated under the Realex Corporation Retirement Income Plan as of July 31, 1989.
Early Retirement Benefit	Upon early retirement, the benefit is determined in the same manner as at normal retirement except it is based on credited service and average monthly compensation at the early retirement date. Early retirement benefits are reduced by 6% for each year retirement precedes age 62. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced by 6% for each year retirement precedes age 65.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: – Joint and 66-2/3% Survivor annuity (spouse only) – Joint and 75% Survivor annuity (spouse only) – Joint and 100% Survivor annuity (spouse only) – 10-Year Certain and Life annuity – Lump sum (active participants who terminate after 12/31/2018).

Schedule SB, Part V — Summary of Plan Provisions

Calmar (continued)	
Spouse's Benefit	Upon the death of a participant with a surviving spouse, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to his earliest retirement age, retired with a qualified joint and 50% survivor annuity, then died the next day.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit. Participants who terminated employment due to the sale of the company on June 30, 2006 became 100% vested regardless of years of service.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Abrasives Company

Status	Closed
Effective Date	August 1, 1984, as amended to date.
Eligibility	An employee becomes a member of the plan after the completion of one year of service, provided he has been credited with at least 1,000 hours.
Normal Retirement	The first day of the month next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and 10 years of vesting service.
Disability Retirement	A member who is totally and permanently disabled while employed may retire provided he has attained age 60 and completed 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income is equal to number of years of service multiplied by the monthly benefit level below: Effective August 1, 2002 - $35.00
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service at the early retirement date. If benefits commence before age 60 the benefit is reduced as follows: Retirement Age — % Reduction 59 — 9.5% 58 — 17.9% 57 — 25.3% 56 — 31.9% 55 — 37.7% For terminated vested participants, benefits can commence as early as age 55 and the benefit is reduced actuarially from age 65.
Disability Benefit	The benefit is computed so that accruals are credited as though employment continued until normal retirement date.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Abrasives Company (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: − Joint and 25% Survivor annuity − Joint and 50% Survivor annuity − Joint and 75% Survivor annuity − Joint and 100% Survivor annuity − 10-Year Certain and Life annuity.
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to the member's accrued benefit actuarially reduced for the 50% joint and survivor option and early commencement. This benefit is payable commencing on the member's earliest retirement date and payable for life and guaranteed for five years.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Corporation Hourly

Status	Active accruing
Effective Date	February 29, 1996
Eligibility	One year of service.
Normal Retirement	Age 65.
Early Retirement	Age 55.
Disability Retirement	Age 60 with 10 years of service.
Normal Retirement Benefit *Niagara Falls*	Effective August 1, 2018 – $48.00 per month per year of service **Effective August 1, 2022 – $50.00 per month per year of service**
Early Retirement Benefit	Benefit is reduced for commencement prior to age 60 as follows: Age 55: 62.5% Age 56: 68.3 Age 57: 74.8 Age 58: 82.2 Age 59: 90.5 Age 60 or over: 100.0 For participants who terminate prior to age 55, the benefit is reduced for commencement prior to age 65 as follows: Age 55: 41.3% Age 56: 44.7 Age 57: 48.5 Age 58: 52.7 Age 59: 57.3 Age 60: 62.5 Age 61: 68.3 Age 62: 74.8 Age 63: 82.2 Age 64: 90.5 Age 65 or over: 100.0
Disability Benefit	Payable at age 65 based on continued service to age 65, but actuarially reduced for commencement before 65.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Corporation Hourly (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: – Joint and 25% Survivor annuity – Joint and 50% Survivor annuity – Joint and 75% Survivor annuity – Joint and 100% Survivor annuity – 10-Year Certain and Life annuity – Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor coverage and early commencement. This benefit is payable commencing on the member's earliest retirement date. If an active married member dies before age 55 but after age 45 and 20 years of service, (10 years of service for Niagara Falls), the spouse receives a benefit equal to 50% of the member's accrued benefit. This benefit is payable immediately and is reduced as if the employee had retired at age 55, elected the 50% joint and survivor coverage and died the next day. If an active married member dies after age 55, the spouse receives a benefit equal to 100% of the member's accrued benefit. This benefit is payable immediately and is reduced as if the employee had retired at his date of death.
Termination and Vesting	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Corporation Salaried

Status	Active accruing
Effective Date	February 29, 1996.
Eligibility	Age 21 and one year of service.
Accounts and Credits to Accounts	
Opening Account	For all participants who were active in the BP Plan as of January 1, 1989, an initial account balance was established equal to the present value of the benefit accrued to 12/31/88 under the provisions of the BP Plan.
Current Account	A Current Account is established for each participant as of the later of (i) January 1, 1989 or (ii) the date the participant first becomes eligible for the Plan. At the end of each calendar month beginning on or after January 1, 1989, pay-related credits based on the participant's Eligible Compensation for the month are added to the Current Account of all active participants. These pay-related credits are computed as follows:

	Full Years of Service (at beginning of month)	Percent of Eligible Compensation up to and Including 1/48 of the Social Security Wage Base	Percent of Eligible Compensation above 1/48 of the Social Security Wage Base
Tier I:	less than 10	3%	6%
Tier II:	10, less than 20	4%	7%
Tier III:	20, less than 35	5%	9%
Tier IV:	35 or more	6%	6%

A Participant's "full years of service" are determined by aggregating all of the Participant's months of Service from his first employment commencement date.

Participants who were employed on January 1, 1989 are eligible to accrue benefits in Tier II at age 40 and Tier III at age 50 regardless of service.

Regular Interest Credits	Regular Interest credits are added to all accounts annually based on the average (rounded to the nearest one-hundredth of one-percent) one-year Treasury bill rate in effect during each month of the 12-month period ending on November 30 of the preceding calendar year, rounded up to the nearest one-quarter of one percent, plus one percent. The minimum interest rate for Regular Interest credits is 5.0%.
Supplemental Interest Credits	An additional Supplemental Interest credit equal to one-half of the annual Regular Interest rate applies to the Opening Account while the participant is actively employed by Saint-Gobain.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Corporation Salaried (continued)

Grandfathering Provisions	Employees who were participants in the plan as of January 1, 1989 and born before January 1, 1938 are entitled to grandfather provisions. Their benefit will not be less than the actuarial equivalent of a single life annuity under the Prior Plan provisions.
Normal Retirement	
Eligibility	Age 65.
Benefit	The monthly retirement benefit payable to a participant at any retirement date is equal to the actuarial equivalent of his Accounts (adjusted for applicable grandfathering provisions) as of such date.
Early Retirement	
Eligibility	Age 55 with 5 years of service.
Benefit	The monthly retirement benefit payable to a participant at any retirement date is equal to the actuarial equivalent of his Accounts (adjusted for applicable grandfathering provisions) as of such date.
Late Retirement	Service and earnings after age 65 are recognized for purposes of determining benefits.
Disability Retirement	While eligible for benefits under a long-term disability plan of the Company, the participant continues to earn pay-related credits during the period of disability based on the assumption that his service continues but his earnings remain at the rate in effect prior to his disability. The disabled participant is able to receive a retirement benefit on the later of age 55 and the date payments under the long-term disability plan discontinue, based upon the Opening and Current Account balances at that date.
Vesting	Eligibility is three years of service for benefits earned after the effective date. Benefits earned before the effective date are fully vested. Upon termination of employment, a vested participant may elect to receive a benefit which is the actuarial equivalent of his Accounts (adjusted for applicable grandfathering provisions), payable as of the later of the date of termination or the participant's attainment of age 55. If distribution at that date is not requested, the participant may elect to defer receipt of his benefit to any subsequent date, but no later than the date the participant attains age 70½.

Schedule SB, Part V — Summary of Plan Provisions

Carborundum Corporation Salaried (continued)	
Death Benefits	
Post-Retirement	Determined by the option elected upon retirement.
Pre-Retirement	The value of the Accounts is determined without the grandfather provisions. The spouse may elect to receive an immediate benefit which is the actuarial equivalent of the participant's Accounts, or the spouse may elect to defer receipt of the benefit to any subsequent date.
Normal Form of Benefit	The normal form of benefit for non-married participants is a life annuity. For married participants, the normal form of benefit is a qualified joint and 50% survivor annuity. The normal form of benefit is the actuarial equivalent of the participant's account balance.
Optional Forms	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum (immediate lump sum available to active participants who terminate employment after December 31, 2018) • Single Life annuity • Level Income annuity • Joint and 50% Survivor annuity • Joint and 75% Survivor annuity • Joint and 100% Survivor annuity • 10-Year Certain and Life annuity.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Hourly

Status	Active accruing
Effective Date	January 1, 1976 (original effective date May 1, 1955), as amended to date.
Eligibility	The plan covers any full-time, hourly-rated employee who is a member of a collective bargaining unit to which membership in the plan has been extended, or a member of an employment unit which has been included in the plan.
Normal Retirement	Age 65.
Normal Retirement Benefit	The following table gives a summary of the provisions applicable to each plant. The table shows the monthly benefits payable to a retiring member, the effective date of these benefits, and the requirements for early retirement.
Early Retirement Benefit	Upon early retirement, the applicable benefit is determined as for normal retirement except it is based on credited service at the early retirement date. If benefits commence before the normal retirement date, early retirement reductions of 1/15th for each year that retirement precedes age 65 (up to 5 years) and 1/30th for each year that retirement precedes age 60 are applied.
Riverside	Benefit is reduced by .2% per month prior to age 65.
Kansas City #5 and #7	Benefit is reduced by 1/3 of 1% per month for each year that retirement precedes age 65 (up to 5 years) and 5/18 of 1% per month for each year that retirement precedes age 60. The benefit is unreduced if retirement occurs on or after age 62 with the completion of 30 years of service.
Ludowici	Benefit is reduced by .5% per month prior to age 65.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Hourly (continued)

Celotex	Benefit is reduced for commencement prior to age 65 as follows: Age — Percentage 55 — 34.39% 56 — 37.91 57 — 41.86 58 — 46.31 59 — 51.33 60 — 57.01 61 — 63.46 62 — 70.81 63 — 79.22 64 — 88.87 65 or over — 100.00
Terminated Vested	Benefits can commence as early as age 55 if the participant meets the service requirement shown on the following page at termination. The benefit is reduced based on the factors shown above.
Disability Benefit	The monthly benefits payable to a disabled member without reduction for early commencement, the effective date of these benefits, and the requirements are shown on the following table. Disability benefits are payable until the earlier of recovery from disability, death or normal retirement.
Spouse Benefit	If a married, vested participant dies, the spouse receives an unreduced benefit equal to 2/3 of the accrued benefit payable at the later of the date the employee died and the date the employee would have been eligible for early retirement. For Ludowici, the minimum REA death benefit applies.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single employee's life. The normal form of benefit for the married employee is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such employee.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Hourly (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Joint and 50% Survivor annuity • Joint and 75% Survivor annuity • Joint and 100% Survivor annuity • 5-Year Certain and Life annuity • 10-Year Certain and Life annuity • 15-Year Certain and Life annuity • 20-Year Certain and Life annuity.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he becomes fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Hourly (continued)

Summary of Provisions for Hourly-Rated Employees
Normal, Early, and Disability Benefits

Appendix	Location	Actuarial Location Code	Effective Date of Provision	Monthly Benefit Per Year of Service	Early Retirement Requirements; Age 55 Plus Service	Disability Retirement	
						Service Required	Benefits
	Roofing Products Group						
AH	Oxford	1E	07/01/2016	$43.50	15	15	$43.50
I	Avery	1B	09/01/2020	$47.00	15	15	$47.00
J	Shakopee-Engineers	1P	05/01/2020	$53.00	10	15	$53.00
J1	Shakopee-Teamsters	1H	05/01/2020	$53.00	10	15	$53.00
Celotex	Freemont*	1S	**03/01/2022**	**$42.25**	15	15	**$42.25**
	Pipe & Plastics Group						
P-M	McPherson-Molded	2J/7J	07/03/2005	$32.00	10	15	$32.00
Q	Social Circle	2L/7L	06/28/2004	$30.00	15	15	$30.00
AAB	Bufftech	2N	01/01/2005	$20.50	10	15	$20.50
	Vinyl Building Products Group						
AS	Hagerstown	7B	12/15/2018	$48.75	15	10	$48.75
Z	Lake Charles	2G/7Q	**12/15/2022** 06/01/2005	**$49.75** $50.00	**15** 10	**10** 10	**$49.75** $50.00
	Fiberglass Reinforcements Division						
AAG	Vetrotech	GM	08/01/2000	$25.00	10	15	$25.00
Celotex	Russellville*	5D	01/01/2004	$22.00	15	15	$22.00

* Benefit is based on all service but offset by the Celotex prior plan benefit.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Hourly (continued)

Summary of Provisions for Hourly-Rated Employees
Normal, Early, and Disability Benefits

Appendix	Location	Actuarial Location Code	Effective Date of Provision	Monthly Benefit Per Year of Service	Early Retirement Requirements; Age 55 Plus Service	Disability Retirement	
						Service Required	Benefits
	Insulation Group						
D	Kansas City #7	3K	03/01/2010	$54.00	15	15	$54.00
AL	Athens	3F	04/01/2017	$51.00	10	15	$51.00
			04/01/2022	$52.00	**10**	**15**	**$52.00**
AU	Chowchilla	3C	05/01/2013	$48.50	10	15	$48.50
AC	Berlin Service Center	3G	03/01/2016	$36.00	10	15	$36.00
AAC	Unisul	3M	08/01/2004	$28.00	10	15	$28.00

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Salaried	
Status	Active accruing
Effective Date	January 1, 1976 (original effective date March 1, 1955), as amended to date.
Eligibility	An employee becomes a member of the plan after the completion of one year of service, provided he has been credited with at least 1,000 hours.
Normal Retirement	The first day of the month following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 10 years of service.
Disability Retirement	A member who is totally disabled while employed on or after his 50th birthday may retire on the first day of any month, provided he has completed at least 15 years of service.
Normal Retirement Benefit	The annual amount of retirement income commencing at normal retirement date is the sum of the Final Pay Benefit, the Flat Dollar Benefit, and the Supplemental Retirement Income, determined as follows: Final Pay Benefit – An annual benefit equal to 1.3% of the member's final average earnings multiplied by the number of years of his credited service. No credit is given for service prior to January 1, 1974 for members who did not contribute prior to that date. Final average earnings equals the average annual earnings during the 60 consecutive months in the last 120 months of service producing the highest such average. Flat Dollar Benefit – Members who did not contribute prior to January 1, 1974 receive an annual benefit of $150 multiplied by the years of non-contributory service prior to that date. Supplemental Retirement Income – A member's annual Supplemental Retirement Income, commencing on his normal retirement date, is 15% of his accumulated contributions (without interest) determined as of his last day of service.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Salaried (continued)

Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service and final average earnings at the early retirement date. If benefits commence before the normal retirement date, early retirement reductions of 1/15th for each year that retirement precedes age 65, but not below age 60, and 1/30th for each year below age 60 apply; however, if the member retires after completing 30 years of service, early retirement reductions of 1/30 for each year that retirement precedes age 62 apply, with no reduction at age 62. Terminated vested participants who had less than 10 years of service at termination cannot receive their benefit prior to age 65.
Disability Benefit	The benefit earned up to the disability retirement date is paid without actuarial reduction.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Joint and 50% Survivor annuity • Joint and 75% Survivor annuity • Joint and 100% Survivor annuity • 5-Year Certain and Life annuity • 10-Year Certain and Life annuity • 15-Year Certain and Life annuity • 20-Year Certain and Life annuity.

Schedule SB, Part V — Summary of Plan Provisions

CertainTeed LLC Salaried (continued)

Spouse Benefit	If a vested, married member dies, the spouse receives a benefit equal to the greater of: (1) 50% of the member's accrued benefit (reduced by 1% for each year that the spouse is more than 3 years younger than the member) and (2) the member's accrued benefit actuarially reduced for 50% joint and survivor and early commencement. This benefit is payable commencing on the member's earliest retirement date. Otherwise, any contributions the member may have made are returned with interest.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he becomes fully vested in the amount of his accrued benefit.
Contributions	Employee contributions accrued to March 31, 1974 are based on the contribution formula in effect prior to that date. Employee contributions accrued from April 1, 1974 to December 31, 1977 were 5% of earnings in excess of the Social Security Wage Base in each year. As of January 1, 1978, the Company bears the full cost of benefits under the plan. It is our understanding that all employee contributions have been refunded to participants.

Schedule SB, Part V — Summary of Plan Provisions

ChemFab	
This plan is frozen as of April 1, 2001. *Thereafter, the participant's accrued benefit as of April 1, 2001 will be increased by 4% per year until date of termination. Benefits earned after April 1, 2001 will be determined under the Saint-Gobain Retirement Accumulation Plan (cash balance plan).*	
Effective Date	July 1, 1979
Eligibility	One year of service. Non-bargaining Birdair employees who were participants in the Birdair Plan on June 30, 1980 shall become participants in this plan on July 1, 1980. Birdair bargaining unit employees are excluded from participation in this plan.
Normal Retirement	Age 65.
Early Retirement	Age 55 and 10 years of vesting service. A participant who was a Birdair employee on June 30, 1980 may retire upon attainment of age 60 or after meeting the requirements above, if earlier.

Schedule SB, Part V — Summary of Plan Provisions

ChemFab (continued)

Normal Retirement Benefit	The annual amount of retirement income commencing at normal retirement date is equal to (a) multiplied by (b): (a) the sum of .74% of Covered Compensation and 1.39% of compensation in excess of Covered Compensation (b) the lesser of the participant's whole years of credited service or 25. For participants who were employees of Birdair Structures, Inc. on June 30, 1980, the normal retirement benefit will be no less than the participant's Birdair Plan benefit defined as follows: The total yearly annuities through June 30, 1980 as shown in Appendix A of the plan, plus .5% of the participant's annual compensation as of July of each plan year which is not in excess of $6,600 plus 1.2% of such compensation in excess of $6,600. One-fourth of each year's benefit will accrue on each quarterly date, provided the employee is a participant during the quarter immediately following the quarterly date, and further provided that no benefit under this paragraph will accrue during any plan year in which the participant does not earn 1,000 hours of service or for any plan year after the participant first becomes a highly-compensated employee as defined in Section 414(q) of the Code. The normal retirement benefit for employees who transferred to OC Birdair, Inc. shall be frozen as of July 1, 1986. In no event will any annual accrued benefit for any participant ever be lower than $240 or the amount of the accrued benefit on July 1, 1989 under the Plan as then in effect or for any of the participants named in Appendix A to the Plan than the amount set forth thereon opposite the participant's name.

Schedule SB, Part V — Summary of Plan Provisions

ChemFab (continued)

Early Retirement Benefit	Normal retirement benefit based on actual service to early retirement date reduced for each month by which early retirement date precedes normal retirement date. Reduction factors are as follows: Age — Reduction Factor 64 — .923 63 — .846 62 — .769 61 — .726 60 — .692 59 — .653 58 — .615 57 — .576 56 — .529 55 — .486 Terminated vested participants who had less than 10 years of service at termination cannot receive their benefit prior to age 65.
Dependent Child's Benefit	In the event a participant who was a Birdair employee on June 30, 1980 dies after age 60 but leaves no surviving spouse, or the spouse dies, a pre-retirement death benefit will be payable to an eligible dependent child.
Pre-retirement Death Benefit	If a participant who has not yet retired dies, the participant's spouse will receive the same retirement benefit that would be payable if the participant had separated from service on the date of death, survived to the earliest retirement age, retired with an immediate qualified joint and survivor annuity at the earliest retirement age, and died on the day after the earliest retirement age. The pre-retirement death benefit payable to the spouse of a participant who was an employee of Birdair Structures, Inc. on June 30, 1980 and who dies after attainment of age 60 shall not be less than 50% of the Birdair Plan benefit payable at normal retirement date.
Vesting Benefit	A participant has a non-forfeitable right to a percentage of his accrued benefit as of his date of termination of employment provided that he has completed 3 years of vesting service.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.

Schedule SB, Part V — Summary of Plan Provisions

ChemFab (continued)

Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Joint and 75% Survivor annuity (spouse only) • Joint and 100% Survivor annuity (spouse only) • 5-Year Certain and Life annuity • 10-Year Certain and Life annuity • 15-Year Certain and Life annuity • Lump sum (active participants who terminate after December 31, 2018).

Schedule SB, Part V — Summary of Plan Provisions

Coated Abrasives Hourly

Status	Active accruing
Effective Date	January 1, 1951, as amended to date.
Eligibility	An employee becomes a member of the plan after the attainment of age 21 and the completion of one year of service, provided he has been credited with at least 1,000 hours. Only employees hired before May 1, 1983 are eligible.
Normal Retirement	The first day of the month next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 50th birthday and completion of 10 years of service.
Disability Retirement	A member who is totally and permanently disabled while employed may retire provided he has completed 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income is equal to number of years of service multiplied by the monthly benefit level below: Effective: May 1, 2021 – $56.00
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service at the early retirement date. If benefits commence before the normal retirement date the benefit is reduced by 5% for each year early retirement precedes the earlier of (a) normal retirement date and (b) the date, had employment continued, age plus years of continuous service would have totaled 85. In addition, if the member's combined age and years of continuous service equals at least 85 at early retirement, a supplemental benefit of $5.00 per month multiplied by years of service, subject to a minimum of $100 per month, is payable until the earlier of age 65 or commencement of Social Security benefits. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced by 5% each year retirement precedes age 65.
Disability Benefit	The benefit earned up to the disability retirement date is paid without actuarial reduction. If the member does not qualify for Social Security disability benefits, the member shall receive twice the benefit until Social Security benefits commence.

Schedule SB, Part V — Summary of Plan Provisions

Coated Abrasives Hourly (continued)

Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Joint and 75% Survivor annuity (spouse only) • Joint and 100% Survivor annuity (spouse only) • 10-Year Certain and Life annuity • Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to the member's accrued benefit actuarially reduced for the 50% joint and survivor option and early commencement. This benefit is payable commencing on the member's earliest retirement date. If a vested, single member dies, the pre-retirement death benefit is paid to any dependent children under the age of 21.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Corhart Hourly

Status	Active accruing (unless noted below)
Effective Date	May 31, 1985, as amended to date.
Eligibility	All Union hourly employees of Corhart Refractories Corporation who are covered by a collective bargaining unit are eligible to participate in the plan. Leased employees are excluded.
Normal Retirement	The first day of the month coincident with or next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 5 years of service.
Disability Retirement	A member who is totally and permanently disabled while employed may retire on the first day of any month, provided he has completed 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement is equal to years of Corhart credited service and years of Corning credited service multiplied by the following monthly benefit levels: Corhart / Corning Buckhannon: Effective: May 1, 2021 $52.00 $37.00 Louisville: Effective: (Closed) January 1, 2005 $38.75 $23.75 January 1, 2005 $39.75* $24.75* * (if age plus credited service is at least 83) The minimum benefit payable at late retirement is the normal retirement benefit increased 10% per year of deferral.
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service at the early retirement date. If benefits commence before the normal retirement date, early retirement reductions of 6% for each year retirement precedes age 60 apply; however, if the member retires after completing 30 years of service or attaining age 60, there is no early retirement reduction. For terminated vested participants, benefits can commence as early as age 55. The benefit is reduced by 1/15 of 1% for each year that retirement precedes age 65 (up to 5 years) and 1/30 of 1% for each year that retirement precedes age 60.

Schedule SB, Part V — Summary of Plan Provisions

Corhart Hourly (continued)	
Disability Benefit	The benefit earned up to the total and permanent disability retirement date is payable immediately without reduction for early commencement.
Normal Form of Benefit	Retirement benefits for retirement eligible participants are normally paid for the duration of the single member's life with the first 6 years guaranteed. Retirement benefits for deferred vested participants are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Life annuity • 6-Year Certain and Life annuity • Pop-up Joint and 50% Survivor annuity with a 6-year guarantee • Pop-up Joint and 75% Survivor annuity with a 6-year guarantee • Pop-up Joint and 100% Survivor annuity with a 6-year guarantee. Age 62 Level Income is available on all optional forms of benefit except for the Lump Sum.
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor and early commencement. This benefit is payable commencing on the member's earliest retirement date. If an active married member dies with 15 years of service or after age 55 and 5 years of service, the spouse receives a benefit equal to 50% of the member's accrued benefit. This benefit is payable immediately and is reduced if the spouse is more than 5 years younger than the deceased member. The death benefit can also be payable to dependent children if there is no spouse. If a retired member dies before receiving 72 months of benefit benefits, the spouse receives the same benefit for the remainder of the 72 months.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Corhart Salaried

Status	Active accruing
Effective Date	May 31, 1985, as amended to date.
Eligibility	All salaried and non-Union hourly employees of Corhart Refractories Corporation are eligible to participate in the plan. Leased employees are excluded.
Normal Retirement	The first day of the month coincident with or next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 5 years of service.
Disability Retirement	A member who is totally and permanently disabled while employed may retire on the first day of any month, provided he has completed 10 years of service.
Normal Retirement Benefit	The annual amount of retirement income commencing at normal retirement date is the sum of a), b) and c): a) Accruals prior to January 1, 1989: 1.5% of compensation up the Social Security Wage Base plus 2% of compensation in excess of the Social Security Wage Base b) Accruals after January 1, 1989 but prior to 35 years of Credited Service: 1.5% of compensation up to Covered Compensation plus 1.8% of compensation in excess of Covered Compensation c) Accruals after January 1, 1989 and after completion of 35 years of Credited Service: 1.8% of compensation. In addition, as of December 31, 2000, there was a one-time update equal to the difference of the participant's accrued Corhart benefit and their benefit calculated under the Norton Unified Plan's 1.25% final average pay formula. When calculating this update, all prior Saint-Gobain service and benefits were reflected.

Schedule SB, Part V — Summary of Plan Provisions

Corhart Salaried (continued)	
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service at the early retirement date. If benefits commence before the normal retirement date, early retirement reductions of 6% for each year retirement precedes age 60 apply; however, if the member retires after completing 30 years of service or attaining age 60, there is no early retirement reduction. For terminated vested participants, benefits can commence as early as age 55. The benefit is reduced by 1/15 of 1% for each year that retirement precedes age 65 (up to 5 years) and 1/30 of 1% for each year that retirement precedes age 60.
Late Retirement Benefit	For participants who remain employed past normal retirement date, the late retirement benefit is the greater of a) and b): a) Accruals calculated based on the formula shown under normal retirement benefit using service and compensation through late retirement date b) The normal retirement benefit increased 10% per year of deferral past normal retirement date.
Disability Benefit	The benefit earned up to the total and permanent disability retirement date is payable immediately without reduction for early commencement.
Normal Form of Benefit	Retirement benefits for retirement eligible participants are normally paid for the duration of the single member's life with the first 6 years guaranteed. Retirement benefits for deferred vested participants are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.

Schedule SB, Part V — Summary of Plan Provisions

Corhart Salaried (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Life annuity • 6-Year Certain and Life annuity • Pop-up Joint and 50% Survivor annuity with a 6-year guarantee • Pop-up Joint and 75% Survivor annuity with a 6-year guarantee • Pop-up Joint and 100% Survivor annuity with a 6-year guarantee. Age 62 Level Income is available on all optional forms of benefit except for the Lump Sum.
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor coverage and early commencement. This benefit is payable commencing on the member's earliest retirement date. If an active married member dies with 15 years of service or after age 55 and 5 years of service, the spouse receives a benefit equal to 50% of the member's accrued benefit. This benefit is payable immediately and is reduced if the spouse is more than 5 years younger than the deceased member. The death benefit can also be payable to dependent children if there is no spouse. If a retired member dies before receiving 72 months of benefit benefits, the spouse receives the same benefit for the remainder of the 72 months.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Furon Hourly – CHR Industries

Status	Closed
Effective Date	December 31, 1958, as amended to date.
Eligibility	Immediate.
Normal Retirement	Age 65.
Early Retirement	Age 55 and 5 years of service.
Disability Retirement	10 years of service.
Normal Retirement Benefit	Years of service multiplied by the monthly benefit level below: Effective: October 21, 2002 – $29.00
Early Retirement Benefit	Benefit is reduced .25% per month prior to age 65. For terminated vested participants, benefits can commence as early as age 55 and the benefit is reduced by .25% per month prior to age 65.
Disability Benefit	Two times accrued benefit until eligible for Social Security Age or Disability Benefit, thereafter the accrued benefit.
Normal Form of Benefit	Life annuity guaranteed for 5 years. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: – Joint and 50% Survivor annuity – Joint and 75% Survivor annuity – Joint and 66-2/3% Survivor annuity – Joint and 100% Survivor annuity – 10-Year Certain and Life annuity. Age 62 Level Income is available on all optional forms of benefit.
Spouse's Benefit	50% of the member's accrued benefit commencing on the member's earliest retirement date reduced for early commencement. For employees with 10 years of service, no early retirement reduction applies.
Termination and Vesting	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Norandex Union

Status	Sold
Effective Date	January 1, 2011
Eligibility	One year of service.
Normal Retirement	Age 65 with 5 years of service.
Early Retirement	Age 60 with 10 years of service.
Disability Retirement	10 years of service.
Monthly Normal Retirement Benefit	
Wheeling, Illinois[1]	$2.50 per calendar quarter of service.
Crestwood, Illinois	$2.50 per calendar quarter of service.
Fenton, Missouri	$2.00 per calendar quarter of service (but not more than 160 calendar quarters).
Maryland Heights, Missouri	$2.00 per calendar quarter of service (but not more than 160 calendar quarters).
Monthly Early Retirement Benefit	Benefit is reduced for commencement prior to age 65 as follows: Age 60: 70% 61: 76 62: 82 63: 88 64: 94 65 or over: 100 For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 60 and the benefit is reduced based on the table shown above.
Monthly Disability Benefit	Accrued benefit payable to the earlier of the date the participant recovers from disability, the date the participant elects an early retirement benefit or the participant's normal retirement date.
Normal Form of Benefit	Life annuity. If married, reduced Joint and 50% Survivor annuity.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: − Lump Sum − Joint and 75% Survivor annuity.

[1] Wheeling, Illinois union decertified December 1, 2012. Benefits and eligibility were frozen as of this date.

Schedule SB, Part V — Summary of Plan Provisions

Norandex Union (continued)	
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor coverage and early commencement. This benefit is payable commencing on the member's earliest retirement date.
Termination and Vesting	5 years of service.
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor coverage and early commencement. This benefit is payable commencing on the member's earliest retirement date.
Termination and Vesting	5 years of service.

Schedule SB, Part V — Summary of Plan Provisions

Norton Unified

Status	Active accruing
Effective Date	January 1, 1971, as amended to date.
Eligibility	An employee becomes a member of the plan on the January 1 or July 1 following the attainment of age 21 and the completion of one year of service.
Normal Retirement	The first day of the month next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 50th birthday and completion of 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement date is the sum of a) and b) but not less than c): a) Accruals prior to January 1, 1989: The Monthly Accrued Benefit as of December 31, 1988 is indexed by a factor equal to average monthly compensation at termination divided by average monthly compensation as of December 31, 1988. This factor may never be less than 1. b) Accruals after January 1, 1989: A monthly benefit equal to 1.25% of the member's average monthly compensation multiplied by the number of years of credited service after December 31, 1988. c) $12 per month multiplied by total years of credited service. For former Universal Superabrasives, Inc. Retirement Income Plan and AB ension Plan participants, the monthly amount of retirement income is the greater of a) and b) but not less than c): a) A monthly benefit equal to 1.25% (.75% for former AB Pension Plan participants) of the member's average monthly compensation multiplied by the number of years of credited service. b) $12 per month multiplied by years of credited service. c) The monthly benefit as of December 31, 1999 under the prior plan.

Schedule SB, Part V — Summary of Plan Provisions

Norton Unified (continued)	
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on credited service and average monthly compensation at the early retirement date. If benefits commence before the normal retirement date the benefit is reduced as follows: • the portion of the benefit attributable to service prior to January 1, 1985 is reduced 5% for each year by which early retirement precedes the earlier of (a) normal retirement date and (b) the date, had employment continued, that age plus years of continuous service would have totaled 85. • the portion of the benefit attributable to service from January 1, 1985 to December 31, 1994 is reduced 5% for each year by which early retirement precedes the earlier of (a) normal retirement date and (b) the later of age 60 and the date, had employment continued, that age plus years of continuous service would have totaled 85. • the portion of the benefit attributable to service after January 1, 1995 is reduced 5% for each year by which early retirement precedes normal retirement. For former Universal Superabrasives, Inc. Retirement Income Plan and AB Pension Plan participants, the monthly amount of retirement income is reduced 5% for each year by which early retirement precedes normal retirement. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 50 and the benefit is reduced by 5% each year retirement precedes age 65.
Disability Benefit	The benefit is computed so that accruals are credited as though employment continued until normal retirement date at the average monthly compensation in effect at disablement.
Early Retirement Plan Benefit	Norton Company originally established this plan to pay additional retirement benefits to certain retirees without involving the qualified retirement plan. Many times employees were asked to retire, either for medical reasons or to achieve a workforce reduction. This plan was merged into the qualified plan effective December 31, 1993.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.

Schedule SB, Part V — Summary of Plan Provisions

Norton Unified (continued)	
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Joint and 75% Survivor annuity (spouse only) • Joint and 100% Survivor annuity (spouse only) • 100-Month Certain and Life annuity. In addition, all Joint and Survivor forms have a deferred coverage option.
Death Benefit	If a vested, married member dies, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to the spouse's commencement date, retired with a qualified joint and 50% survivor annuity, then died the next day. The benefit is actuarially reduced for early commencement. If a vested, single member dies while in active service or while on military leave of absence, the designated beneficiary receives 60 monthly payments equal to the member's accrued benefit reduced for early commencement. Participants may elect optional pre-retirement death coverage beginning on the earlier of 1) 20 years of vesting service and 2) age 50 with 10 years of vesting service. This optional coverage replaces the qualified joint and 50% survivor annuity with a qualified joint and 75% or 100% survivor annuity or 120 monthly payments. Only married member may elect the optional 75% or 100% survivor coverage. Death benefits are reduced for pre-retirement death coverage unless the participant provides a written election declining the coverage. These benefits are payable commencing on the member's earliest retirement date.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he becomes fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Saint-Gobain Retirement Accumulation Plan

Status	Active accruing
Effective Date	January 1, 2001.
Eligibility	Generally, age 21 with 1 year of service. See beginning of plan provision section for additional information on plan eligibility.
Credited Service	Generally, credited service from date of hire is used to determine the participant's pay credit percentage.
Normal Retirement	A participant is eligible for a normal retirement pension on his normal retirement date, the first of the month following his 65th birthday.
Cash Balance Account	An account balance was established for all salaried employees hired on or after January 1, 2001 and for all non-union hourly employees hired on or after January 1, 2008. This account was initially set at zero and will increase annually by pay and interest credits. An account balance was established for union employees at certain locations who were hired on or after dates established in their CBA. Pay credits are based on each participant's credited service as follows: Full Years of Service: less than 9 — Pay Credit (Percentage of Compensation): 3.0% 9 - 15: 3.5% 16 or more: 4.0% Pay credits are provided retroactively to one year prior to the participant's date of entry in the plan. Interest credits are based on the average 30-year U.S. Treasury Bond rates for the month of November preceding the start of the plan year.
Normal Form of Benefit	The normal form of benefit for non-married participants is a life annuity. For married participants, the normal form of benefit is a qualified joint and 50% survivor annuity.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: − Lump Sum − Single Life annuity − Joint and 50% Survivor annuity − Joint and 75% Survivor annuity.
Termination and Vesting	If a member terminates employment with at least 3 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Saint-Gobain Retirement Accumulation Plan (continued)

Disability Benefit	The annual Pay Credits while disabled are based on the greater of: 1) Base salary in effect on the day before disability 2) Pay for the calendar year preceding disability.
Death Benefit	If a member dies while actively employed, his account is fully vested. If the member is not married, his beneficiary will receive his account balance as a lump sum. If the member was married, the surviving spouse may choose either a life annuity or a lump sum.

Schedule SB, Part V — Summary of Plan Provisions

SG Containers – Salaried	
Status	Sold
Effective Date	September 15, 1995.
Eligibility	Immediate.
Normal Retirement	The first day of the month coincident with or next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 5 years of service.
Disability Retirement	A member who becomes disabled within the meaning of the Company's long-term disability plan and has completed 10 years of credited service is eligible for a disability benefit payable at age 65.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement date is 1.25% of the member's average monthly compensation multiplied by the number of years of credited service to a maximum of 35 years.
Early Retirement Benefit	Upon early retirement, the benefit is determined in the same manner as at normal retirement except it is based on credited service and average monthly compensation at the early retirement date. Early retirement benefits are reduced by 5% for each year retirement precedes age 62. A terminated vested employee's early retirement benefit is actuarially reduced for each year by which early retirement precedes the normal retirement date. Actuarial equivalence is determined using the 1994 Group Annuity Reserving Table projected to 2002 using Scale AA and 6%.
Disability Benefit	The benefit is computed using the member's average monthly compensation at date of disability times 1.25% times years of credited service through the earlier of Normal Retirement date, date of death or recovery from disability.

Schedule SB, Part V — Summary of Plan Provisions

SG Containers – Salaried (continued)

Guaranteed Benefit	Employees who are at least age 52 on September 15, 1995 with 5 or more years of service (10 or more for former Ball employees), and who terminate employment after age 55, are entitled to the larger of (A) or (B): (A) The amounts described above at normal or early retirement; (B) The amount that, when combined with their accrued benefit at September 15, 1995 under the prior plan, they would have received under the prior plan if they had continued to participate in that plan to the earlier of their separation from service or September 15, 1998.
Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Age 62 Level Income • Joint and 66-2/3% Survivor annuity (spouse only) • Joint and 75% Survivor annuity (spouse only) • Joint and 100% Survivor annuity (spouse only) • 10-Year Certain and Life annuity • Lump sum (active participants who terminate after December 31, 2018).
Spouse's Benefit	Upon the death of a participant with a surviving spouse, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to his earliest retirement age, retired with a qualified joint and 50% survivor annuity, then died the next day.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Solon Technologies – Hourly

Status	Closed
Effective Date	September 1, 1990, as amended to date.
Eligibility	All hourly employees of Solon Technologies, Inc. who are covered by a collective bargaining unit are eligible to participate in the plan. Leased employees are excluded.
Normal Retirement	The first day of the month coincident with or next following a member's 65th birthday.
Early Retirement	A member may retire at his request on the first day of any month subsequent to his 55th birthday and completion of 10 years of service.
Disability Retirement	A member who is totally and permanently disabled while employed may retire on the first day of any month following the later of a) written application for Disability Retirement and b) 6 months after the occurrence of such disability, provided he has completed 10 years of service.
Normal Retirement Benefit	The monthly amount of retirement income commencing at normal retirement date is equal to the sum of a) and b): a) the accrued benefit under the Plan as of December 31, 1991. b) years of service accrued after December 31, 1991 multiplied by the following monthly benefit levels: Effective July 29, 2007 $33.50 The minimum benefit payable at late retirement is the normal retirement benefit increased 7.5% per year of deferral.
Early Retirement Benefit	Upon early retirement, the benefit is determined as for normal retirement except it is based on benefit service at the early retirement date. If benefits commence before the normal retirement date, early retirement reductions of 1/15 for each year that retirement precedes age 65, but not below age 60, and 1/30 for each year below age 60 apply; however, if the member retires after completing 25 years of service, early retirement reductions of 12% for the first year and 3% thereafter for each year that retirement precedes age 62, with no reduction at age 62. For terminated vested participants who had 10 or more years of service at termination, benefits can commence as early as age 55 and the benefit is reduced as described above.
Disability Benefit	The benefit earned up to the total and permanent disability retirement date is payable immediately without reduction for early commencement.

Schedule SB, Part V — Summary of Plan Provisions

Solon Technologies – Hourly (continued)

Normal Form of Benefit	Retirement benefits are normally paid for the duration of the single member's life. The normal form of benefit for the married member is a reduced benefit payable for life with 50% of such reduced benefit continued to his or her spouse upon the death of such member.
Optional Forms of Benefit	In addition to the normal form of benefit, the following forms of benefit are available on an actuarial equivalent basis: • Lump Sum - Prior to January 1, 2019, limited to $10,000. Subsequent to December 31, 2018, unlimited. • Joint and 66-2/3% Survivor annuity (spouse only) • Joint and 75% Survivor annuity (spouse only) • Joint and 66-2/3% Last Survivor annuity (spouse only) • 10-Year Certain and Life annuity. Age 62 Level Income is available on all optional forms of benefit except for the Lump Sum.
Spouse's Benefit	If a vested, married member dies, the spouse receives a benefit equal to 50% of the member's accrued benefit actuarially reduced for 50% joint and survivor and early commencement. This benefit is payable commencing on the member's earliest retirement date. If an active married member dies after attaining age 45 and completing 10 years of service, the spouse receives a benefit equal to 50% of the member's accrued benefit. The death benefit can also be payable to dependent children if there is no spouse.
Termination and Vesting	If a member terminates employment with at least 5 years of service, he is fully vested in the amount of his accrued benefit.

Schedule SB, Part V — Summary of Plan Provisions

Benefits included or excluded

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments excluded:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:**
  - *Active participants:* The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½. This valuation includes increases for current participants over age 70.
  - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan Provisions Specific to Funding

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
  - *Plan amendments:* See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Scheduled benefit increases:** Scheduled benefit increases effective after the end of the current plan year are excluded from minimum funding requirements.
- **Unpredictable contingent event benefits:** Our understanding is that there are no unpredictable contingent event benefits provided to participants of this plan.

Schedule SB, Part V — Summary of Plan Provisions

Plan provision changes since prior valuation

- Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2022 to 2023.
- Changes in certain hourly multipliers were reflected in the January 1, 2023 valuation. These changes are highlighted in the plan provision summaries.

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
T. ROWE PRICE EQUITY	ACADIA PHARMACEUTICALS INC COMMON STOCK USD.0(	29,061.19	39,137.50
T. ROWE PRICE EQUITY	AGIOS PHARMACEUTICALS INC COMMON STOCK USD.001	20,213.88	10,400.09
T. ROWE PRICE EQUITY	AKERO THERAPEUTICS INC COMMON STOCK USD.0001	61,258.35	38,130.55
T. ROWE PRICE EQUITY	ALLAKOS INC COMMON STOCK USD.001	16,672.12	10,374.00
T. ROWE PRICE EQUITY	ALNYLAM PHARMACEUTICALS INC COMMON STOCK USD	171,233.83	238,114.04
T. ROWE PRICE EQUITY	ALPINE IMMUNE SCIENCES INC COMMON STOCK USD.001	15,513.93	22,281.14
T. ROWE PRICE EQUITY	APELLIS PHARMACEUTICALS INC COMMON STOCK USD.0(	21,662.25	20,292.54
T. ROWE PRICE EQUITY	ARCELLX INC COMMON STOCK USD.001	20,084.96	24,309.00
T. ROWE PRICE EQUITY	ARVINAS INC COMMON STOCK USD.001	52,964.74	39,184.32
T. ROWE PRICE EQUITY	ATLASSIAN CORP CL A COMMON STOCK USD.00001	329,117.06	669,813.76
T. ROWE PRICE EQUITY	ATMUS FILTRATION TECHNOLOGIE COMMON STOCK	24,284.73	26,496.72
T. ROWE PRICE EQUITY	AVIDITY BIOSCIENCES INC COMMON STOCK	57,424.97	24,299.25
T. ROWE PRICE EQUITY	BILL HOLDINGS INC COMMON STOCK USD.00001	663,614.33	428,429.09
T. ROWE PRICE EQUITY	BIO TECHNE CORP COMMON STOCK USD.01	61,334.17	69,444.00
T. ROWE PRICE EQUITY	BLUEPRINT MEDICINES CORP COMMON STOCK USD.001	135,427.84	178,299.92
T. ROWE PRICE EQUITY	BOOZ ALLEN HAMILTON HOLDINGS COMMON STOCK USI	216,105.12	419,800.62
T. ROWE PRICE EQUITY	C4 THERAPEUTICS INC COMMON STOCK USD.0001	25,336.08	5,938.15
T. ROWE PRICE EQUITY	CARGO THERAPEUTICS INC COMMON STOCK USD.001	8,460.00	13,056.60
T. ROWE PRICE EQUITY	DAYFORCE INC COMMON STOCK USD.01	661,927.24	776,914.00
T. ROWE PRICE EQUITY	CONFLUENT INC CLASS A COMMON STOCK USD.00001	59,629.92	49,561.20
T. ROWE PRICE EQUITY	CORPAY INC COMMON STOCK USD.001	142,325.04	173,239.93
T. ROWE PRICE EQUITY	CRINETICS PHARMACEUTICALS IN COMMON STOCK USD.(	31,572.62	51,733.32
T. ROWE PRICE EQUITY	CYMABAY THERAPEUTICS INC COMMON STOCK USD.0001	35,230.66	45,161.44
T. ROWE PRICE EQUITY	CYTOKINETICS INC COMMON STOCK USD.001	46,687.13	93,258.33
T. ROWE PRICE EQUITY	DATADOG INC CLASS A COMMON STOCK USD.00001	243,613.55	308,426.58
T. ROWE PRICE EQUITY	DAY ONE BIOPHARMACEUTICALS I COMMON STOCK USD	12,023.07	11,753.00
T. ROWE PRICE EQUITY	DESCARTES SYSTEMS GRP/THE COMMON STOCK	92,733.79	178,459.38
T. ROWE PRICE EQUITY	DISC MEDICINE INC COMMON STOCK USD.0001	15,116.04	17,790.08
T. ROWE PRICE EQUITY	DOCUSIGN INC COMMON STOCK USD.0001	67,937.33	71,934.50
T. ROWE PRICE EQUITY	DYNATRACE INC COMMON STOCK USD.001	45,552.54	57,096.36
T. ROWE PRICE EQUITY	ELF BEAUTY INC COMMON STOCK USD.01	39,871.59	57,591.66
T. ROWE PRICE EQUITY	ENTEGRIS INC COMMON STOCK USD.01	646,794.38	852,758.94
T. ROWE PRICE EQUITY	ENTRADA THERAPEUTICS INC COMMON STOCK USD.0001	25,417.86	21,986.13
T. ROWE PRICE EQUITY	ESAB CORP COMMON STOCK USD.001	141,164.84	169,168.86
T. ROWE PRICE EQUITY	EYEPOINT PHARMACEUTICALS INC COMMON STOCK USD	20,606.40	30,089.22
T. ROWE PRICE EQUITY	FIVE BELOW COMMON STOCK USD.01	677,086.71	729,859.84
T. ROWE PRICE EQUITY	FLOOR + DECOR HOLDINGS INC A COMMON STOCK USD.0	294,542.68	419,800.28
T. ROWE PRICE EQUITY	ESC GCI LIBERTY INC SR COMMON STOCK	-	-
T. ROWE PRICE EQUITY	GENERATION BIO CO COMMON STOCK USD.0001	42,786.82	4,098.60
T. ROWE PRICE EQUITY	GODADDY INC CLASS A COMMON STOCK USD.001	60,960.55	63,696.00
T. ROWE PRICE EQUITY	HUBBELL INC COMMON STOCK USD.01	181,571.17	260,841.49
T. ROWE PRICE EQUITY	HUBSPOT INC COMMON STOCK USD.001	624,555.35	1,003,173.12
T. ROWE PRICE EQUITY	IGM BIOSCIENCES INC COMMON STOCK USD.01	67,603.83	13,312.62
T. ROWE PRICE EQUITY	IDEAYA BIOSCIENCES INC COMMON STOCK	35,696.52	59,098.38
T. ROWE PRICE EQUITY	IDEX CORP COMMON STOCK USD.01	518,946.24	526,708.86
T. ROWE PRICE EQUITY	IMMUNEERING CORP CLASS A COMMON STOCK USD.001	17,392.39	8,849.40
T. ROWE PRICE EQUITY	IMMUNOVANT INC COMMON STOCK USD.0001	23,350.56	25,235.87
T. ROWE PRICE EQUITY	INGERSOLL RAND INC COMMON STOCK USD.01	407,670.67	599,694.36
T. ROWE PRICE EQUITY	INSMED INC COMMON STOCK USD.01	102,616.03	131,211.66
T. ROWE PRICE EQUITY	INTELLIA THERAPEUTICS INC COMMON STOCK USD.0001	35,480.05	17,470.77
T. ROWE PRICE EQUITY	IONIS PHARMACEUTICALS INC COMMON STOCK USD.001	57,749.46	60,202.10
T. ROWE PRICE EQUITY	KARUNA THERAPEUTICS INC COMMON STOCK USD.00001	52,986.86	88,622.80
T. ROWE PRICE EQUITY	KEROS THERAPEUTICS INC COMMON STOCK USD.0001	34,053.09	28,110.32
T. ROWE PRICE EQUITY	KYMERA THERAPEUTICS INC COMMON STOCK USD.0001	80,768.06	63,115.34

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
T. ROWE PRICE EQUITY	LONGBOARD PHARMACEUTICALS IN COMMON STOCK US	3,680.00	1,386.90
T. ROWE PRICE EQUITY	MKS INSTRUMENTS INC COMMON STOCK	149,004.78	167,780.97
T. ROWE PRICE EQUITY	MSA SAFETY INC COMMON STOCK	50,540.13	48,960.70
T. ROWE PRICE EQUITY	MSCI INC COMMON STOCK USD.01	229,116.08	494,378.10
T. ROWE PRICE EQUITY	MACOM TECHNOLOGY SOLUTIONS H COMMON STOCK US	75,623.25	83,283.20
T. ROWE PRICE EQUITY	MIRUM PHARMACEUTICALS INC COMMON STOCK	16,295.20	14,760.00
T. ROWE PRICE EQUITY	MOLINA HEALTHCARE INC COMMON STOCK USD.001	237,263.03	286,518.83
T. ROWE PRICE EQUITY	MONGODB INC COMMON STOCK USD.001	252,131.73	390,451.75
T. ROWE PRICE EQUITY	MONOLITHIC POWER SYSTEMS INC COMMON STOCK USD	266,727.95	361,436.94
T. ROWE PRICE EQUITY	MONTE ROSA THERAPEUTICS INC COMMON STOCK USD.0	32,358.06	10,209.55
T. ROWE PRICE EQUITY	MOONLAKE IMMUNOTHERAPEUTICS COMMON STOCK US	23,028.64	37,441.80
T. ROWE PRICE EQUITY	MORPHIC HOLDING INC COMMON STOCK USD.0001	37,441.81	22,844.08
T. ROWE PRICE EQUITY	NEUROCRINE BIOSCIENCES INC COMMON STOCK USD.001	23,716.80	41,372.64
T. ROWE PRICE EQUITY	NOVANTA INC COMMON STOCK	157,979.34	182,556.44
T. ROWE PRICE EQUITY	NUVALENT INC A COMMON STOCK USD.0001	16,453.90	26,860.35
T. ROWE PRICE EQUITY	NURIX THERAPEUTICS INC COMMON STOCK	35,076.80	11,166.24
T. ROWE PRICE EQUITY	OLD DOMINION FREIGHT LINE COMMON STOCK USD.1	344,203.92	704,868.87
T. ROWE PRICE EQUITY	PAYCOR HCM INC COMMON STOCK USD.001	161,228.02	133,015.99
T. ROWE PRICE EQUITY	PAYLOCITY HOLDING CORP COMMON STOCK USD.001	620,272.65	596,592.15
T. ROWE PRICE EQUITY	PENUMBRA INC COMMON STOCK USD.001	186,737.27	198,465.06
T. ROWE PRICE EQUITY	PLIANT THERAPEUTICS INC COMMON STOCK	35,421.31	31,022.43
T. ROWE PRICE EQUITY	PRIME MEDICINE INC COMMON STOCK USD.00001	6,732.00	3,508.56
T. ROWE PRICE EQUITY	PROCORE TECHNOLOGIES INC COMMON STOCK USD.0001	352,960.19	384,171.00
T. ROWE PRICE EQUITY	RAPT THERAPEUTICS INC COMMON STOCK	36,847.74	43,015.35
T. ROWE PRICE EQUITY	RBC BEARINGS INC COMMON STOCK USD.01	369,064.91	513,086.89
T. ROWE PRICE EQUITY	RELAY THERAPEUTICS INC COMMON STOCK USD.001	61,510.69	30,134.37
T. ROWE PRICE EQUITY	RELIANCE INC COMMON STOCK USD.001	128,441.10	136,483.84
T. ROWE PRICE EQUITY	REPLIGEN CORP COMMON STOCK USD.01	362,060.37	365,173.80
T. ROWE PRICE EQUITY	REPLIMUNE GROUP INC COMMON STOCK USD.001	65,413.23	18,276.24
T. ROWE PRICE EQUITY	REVOLUTION MEDICINES INC COMMON STOCK	28,473.99	37,284.00
T. ROWE PRICE EQUITY	RIVIAN AUTOMOTIVE INC A COMMON STOCK USD.001	197,498.94	248,676.00
T. ROWE PRICE EQUITY	ROCKET PHARMACEUTICALS INC COMMON STOCK USD.0	10,860.63	14,205.78
T. ROWE PRICE EQUITY	ROPER TECHNOLOGIES INC COMMON STOCK USD.01	413,920.32	880,449.55
T. ROWE PRICE EQUITY	SAIA INC COMMON STOCK USD.001	276,166.61	521,920.02
T. ROWE PRICE EQUITY	SAMSARA INC CL A COMMON STOCK USD.0001	243,403.30	297,449.18
T. ROWE PRICE EQUITY	HENRY SCHEIN INC COMMON STOCK USD.01	17,311.29	34,145.21
T. ROWE PRICE EQUITY	SCHOLAR ROCK HOLDING CORP COMMON STOCK USD.00	51,824.71	65,348.80
T. ROWE PRICE EQUITY	SITEONE LANDSCAPE SUPPLY INC COMMON STOCK USD.(	453,819.79	519,350.00
T. ROWE PRICE EQUITY	SPRINGWORKS THERAPEUTICS INC COMMON STOCK USD	27,717.81	34,164.00
T. ROWE PRICE EQUITY	TELEDYNE TECHNOLOGIES INC COMMON STOCK USD.01	488,128.73	582,408.45
T. ROWE PRICE EQUITY	TENAYA THERAPEUTICS INC COMMON STOCK USD.0001	10,841.16	6,019.92
T. ROWE PRICE EQUITY	TOAST INC CLASS A COMMON STOCK USD.000001	180,274.81	164,869.54
T. ROWE PRICE EQUITY	TORO CO COMMON STOCK USD1.0	272,538.68	305,728.15
T. ROWE PRICE EQUITY	ULTRAGENYX PHARMACEUTICAL IN COMMON STOCK US	42,619.86	35,769.36
T. ROWE PRICE EQUITY	VAXCYTE INC COMMON STOCK USD.001	42,470.01	55,578.00
T. ROWE PRICE EQUITY	VEEVA SYSTEMS INC CLASS A COMMON STOCK USD.0000	663,483.00	633,775.84
T. ROWE PRICE EQUITY	WASTE CONNECTIONS INC COMMON STOCK	205,762.67	389,743.97
T. ROWE PRICE EQUITY	WEST PHARMACEUTICAL SERVICES COMMON STOCK USI	247,531.72	342,964.88
T. ROWE PRICE EQUITY	WILLSCOT MOBILE MINI HOLDING COMMON STOCK USD.(	322,236.79	302,244.00
T. ROWE PRICE EQUITY	WINGSTOP INC COMMON STOCK USD.01	161,783.59	256,066.84
T. ROWE PRICE EQUITY	XENCOR INC COMMON STOCK USD.01	28,130.08	29,722.00
T. ROWE PRICE EQUITY	XOMETRY INC A COMMON STOCK USD.000001	80,570.09	48,729.87
T. ROWE PRICE EQUITY	ZENTALIS PHARMACEUTICALS INC COMMON STOCK USD	27,249.35	12,453.30
T. ROWE PRICE EQUITY	ICON PLC COMMON STOCK EUR.06	220,679.98	230,702.05

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
T. ROWE PRICE EQUITY	WEATHERFORD INTERNATIONAL PL COMMON STOCK USI	312,917.56	324,306.45
T. ROWE PRICE EQUITY	NOBLE CORP PLC COMMON STOCK USD.00001	106,042.59	102,580.80
T. ROWE PRICE EQUITY	PROTHENA CORP PLC COMMON STOCK USD.01	55,091.67	56,472.36
T. ROWE PRICE EQUITY	TECHNIPFMC PLC COMMON STOCK USD1.0	184,158.35	173,626.94
T. ROWE PRICE EQUITY	GLOBANT SA COMMON STOCK USD1.2	465,381.58	562,822.70
T. ROWE PRICE EQUITY	MONDAY.COM LTD COMMON STOCK	299,617.39	392,710.71
T. ROWE PRICE EQUITY	CUREVAC NV COMMON STOCK EUR.12	13,591.42	6,272.90
T. ROWE PRICE EQUITY	IMMATICS NV COMMON STOCK	8,990.29	8,424.00
CASH ACCOUNT PENSION	INTERPUBLIC GROUP OF COS INC COMMON STOCK USD.1	-	40,832.64
LAZARD GLOBAL EQUITY	WEIR GROUP PLC/THE COMMON STOCK GBP.125	217,423.56	310,858.60
LAZARD GLOBAL EQUITY	DESCARTES SYSTEMS GRP/THE COMMON STOCK	116,007.77	198,664.86
LAZARD GLOBAL EQUITY	KEMIRA OYJ COMMON STOCK	207,768.60	320,029.79
LAZARD GLOBAL EQUITY	REMY COINTREAU COMMON STOCK EUR1.6	393,550.89	395,332.19
LAZARD GLOBAL EQUITY	ASM INTERNATIONAL NV COMMON STOCK EUR.04	127,752.95	340,549.50
LAZARD GLOBAL EQUITY	BANKINTER SA COMMON STOCK EUR.3	198,457.18	299,818.72
LAZARD GLOBAL EQUITY	SOL SPA COMMON STOCK EUR.52	203,375.49	228,108.49
LAZARD GLOBAL EQUITY	ARCADIS NV COMMON STOCK EUR.02	156,661.51	394,220.78
LAZARD GLOBAL EQUITY	CTS EVENTIM AG + CO KGAA COMMON STOCK	210,195.08	223,980.41
LAZARD GLOBAL EQUITY	TREND MICRO INC COMMON STOCK	28,832,167.00	278,405.45
LAZARD GLOBAL EQUITY	GMO INTERNET GROUP INC COMMON STOCK	27,068,574.00	239,974.46
LAZARD GLOBAL EQUITY	USS CO LTD COMMON STOCK	30,304,074.00	346,000.85
LAZARD GLOBAL EQUITY	RELO GROUP INC COMMON STOCK	54,728,058.00	317,043.91
LAZARD GLOBAL EQUITY	G.U.D. HOLDINGS LTD COMMON STOCK	553,563.26	380,210.76
LAZARD GLOBAL EQUITY	ISRAEL DISCOUNT BANK A COMMON STOCK ILS.1	665,770.07	176,360.52
LAZARD GLOBAL EQUITY	KOITO MANUFACTURING CO LTD COMMON STOCK	39,354,807.00	244,720.88
LAZARD GLOBAL EQUITY	MISUMI GROUP INC COMMON STOCK	48,399,916.00	271,187.40
LAZARD GLOBAL EQUITY	TRUSCO NAKAYAMA CORP COMMON STOCK	39,714,907.00	270,659.67
LAZARD GLOBAL EQUITY	NIHON KOHDEN CORP COMMON STOCK	47,402,957.00	503,345.86
LAZARD GLOBAL EQUITY	NIPPON GAS CO LTD COMMON STOCK	53,001,074.00	518,396.23
LAZARD GLOBAL EQUITY	MINEBEA MITSUMI INC COMMON STOCK	37,490,266.00	281,667.26
LAZARD GLOBAL EQUITY	TOKYO CENTURY CORP COMMON STOCK	37,626,624.00	303,277.06
LAZARD GLOBAL EQUITY	SHIN NIPPON BIOMEDICAL LABOR COMMON STOCK	50,355,999.00	244,498.51
LAZARD GLOBAL EQUITY	SANKEN ELECTRIC CO LTD COMMON STOCK	31,693,152.00	226,113.63
LAZARD GLOBAL EQUITY	HULIC CO LTD COMMON STOCK	57,978,729.00	543,554.76
LAZARD GLOBAL EQUITY	TAIYO YUDEN CO LTD COMMON STOCK	39,996,685.00	235,473.12
LAZARD GLOBAL EQUITY	TOYO SUISAN KAISHA LTD COMMON STOCK	31,713,971.00	253,028.80
LAZARD GLOBAL EQUITY	TECAN GROUP AG REG COMMON STOCK CHF.1	195,375.37	272,141.39
LAZARD GLOBAL EQUITY	SCHOELLER BLECKMANN OILFIELD COMMON STOCK EUF	268,084.23	236,120.29
LAZARD GLOBAL EQUITY	SPIN MASTER CORP SUB VTG SHR COMMON STOCK	496,855.50	365,704.82
LAZARD GLOBAL EQUITY	STELCO HOLDINGS INC COMMON STOCK	101,160.33	185,024.72
LAZARD GLOBAL EQUITY	TOROMONT INDUSTRIES LTD COMMON STOCK	231,189.25	178,825.35
LAZARD GLOBAL EQUITY	GAZTRANSPORT ET TECHNIGA SA COMMON STOCK EUR.(	183,792.65	297,212.30
LAZARD GLOBAL EQUITY	SANLORENZO SPA/AMEGLIA COMMON STOCK	329,420.72	366,676.79
LAZARD GLOBAL EQUITY	ALLFUNDS GROUP PLC COMMON STOCK EUR.0025	242,430.25	245,888.64
LAZARD GLOBAL EQUITY	GLOBALDATA PLC COMMON STOCK GBP.000001	191,629.86	297,411.72
LAZARD GLOBAL EQUITY	EMMI AG REG COMMON STOCK CHF10.0	272,961.00	319,307.31
LAZARD GLOBAL EQUITY	AUB GROUP LTD COMMON STOCK	353,092.37	381,658.03
LAZARD GLOBAL EQUITY	BRITVIC PLC COMMON STOCK GBP.2	178,743.39	259,531.24
LAZARD GLOBAL EQUITY	JET2 PLC COMMON STOCK GBP.0125	274,743.81	338,475.14
LAZARD GLOBAL EQUITY	GALP ENERGIA SGPS SA COMMON STOCK EUR1.0	142,484.77	181,135.32
LAZARD GLOBAL EQUITY	LINDAB INTERNATIONAL AB COMMON STOCK SEK1.0	1,709,373.38	260,564.50
LAZARD GLOBAL EQUITY	AI HOLDINGS CORP COMMON STOCK	32,202,108.00	232,274.08
LAZARD GLOBAL EQUITY	AALBERTS NV COMMON STOCK EUR.25	138,149.61	231,848.34
LAZARD GLOBAL EQUITY	GERRESHEIMER AG COMMON STOCK	156,637.27	159,045.43

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LAZARD GLOBAL EQUITY	MATSUKIYOCOCOKARA + CO COMMON STOCK	27,563,947.00	286,930.06
LAZARD GLOBAL EQUITY	PERSOL HOLDINGS CO LTD COMMON STOCK	46,373,949.00	273,903.75
LAZARD GLOBAL EQUITY	SESA SPA COMMON STOCK NPV	306,975.20	299,733.56
LAZARD GLOBAL EQUITY	ALS LTD COMMON STOCK	401,435.74	278,907.51
LAZARD GLOBAL EQUITY	ZENKOKU HOSHO CO LTD COMMON STOCK	48,668,330.00	409,199.96
LAZARD GLOBAL EQUITY	ITALGAS SPA COMMON STOCK	432,948.44	455,770.01
LAZARD GLOBAL EQUITY	CONVATEC GROUP PLC COMMON STOCK GBP.1	262,514.86	371,634.08
LAZARD GLOBAL EQUITY	MARLOWE PLC COMMON STOCK GBP.5	196,953.08	122,388.54
LAZARD GLOBAL EQUITY	CRAYON GROUP HOLDING AS COMMON STOCK NOK1.0	2,100,661.04	181,448.17
LAZARD GLOBAL EQUITY	JOST WERKE SE COMMON STOCK	241,389.29	325,324.55
LAZARD GLOBAL EQUITY	JTC PLC COMMON STOCK GBP.01	150,990.26	431,163.33
LAZARD GLOBAL EQUITY	AKZO NOBEL N.V. COMMON STOCK EUR.5	295,119.42	356,882.37
LAZARD GLOBAL EQUITY	GENUIT GROUP PLC COMMON STOCK GBP.001	254,265.76	324,142.74
LAZARD GLOBAL EQUITY	AZELIS GROUP NV COMMON STOCK	235,868.05	267,233.93
LAZARD GLOBAL EQUITY	DOWLAIS GROUP PLC COMMON STOCK	281,513.93	311,818.65
LAZARD GLOBAL EQUITY	HENSOLDT AG COMMON STOCK	251,708.13	259,696.62
LAZARD GLOBAL EQUITY	VOLUTION GROUP PLC COMMON STOCK GBP.01	213,656.28	324,488.19
LAZARD GLOBAL EQUITY	SMARTGROUP CORP LTD COMMON STOCK	431,806.48	369,423.25
LAZARD GLOBAL EQUITY	STABILUS SE COMMON STOCK EUR.01	171,904.04	272,968.44
LAZARD GLOBAL EQUITY	TINEXTA SPA COMMON STOCK NPV	280,346.20	292,887.73
LAZARD GLOBAL EQUITY	TECHNOPRO HOLDINGS INC COMMON STOCK	26,732,803.00	359,035.86
LAZARD GLOBAL EQUITY	AUTO TRADER GROUP PLC COMMON STOCK GBP.01	173,103.90	357,970.05
LAZARD GLOBAL EQUITY	OVS SPA COMMON STOCK NPV	192,204.33	215,303.76
LAZARD GLOBAL EQUITY	ROYAL UNIBREW COMMON STOCK DKK2.0	949,426.16	140,242.84
LAZARD GLOBAL EQUITY	BAYCURRENT CONSULTING INC COMMON STOCK	48,938,141.00	337,137.18
LAZARD GLOBAL EQUITY	COVESTRO AG COMMON STOCK	234,984.51	303,650.91
LAZARD GLOBAL EQUITY	SILTRONIC AG COMMON STOCK	199,456.85	222,086.43
LAZARD GLOBAL EQUITY	BELLSYSTEM24 HOLDINGS INC COMMON STOCK	70,401,138.00	549,900.70
LAZARD GLOBAL EQUITY	BAWAG GROUP AG COMMON STOCK	315,564.34	394,540.29
LAZARD GLOBAL EQUITY	S.O.I.T.E.C. COMMON STOCK EUR2.0	182,288.96	192,137.32
LAZARD GLOBAL EQUITY	ICON PLC COMMON STOCK EUR.06	150,830.72	222,493.02
SMALL/MID CAP US VALUE	ACV AUCTIONS INC A COMMON STOCK USD.001	314,825.51	313,726.20
SMALL/MID CAP US VALUE	ADVANCED DRAINAGE SYSTEMS IN COMMON STOCK USI	452,244.50	664,383.36
SMALL/MID CAP US VALUE	ARCOSA INC COMMON STOCK USD.01	556,388.11	750,784.40
SMALL/MID CAP US VALUE	ASHLAND INC COMMON STOCK	832,783.13	818,565.79
SMALL/MID CAP US VALUE	ATMOS ENERGY CORP COMMON STOCK	537,328.16	587,960.70
SMALL/MID CAP US VALUE	BIO TECHNE CORP COMMON STOCK USD.01	260,767.09	335,183.04
SMALL/MID CAP US VALUE	BURLINGTON STORES INC COMMON STOCK USD.0001	683,132.43	929,225.44
SMALL/MID CAP US VALUE	CADENCE BANK COMMON STOCK USD2.5	468,727.39	564,399.66
SMALL/MID CAP US VALUE	CHAMPIONX CORP COMMON STOCK USD.01	516,071.56	648,111.48
SMALL/MID CAP US VALUE	CIENA CORP COMMON STOCK USD.01	528,523.33	545,116.11
SMALL/MID CAP US VALUE	CLEAN HARBORS INC COMMON STOCK USD.01	306,571.98	691,757.64
SMALL/MID CAP US VALUE	QUIDELORTHO CORP COMMON STOCK USD.001	624,166.27	500,717.80
SMALL/MID CAP US VALUE	EAGLE MATERIALS INC COMMON STOCK USD.01	386,114.86	647,465.28
SMALL/MID CAP US VALUE	ENVESTNET INC COMMON STOCK	400,842.53	327,475.76
SMALL/MID CAP US VALUE	EVERCORE INC A COMMON STOCK USD.01	239,604.39	245,456.75
SMALL/MID CAP US VALUE	FIRST AMERICAN FINANCIAL COMMON STOCK USD.00001	550,505.86	617,141.88
SMALL/MID CAP US VALUE	HAYWARD HOLDINGS INC COMMON STOCK USD.001	230,114.76	243,195.20
SMALL/MID CAP US VALUE	HORACE MANN EDUCATORS COMMON STOCK USD.001	642,664.08	656,648.70
SMALL/MID CAP US VALUE	HUB GROUP INC CL A COMMON STOCK USD.01	606,168.56	740,392.82
SMALL/MID CAP US VALUE	ITRON INC COMMON STOCK	476,245.00	485,302.77
SMALL/MID CAP US VALUE	KIRBY CORP COMMON STOCK USD.1	350,331.32	521,107.20
SMALL/MID CAP US VALUE	LPL FINANCIAL HOLDINGS INC COMMON STOCK	280,443.69	419,276.04
SMALL/MID CAP US VALUE	LAMB WESTON HOLDINGS INC COMMON STOCK USD1.0	155,355.94	268,279.38

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
SMALL/MID CAP US VALUE	LEMAITRE VASCULAR INC COMMON STOCK USD.01	223,325.40	238,732.56
SMALL/MID CAP US VALUE	STEVEN MADDEN LTD COMMON STOCK USD.0001	409,225.92	498,330.00
SMALL/MID CAP US VALUE	MATADOR RESOURCES CO COMMON STOCK USD.01	548,828.71	514,810.44
SMALL/MID CAP US VALUE	MOELIS + CO CLASS A COMMON STOCK USD.01	557,567.91	688,322.19
SMALL/MID CAP US VALUE	MORNINGSTAR INC COMMON STOCK	408,796.32	499,202.56
SMALL/MID CAP US VALUE	NISOURCE INC COMMON STOCK USD.01	490,489.47	584,763.75
SMALL/MID CAP US VALUE	PTC INC COMMON STOCK USD.01	241,081.63	547,099.92
SMALL/MID CAP US VALUE	RH COMMON STOCK USD.0001	302,516.03	338,408.28
SMALL/MID CAP US VALUE	RPM INTERNATIONAL INC COMMON STOCK USD.01	253,368.89	483,357.90
SMALL/MID CAP US VALUE	REGAL REXNORD CORP COMMON STOCK USD.01	187,049.83	275,317.20
SMALL/MID CAP US VALUE	SKYLINE CHAMPION CORP COMMON STOCK USD.028	440,856.45	678,513.62
SMALL/MID CAP US VALUE	STERICYCLE INC COMMON STOCK USD.01	343,357.45	393,902.88
SMALL/MID CAP US VALUE	TFS FINANCIAL CORP COMMON STOCK USD.01	549,406.67	617,361.94
SMALL/MID CAP US VALUE	TELEDYNE TECHNOLOGIES INC COMMON STOCK USD.01	161,668.28	379,346.50
SMALL/MID CAP US VALUE	TENABLE HOLDINGS INC COMMON STOCK USD.01	445,017.86	569,485.84
SMALL/MID CAP US VALUE	VONTIER CORP COMMON STOCK USD.0001	210,905.12	300,377.70
SMALL/MID CAP US VALUE	WEBSTER FINANCIAL CORP COMMON STOCK USD.01	770,223.27	754,090.56
SMALL/MID CAP US VALUE	CLARIVATE PLC COMMON STOCK USD.01	736,298.84	417,163.00
SMALL/MID CAP US VALUE	EVEREST GROUP LTD COMMON STOCK USD.01	470,991.72	474,857.94
MFS LARGE CAP VALUE US	ABBOTT LABORATORIES COMMON STOCK	267,013.77	496,195.56
MFS LARGE CAP VALUE US	ABBVIE INC COMMON STOCK USD.01	529,983.47	553,552.84
MFS LARGE CAP VALUE US	AMERICAN ELECTRIC POWER COMMON STOCK USD6.5	229,137.14	224,410.86
MFS LARGE CAP VALUE US	AMERICAN EXPRESS CO COMMON STOCK USD.2	528,386.11	888,366.28
MFS LARGE CAP VALUE US	ANALOG DEVICES INC COMMON STOCK USD.167	679,451.16	960,633.28
MFS LARGE CAP VALUE US	ELEVANCE HEALTH INC COMMON STOCK USD.01	263,098.08	273,033.24
MFS LARGE CAP VALUE US	ARCHER DANIELS MIDLAND CO COMMON STOCK	71,552.91	126,168.34
MFS LARGE CAP VALUE US	BLACKROCK INC COMMON STOCK USD.01	259,266.77	552,835.80
MFS LARGE CAP VALUE US	BOSTON SCIENTIFIC CORP COMMON STOCK USD.01	205,566.24	329,921.67
MFS LARGE CAP VALUE US	THE CIGNA GROUP COMMON STOCK USD.01	843,593.15	1,361,299.70
MFS LARGE CAP VALUE US	CANADIAN NATL RAILWAY CO COMMON STOCK	127,136.51	275,506.59
MFS LARGE CAP VALUE US	CHARTER COMMUNICATIONS INC A COMMON STOCK USI	524,872.28	368,468.64
MFS LARGE CAP VALUE US	CHEVRON CORP COMMON STOCK USD.75	342,635.74	353,509.20
MFS LARGE CAP VALUE US	CITIGROUP INC COMMON STOCK USD.01	651,203.79	620,366.40
MFS LARGE CAP VALUE US	COMCAST CORP CLASS A COMMON STOCK USD.01	883,406.57	1,201,665.40
MFS LARGE CAP VALUE US	CONOCOPHILLIPS COMMON STOCK USD.01	852,942.38	1,296,037.62
MFS LARGE CAP VALUE US	CORTEVA INC COMMON STOCK USD.01	281,749.74	238,785.36
MFS LARGE CAP VALUE US	DOMINION ENERGY INC COMMON STOCK	877,081.19	564,047.00
MFS LARGE CAP VALUE US	DUKE ENERGY CORP COMMON STOCK USD.001	733,885.95	854,922.40
MFS LARGE CAP VALUE US	DUPONT DE NEMOURS INC COMMON STOCK USD.01	621,838.82	687,831.13
MFS LARGE CAP VALUE US	EOG RESOURCES INC COMMON STOCK USD.01	268,641.21	424,292.60
MFS LARGE CAP VALUE US	EQUIFAX INC COMMON STOCK USD1.25	284,597.37	488,645.04
MFS LARGE CAP VALUE US	EXELON CORP COMMON STOCK	386,106.34	327,013.10
MFS LARGE CAP VALUE US	GENERAL DYNAMICS CORP COMMON STOCK USD1.0	824,338.19	901,314.57
MFS LARGE CAP VALUE US	HONEYWELL INTERNATIONAL INC COMMON STOCK USD	440,864.56	844,082.75
MFS LARGE CAP VALUE US	ILLINOIS TOOL WORKS COMMON STOCK USD.01	313,594.71	673,971.62
MFS LARGE CAP VALUE US	JPMORGAN CHASE + CO COMMON STOCK USD1.0	794,603.31	2,100,394.80
MFS LARGE CAP VALUE US	JOHNSON + JOHNSON COMMON STOCK USD1.0	691,750.43	1,065,361.78
MFS LARGE CAP VALUE US	KLA CORP COMMON STOCK USD.001	453,759.98	820,795.60
MFS LARGE CAP VALUE US	KKR + CO INC COMMON STOCK USD.01	311,666.38	398,591.35
MFS LARGE CAP VALUE US	KENVUE INC COMMON STOCK USD.01	464,979.41	505,201.45
MFS LARGE CAP VALUE US	KIMBERLY CLARK CORP COMMON STOCK USD1.25	369,490.19	334,760.05
MFS LARGE CAP VALUE US	LOWE S COS INC COMMON STOCK USD.5	715,226.41	989,234.75
MFS LARGE CAP VALUE US	MARSH + MCLENNAN COS COMMON STOCK USD1.0	613,105.16	1,144,588.27
MFS LARGE CAP VALUE US	MARRIOTT INTERNATIONAL CL A COMMON STOCK USD.(	421,440.92	695,021.82

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
MFS LARGE CAP VALUE US	MCKESSON CORP COMMON STOCK USD.01	490,724.24	1,079,206.38
MFS LARGE CAP VALUE US	MERCK + CO. INC. COMMON STOCK USD.5	374,697.30	626,428.92
MFS LARGE CAP VALUE US	MORGAN STANLEY COMMON STOCK USD.01	779,995.74	945,555.00
MFS LARGE CAP VALUE US	NASDAQ INC COMMON STOCK USD.01	319,109.08	706,052.16
MFS LARGE CAP VALUE US	NORTHROP GRUMMAN CORP COMMON STOCK USD1.0	579,878.77	1,059,400.82
MFS LARGE CAP VALUE US	OTIS WORLDWIDE CORP COMMON STOCK USD.01	91,245.21	156,661.97
MFS LARGE CAP VALUE US	P G + E CORP COMMON STOCK	347,763.82	365,972.94
MFS LARGE CAP VALUE US	PNC FINANCIAL SERVICES GROUP COMMON STOCK USD5.	322,777.21	532,374.30
MFS LARGE CAP VALUE US	PPG INDUSTRIES INC COMMON STOCK USD1.66666	207,174.65	361,611.90
MFS LARGE CAP VALUE US	PACCAR INC COMMON STOCK USD1.0	186,249.69	318,827.25
MFS LARGE CAP VALUE US	PEPSICO INC COMMON STOCK USD.017	517,483.92	601,912.96
MFS LARGE CAP VALUE US	PFIZER INC COMMON STOCK USD.05	893,009.16	771,946.27
MFS LARGE CAP VALUE US	PIONEER NATURAL RESOURCES CO COMMON STOCK USD	561,854.62	703,199.76
MFS LARGE CAP VALUE US	PROGRESSIVE CORP COMMON STOCK USD1.0	831,463.55	1,340,978.32
MFS LARGE CAP VALUE US	RTX CORP COMMON STOCK USD1.0	633,844.63	733,700.80
MFS LARGE CAP VALUE US	SHERWIN WILLIAMS CO/THE COMMON STOCK USD1.0	152,916.56	355,877.90
MFS LARGE CAP VALUE US	SOUTHERN CO/THE COMMON STOCK USD5.0	635,609.68	847,610.56
MFS LARGE CAP VALUE US	TARGET CORP COMMON STOCK USD.0833	676,554.22	648,011.00
MFS LARGE CAP VALUE US	TEXAS INSTRUMENTS INC COMMON STOCK USD1.0	349,337.34	714,909.24
MFS LARGE CAP VALUE US	TRAVELERS COS INC/THE COMMON STOCK	415,569.82	776,246.75
MFS LARGE CAP VALUE US	UNION PACIFIC CORP COMMON STOCK USD2.5	649,339.58	1,024,972.26
MFS LARGE CAP VALUE US	VERALTO CORP COMMON STOCK USD.01	7,789.53	24,431.22
MFS LARGE CAP VALUE US	XCEL ENERGY INC COMMON STOCK USD2.5	361,654.53	398,762.31
MFS LARGE CAP VALUE US	AON PLC CLASS A COMMON STOCK	397,348.22	1,024,099.38
MFS LARGE CAP VALUE US	ACCENTURE PLC CL A COMMON STOCK USD.0000225	300,945.05	998,338.95
MFS LARGE CAP VALUE US	EATON CORP PLC COMMON STOCK USD.01	195,450.27	693,079.96
MFS LARGE CAP VALUE US	JOHNSON CONTROLS INTERNATION COMMON STOCK USI	209,968.71	310,564.32
MFS LARGE CAP VALUE US	MEDTRONIC PLC COMMON STOCK USD.1	262,082.08	259,332.24
MFS LARGE CAP VALUE US	TRANE TECHNOLOGIES PLC COMMON STOCK USD1.0	103,281.45	391,215.60
MFS LARGE CAP VALUE US	CHUBB LTD COMMON STOCK	446,935.99	892,926.00
MFS LARGE CAP VALUE US	NXP SEMICONDUCTORS NV COMMON STOCK	330,788.49	572,362.56
FIXED INCOME	AEP TEXAS INC SR UNSECURED 01/50 3.45	671,841.00	486,681.75
FIXED INCOME	AEP TRANSMISSION CO LLC SR UNSECURED 12/47 3.75	282,348.00	237,795.00
FIXED INCOME	AHS HOSPITAL CORP UNSECURED 07/45 5.024	656,045.62	554,240.14
FIXED INCOME	AT+T INC SR UNSECURED 05/35 4.5	265,369.00	255,749.40
FIXED INCOME	AT+T INC SR UNSECURED 06/44 4.65	698,342.40	640,915.20
FIXED INCOME	AT+T INC SR UNSECURED 06/41 3.5	892,225.50	710,701.60
FIXED INCOME	AT+T INC SR UNSECURED 09/53 3.5	1,385,839.80	983,337.05
FIXED INCOME	AT+T INC SR UNSECURED 09/55 3.55	406,409.31	290,467.92
FIXED INCOME	AT+T INC SR UNSECURED 09/59 3.65	7,204,509.40	5,549,330.67
FIXED INCOME	ABBVIE INC SR UNSECURED 11/42 4.4	479,975.40	449,677.45
FIXED INCOME	ABBVIE INC SR UNSECURED 05/35 4.5	427,403.20	420,552.90
FIXED INCOME	ABBVIE INC SR UNSECURED 05/45 4.7	1,327,908.55	1,237,054.00
FIXED INCOME	ABBVIE INC SR UNSECURED 11/48 4.875	358,473.00	370,443.00
FIXED INCOME	ABBVIE INC SR UNSECURED 11/39 4.05	1,545,402.30	1,395,057.75
FIXED INCOME	ABBVIE INC SR UNSECURED 03/35 4.55	1,353,229.05	1,142,457.25
FIXED INCOME	ADVOCATE HEALTH CORP SR UNSECURED 08/48 4.272	615,000.00	553,026.45
FIXED INCOME	AETNA INC SR UNSECURED 06/36 6.625	399,344.40	403,038.00
FIXED INCOME	AKER BP ASA SR UNSECURED 144A 06/33 6	1,022,560.50	1,064,677.75
FIXED INCOME	ALCON FINANCE CORP COMPANY GUAR 144A 12/52 5.75	199,348.00	215,012.00
FIXED INCOME	ALEXANDRIA REAL ESTATE E COMPANY GUAR 04/53 5.15	1,229,455.00	1,268,396.40
FIXED INCOME	ALIMENTATION COUCHE TARD COMPANY GUAR 144A 07/	643,733.40	558,223.90
FIXED INCOME	AMAZON.COM INC SR UNSECURED 04/62 4.1	1,057,071.47	967,191.60
FIXED INCOME	AMEREN ILLINOIS CO SR SECURED 07/44 4.3	392,800.20	337,260.30

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	AMEREN ILLINOIS CO 1ST MORTGAGE 12/47 3.7	213,405.75	183,640.50
FIXED INCOME	AMEREN ILLINOIS CO 1ST MORTGAGE 03/49 4.5	1,188,893.30	1,088,921.40
FIXED INCOME	AMERICA MOVIL SAB DE CV COMPANY GUAR 11/37 6.125	1,101,334.85	1,083,610.00
FIXED INCOME	AMGEN INC SR UNSECURED 06/51 4.663	2,324,885.13	2,050,591.20
FIXED INCOME	AMGEN INC SR UNSECURED 01/52 3	706,066.60	495,778.80
FIXED INCOME	AMGEN INC SR UNSECURED 03/43 5.6	779,481.45	811,148.35
FIXED INCOME	AMGEN INC SR UNSECURED 03/53 5.65	319,539.20	336,668.80
FIXED INCOME	AMGEN INC SR UNSECURED 03/63 5.75	440,870.40	466,867.30
FIXED INCOME	ANHEUSER BUSCH CO/INBEV COMPANY GUAR 02/36 4.7	378,470.73	403,679.70
FIXED INCOME	ANHEUSER BUSCH CO/INBEV COMPANY GUAR 02/46 4.9	2,352,856.60	2,117,318.40
FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 01/39 8.2	1,133,297.13	1,086,828.38
FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 01/49 5.5:	1,940,297.23	1,611,915.00
FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 04/38 4.3'	3,022,358.50	3,010,916.00
FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 04/48 4.6	349,581.96	332,210.97
FIXED INCOME	ELEVANCE HEALTH INC SR UNSECURED 05/50 3.125	796,281.50	558,441.75
FIXED INCOME	ELEVANCE HEALTH INC SR UNSECURED 03/51 3.6	182,598.50	137,116.00
FIXED INCOME	APPALACHIAN POWER CO SR UNSECURED 06/45 4.45	549,375.00	421,925.00
FIXED INCOME	APPLE INC SR UNSECURED 02/46 4.65	1,307,187.20	1,193,568.20
FIXED INCOME	APPLE INC SR UNSECURED 08/46 3.85	475,407.86	434,380.00
FIXED INCOME	APPLE INC SR UNSECURED 09/47 3.75	212,325.40	183,515.40
FIXED INCOME	APPLE INC SR UNSECURED 11/47 3.75	476,064.00	410,337.60
FIXED INCOME	APPLE INC SR UNSECURED 08/51 2.7	1,493,475.10	1,027,991.90
FIXED INCOME	APPLE INC SR UNSECURED 08/61 2.85	2,297,263.00	1,571,153.00
FIXED INCOME	ARCH CAPITAL GRP US INC COMPANY GUAR 11/43 5.144	270,000.00	255,239.10
FIXED INCOME	ATMOS ENERGY CORP SR UNSECURED 10/44 4.125	259,767.50	221,245.00
FIXED INCOME	ATMOS ENERGY CORP SR UNSECURED 09/49 3.375	1,099,186.00	838,299.00
FIXED INCOME	BAT CAPITAL CORP COMPANY GUAR 08/43 7.079	235,000.00	249,532.40
FIXED INCOME	BAT CAPITAL CORP COMPANY GUAR 08/53 7.081	150,000.00	160,359.00
FIXED INCOME	BAT CAPITAL CORP COMPANY GUAR 08/37 4.39	1,462,301.36	1,255,995.00
FIXED INCOME	BHP BILLITON FIN USA LTD COMPANY GUAR 09/53 5.5	171,848.25	190,813.00
FIXED INCOME	BANK OF AMERICA CORP SR UNSECURED 02/30 VAR	1,743,712.63	1,419,750.00
FIXED INCOME	BANK OF AMERICA CORP SR UNSECURED 03/51 VAR	3,351,615.35	2,524,290.00
FIXED INCOME	BANK OF AMERICA CORP SR UNSECURED 06/41 VAR	4,409,461.40	4,546,636.80
FIXED INCOME	BARCLAYS PLC SR UNSECURED 11/42 VAR	1,303,986.20	1,134,211.50
FIXED INCOME	BARRICK NA FINANCE LLC COMPANY GUAR 05/43 5.75	548,788.79	505,987.02
FIXED INCOME	BERKLEY (WR) CORPORATION SR UNSECURED 08/44 4.75	635,682.00	537,456.00
FIXED INCOME	BERKSHIRE HATHAWAY FIN COMPANY GUAR 03/52 3.85	1,439,899.15	1,207,384.20
FIXED INCOME	BNP PARIBAS 144A 01/31 VAR	1,750,000.00	1,537,340.00
FIXED INCOME	BOEING CO SR UNSECURED 03/48 3.625	146,810.75	153,444.55
FIXED INCOME	BOEING CO SR UNSECURED 05/34 3.6	593,155.50	525,706.30
FIXED INCOME	BOEING CO SR UNSECURED 08/59 3.95	549,810.75	424,613.85
FIXED INCOME	BOEING CO SR UNSECURED 05/40 5.705	1,703,940.20	1,535,386.05
FIXED INCOME	BOEING CO SR UNSECURED 05/50 5.805	300,000.00	310,665.00
FIXED INCOME	BOEING CO SR UNSECURED 05/60 5.93	2,232,844.50	1,853,527.10
FIXED INCOME	BRISTOL MYERS SQUIBB CO SR UNSECURED 10/49 4.25	760,081.59	663,844.05
FIXED INCOME	BRISTOL MYERS SQUIBB CO SR UNSECURED 05/44 4.625	2,404,004.52	1,854,680.00
FIXED INCOME	BROADCOM INC COMPANY GUAR 144A 02/41 3.5	1,046,367.00	832,408.50
FIXED INCOME	BURLINGTN NORTH SANTA FE SR UNSECURED 09/41 4.95	249,677.50	248,995.00
FIXED INCOME	BURLINGTN NORTH SANTA FE SR UNSECURED 09/42 4.375	1,897,397.80	1,840,360.00
FIXED INCOME	CF INDUSTRIES INC COMPANY GUAR 06/43 4.95	578,774.74	548,412.00
FIXED INCOME	CF INDUSTRIES INC COMPANY GUAR 03/44 5.375	2,467,576.50	1,860,534.00
FIXED INCOME	CIGNA GROUP/THE COMPANY GUAR 08/38 4.8	564,090.35	546,275.90
FIXED INCOME	CIGNA GROUP/THE COMPANY GUAR 12/48 4.9	779,433.10	717,808.70
FIXED INCOME	CIGNA GROUP/THE COMPANY GUAR 07/46 4.8	1,418,846.17	1,153,869.60

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	CSX CORP SR UNSECURED 10/36 6	160,101.00	164,785.50
FIXED INCOME	CSX CORP SR UNSECURED 04/40 6.22	512,375.10	483,569.40
FIXED INCOME	CSX CORP SR UNSECURED 04/41 5.5	1,891,721.70	1,558,995.00
FIXED INCOME	CVS HEALTH CORP SR UNSECURED 12/43 5.3	662,179.40	536,940.30
FIXED INCOME	CVS HEALTH CORP SR UNSECURED 07/45 5.125	2,114,294.36	1,783,360.80
FIXED INCOME	CVS HEALTH CORP SR UNSECURED 03/38 4.78	2,092,283.98	2,003,708.70
FIXED INCOME	CALIFORNIA INSTITUTE OF SR UNSECURED 11/11 4.7	569,738.75	509,363.75
FIXED INCOME	CAMERON INTERNATIONAL CO COMPANY GUAR 06/41 5.9	619,710.80	538,271.37
FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 02/37 6.5	504,578.10	414,562.20
FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 03/38 6.25	208,136.55	172,623.00
FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 02/39 6.75	1,521,950.16	1,461,223.26
FIXED INCOME	CANADIAN PACIFIC RAILWAY COMPANY GUAR 09/15 6.125	450,000.00	501,970.50
FIXED INCOME	CARDINAL HEALTH INC SR UNSECURED 09/45 4.9	1,504,768.00	1,456,304.00
FIXED INCOME	DUKE ENERGY PROGRESS LLC 1ST MORTGAGE 03/43 4.1	853,679.00	733,210.20
FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 11/39 6.75	463,284.76	448,560.88
FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 06/37 5.25	35,497.70	36,290.38
FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 06/47 5.4	541,550.22	475,735.68
FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 02/52 3.75	686,000.40	504,132.60
FIXED INCOME	CENTERPOINT ENERGY RES SR UNSECURED 01/41 5.85	814,364.50	812,959.50
FIXED INCOME	CENTERPOINT ENER HOUSTON GENL REF MOR 02/49 4.25	1,013,808.60	898,548.60
FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 10/35 6.384	2,663,581.31	2,223,047.10
FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 04/48 5.75	458,367.40	337,242.40
FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 03/50 4.8	2,371,127.00	1,830,675.55
FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 12/61 4.4	694,346.70	480,258.90
FIXED INCOME	CHUBB INA HOLDINGS LLC COMPANY GUAR 12/61 3.05	706,073.70	508,054.70
FIXED INCOME	CITIGROUP INC SR UNSECURED 02/98 6.875	1,560,278.12	1,569,409.50
FIXED INCOME	CITIGROUP INC SR UNSECURED 07/39 8.125	837,288.20	856,247.35
FIXED INCOME	CITIGROUP INC SR UNSECURED 01/42 5.875	638,059.89	609,931.25
FIXED INCOME	CITIGROUP INC SUBORDINATED 05/46 4.75	989,270.00	894,320.00
FIXED INCOME	CITIGROUP INC SUBORDINATED 05/34 VAR	90,000.00	93,130.20
FIXED INCOME	CLEVELAND ELECTRIC ILLUM SR UNSECURED 12/36 5.95	1,791,970.00	1,637,424.00
FIXED INCOME	COLUMBIA PIPELINES OPCO SR UNSECURED 144A 11/53 6.5	533,547.00	594,545.40
FIXED INCOME	COLUMBIA PIPELINES OPCO SR UNSECURED 144A 08/63 6.7	1,368,738.50	1,461,210.00
FIXED INCOME	COMCAST CORP COMPANY GUAR 11/47 3.969	1,921,027.07	1,640,577.35
FIXED INCOME	COMCAST CORP COMPANY GUAR 11/49 3.999	4,578,997.98	3,867,953.85
FIXED INCOME	COMCAST CORP COMPANY GUAR 04/40 3.75	259,044.75	193,540.50
FIXED INCOME	COMCAST CORP COMPANY GUAR 11/51 2.887	1,329,667.50	901,707.85
FIXED INCOME	COMCAST CORP COMPANY GUAR 11/56 2.937	637,608.00	415,021.32
FIXED INCOME	COMMONWEALTH EDISON CO 1ST MORTGAGE 08/43 4.6	713,384.10	656,355.70
FIXED INCOME	COMMONWEALTH EDISON CO 1ST MORTGAGE 11/45 4.35	470,016.55	362,950.70
FIXED INCOME	COMMONWEALTH EDISON CO 1ST MORTGAGE 02/53 5.3	159,611.20	162,459.20
FIXED INCOME	CONNECTICUT LIGHT + PWR 1ST REF MORT 04/48 4	1,423,575.80	1,201,221.80
FIXED INCOME	CONOCOPHILLIPS COMPANY COMPANY GUAR 05/53 5.3	1,958,110.45	2,040,143.30
FIXED INCOME	CONOCOPHILLIPS COMPANY COMPANY GUAR 09/63 5.7	533,539.45	578,977.00
FIXED INCOME	CON EDISON CO OF NY INC SR UNSECURED 03/42 4.2	463,344.60	401,848.35
FIXED INCOME	CONSTELLATION BRANDS INC COMPANY GUAR 11/48 5.25	353,551.60	351,403.85
FIXED INCOME	COREBRIDGE FINANCIAL INC SR UNSECURED 04/42 4.35	204,944.65	173,747.75
FIXED INCOME	DCP MIDSTREAM OPERATING COMPANY GUAR 04/44 5.6	923,720.00	982,940.00
FIXED INCOME	DTE ELECTRIC CO GENL REF MOR 05/48 4.05	1,595,803.75	1,354,880.00
FIXED INCOME	DTE ELECTRIC CO SR SECURED 10/37 5.7	508,236.30	506,696.85
FIXED INCOME	DEUTSCHE TELEKOM INT FIN COMPANY GUAR 06/30 8.75	227,378.80	186,675.80
FIXED INCOME	DEVON ENERGY CORPORATION SR UNSECURED 07/41 5.6	1,353,080.24	1,237,094.40
FIXED INCOME	DIAMONDBACK ENERGY INC COMPANY GUAR 03/53 6.25	1,780,537.50	1,865,517.50
FIXED INCOME	DISCOVERY COMMUNICATIONS COMPANY GUAR 09/47 5.2	408,813.00	318,755.00

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	DISCOVERY COMMUNICATIONS COMPANY GUAR 05/49 5.3	205,025.20	163,128.30
FIXED INCOME	DISCOVERY COMMUNICATIONS COMPANY GUAR 09/55 4	1,489,819.34	1,092,213.90
FIXED INCOME	DOLLAR TREE INC SR UNSECURED 12/51 3.375	679,231.60	471,008.80
FIXED INCOME	DOMINION ENERGY INC SR UNSECURED 08/41 4.9	1,020,873.45	845,011.65
FIXED INCOME	DOMINION ENERGY INC SR UNSECURED 09/42 4.05	2,202,808.40	1,838,803.80
FIXED INCOME	DOW CHEMICAL CO/THE SR UNSECURED 05/39 9.4	225,881.95	193,319.81
FIXED INCOME	DOW CHEMICAL CO/THE SR UNSECURED 11/41 5.25	245,529.00	220,738.50
FIXED INCOME	DOW CHEMICAL CO/THE SR UNSECURED 11/42 4.375	674,054.22	578,319.15
FIXED INCOME	DOW CHEMICAL CO/THE SR UNSECURED 05/53 6.9	482,101.25	570,812.25
FIXED INCOME	DUKE ENERGY CAROLINAS 1ST MORTGAGE 12/41 4.25	1,031,160.00	883,340.00
FIXED INCOME	DUKE ENERGY CAROLINAS 1ST REF MORT 09/42 4	299,118.75	321,266.25
FIXED INCOME	DUKE ENERGY OHIO INC 1ST MORTGAGE 06/46 3.7	467,310.00	390,565.00
FIXED INCOME	DUKE ENERGY OHIO INC 1ST MORTGAGE 04/53 5.65	64,923.95	68,077.10
FIXED INCOME	DUKE ENERGY PROGRESS LLC 1ST MORTGAGE 10/46 3.7	2,734,217.05	2,119,014.50
FIXED INCOME	DUKE ENERGY INDIANA LLC 1ST MORTGAGE 04/50 2.75	199,754.00	129,300.00
FIXED INCOME	DUKE ENERGY INDIANA LLC 1ST MORTGAGE 04/53 5.4	576,229.20	570,169.60
FIXED INCOME	ERAC USA FINANCE LLC COMPANY GUAR 144A 10/37 7	530,041.34	543,394.35
FIXED INCOME	ERAC USA FINANCE LLC COMPANY GUAR 144A 03/42 5.625	665,313.00	570,636.00
FIXED INCOME	ERAC USA FINANCE LLC COMPANY GUAR 144A 11/46 4.2	920,990.00	872,320.00
FIXED INCOME	EASTERN GAS TRAN SR UNSECURED 12/44 4.6	179,560.75	123,184.75
FIXED INCOME	EL PASO ELECTRIC CO SR UNSECURED 12/44 5	83,760.80	66,815.20
FIXED INCOME	ENBRIDGE INC SUBORDINATED 01/84 VAR	1,022,500.00	1,063,650.00
FIXED INCOME	SOMPO INTL HLDS LTD SR UNSECURED 07/34 7	282,278.25	311,450.85
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 10/43 5.95	327,295.00	329,737.15
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 03/35 4.9	99,810.00	95,182.00
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 06/38 5.8	686,450.90	692,076.90
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 06/48 6	447,937.70	430,172.61
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 05/50 5	1,084,066.90	967,353.45
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 04/49 6.25	2,270,812.70	2,249,167.50
FIXED INCOME	ENTERGY LOUISIANA LLC 1ST MORTGAGE 06/41 3.1	809,816.60	615,129.40
FIXED INCOME	ENTERGY TEXAS INC 1ST MORTGAGE 03/39 4.5	792,853.50	725,477.25
FIXED INCOME	ENTERGY TEXAS INC 1ST MORTGAGE 09/49 3.55	495,885.00	377,255.00
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/41 5.95	697,453.90	766,279.80
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 08/42 4.85	781,404.70	752,501.00
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 03/44 4.85	354,560.20	341,069.80
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/45 5.1	1,573,695.00	1,471,905.00
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 10/54 4.95	558,683.71	531,201.00
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 05/46 4.9	286,548.00	286,179.00
FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/48 4.25	80,271.20	83,427.10
FIXED INCOME	EVEREST REINSURANCE HLDG SR UNSECURED 06/44 4.868	1,212,945.00	1,100,616.00
FIXED INCOME	EVEREST REINSURANCE HLDG SR UNSECURED 10/50 3.5	449,740.20	334,247.55
FIXED INCOME	EVEREST REINSURANCE HLDG SR UNSECURED 10/52 3.125	430,645.60	301,166.80
FIXED INCOME	EXELON CORP SR UNSECURED 06/45 5.1	636,418.15	526,961.40
FIXED INCOME	FMC CORP SR UNSECURED 10/49 4.5	1,093,140.00	778,960.00
FIXED INCOME	FMC CORP SR UNSECURED 05/53 6.375	1,090,636.00	1,227,924.00
FIXED INCOME	FEDEX CORP COMPANY GUAR 08/42 3.875	788,520.00	662,736.00
FIXED INCOME	FEDEX CORP COMPANY GUAR 02/35 3.9	287,199.50	283,126.10
FIXED INCOME	FLORIDA POWER + LIGHT CO 1ST MORTGAGE 06/41 5.125	1,020,235.00	986,540.00
FIXED INCOME	FLORIDA POWER + LIGHT CO 1ST MORTGAGE 12/47 3.7	1,227,068.50	1,010,475.00
FIXED INCOME	FLORIDA POWER + LIGHT CO 1ST MORTGAGE 03/49 3.99	979,480.60	839,154.40
FIXED INCOME	FORD MOTOR CREDIT CO LLC SR UNSECURED 01/27 4.271	361,868.40	345,258.00
FIXED INCOME	FREEPORT MCMORAN INC COMPANY GUAR 03/43 5.45	1,218,255.00	1,459,260.00
FIXED INCOME	GLP CAPITAL LP / FIN II COMPANY GUAR 01/32 3.25	387,566.40	329,257.50
FIXED INCOME	GENERAL MOTORS CO SR UNSECURED 04/36 6.6	3,847,081.10	3,435,534.60

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	GENERAL MOTORS CO SR UNSECURED 04/46 6.75	151,632.50	134,438.75
FIXED INCOME	GENERAL MOTORS CO SR UNSECURED 04/38 5.15	215,565.60	227,193.60
FIXED INCOME	GEORGETOWN UNIVERSITY UNSECURED 12/99 5.215	509,940.00	477,105.00
FIXED INCOME	GILEAD SCIENCES INC SR UNSECURED 04/44 4.8	159,689.60	154,240.00
FIXED INCOME	GILEAD SCIENCES INC SR UNSECURED 10/53 5.55	1,282,108.75	1,392,310.35
FIXED INCOME	GOLDMAN SACHS GROUP INC SUBORDINATED 10/37 6.75	4,059,689.40	3,858,093.70
FIXED INCOME	GOLDMAN SACHS GROUP INC SR UNSECURED 04/42 VAR	1,309,906.25	961,028.80
FIXED INCOME	GOLDMAN SACHS GROUP INC SR UNSECURED 02/43 VAR	1,500,000.00	1,171,575.00
FIXED INCOME	HCA INC COMPANY GUAR 06/49 5.25	1,498,206.86	1,380,411.45
FIXED INCOME	HARTFORD FINL SVCS GRP SR UNSECURED 10/41 6.1	162,300.70	181,332.20
FIXED INCOME	HARTFORD FINL SVCS GRP SR UNSECURED 10/36 5.95	381,488.90	354,118.86
FIXED INCOME	HUMANA INC SR UNSECURED 12/42 4.625	376,284.00	273,402.00
FIXED INCOME	INTEL CORP SR UNSECURED 08/51 3.05	576,611.10	538,682.40
FIXED INCOME	INTEL CORP SR UNSECURED 08/62 5.05	169,622.60	168,043.30
FIXED INCOME	INTEL CORP SR UNSECURED 02/43 5.625	108,934.60	116,521.00
FIXED INCOME	INTEL CORP SR UNSECURED 02/53 5.7	638,181.35	686,504.85
FIXED INCOME	INTEL CORP SR UNSECURED 02/63 5.9	737,601.72	820,345.60
FIXED INCOME	INTESA SANPAOLO SPA 144A 11/33 VAR	650,000.00	705,263.00
FIXED INCOME	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 05/32 3	863,703.75	712,390.00
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 07/41 5.6	1,424,036.90	1,519,961.30
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 02/48 VAR	1,385,423.10	1,311,804.45
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 07/38 VAR	2,466,010.65	2,181,993.35
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 11/48 VAR	1,263,425.10	1,079,988.00
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 01/49 VAR	200,000.00	165,774.00
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 11/41 VAR	3,253,826.70	2,290,809.60
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 04/52 VAR	2,178,497.60	1,587,247.50
FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 06/29 VAR	3,111,249.75	3,205,239.75
FIXED INCOME	JOHNS HOPKINS UNIVERSITY SR UNSECURED 07/53 4.083	285,000.00	251,227.50
FIXED INCOME	JOHNSON + JOHNSON SR UNSECURED 03/37 3.625	413,945.90	381,754.35
FIXED INCOME	JOHNSON CONTROLS INTL PL SR UNSECURED 07/44 4.625	850,311.60	736,548.60
FIXED INCOME	EVERGY METRO MORTGAGE 10/41 5.3	77,424.33	74,206.50
FIXED INCOME	EVERGY METRO SR SECURED 06/47 4.2	1,173,180.90	962,612.95
FIXED INCOME	KINDER MORGAN ENER PART COMPANY GUAR 09/44 5.4	1,956,109.04	1,866,621.75
FIXED INCOME	KRAFT HEINZ FOODS CO COMPANY GUAR 07/45 5.2	149,409.00	146,721.00
FIXED INCOME	KRAFT HEINZ FOODS CO COMPANY GUAR 10/39 4.625	2,277,811.54	2,123,953.20
FIXED INCOME	LYB INT FINANCE III COMPANY GUAR 05/50 4.2	1,285,781.50	935,476.25
FIXED INCOME	LYB INT FINANCE III COMPANY GUAR 10/40 3.375	1,448,827.50	1,111,425.00
FIXED INCOME	LIBERTY MUTUAL GROUP INC COMPANY GUAR 144A 10/5(	1,500,969.22	1,107,173.75
FIXED INCOME	LIBERTY MUTUAL GROUP INC COMPANY GUAR 144A 06/52	823,176.75	812,567.25
FIXED INCOME	ELI LILLY + CO SR UNSECURED 02/63 4.95	400,860.35	419,511.15
FIXED INCOME	LOCKHEED MARTIN CORP SR UNSECURED 06/62 4.3	615,331.40	555,551.00
FIXED INCOME	LOCKHEED MARTIN CORP SR UNSECURED 11/54 5.7	456,228.00	517,500.00
FIXED INCOME	LOCKHEED MARTIN CORP SR UNSECURED 11/63 5.9	292,460.05	344,468.55
FIXED INCOME	LOCKHEED MARTIN CORP SR UNSECURED 02/55 5.2	277,872.00	293,812.40
FIXED INCOME	LOWE S COS INC SR UNSECURED 07/53 5.75	179,762.40	190,699.20
FIXED INCOME	LOWE S COS INC SR UNSECURED 04/63 5.85	673,783.85	717,400.50
FIXED INCOME	MPLX LP SR UNSECURED 04/38 4.5	592,866.00	533,922.00
FIXED INCOME	MPLX LP SR UNSECURED 04/48 4.7	851,850.00	775,629.00
FIXED INCOME	MPLX LP SR UNSECURED 02/49 5.5	955,802.25	942,912.75
FIXED INCOME	MPLX LP SR UNSECURED 12/47 5.2	881,075.60	695,042.80
FIXED INCOME	MACY S RETAIL HLDGS LLC COMPANY GUAR 01/42 5.125	34,946.45	27,300.00
FIXED INCOME	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/42 5.0.	370,000.00	326,184.60
FIXED INCOME	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/52 5.1(	1,357,087.27	1,420,585.80
FIXED INCOME	MARATHON PETROLEUM CORP SR UNSECURED 03/41 6.5	655,965.00	537,055.00

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	MARATHON PETROLEUM CORP SR UNSECURED 09/54 5	395,080.00	352,888.00
FIXED INCOME	MARKEL GROUP INC SR UNSECURED 04/46 5	509,110.87	453,375.00
FIXED INCOME	MARKEL GROUP INC SR UNSECURED 09/50 4.15	314,291.25	256,463.55
FIXED INCOME	MARKEL GROUP INC SR UNSECURED 05/52 3.45	581,688.90	416,087.10
FIXED INCOME	MARS INC COMPANY GUAR 144A 04/44 3.95	756,794.90	636,727.50
FIXED INCOME	MARS INC COMPANY GUAR 144A 04/54 4.125	415,241.30	348,590.20
FIXED INCOME	MARS INC COMPANY GUAR 144A 04/59 4.2	409,307.20	343,960.00
FIXED INCOME	MARRIOTT INTERNATIONAL SR UNSECURED 10/34 4.5	485,502.50	458,595.00
FIXED INCOME	MASS INSTITUTE OF TECH UNSECURED 07/16 3.885	650,000.00	509,736.50
FIXED INCOME	MAYO CLINIC UNSECURED 11/43 3.774	942,273.00	774,027.00
FIXED INCOME	MCDONALD S CORP SR UNSECURED 04/50 4.2	123,568.75	110,552.50
FIXED INCOME	MEMORIAL SLOAN KETTERING UNSECURED 01/50 2.955	505,000.00	357,711.70
FIXED INCOME	MERCK + CO INC SR UNSECURED 12/61 2.9	2,181,384.17	1,463,796.00
FIXED INCOME	MERCK + CO INC SR UNSECURED 05/63 5.15	413,186.45	432,662.40
FIXED INCOME	BANK OF AMERICA CORP SUBORDINATED 01/37 6.11	1,199,054.02	1,294,354.66
FIXED INCOME	METHODIST HOSPITAL/THE UNSECURED 12/50 2.705	1,630,000.00	1,073,126.80
FIXED INCOME	ORBIA ADVANCE CORP SAB COMPANY GUAR 144A 01/48 5	451,994.00	390,995.40
FIXED INCOME	MICROSOFT CORP SR UNSECURED 06/60 2.675	3,328,117.15	2,197,583.55
FIXED INCOME	MICROSOFT CORP SR UNSECURED 03/52 2.921	1,832,550.97	1,391,205.40
FIXED INCOME	MIDAMERICAN ENERGY CO 1ST MORTGAGE 09/54 5.85	893,961.80	990,138.50
FIXED INCOME	MIDWEST CONNECTOR CAPIT COMPANY GUAR 144A 04/29	898,677.00	866,475.00
FIXED INCOME	MORGAN STANLEY SR UNSECURED 03/51 VAR	1,958,719.70	1,376,793.60
FIXED INCOME	MORGAN STANLEY SR UNSECURED 01/52 VAR	2,480,000.00	1,654,209.60
FIXED INCOME	MORGAN STANLEY SR UNSECURED 07/42 6.375	1,907,157.93	1,900,336.90
FIXED INCOME	MORGAN STANLEY SR UNSECURED 04/42 VAR	1,765,630.25	1,319,143.70
FIXED INCOME	MOSAIC CO SR UNSECURED 11/43 5.625	639,330.00	591,330.00
FIXED INCOME	MYLAN INC COMPANY GUAR 04/48 5.2	1,808,331.89	1,520,355.20
FIXED INCOME	UTAH ACQUISITION SUB COMPANY GUAR 06/46 5.25	214,716.55	154,053.20
FIXED INCOME	NYU LANGONE HOSPITALS SECURED 07/44 4.784	450,000.00	424,480.50
FIXED INCOME	NEVADA POWER CO GENL REF MOR 07/37 6.75	549,393.65	447,076.80
FIXED INCOME	NEVADA POWER CO GENL REF MOR 05/53 5.9	328,092.60	352,885.50
FIXED INCOME	NEVADA POWER CO GENL REF MOR 03/54 6	179,699.40	197,472.60
FIXED INCOME	NISOURCE INC SR UNSECURED 06/41 5.95	319,017.60	333,622.40
FIXED INCOME	NISOURCE INC SR UNSECURED 02/42 5.8	144,685.35	143,552.90
FIXED INCOME	NISOURCE INC SR UNSECURED 02/44 4.8	470,933.00	420,200.80
FIXED INCOME	NORFOLK SOUTHERN CORP SR UNSECURED 10/42 3.95	67,608.00	68,178.40
FIXED INCOME	NORFOLK SOUTHERN CORP SR UNSECURED 08/43 4.8	217,867.56	168,361.52
FIXED INCOME	NORFOLK SOUTHERN CORP SR UNSECURED 05/21 4.1	847,764.50	640,024.50
FIXED INCOME	NORTHROP GRUMMAN CORP SR UNSECURED 03/53 4.95	418,273.80	415,989.00
FIXED INCOME	NUTRIEN LTD SR UNSECURED 03/35 4.125	106,240.72	104,448.16
FIXED INCOME	NUTRIEN LTD SR UNSECURED 06/43 4.9	151,294.89	135,337.20
FIXED INCOME	NUTRIEN LTD SR UNSECURED 01/45 5.25	72,950.14	65,076.43
FIXED INCOME	NUTRIEN LTD SR UNSECURED 03/53 5.8	900,953.00	962,118.00
FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 09/36 6.45	712,836.77	613,640.00
FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 06/39 7.95	244,101.11	209,700.00
FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 03/40 6.2	423,492.60	361,375.00
FIXED INCOME	ONCOR ELECTRIC DELIVERY SR SECURED 04/45 3.75	248,037.50	207,215.00
FIXED INCOME	ONEOK INC COMPANY GUAR 07/47 4.95	357,375.40	326,602.00
FIXED INCOME	ONEOK INC COMPANY GUAR 07/48 5.2	458,616.31	515,405.00
FIXED INCOME	ONEOK INC COMPANY GUAR 09/49 4.45	144,282.25	121,289.60
FIXED INCOME	ONEOK INC COMPANY GUAR 03/50 4.5	439,667.00	368,368.00
FIXED INCOME	ONEOK INC COMPANY GUAR 09/53 6.625	597,042.00	671,484.00
FIXED INCOME	ONEOK PARTNERS LP COMPANY GUAR 10/36 6.65	679,142.40	603,784.50
FIXED INCOME	ORACLE CORP SR UNSECURED 07/40 5.375	2,860,991.40	2,554,656.00

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	ORACLE CORP SR UNSECURED 05/55 4.375	111,885.00	124,269.00
FIXED INCOME	ORACLE CORP SR UNSECURED 04/50 3.6	1,483,451.00	1,481,420.00
FIXED INCOME	ORACLE CORP SR UNSECURED 03/41 3.65	693,036.00	713,799.00
FIXED INCOME	ORACLE CORP SR UNSECURED 03/51 3.95	399,367.80	422,857.80
FIXED INCOME	ORACLE CORP SR UNSECURED 11/52 6.9	1,195,215.45	1,390,798.95
FIXED INCOME	ORACLE CORP SR UNSECURED 02/53 5.55	208,935.30	210,058.80
FIXED INCOME	OWENS CORNING SR UNSECURED 12/36 7	716,046.58	691,641.00
FIXED INCOME	PECO ENERGY CO 1ST MORTGAGE 09/47 3.7	433,360.05	349,566.00
FIXED INCOME	PPL ELECTRIC UTILITIES 1ST MORTGAGE 06/44 4.125	420,014.75	368,058.50
FIXED INCOME	PPL ELECTRIC UTILITIES 1ST MORTGAGE 06/48 4.15	994,390.00	878,350.00
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 04/42 4.45	647,544.00	483,498.00
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 02/44 4.75	379,026.00	375,489.00
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 12/46 4	201,874.00	146,380.00
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 12/47 3.95	990,310.50	694,545.00
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 07/50 4.95	128,853.90	145,212.30
FIXED INCOME	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 07/40 4.5	2,025,921.29	1,627,183.25
FIXED INCOME	PACIFICORP 1ST MORTGAGE 01/49 4.125	196,320.80	210,121.60
FIXED INCOME	PACIFICORP 1ST MORTGAGE 02/50 4.15	354,050.00	404,380.00
FIXED INCOME	PACIFICORP 1ST MORTGAGE 06/52 2.9	599,886.00	385,788.00
FIXED INCOME	FIRSTENERGY PENN ELECTRI SR UNSECURED 144A 03/28 3	214,694.70	200,328.40
FIXED INCOME	SUNCOR ENERGY INC SR UNSECURED 05/38 6.8	780,819.85	749,143.40
FIXED INCOME	PFIZER INC SR UNSECURED 05/40 2.55	318,012.80	234,873.60
FIXED INCOME	PHILLIPS 66 COMPANY GUAR 11/34 4.65	138,241.60	136,133.20
FIXED INCOME	PHILLIPS 66 COMPANY GUAR 03/52 3.3	44,668.35	32,219.55
FIXED INCOME	PHILLIPS 66 COMPANY GUAR 10/46 4.9	1,460,804.04	1,400,085.00
FIXED INCOME	PIEDMONT HEALTHCARE INC SECURED 01/32 2.044	285,000.00	228,946.20
FIXED INCOME	BARRICK GOLD CORP SR UNSECURED 10/35 6.45	623,285.00	551,295.00
FIXED INCOME	PRINCIPAL FINANCIAL GRP COMPANY GUAR 09/42 4.625	1,039,120.00	909,670.00
FIXED INCOME	PROGRESS ENERGY INC SR UNSECURED 12/39 6	823,080.30	845,298.30
FIXED INCOME	PUBLIC SERVICE COLORADO 1ST MORTGAGE 09/42 3.6	1,670,554.10	1,352,620.50
FIXED INCOME	PUBLIC SERVICE COLORADO 1ST MORTGAGE 06/47 3.8	702,123.60	558,811.20
FIXED INCOME	PUBLIC SERVICE COLORADO 1ST MORTGAGE 06/48 4.1	189,481.30	154,202.10
FIXED INCOME	PUBLIC SERVICE COLORADO 1ST MORTGAGE 04/53 5.25	1,027,734.30	1,030,228.65
FIXED INCOME	PUB SVC ELEC + GAS 1ST REF MORT 11/39 5.375	610,580.00	501,780.00
FIXED INCOME	PUBLIC SERVICE ELECTRIC SR SECURED 09/42 3.65	990,706.80	841,229.00
FIXED INCOME	PUGET SOUND ENERGY INC SR SECURED 11/41 4.434	680,000.00	587,248.00
FIXED INCOME	QUEST DIAGNOSTICS INC SR UNSECURED 01/40 5.75	30,923.20	31,108.80
FIXED INCOME	RTX CORP SR UNSECURED 03/54 6.4	426,395.00	495,487.04
FIXED INCOME	REYNOLDS AMERICAN INC COMPANY GUAR 08/35 5.7	114,491.70	113,490.05
FIXED INCOME	SAN DIEGO G + E 1ST MORTGAGE 11/41 3.95	89,874.00	74,826.90
FIXED INCOME	SAN DIEGO G + E 1ST MORTGAGE 06/47 3.75	584,715.40	488,286.70
FIXED INCOME	SAN DIEGO G + E 1ST MORTGAGE 05/48 4.15	756,640.80	646,790.40
FIXED INCOME	SASOL FINANCING USA LLC COMPANY GUAR 09/28 6.5	574,246.75	547,722.00
FIXED INCOME	SEMPRA SR UNSECURED 10/39 6	450,660.40	468,687.35
FIXED INCOME	SEMPRA SR UNSECURED 02/38 3.8	1,033,701.05	853,890.00
FIXED INCOME	SEMPRA SR UNSECURED 02/48 4	4,691.71	4,109.50
FIXED INCOME	SIMON PROPERTY GROUP LP SR UNSECURED 07/50 3.8	1,666,350.00	1,184,625.00
FIXED INCOME	DOMINION ENERGY SOUTH 1ST MORTGAGE 02/41 5.45	256,997.50	253,390.00
FIXED INCOME	DOMINION ENERGY SOUTH 1ST MORTGAGE 06/65 5.1	842,195.90	724,801.00
FIXED INCOME	SOUTHERN CAL EDISON 1ST REF MORT 10/43 4.65	823,768.00	752,738.25
FIXED INCOME	SOUTHERN CAL EDISON 1ST REF MORT 03/48 4.125	2,079,798.00	1,762,761.00
FIXED INCOME	SOUTHERN CAL EDISON 1ST MORTGAGE 02/50 3.65	223,530.75	174,179.25
FIXED INCOME	SOUTHERN CAL EDISON 1ST MORTGAGE 02/51 2.95	157,898.13	107,894.22
FIXED INCOME	SOUTHERN CO SR UNSECURED 07/36 4.25	490,525.00	458,310.00

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	SOUTHERN COPPER CORP SR UNSECURED 04/40 6.75	732,842.22	694,232.60
FIXED INCOME	SOUTHERN CO GAS CAPITAL COMPANY GUAR 10/46 3.95	3,197,606.05	2,506,089.80
FIXED INCOME	SPECTRA ENERGY PARTNERS COMPANY GUAR 03/45 4.5	111,574.65	81,385.55
FIXED INCOME	SUNCOR ENERGY INC SR UNSECURED 06/38 6.5	1,775,349.14	1,496,012.00
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 04/44 5.3	217,253.40	193,225.20
FIXED INCOME	ENERGY TRANSFER LP COMPANY GUAR 05/45 5.35	198,662.00	185,748.00
FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 10/47 5.4	601,430.50	512,479.00
FIXED INCOME	SUTTER HEALTH UNSECURED 08/48 4.091	1,082,339.00	949,916.00
FIXED INCOME	T MOBILE USA INC COMPANY GUAR 02/41 3	1,588,314.30	1,642,650.20
FIXED INCOME	T MOBILE USA INC COMPANY GUAR 02/51 3.3	1,731,010.80	1,318,434.75
FIXED INCOME	TAMPA ELECTRIC CO SR UNSECURED 06/42 4.1	194,461.80	164,903.70
FIXED INCOME	TAMPA ELECTRIC CO SR UNSECURED 06/48 4.3	252,192.50	209,540.00
FIXED INCOME	TAMPA ELECTRIC CO SR UNSECURED 06/49 4.45	343,237.05	296,486.10
FIXED INCOME	TARGA RESOURCES CORP COMPANY GUAR 04/52 4.95	437,065.20	386,007.60
FIXED INCOME	TARGA RESOURCES CORP COMPANY GUAR 02/53 6.5	1,477,429.30	1,631,841.90
FIXED INCOME	TARGA RESOURCES CORP COMPANY GUAR 07/52 6.25	787,177.50	773,977.50
FIXED INCOME	TEACHERS INSUR + ANNUITY SUBORDINATED 144A 09/44	1,411,679.75	1,250,614.50
FIXED INCOME	TECK RESOURCES LIMITED SR UNSECURED 02/43 5.4	1,468,125.00	1,427,460.00
FIXED INCOME	TIME WARNER CABLE ENTRMN SR SECURED 07/33 8.375	125,307.90	104,209.20
FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 07/38 7.3	591,384.00	494,966.40
FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 11/40 5.875	146,283.44	117,676.00
FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 09/41 5.5	2,026,446.49	1,799,366.40
FIXED INCOME	TRANSCONT GAS PIPE LINE SR UNSECURED 03/48 4.6	996,061.35	720,336.00
FIXED INCOME	BOSTON UNIVERSITY SECURED 10/48 4.061	1,256,409.33	1,082,532.40
FIXED INCOME	UNION ELECTRIC CO SR SECURED 04/45 3.65	299,292.00	234,663.00
FIXED INCOME	UNION PACIFIC CORP SR UNSECURED 09/62 2.973	179,787.60	121,064.40
FIXED INCOME	UNION PACIFIC CORP SR UNSECURED 04/71 3.799	1,057,533.83	809,278.50
FIXED INCOME	RTX CORP SR UNSECURED 06/42 4.5	376,574.40	417,730.60
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 06/37 6.5	844,589.35	920,585.20
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 02/38 6.875	553,242.65	609,843.05
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 02/41 5.95	248,422.50	273,065.00
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 03/42 4.375	923,166.75	760,608.75
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 10/42 3.95	573,981.69	573,111.90
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 04/47 4.25	950,996.45	842,873.85
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 12/48 4.45	806,679.00	741,303.90
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 05/40 2.75	601,170.00	454,284.00
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 05/51 3.25	1,197,227.75	912,570.60
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 05/52 4.75	540,095.00	523,941.20
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 05/62 4.95	376,276.00	374,820.60
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 02/63 6.05	266,814.00	311,345.10
FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 04/63 5.2	99,263.00	102,057.00
FIXED INCOME	UNIVERSITY OF PENNSYLVAN SR UNSECURED 09/12 4.674	1,957,001.85	1,613,496.56
FIXED INCOME	UNIVERSITY OF PENNSYLVAN SR UNSECURED 02/19 3.61	2,500,000.00	1,788,000.00
FIXED INCOME	UNIV SOUTHERN CALIFORNIA SR UNSECURED 10/11 5.25	301,766.00	308,016.00
FIXED INCOME	UNUM GROUP SR UNSECURED 06/51 4.125	1,410,949.50	1,063,705.50
FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 10/56 2.987	2,464,225.80	2,701,869.50
FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 03/51 3.55	154,454.00	178,756.00
FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 03/41 3.4	1,020,264.00	955,248.00
FIXED INCOME	VIATRIS INC COMPANY GUAR 06/40 3.85	144,698.40	107,848.10
FIXED INCOME	VICI PROPERTIES LP SR UNSECURED 05/32 5.125	1,206,132.50	1,179,508.00
FIXED INCOME	VIRGINIA ELEC + POWER CO SR UNSECURED 11/37 6.35	486,527.80	474,419.00
FIXED INCOME	WELLS FARGO BANK NA SUBORDINATED 02/37 5.85	1,333,670.85	1,369,166.85
FIXED INCOME	WALMART INC SR UNSECURED 04/53 4.5	598,338.00	582,996.00
FIXED INCOME	WASHINGTON UNIVERSITY SR UNSECURED 12/99 4.349	380,000.00	321,616.80

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	WASTE CONNECTIONS INC SR UNSECURED 01/52 2.95	270,877.75	193,655.00
FIXED INCOME	ELEVANCE HEALTH INC SR UNSECURED 05/42 4.625	1,612,156.80	1,429,181.60
FIXED INCOME	ELEVANCE HEALTH INC SR UNSECURED 01/43 4.65	586,583.90	546,546.50
FIXED INCOME	ELEVANCE HEALTH INC SR UNSECURED 01/44 5.1	92,075.40	83,204.80
FIXED INCOME	WELLS FARGO + COMPANY SUBORDINATED 11/44 4.65	388,948.00	351,204.00
FIXED INCOME	WELLS FARGO + COMPANY SUBORDINATED 11/45 4.9	306,198.30	277,211.45
FIXED INCOME	WELLS FARGO + COMPANY SUBORDINATED 12/46 4.75	376,942.80	343,473.00
FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 04/51 VAR	3,530,545.20	2,596,748.70
FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 04/41 VAR	825,000.00	624,162.00
FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 04/53 VAR	999,630.00	899,020.00
FIXED INCOME	EVERGY KANSAS CENTRAL 1ST MORTGAGE 03/42 4.125	318,243.20	274,956.80
FIXED INCOME	EVERGY KANSAS CENTRAL 1ST MORTGAGE 04/43 4.1	735,664.05	618,039.45
FIXED INCOME	WESTERN MIDSTREAM OPERAT SR UNSECURED 04/44 5.45	1,282,735.00	1,357,950.00
FIXED INCOME	WESTERN MIDSTREAM OPERAT SR UNSECURED 02/50 5.25	973,968.00	1,075,872.00
FIXED INCOME	WILLIAMS COMPANIES INC SR UNSECURED 06/44 5.75	300,099.00	302,226.00
FIXED INCOME	WILLIAMS COMPANIES INC SR UNSECURED 08/52 5.3	392,642.20	445,316.80
FIXED INCOME	WILLIAMS COMPANIES INC SR UNSECURED 01/45 4.9	1,978,928.85	1,774,455.75
FIXED INCOME	WISCONSIN POWER + LIGHT SR UNSECURED 10/44 4.1	794,808.00	649,912.00
FIXED INCOME	XCEL ENERGY INC SR UNSECURED 09/41 4.8	683,868.99	589,617.60
FIXED INCOME	XYLEM INC SR UNSECURED 11/46 4.375	573,950.60	490,952.60
FIXED INCOME	XL GROUP LTD SR UNSECURED 12/43 5.25	761,197.75	679,533.90
PYRAMIS FIXED INCOME	AHS HOSPITAL CORP UNSECURED 07/45 5.024	561,483.81	458,782.26
PYRAMIS FIXED INCOME	AIA GROUP LTD SUBORDINATED 144A 09/40 3.2	327,471.92	248,883.12
PYRAMIS FIXED INCOME	AT+T INC SR UNSECURED 09/55 3.55	683,472.14	519,103.56
PYRAMIS FIXED INCOME	AT+T INC SR UNSECURED 09/59 3.65	9,437,219.80	6,902,441.39
PYRAMIS FIXED INCOME	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 01/32 3.3	349,680.24	305,485.83
PYRAMIS FIXED INCOME	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 10/33 3.4	723,873.90	624,253.09
PYRAMIS FIXED INCOME	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 10/41 3.85	1,195,184.70	964,845.24
PYRAMIS FIXED INCOME	AIR LEASE CORP SR UNSECURED 12/30 3.125	979,060.00	874,650.00
PYRAMIS FIXED INCOME	ALABAMA POWER CO SR UNSECURED 01/46 4.3	1,002,950.00	868,870.00
PYRAMIS FIXED INCOME	ALASKA AIRLINES 2020 TR PASS THRU CE 144A 02/29 4.8	535,384.62	520,230.77
PYRAMIS FIXED INCOME	ALEXANDRIA REAL ESTATE E COMPANY GUAR 05/51 3	1,991,760.00	1,317,280.00
PYRAMIS FIXED INCOME	HESS CORP SR UNSECURED 08/31 7.3	857,513.62	843,644.64
PYRAMIS FIXED INCOME	AMERICAN HOMES 4 RENT SR UNSECURED 07/51 3.375	93,063.90	65,070.25
PYRAMIS FIXED INCOME	AMERICAN INTL GROUP SR UNSECURED 07/45 4.8	518,775.00	470,295.00
PYRAMIS FIXED INCOME	AMERICAN INTL GROUP SR UNSECURED 04/48 4.75	2,475,365.00	2,354,550.00
PYRAMIS FIXED INCOME	AMERICAN INTL GROUP JR SUBORDINA 04/48 VAR	993,750.00	984,230.00
PYRAMIS FIXED INCOME	AMERICAN INTL GROUP SR UNSECURED 06/50 4.375	497,470.00	446,325.00
PYRAMIS FIXED INCOME	AMFAM HOLDINGS INC SR UNSECURED 144A 03/51 3.833	1,500,000.00	911,745.00
PYRAMIS FIXED INCOME	AMGEN INC SR UNSECURED 02/62 4.4	1,490,760.00	1,266,345.00
PYRAMIS FIXED INCOME	AMGEN INC SR UNSECURED 03/63 5.75	204,088.32	216,122.84
PYRAMIS FIXED INCOME	ANGLO AMERICAN CAPITAL COMPANY GUAR 144A 09/50 3	788,504.00	607,512.00
PYRAMIS FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 01/59 5.8	498,225.00	560,160.00
PYRAMIS FIXED INCOME	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 04/58 4.7	2,976,974.04	2,798,850.24
PYRAMIS FIXED INCOME	APPALACHIAN POWER CO SR UNSECURED 06/45 4.45	1,006,270.00	843,850.00
PYRAMIS FIXED INCOME	APPALACHIAN POWER CO SR UNSECURED 03/49 4.5	993,160.00	842,120.00
PYRAMIS FIXED INCOME	ARES FINANCE CO IV LLC COMPANY GUAR 144A 02/52 3.65	1,121,571.01	817,203.09
PYRAMIS FIXED INCOME	ATHENE HOLDING LTD SR UNSECURED 05/51 3.95	462,005.40	349,066.20
PYRAMIS FIXED INCOME	ATHENE HOLDING LTD SR UNSECURED 05/52 3.45	2,011,657.96	1,351,923.16
PYRAMIS FIXED INCOME	AVOLON HOLDINGS FNDG LTD COMPANY GUAR 144A 04/2	257,935.50	249,178.98
PYRAMIS FIXED INCOME	EQUITABLE HOLDINGS INC SR UNSECURED 04/48 5	3,084,956.41	2,985,031.05
PYRAMIS FIXED INCOME	BAT CAPITAL CORP COMPANY GUAR 08/37 4.39	2,718,180.00	2,511,990.00
PYRAMIS FIXED INCOME	BNP PARIBAS JR SUBORDINA 144A 12/99 VAR	1,000,000.00	805,480.00
PYRAMIS FIXED INCOME	BP CAPITAL MARKETS PLC COMPANY GUAR 12/99 VAR	500,000.00	487,760.00

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
PYRAMIS FIXED INCOME	BPCE SA SUBORDINATED 144A 10/42 VAR	1,800,000.00	1,269,810.00
PYRAMIS FIXED INCOME	BANK OF AMERICA CORP SR UNSECURED 04/38 VAR	6,566,294.00	6,047,889.00
PYRAMIS FIXED INCOME	BANK OF AMERICA CORP SR UNSECURED 03/51 VAR	526,295.00	420,715.00
PYRAMIS FIXED INCOME	BARCLAYS PLC SR UNSECURED 06/31 VAR	500,000.00	421,580.00
PYRAMIS FIXED INCOME	BARCLAYS PLC SUBORDINATED 03/42 VAR	2,000,000.00	1,496,260.00
PYRAMIS FIXED INCOME	BARCLAYS PLC SR UNSECURED 11/42 VAR	800,000.00	591,120.00
PYRAMIS FIXED INCOME	BAYER US FINANCE II LLC COMPANY GUAR 144A 07/44 4.4	470,254.00	394,975.00
PYRAMIS FIXED INCOME	BAYER US FINANCE II LLC COMPANY GUAR 144A 07/64 4.7	818,220.00	777,120.00
PYRAMIS FIXED INCOME	BERKSHIRE HATHAWAY ENERG SR UNSECURED 02/45 4.5	4,295,064.00	3,837,920.00
PYRAMIS FIXED INCOME	BERKSHIRE HATHAWAY ENERG SR UNSECURED 07/48 3.8	921,560.00	787,140.00
PYRAMIS FIXED INCOME	BLACKSTONE HOLDINGS FINA COMPANY GUAR 144A 09/4	1,187,664.00	870,828.00
PYRAMIS FIXED INCOME	BNP PARIBAS SUBORDINATED 144A 08/35 VAR	1,600,000.00	1,313,296.00
PYRAMIS FIXED INCOME	BNP PARIBAS SUBORDINATED 144A 01/41 2.824	900,000.00	626,751.00
PYRAMIS FIXED INCOME	BOEING CO SR UNSECURED 08/59 3.95	1,287,845.00	994,591.00
PYRAMIS FIXED INCOME	BOEING CO SR UNSECURED 05/60 5.93	5,518,080.00	5,591,646.00
PYRAMIS FIXED INCOME	BOSTON SCIENTIFIC CORP SR UNSECURED 03/39 4.55	1,120,688.80	1,072,870.19
PYRAMIS FIXED INCOME	BOSTON SCIENTIFIC CORP SR UNSECURED 03/49 4.7	327,736.20	317,123.40
PYRAMIS FIXED INCOME	BRISTOL MYERS SQUIBB CO SR UNSECURED 10/49 4.25	991,580.00	867,770.00
PYRAMIS FIXED INCOME	BRITISH AIR 21 1 A PPT PASS THRU CE 144A 09/36 2.9	388,440.07	331,960.38
PYRAMIS FIXED INCOME	BURLINGTN NORTH SANTA FE SR UNSECURED 05/40 5.75	1,319,296.00	1,197,284.00
PYRAMIS FIXED INCOME	CIGNA GROUP/THE COMPANY GUAR 12/48 4.9	1,498,582.07	1,426,110.00
PYRAMIS FIXED INCOME	CIGNA GROUP/THE COMPANY GUAR 07/46 4.8	656,442.65	558,324.00
PYRAMIS FIXED INCOME	CSX CORP SR UNSECURED 03/44 4.1	540,535.00	436,895.00
PYRAMIS FIXED INCOME	CSX CORP SR UNSECURED 05/50 3.95	554,634.00	501,918.00
PYRAMIS FIXED INCOME	CSX CORP SR UNSECURED 03/68 4.65	2,904,032.70	2,751,960.00
PYRAMIS FIXED INCOME	CVS HEALTH CORP SR UNSECURED 02/53 5.625	2,995,680.00	3,040,830.00
PYRAMIS FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 02/35 5.85	113,479.67	113,013.54
PYRAMIS FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 03/38 6.25	91,243.32	87,880.80
PYRAMIS FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 02/39 6.75	342,996.27	323,757.00
PYRAMIS FIXED INCOME	CANADIAN NATL RESOURCES SR UNSECURED 06/47 4.95	229,091.04	186,879.60
PYRAMIS FIXED INCOME	CANADIAN PACIFIC RAILWAY COMPANY GUAR 12/51 3.1	615,560.80	447,832.20
PYRAMIS FIXED INCOME	CAPITAL ONE FINANCIAL CO SUBORDINATED 07/32 VAR	2,511,000.00	1,902,358.71
PYRAMIS FIXED INCOME	DUKE ENERGY PROGRESS LLC 1ST MORTGAGE 05/42 4.1	707,749.00	603,463.00
PYRAMIS FIXED INCOME	CARRIER GLOBAL CORP SR UNSECURED 144A 03/54 6.2	45,924.10	53,174.62
PYRAMIS FIXED INCOME	CELANESE US HOLDINGS LLC COMPANY GUAR 11/33 6.7	115,605.21	125,813.60
PYRAMIS FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 11/39 6.75	73,935.11	62,058.18
PYRAMIS FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 06/47 5.4	491,758.80	379,455.84
PYRAMIS FIXED INCOME	CENOVUS ENERGY INC SR UNSECURED 02/52 3.75	1,279,224.80	995,753.88
PYRAMIS FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 10/45 6.484	1,280,629.00	1,080,871.00
PYRAMIS FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 05/47 5.375	310,500.00	254,946.00
PYRAMIS FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 04/38 5.375	963,530.00	901,770.00
PYRAMIS FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 04/48 5.75	3,471,232.23	3,102,630.08
PYRAMIS FIXED INCOME	CHARTER COMM OPT LLC/CAP SR SECURED 04/63 5.5	2,382,120.00	2,002,728.00
PYRAMIS FIXED INCOME	CITIGROUP INC SR UNSECURED 07/39 8.125	2,562,104.00	2,188,903.00
PYRAMIS FIXED INCOME	CITIGROUP INC SR UNSECURED 01/42 5.875	1,258,290.00	1,060,750.00
PYRAMIS FIXED INCOME	CITIGROUP INC SR UNSECURED 01/39 VAR	1,847,375.00	1,724,920.00
PYRAMIS FIXED INCOME	CLECO CORPORATE HOLDINGS SR SECURED 05/46 4.973	574,663.41	611,120.70
PYRAMIS FIXED INCOME	CLECO CORPORATE HOLDINGS SR UNSECURED 09/29 3.375	342,797.63	300,553.75
PYRAMIS FIXED INCOME	COLUMBIA PIPELINES OPCO SR UNSECURED 144A 11/53 6.5	81,965.56	90,282.82
PYRAMIS FIXED INCOME	COLUMBIA PIPELINES OPCO SR UNSECURED 144A 08/43 6.4	45,999.08	49,263.24
PYRAMIS FIXED INCOME	COMCAST CORP COMPANY GUAR 11/56 2.937	1,072,482.84	709,679.88
PYRAMIS FIXED INCOME	COMCAST CORP COMPANY GUAR 11/63 2.987	5,088,737.35	3,305,948.24
PYRAMIS FIXED INCOME	COMMONWEALTH BANK AUST SUBORDINATED 144A 03/3	600,000.00	493,362.00
PYRAMIS FIXED INCOME	COMMUNITY HEALTH NETWORK UNSECURED 05/50 3.099	500,000.00	335,685.00

Identity of Issuer	Description of Asset	Cost	Current Value
PYRAMIS FIXED INCOME	CON EDISON CO OF NY INC SR UNSECURED 05/58 4.5	2,712,891.00	2,336,985.00
PYRAMIS FIXED INCOME	COPT DEFENSE PROP LP COMPANY GUAR 04/31 2.75	99,942.53	81,637.29
PYRAMIS FIXED INCOME	CREDIT AGRICOLE SA SUBORDINATED 144A 01/41 2.811	1,000,000.00	687,890.00
PYRAMIS FIXED INCOME	UBS GROUP AG SR UNSECURED 144A 08/33 VAR	2,526,000.00	2,695,646.16
PYRAMIS FIXED INCOME	DCP MIDSTREAM OPERATING COMPANY GUAR 144A 09/37	203,060.88	217,602.00
PYRAMIS FIXED INCOME	DELL INT LLC / EMC CORP COMPANY GUAR 12/41 3.375	1,638,541.92	1,239,608.88
PYRAMIS FIXED INCOME	DELL INT LLC / EMC CORP COMPANY GUAR 12/51 3.45	1,120,585.23	810,202.75
PYRAMIS FIXED INCOME	DELL INT LLC / EMC CORP SR UNSECURED 07/36 8.1	967,674.60	996,219.00
PYRAMIS FIXED INCOME	DELL INT LLC / EMC CORP SR UNSECURED 07/46 8.35	188,257.10	227,195.71
PYRAMIS FIXED INCOME	DEUTSCHE BANK NY 05/32 VAR	1,180,000.00	985,760.20
PYRAMIS FIXED INCOME	WALT DISNEY COMPANY/THE COMPANY GUAR 09/44 4.75	1,103,100.00	955,600.00
PYRAMIS FIXED INCOME	WALT DISNEY COMPANY/THE COMPANY GUAR 03/50 4.7	595,896.00	582,654.00
PYRAMIS FIXED INCOME	DISCOVERY COMMUNICATIONS COMPANY GUAR 09/55 4	1,646,144.00	1,209,618.00
PYRAMIS FIXED INCOME	DOLLAR TREE INC SR UNSECURED 12/51 3.375	3,046,192.67	2,077,980.00
PYRAMIS FIXED INCOME	DOMINION ENERGY INC SR UNSECURED 12/44 4.7	2,549,665.00	2,209,250.00
PYRAMIS FIXED INCOME	DOW CHEMICAL CO/THE SR UNSECURED 11/42 4.375	500,665.00	441,465.00
PYRAMIS FIXED INCOME	DUKE ENERGY CORP SR UNSECURED 09/46 3.75	1,048,789.00	847,539.00
PYRAMIS FIXED INCOME	DUKE ENERGY CORP SR UNSECURED 08/47 3.95	3,627,640.00	3,179,640.00
PYRAMIS FIXED INCOME	DUKE ENERGY CAROLINAS 1ST REF MORT 01/38 6	1,032,208.00	860,184.00
PYRAMIS FIXED INCOME	ERP OPERATING LP SR UNSECURED 07/44 4.5	1,531,377.00	1,293,107.40
PYRAMIS FIXED INCOME	EMERA US FINANCE LP COMPANY GUAR 06/46 4.75	1,808,175.00	1,439,742.50
PYRAMIS FIXED INCOME	ENBRIDGE INC COMPANY GUAR 06/44 4.5	1,188,472.50	1,067,150.00
PYRAMIS FIXED INCOME	ENBRIDGE INC SUBORDINATED 07/80 VAR	1,000,000.00	922,500.00
PYRAMIS FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 06/48 6	4,666,440.00	4,533,435.00
PYRAMIS FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 05/50 5	362,680.00	445,785.00
PYRAMIS FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/42 5.7	1,015,767.00	947,043.00
PYRAMIS FIXED INCOME	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/52 3.2	2,679,291.00	1,967,490.00
PYRAMIS FIXED INCOME	EXELON CORP SR UNSECURED 06/45 5.1	498,320.00	474,740.00
PYRAMIS FIXED INCOME	EXELON CORP SR UNSECURED 04/46 4.45	4,649,418.10	4,050,069.33
PYRAMIS FIXED INCOME	EXELON CORP SR UNSECURED 03/52 4.1	93,934.20	75,995.24
PYRAMIS FIXED INCOME	FAIRFAX FINL HLDGS LTD SR UNSECURED 08/32 5.625	2,296,688.00	2,297,769.00
PYRAMIS FIXED INCOME	FIFTH THIRD BANCORP SUBORDINATED 03/38 8.25	2,794,559.99	2,259,167.10
PYRAMIS FIXED INCOME	FIRSTENERGY CORP SR UNSECURED 07/47 5.1	1,453,088.00	1,281,658.00
PYRAMIS FIXED INCOME	ALLY FINANCIAL INC COMPANY GUAR 11/31 8	791,448.00	876,400.00
PYRAMIS FIXED INCOME	GENERAL MOTORS CO SR UNSECURED 04/48 5.4	2,074,682.00	2,010,008.00
PYRAMIS FIXED INCOME	GOLDMAN SACHS GROUP INC SUBORDINATED 10/37 6.75	2,649,598.18	2,397,411.72
PYRAMIS FIXED INCOME	GOLDMAN SACHS GROUP INC SR UNSECURED 02/41 6.25	744,354.00	669,180.00
PYRAMIS FIXED INCOME	GOLDMAN SACHS GROUP INC SR UNSECURED 10/38 VAR	3,718,800.00	3,489,480.00
PYRAMIS FIXED INCOME	GUARDIAN LIFE INSURANCE SUBORDINATED 144A 01/77 4	495,175.00	425,765.00
PYRAMIS FIXED INCOME	GUARDIAN LIFE INSURANCE SUBORDINATED 144A 01/70 3	1,087,372.00	747,956.00
PYRAMIS FIXED INCOME	HCA INC COMPANY GUAR 06/39 5.125	1,246,501.88	1,198,760.78
PYRAMIS FIXED INCOME	HCA INC COMPANY GUAR 06/49 5.25	1,576,448.00	1,487,312.00
PYRAMIS FIXED INCOME	HCA INC COMPANY GUAR 03/52 4.625	699,314.00	595,287.00
PYRAMIS FIXED INCOME	HSBC HOLDINGS PLC SUBORDINATED 11/33 VAR	1,200,000.00	1,386,708.00
PYRAMIS FIXED INCOME	HSBC HOLDINGS PLC SR UNSECURED 03/44 VAR	1,200,000.00	1,293,240.00
PYRAMIS FIXED INCOME	HARTFORD FINL SVCS GRP SR UNSECURED 04/43 4.3	687,726.67	595,658.00
PYRAMIS FIXED INCOME	HARTFORD FINL SVCS GRP SR UNSECURED 03/48 4.4	1,682,877.00	1,486,973.00
PYRAMIS FIXED INCOME	HESS CORP SR UNSECURED 04/47 5.8	4,494,935.66	4,579,800.00
PYRAMIS FIXED INCOME	HOME DEPOT INC SR UNSECURED 04/50 3.35	546,229.10	388,625.00
PYRAMIS FIXED INCOME	HUDSON PACIFIC PROPERTIE COMPANY GUAR 04/29 4.65	808,406.05	633,523.77
PYRAMIS FIXED INCOME	TRANE TECH FIN LTD COMPANY GUAR 11/44 4.65	538,690.00	464,200.00
PYRAMIS FIXED INCOME	TRANE TECH FIN LTD COMPANY GUAR 03/49 4.5	797,904.00	740,672.00
PYRAMIS FIXED INCOME	INGERSOLL RAND GL HLD CO COMPANY GUAR 02/48 4.3	983,490.00	886,750.00
PYRAMIS FIXED INCOME	INTERCONTINENTALEXCHANGE SR UNSECURED 06/62 5.2	2,364,999.68	2,446,711.10

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
PYRAMIS FIXED INCOME	INTL FLAVOR + FRAGRANCES SR UNSECURED 09/48 5	1,485,225.00	1,273,125.00
PYRAMIS FIXED INCOME	INTL FLAVOR + FRAGRANCES SR UNSECURED 144A 11/40 3	499,970.00	357,780.00
PYRAMIS FIXED INCOME	INTL FLAVOR + FRAGRANCES COMPANY GUAR 144A 12/50	499,955.00	341,245.00
PYRAMIS FIXED INCOME	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 05/32 3	846,388.80	696,106.80
PYRAMIS FIXED INCOME	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 02/52 4.375	3,498,845.00	2,605,540.00
PYRAMIS FIXED INCOME	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 12/52 6.5	1,184,712.00	1,206,600.00
PYRAMIS FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 07/38 VAR	6,261,344.00	5,930,773.00
PYRAMIS FIXED INCOME	JPMORGAN CHASE + CO SR UNSECURED 01/49 VAR	1,500,000.00	1,243,305.00
PYRAMIS FIXED INCOME	JPMORGAN CHASE + CO SUBORDINATED 09/33 VAR	500,000.00	517,350.00
PYRAMIS FIXED INCOME	JACKSON FINANCIAL INC SR UNSECURED 11/51 4	2,979,147.36	2,131,020.00
PYRAMIS FIXED INCOME	KEYSPAN GAS EAST CORP SR UNSECURED 144A 04/41 5.81	595,965.00	484,885.00
PYRAMIS FIXED INCOME	LIBERTY MUTUAL GROUP INC COMPANY GUAR 144A 06/52	997,790.00	984,930.00
PYRAMIS FIXED INCOME	MPLX LP SR UNSECURED 03/53 5.65	1,740,115.83	1,777,626.00
PYRAMIS FIXED INCOME	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/42 5.0	342,354.12	342,934.62
PYRAMIS FIXED INCOME	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/52 5.1	1,747,256.00	1,657,493.16
PYRAMIS FIXED INCOME	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/62 5.3	1,600,000.00	1,370,224.00
PYRAMIS FIXED INCOME	MARATHON PETROLEUM CORP SR UNSECURED 03/41 6.5	652,770.00	537,055.00
PYRAMIS FIXED INCOME	MASS MUTUAL LIFE INS CO SUBORDINATED 144A 04/77 4.9	1,439,255.50	1,230,006.00
PYRAMIS FIXED INCOME	BANK OF AMERICA CORP SUBORDINATED 05/38 7.75	4,041,706.50	3,587,819.50
PYRAMIS FIXED INCOME	MICRON TECHNOLOGY INC SR UNSECURED 11/41 3.366	616,000.00	458,876.88
PYRAMIS FIXED INCOME	MICRON TECHNOLOGY INC SR UNSECURED 11/51 3.477	1,194,000.00	865,339.56
PYRAMIS FIXED INCOME	BERKSHIRE HATHAWAY ENERG SR UNSECURED 11/43 5.15	843,757.50	737,955.00
PYRAMIS FIXED INCOME	MONTEFIORE OBLIGATED GRP UNSECURED 11/48 5.246	534,000.00	404,243.34
PYRAMIS FIXED INCOME	MORGAN STANLEY SR UNSECURED 04/39 VAR	3,981,268.00	3,700,840.00
PYRAMIS FIXED INCOME	MORGAN STANLEY SR UNSECURED 01/45 4.3	1,623,090.00	1,442,752.00
PYRAMIS FIXED INCOME	MORGAN STANLEY SR UNSECURED 07/42 6.375	917,395.20	831,758.40
PYRAMIS FIXED INCOME	MOSAIC CO SR UNSECURED 11/43 5.625	2,071,469.43	1,971,100.00
PYRAMIS FIXED INCOME	MYLAN INC COMPANY GUAR 04/48 5.2	1,917,053.00	1,652,560.00
PYRAMIS FIXED INCOME	UTAH ACQUISITION SUB COMPANY GUAR 06/46 5.25	1,067,410.00	832,720.00
PYRAMIS FIXED INCOME	NASDAQ INC SR UNSECURED 08/53 5.95	224,714.06	242,753.38
PYRAMIS FIXED INCOME	NASDAQ INC SR UNSECURED 06/63 6.1	125,252.82	136,027.08
PYRAMIS FIXED INCOME	NATIONWIDE FINANCIAL SER COMPANY GUAR 144A 11/49	995,080.00	792,340.00
PYRAMIS FIXED INCOME	NEW YORK LIFE INSURANCE SUBORDINATED 144A 11/39 6	3,204,865.60	2,713,693.20
PYRAMIS FIXED INCOME	NISOURCE INC SR UNSECURED 02/43 5.25	1,026,572.80	893,504.00
PYRAMIS FIXED INCOME	NISOURCE INC SR UNSECURED 03/48 3.95	2,297,370.00	2,019,150.00
PYRAMIS FIXED INCOME	NORTHWESTERN MUTUAL LIFE SUBORDINATED 144A 09/5	2,785,300.00	2,073,036.00
PYRAMIS FIXED INCOME	NUTRIEN LTD SR UNSECURED 04/49 5	1,391,282.42	1,324,106.00
PYRAMIS FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 05/31 7.5	155,677.99	132,319.30
PYRAMIS FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 09/36 6.45	95,864.25	82,524.00
PYRAMIS FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 03/40 6.2	846,985.20	722,750.00
PYRAMIS FIXED INCOME	OCCIDENTAL PETROLEUM COR SR UNSECURED 03/46 6.6	3,327,658.57	2,815,124.00
PYRAMIS FIXED INCOME	OGLETHORPE POWER CORP 1ST MORTGAGE 04/46 4.25	533,067.81	449,893.95
PYRAMIS FIXED INCOME	OMEGA HLTHCARE INVESTORS COMPANY GUAR 02/31 3.3	296,711.98	256,585.24
PYRAMIS FIXED INCOME	OMEGA HLTHCARE INVESTORS COMPANY GUAR 04/33 3.2	432,474.26	352,602.19
PYRAMIS FIXED INCOME	ONCOR ELECTRIC DELIVERY SR SECURED 09/49 3.1	1,492,440.00	1,072,950.00
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 05/45 4.125	580,770.00	489,432.00
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 07/46 4	503,613.84	400,770.00
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 04/40 3.6	548,520.50	438,570.00
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 04/50 3.6	548,097.00	407,390.50
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 04/60 3.85	537,921.00	391,305.60
PYRAMIS FIXED INCOME	ORACLE CORP SR UNSECURED 03/61 4.1	3,792,552.00	2,895,182.00
PYRAMIS FIXED INCOME	PACIFIC LIFECORP SR UNSECURED 144A 01/43 5.125	1,272,217.92	1,135,189.28
PYRAMIS FIXED INCOME	PACIFIC LIFE INSURANCE C SUBORDINATED 144A 10/67 VA	1,152,160.00	992,225.00
PYRAMIS FIXED INCOME	SUNCOR ENERGY INC SR UNSECURED 05/38 6.8	1,240,479.00	984,276.00

Identity of Issuer	Description of Asset	Cost	Current Value
PYRAMIS FIXED INCOME	PHILLIPS 66 COMPANY GUAR 11/44 4.875	1,020,268.71	957,870.00
PYRAMIS FIXED INCOME	PLAINS ALL AMER PIPELINE SR UNSECURED 01/37 6.65	715,050.00	642,054.00
PYRAMIS FIXED INCOME	PLAINS ALL AMER PIPELINE SR UNSECURED 02/45 4.9	2,334,929.03	2,155,325.00
PYRAMIS FIXED INCOME	PRUDENTIAL FINANCIAL INC JR SUBORDINA 09/52 VAR	749,000.00	745,404.80
PYRAMIS FIXED INCOME	PUBLIC SERVICE COLORADO 1ST MORTGAGE 06/47 3.8	597,552.00	475,584.00
PYRAMIS FIXED INCOME	RTX CORP SR UNSECURED 03/54 6.4	498,125.00	578,840.00
PYRAMIS FIXED INCOME	REGIONS BANK SUBORDINATED 06/37 6.45	1,573,367.30	1,311,065.70
PYRAMIS FIXED INCOME	KITE REALTY GROUP TRUST SR UNSECURED 09/30 4.75	914,266.74	871,958.64
PYRAMIS FIXED INCOME	REYNOLDS AMERICAN INC COMPANY GUAR 08/35 5.7	62,721.54	62,172.81
PYRAMIS FIXED INCOME	ROGERS COMMUNICATIONS IN COMPANY GUAR 03/52 4.5	813,097.74	716,857.98
PYRAMIS FIXED INCOME	SAN DIEGO G + E 1ST MORTGAGE 04/50 3.32	765,979.89	545,636.13
PYRAMIS FIXED INCOME	SEMPRA SR UNSECURED 02/38 3.8	2,110,211.00	1,878,558.00
PYRAMIS FIXED INCOME	SIMON PROPERTY GROUP LP SR UNSECURED 10/44 4.25	543,500.00	418,050.00
PYRAMIS FIXED INCOME	SIMON PROPERTY GROUP LP SR UNSECURED 09/49 3.25	647,406.50	469,371.50
PYRAMIS FIXED INCOME	SOCIETE GENERALE COMPANY GUAR 144A 03/41 3.625	1,998,860.00	1,364,800.00
PYRAMIS FIXED INCOME	SOCIETE GENERALE SUBORDINATED 144A 01/53 7.367	1,000,000.00	1,054,750.00
PYRAMIS FIXED INCOME	SOUTH NASSAU COMMUNITIES UNSECURED 08/48 4.649	892,134.60	805,608.20
PYRAMIS FIXED INCOME	SOUTHERN CO SR UNSECURED 07/36 4.25	538,005.00	458,310.00
PYRAMIS FIXED INCOME	SOUTHERN CO SR UNSECURED 07/46 4.4	3,097,992.00	2,817,376.00
PYRAMIS FIXED INCOME	SOUTHERN COPPER CORP SR UNSECURED 07/35 7.5	1,872,875.00	1,742,055.00
PYRAMIS FIXED INCOME	SOUTHERN CO GAS CAPITAL COMPANY GUAR 10/46 3.95	1,442,576.42	1,126,384.72
PYRAMIS FIXED INCOME	SOUTHERN CO GAS CAPITAL COMPANY GUAR 09/51 3.15	852,380.40	577,928.60
PYRAMIS FIXED INCOME	SPIRIT REALTY LP COMPANY GUAR 02/32 2.7	496,720.00	418,840.00
PYRAMIS FIXED INCOME	EQUINOR ASA COMPANY GUAR 11/43 4.8	598,395.00	491,140.00
PYRAMIS FIXED INCOME	STORE CAPITAL LLC SR UNSECURED 11/30 2.75	179,204.40	140,538.60
PYRAMIS FIXED INCOME	SUN COMMUNITIES OPER LP COMPANY GUAR 07/31 2.7	289,808.97	242,475.75
PYRAMIS FIXED INCOME	SUNCOR ENERGY INC SR UNSECURED 06/38 6.5	1,671,604.60	1,374,193.88
PYRAMIS FIXED INCOME	SUNCOR ENERGY INC SR UNSECURED 06/39 6.85	701,555.00	550,130.00
PYRAMIS FIXED INCOME	ENERGY TRANSFER LP SR UNSECURED 10/47 5.4	1,265,626.70	1,164,725.00
PYRAMIS FIXED INCOME	SYSCO CORPORATION COMPANY GUAR 04/50 6.6	2,054,962.77	2,016,244.80
PYRAMIS FIXED INCOME	T MOBILE USA INC COMPANY GUAR 11/60 3.6	1,396,430.00	1,018,962.00
PYRAMIS FIXED INCOME	TAMPA ELECTRIC CO SR UNSECURED 05/45 4.2	2,086,400.00	1,628,640.00
PYRAMIS FIXED INCOME	TAMPA ELECTRIC CO SR UNSECURED 06/49 4.45	994,890.00	859,380.00
PYRAMIS FIXED INCOME	TANGER PROPERTIES LP SR UNSECURED 09/31 2.75	1,301,064.26	1,132,116.48
PYRAMIS FIXED INCOME	TEACHERS INSUR + ANNUITY SUBORDINATED 144A 09/44	1,102,650.00	943,860.00
PYRAMIS FIXED INCOME	TEACHERS INSUR + ANNUITY SUBORDINATED 144A 05/47	498,400.00	435,310.00
PYRAMIS FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 05/37 6.55	469,997.66	401,004.89
PYRAMIS FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 06/39 6.75	829,050.00	743,872.50
PYRAMIS FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 11/40 5.875	1,179,419.14	1,002,056.40
PYRAMIS FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 09/41 5.5	215,906.00	173,016.00
PYRAMIS FIXED INCOME	TIME WARNER CABLE LLC SR SECURED 09/42 4.5	938,210.00	784,740.00
PYRAMIS FIXED INCOME	TRANSCANADA PIPELINES SR UNSECURED 05/38 4.75	2,017,700.00	1,853,380.00
PYRAMIS FIXED INCOME	TRANSCANADA PIPELINES SR UNSECURED 05/48 4.875	1,018,600.00	916,140.00
PYRAMIS FIXED INCOME	UDR INC COMPANY GUAR 08/32 2.1	499,470.00	391,825.00
PYRAMIS FIXED INCOME	RTX CORP SR UNSECURED 11/38 4.45	1,993,700.00	1,839,200.00
PYRAMIS FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 04/47 4.25	1,996,200.00	1,783,860.00
PYRAMIS FIXED INCOME	UNITEDHEALTH GROUP INC SR UNSECURED 12/48 4.45	2,871,242.70	2,336,480.07
PYRAMIS FIXED INCOME	UNIVERSAL HEALTH SVCS SR SECURED 10/30 2.65	1,501,077.28	1,271,895.00
PYRAMIS FIXED INCOME	UNUM GROUP SR UNSECURED 08/42 5.75	3,552,246.60	3,210,174.00
PYRAMIS FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 03/55 4.672	899,800.00	922,200.00
PYRAMIS FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 10/56 2.987	3,075,213.35	1,991,550.00
PYRAMIS FIXED INCOME	VERIZON COMMUNICATIONS SR UNSECURED 03/61 3.7	3,662,593.00	2,826,615.00
PYRAMIS FIXED INCOME	VIRGINIA ELEC + POWER CO SR UNSECURED 05/45 4.2	2,087,790.00	1,707,360.00
PYRAMIS FIXED INCOME	VODAFONE GROUP PLC SR UNSECURED 02/43 4.375	491,750.00	435,860.00

Identity of Issuer	Description of Asset	Cost	Current Value
PYRAMIS FIXED INCOME	VONTIER CORP COMPANY GUAR 04/31 2.95	1,496,865.00	1,262,175.00
PYRAMIS FIXED INCOME	VOYA FINANCIAL INC COMPANY GUAR 06/46 4.8	991,555.00	861,330.00
PYRAMIS FIXED INCOME	WELLS FARGO + COMPANY SUBORDINATED 11/43 5.375	776,419.00	681,590.00
PYRAMIS FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 05/45 3.9	3,733,720.00	3,306,240.00
PYRAMIS FIXED INCOME	WELLS FARGO + COMPANY SUBORDINATED 11/45 4.9	744,285.00	681,667.50
PYRAMIS FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 04/51 VAR	578,115.00	475,595.00
PYRAMIS FIXED INCOME	WELLS FARGO + COMPANY SR UNSECURED 04/41 VAR	1,000,000.00	756,560.00
PYRAMIS FIXED INCOME	WELLTOWER OP LLC COMPANY GUAR 09/48 4.95	1,489,635.00	1,418,250.00
PYRAMIS FIXED INCOME	WESTERN MIDSTREAM OPERAT SR UNSECURED 04/44 5.45	1,680,194.40	1,484,692.00
PYRAMIS FIXED INCOME	WESTERN MIDSTREAM OPERAT SR UNSECURED 08/48 5.5	946,190.00	891,810.00
PYRAMIS FIXED INCOME	WILLIAMS COMPANIES INC SR UNSECURED 09/45 5.1	990,410.00	941,810.00
PYRAMIS FIXED INCOME	ZIONS BANCORP NA SUBORDINATED 10/29 3.25	2,990,610.00	2,452,590.00
LEGAL & GENERAL INVEST MG	AEP TRANSMISSION CO LLC SR UNSECURED 09/49 3.15	386,776.00	286,892.00
LEGAL & GENERAL INVEST MG	AEP TRANSMISSION CO LLC SR UNSECURED 04/50 3.65	169,938.80	133,902.20
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 05/35 4.5	979,818.80	843,025.80
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 06/41 3.5	76,809.70	87,348.80
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 06/51 3.65	438,384.43	497,026.20
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 09/53 3.5	225,779.45	224,970.10
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 09/55 3.55	3,443,133.28	2,490,546.72
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 09/59 3.65	2,961,177.99	2,013,898.90
LEGAL & GENERAL INVEST MG	AT+T INC SR UNSECURED 12/57 3.8	3,170,457.84	2,304,354.00
LEGAL & GENERAL INVEST MG	ABBOTT LABORATORIES SR UNSECURED 11/46 4.9	1,014,844.96	809,257.68
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 05/35 4.5	2,773,498.10	2,448,009.09
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 05/45 4.7	814,411.66	888,775.72
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 05/46 4.45	89,392.95	105,584.95
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 11/48 4.875	276,017.50	243,712.50
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 11/39 4.05	1,627,457.44	1,429,369.85
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 11/49 4.25	3,213,992.95	2,688,599.55
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 03/35 4.55	162,619.80	137,291.00
LEGAL & GENERAL INVEST MG	ABBVIE INC SR UNSECURED 06/44 4.85	631,949.55	549,937.10
LEGAL & GENERAL INVEST MG	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 01/32 3.3	587,781.60	513,494.70
LEGAL & GENERAL INVEST MG	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 10/33 3.4	478,832.54	429,335.00
LEGAL & GENERAL INVEST MG	AERCAP IRELAND CAP/GLOBA COMPANY GUAR 10/41 3.85	1,494,541.81	1,377,199.80
LEGAL & GENERAL INVEST MG	AGREE LP COMPANY GUAR 06/33 2.6	332,213.10	265,494.20
LEGAL & GENERAL INVEST MG	ALEXANDRIA REAL ESTATE E COMPANY GUAR 03/52 3.55	910,253.16	708,488.00
LEGAL & GENERAL INVEST MG	ALEXANDRIA REAL ESTATE E COMPANY GUAR 04/53 5.15	607,785.58	622,141.20
LEGAL & GENERAL INVEST MG	ALPHABET INC SR UNSECURED 08/40 1.9	357,735.60	249,523.20
LEGAL & GENERAL INVEST MG	AMAZON.COM INC SR UNSECURED 08/37 3.875	1,148,686.90	955,767.90
LEGAL & GENERAL INVEST MG	AMAZON.COM INC SR UNSECURED 06/50 2.5	905,639.55	608,676.30
LEGAL & GENERAL INVEST MG	AMAZON.COM INC SR UNSECURED 05/41 2.875	408,454.30	322,137.00
LEGAL & GENERAL INVEST MG	AMAZON.COM INC SR UNSECURED 05/51 3.1	491,455.80	367,928.55
LEGAL & GENERAL INVEST MG	AMAZON.COM INC SR UNSECURED 04/52 3.95	1,453,897.20	1,277,470.80
LEGAL & GENERAL INVEST MG	AMEREN ILLINOIS CO 1ST MORTGAGE 12/47 3.7	59,968.70	44,889.90
LEGAL & GENERAL INVEST MG	AMERICA MOVIL SAB DE CV COMPANY GUAR 11/37 6.125	159,523.20	130,033.20
LEGAL & GENERAL INVEST MG	AMERICA MOVIL SAB DE CV COMPANY GUAR 03/40 6.125	1,006,567.46	813,450.60
LEGAL & GENERAL INVEST MG	AMERICAN ELECTRIC POWER SR UNSECURED 03/50 3.25	54,905.95	39,122.60
LEGAL & GENERAL INVEST MG	AMERICAN INTL GROUP SR UNSECURED 07/45 4.8	119,410.20	84,653.10
LEGAL & GENERAL INVEST MG	AMERICAN WATER CAPITAL C SR UNSECURED 09/47 3.75	86,017.62	65,332.80
LEGAL & GENERAL INVEST MG	AMERICAN WATER CAPITAL C SR UNSECURED 05/50 3.45	89,814.60	68,943.60
LEGAL & GENERAL INVEST MG	AMGEN INC SR UNSECURED 05/45 4.4	357,274.82	323,955.75
LEGAL & GENERAL INVEST MG	AMGEN INC SR UNSECURED 02/40 3.15	859,539.24	665,292.60
LEGAL & GENERAL INVEST MG	AMGEN INC SR UNSECURED 03/43 5.6	725,919.30	754,316.30
LEGAL & GENERAL INVEST MG	AMGEN INC SR UNSECURED 03/53 5.65	129,812.80	136,771.70
LEGAL & GENERAL INVEST MG	AMGEN INC SR UNSECURED 03/63 5.75	74,304.00	78,685.50

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	ANALOG DEVICES INC SR UNSECURED 10/41 2.8	612,486.14	468,959.40
LEGAL & GENERAL INVEST MG	ANALOG DEVICES INC SR UNSECURED 10/51 2.95	545,451.50	393,299.50
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH CO/INBEV COMPANY GUAR 02/36 4.7	3,741,145.39	3,209,502.80
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH CO/INBEV COMPANY GUAR 02/46 4.9	3,281,446.25	2,703,501.92
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 01/49 5.5	3,242,641.12	3,087,354.53
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 01/42 4.9	139,855.20	120,033.60
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 04/38 4.3	865,333.70	730,206.40
LEGAL & GENERAL INVEST MG	ANHEUSER BUSCH INBEV WOR COMPANY GUAR 04/48 4.6	197,893.42	163,739.31
LEGAL & GENERAL INVEST MG	ELEVANCE HEALTH INC SR UNSECURED 03/51 3.6	592,295.59	452,874.56
LEGAL & GENERAL INVEST MG	ELEVANCE HEALTH INC SR UNSECURED 10/52 6.1	819,926.20	929,568.40
LEGAL & GENERAL INVEST MG	APACHE CORP SR UNSECURED 07/49 5.35	404,266.85	407,410.50
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 05/43 3.85	291,322.15	218,099.00
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 02/45 3.45	1,955,540.44	1,531,689.60
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 05/45 4.375	880,246.92	687,488.50
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 02/46 4.65	2,027,719.60	1,598,000.40
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 08/46 3.85	672,578.54	521,256.00
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 09/47 3.75	121,936.00	85,356.00
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 09/49 2.95	235,761.83	165,231.00
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 02/41 2.375	748,769.09	559,084.95
LEGAL & GENERAL INVEST MG	APPLE INC SR UNSECURED 02/51 2.65	402,339.15	277,258.95
LEGAL & GENERAL INVEST MG	ARTHUR J GALLAGHER + CO SR UNSECURED 03/53 5.75	455,390.80	468,100.60
LEGAL & GENERAL INVEST MG	ARTHUR J GALLAGHER + CO SR UNSECURED 02/54 6.75	702,906.21	828,413.80
LEGAL & GENERAL INVEST MG	BAT CAPITAL CORP COMPANY GUAR 08/43 7.079	310,000.00	329,170.40
LEGAL & GENERAL INVEST MG	BAT CAPITAL CORP COMPANY GUAR 08/37 4.39	2,229,399.34	1,900,739.10
LEGAL & GENERAL INVEST MG	BAT CAPITAL CORP COMPANY GUAR 09/40 3.734	393,675.35	312,421.75
LEGAL & GENERAL INVEST MG	BANCO SANTANDER SA 11/33 6.938	755,000.00	838,193.45
LEGAL & GENERAL INVEST MG	BANK OF AMERICA NA SUBORDINATED 10/36 6	3,670,347.45	2,922,781.40
LEGAL & GENERAL INVEST MG	BANK OF AMERICA CORP SR UNSECURED 04/40 VAR	134,229.60	104,865.60
LEGAL & GENERAL INVEST MG	BANK OF AMERICA CORP SR UNSECURED 03/51 VAR	387,688.90	395,472.10
LEGAL & GENERAL INVEST MG	BANK OF AMERICA CORP SR UNSECURED 06/41 VAR	1,592,925.63	1,247,465.60
LEGAL & GENERAL INVEST MG	BANK OF AMERICA CORP SR UNSECURED 04/42 VAR	562,880.95	465,908.80
LEGAL & GENERAL INVEST MG	BANK OF AMERICA CORP SR UNSECURED 09/34 VAR	913,972.56	957,794.55
LEGAL & GENERAL INVEST MG	BAXTER INTERNATIONAL INC SR UNSECURED 12/51 3.132	160,954.69	175,345.65
LEGAL & GENERAL INVEST MG	BAYCARE HEALTH SYSTEM SR UNSECURED 11/50 3.831	160,000.00	132,593.60
LEGAL & GENERAL INVEST MG	BAYLOR SCOTT + WHITE HOL UNSECURED 11/50 2.839	442,781.37	348,854.00
LEGAL & GENERAL INVEST MG	BERKSHIRE HATHAWAY ENERG SR UNSECURED 10/50 4.25	528,528.10	385,553.35
LEGAL & GENERAL INVEST MG	BERKSHIRE HATHAWAY ENERG SR UNSECURED 05/53 4.6	202,509.65	209,192.30
LEGAL & GENERAL INVEST MG	BERKSHIRE HATHAWAY FIN COMPANY GUAR 05/43 4.3	380,464.50	304,105.75
LEGAL & GENERAL INVEST MG	BERKSHIRE HATHAWAY FIN COMPANY GUAR 10/50 2.85	167,214.25	164,556.40
LEGAL & GENERAL INVEST MG	BOEING CO SR UNSECURED 02/38 6.625	533,088.75	417,300.00
LEGAL & GENERAL INVEST MG	BOEING CO SR UNSECURED 05/34 3.6	1,156,521.67	945,387.80
LEGAL & GENERAL INVEST MG	BOEING CO SR UNSECURED 05/40 5.705	3,753,174.96	3,789,353.45
LEGAL & GENERAL INVEST MG	BOEING CO SR UNSECURED 05/50 5.805	3,582,318.97	3,205,027.25
LEGAL & GENERAL INVEST MG	BOEING CO SR UNSECURED 05/60 5.93	514,170.02	398,663.65
LEGAL & GENERAL INVEST MG	BOSTON SCIENTIFIC CORP SR UNSECURED 03/39 4.55	340,895.73	275,119.33
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 02/50 3	313,983.87	236,932.10
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 11/50 2.772	363,840.19	244,112.00
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 06/51 2.939	316,152.88	258,369.64
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 02/61 3.379	295,892.02	209,236.00
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 06/41 3.06	533,577.44	437,089.65
LEGAL & GENERAL INVEST MG	BP CAP MARKETS AMERICA COMPANY GUAR 03/52 3.001	838,092.42	624,335.00
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 02/48 4.55	362,257.65	276,177.50
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 11/40 2.35	134,700.30	94,371.75
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 11/50 2.55	231,290.20	181,943.65

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 03/42 3.55	582,999.30	478,647.00
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 11/53 6.25	269,235.90	309,020.40
LEGAL & GENERAL INVEST MG	BRISTOL MYERS SQUIBB CO SR UNSECURED 11/63 6.4	259,961.00	301,225.60
LEGAL & GENERAL INVEST MG	BROADCOM INC COMPANY GUAR 144A 02/41 3.5	704,472.10	574,758.25
LEGAL & GENERAL INVEST MG	BROADCOM INC SR UNSECURED 144A 11/36 3.187	84,852.90	89,138.50
LEGAL & GENERAL INVEST MG	BURLINGTN NORTH SANTA FE SR UNSECURED 03/41 5.05	1,232,363.05	984,379.45
LEGAL & GENERAL INVEST MG	BURLINGTN NORTH SANTA FE SR UNSECURED 09/43 5.15	1,615,332.60	1,288,350.00
LEGAL & GENERAL INVEST MG	BURLINGTN NORTH SANTA FE SR UNSECURED 09/45 4.7	337,150.00	263,447.25
LEGAL & GENERAL INVEST MG	BURLINGTN NORTH SANTA FE SR UNSECURED 06/52 2.875	551,613.78	384,263.00
LEGAL & GENERAL INVEST MG	PARAMOUNT GLOBAL SR UNSECURED 10/40 5.9	308,144.80	207,926.90
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 07/45 5.125	1,002,271.55	961,217.28
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 03/38 4.78	2,156,125.53	1,747,916.10
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 03/48 5.05	1,216,515.46	1,093,377.39
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 08/40 2.7	479,779.20	342,206.40
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 02/53 5.625	240,359.70	248,334.45
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 06/53 5.875	427,674.22	450,174.68
LEGAL & GENERAL INVEST MG	CVS HEALTH CORP SR UNSECURED 06/63 6	646,074.00	685,988.22
LEGAL & GENERAL INVEST MG	CANADIAN PACIFIC RAILWAY COMPANY GUAR 09/15 6.125	859,382.20	658,139.10
LEGAL & GENERAL INVEST MG	CANADIAN PACIFIC RAILWAY COMPANY GUAR 12/41 3	161,687.27	147,255.90
LEGAL & GENERAL INVEST MG	CANADIAN PACIFIC RAILWAY COMPANY GUAR 12/51 3.1	745,770.77	585,071.10
LEGAL & GENERAL INVEST MG	CARRIER GLOBAL CORP SR UNSECURED 04/40 3.377	849,966.87	724,104.00
LEGAL & GENERAL INVEST MG	CARRIER GLOBAL CORP SR UNSECURED 04/50 3.577	316,899.49	242,491.30
LEGAL & GENERAL INVEST MG	CARRIER GLOBAL CORP SR UNSECURED 144A 03/54 6.2	199,670.00	231,194.00
LEGAL & GENERAL INVEST MG	CATERPILLAR INC SR UNSECURED 08/42 3.803	1,213,763.33	1,026,370.80
LEGAL & GENERAL INVEST MG	CENTERPOINT ENERGY INC SR UNSECURED 09/49 3.7	122,845.30	86,835.35
LEGAL & GENERAL INVEST MG	CENTERPOINT ENER HOUSTON 1ST MORTGAGE 03/52 3.6	310,895.55	249,880.05
LEGAL & GENERAL INVEST MG	CHARTER COMM OPT LLC/CAP SR SECURED 04/48 5.75	1,155,086.70	891,917.40
LEGAL & GENERAL INVEST MG	CHARTER COMM OPT LLC/CAP SR SECURED 03/50 4.8	1,035,400.23	890,180.50
LEGAL & GENERAL INVEST MG	CHARTER COMM OPT LLC/CAP SR SECURED 06/41 3.5	428,299.78	318,064.50
LEGAL & GENERAL INVEST MG	CHARTER COMM OPT LLC/CAP SR SECURED 06/52 3.9	374,854.76	289,123.40
LEGAL & GENERAL INVEST MG	CITIGROUP INC SR UNSECURED 11/42 VAR	600,000.00	431,502.00
LEGAL & GENERAL INVEST MG	COLUMBIA PIPELINE GROUP COMPANY GUAR 06/45 5.8	687,999.41	547,360.00
LEGAL & GENERAL INVEST MG	COLUMBIA PIPELINES OPCO SR UNSECURED 144A 08/43 6.4	184,996.30	198,123.90
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 06/35 5.65	3,011,828.25	2,493,097.50
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 07/46 3.4	1,452,408.10	1,107,678.00
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 11/47 3.969	1,077,837.21	822,386.60
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 03/38 3.9	223,152.15	174,320.25
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 11/51 2.887	1,879,934.90	1,307,577.85
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 11/56 2.937	132,902.60	100,631.16
LEGAL & GENERAL INVEST MG	COMCAST CORP COMPANY GUAR 11/63 2.987	1,596,369.35	1,037,097.04
LEGAL & GENERAL INVEST MG	COMMONWEALTH BANK AUST SUBORDINATED 144A 09/3	304,100.25	239,989.25
LEGAL & GENERAL INVEST MG	COMMONWEALTH EDISON CO 1ST MORTGAGE 06/46 3.65	1,227,034.37	887,366.25
LEGAL & GENERAL INVEST MG	COMMONWEALTH EDISON CO 1ST MORTGAGE 03/48 4	772,193.25	571,779.00
LEGAL & GENERAL INVEST MG	COMMONWEALTH EDISON CO 1ST MORTGAGE 03/50 3	774,688.16	539,927.00
LEGAL & GENERAL INVEST MG	COMMONWEALTH EDISON CO 1ST MORTGAGE 03/51 3.125	1,013,619.60	718,488.05
LEGAL & GENERAL INVEST MG	CONOCOPHILLIPS COMPANY COMPANY GUAR 03/52 3.8	783,736.32	658,438.50
LEGAL & GENERAL INVEST MG	CONOCOPHILLIPS COMPANY COMPANY GUAR 03/62 4.025	809,440.33	640,674.20
LEGAL & GENERAL INVEST MG	CONOCOPHILLIPS COMPANY COMPANY GUAR 03/54 5.55	483,763.25	514,706.25
LEGAL & GENERAL INVEST MG	CONOCOPHILLIPS COMPANY COMPANY GUAR 09/63 5.7	383,948.95	416,647.00
LEGAL & GENERAL INVEST MG	CON EDISON CO OF NY INC SR UNSECURED 11/52 6.15	362,773.50	413,008.45
LEGAL & GENERAL INVEST MG	CON EDISON CO OF NY INC SR UNSECURED 11/53 5.9	1,298,013.50	1,440,580.80
LEGAL & GENERAL INVEST MG	CONSTELLATION BRANDS INC COMPANY GUAR 05/47 4.5	321,792.70	258,421.90
LEGAL & GENERAL INVEST MG	CONSTELLATION BRANDS INC COMPANY GUAR 02/48 4.1	825,648.76	676,942.28
LEGAL & GENERAL INVEST MG	CONSTELLATION BRANDS INC COMPANY GUAR 11/48 5.25	67,612.81	54,442.85

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	CONSUMERS ENERGY CO 1ST MORTGAGE 08/51 3.5	293,837.70	231,300.65
LEGAL & GENERAL INVEST MG	CONSUMERS ENERGY CO 1ST MORTGAGE 05/60 2.5	411,284.23	265,624.05
LEGAL & GENERAL INVEST MG	CONSUMERS ENERGY CO 1ST MORTGAGE 09/52 4.2	209,850.90	184,749.60
LEGAL & GENERAL INVEST MG	COREBRIDGE FINANCIAL INC SR UNSECURED 04/42 4.35	214,941.95	182,223.25
LEGAL & GENERAL INVEST MG	COREBRIDGE FINANCIAL INC SR UNSECURED 04/52 4.4	660,960.48	553,172.40
LEGAL & GENERAL INVEST MG	DH EUROPE FINANCE II COMPANY GUAR 11/39 3.25	464,049.65	381,505.60
LEGAL & GENERAL INVEST MG	DH EUROPE FINANCE II COMPANY GUAR 11/49 3.4	238,696.55	185,511.35
LEGAL & GENERAL INVEST MG	DANAHER CORP SR UNSECURED 10/50 2.6	115,339.90	87,103.90
LEGAL & GENERAL INVEST MG	DANAHER CORP SR UNSECURED 12/51 2.8	1,189,212.24	826,188.29
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 11/37 6.65	520,096.50	411,082.00
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 10/43 5.4	590,996.30	450,485.20
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 09/49 2.75	924,980.17	668,469.75
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 03/40 4.62	289,654.11	311,798.40
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 05/40 3.5	701,317.05	610,145.50
LEGAL & GENERAL INVEST MG	WALT DISNEY COMPANY/THE COMPANY GUAR 01/51 3.6	667,596.78	518,438.10
LEGAL & GENERAL INVEST MG	DOMINION ENERGY INC SR UNSECURED 04/41 3.3	1,273,359.52	950,955.90
LEGAL & GENERAL INVEST MG	DOMINION ENERGY INC SR UNSECURED 08/52 4.85	177,845.55	165,483.00
LEGAL & GENERAL INVEST MG	DUKE ENERGY CORP SR UNSECURED 09/46 3.75	27,900.60	26,967.15
LEGAL & GENERAL INVEST MG	DUKE ENERGY CORP SR UNSECURED 06/51 3.5	115,845.25	84,483.60
LEGAL & GENERAL INVEST MG	DUKE ENERGY CORP SR UNSECURED 08/52 5	8,554.70	9,334.70
LEGAL & GENERAL INVEST MG	DUKE ENERGY CAROLINAS 1ST REF MORT 03/46 3.875	1,621,123.20	1,166,097.60
LEGAL & GENERAL INVEST MG	DUKE ENERGY CAROLINAS 1ST MORTGAGE 03/52 3.55	294,076.65	225,970.00
LEGAL & GENERAL INVEST MG	DUKE ENERGY CAROLINAS 1ST MORTGAGE 01/54 5.4	549,166.34	555,369.43
LEGAL & GENERAL INVEST MG	DUKE ENERGY OHIO INC 1ST MORTGAGE 02/49 4.3	936,367.42	663,834.60
LEGAL & GENERAL INVEST MG	DUKE ENERGY OHIO INC 1ST MORTGAGE 04/53 5.65	227,090.60	230,414.80
LEGAL & GENERAL INVEST MG	DUKE ENERGY FLORIDA LLC 1ST MORTGAGE 10/46 3.4	602,245.80	438,305.40
LEGAL & GENERAL INVEST MG	DUKE ENERGY FLORIDA LLC 1ST MORTGAGE 07/48 4.2	560,878.25	419,132.15
LEGAL & GENERAL INVEST MG	KINDER MORGAN ENER PART COMPANY GUAR 11/42 4.7	809,858.40	668,811.00
LEGAL & GENERAL INVEST MG	ELEVANCE HEALTH INC SR UNSECURED 02/53 5.125	860,059.32	866,115.85
LEGAL & GENERAL INVEST MG	ENBRIDGE INC COMPANY GUAR 11/53 6.7	788,973.00	918,793.70
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 02/42 6.5	93,760.10	89,751.50
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 02/43 5.15	70,711.50	66,696.75
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 10/43 5.95	2,370,131.96	2,096,537.70
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 04/47 5.3	677,748.20	586,784.00
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 06/38 5.8	78,240.00	75,225.75
LEGAL & GENERAL INVEST MG	ENTERGY CORP SR UNSECURED 06/50 3.75	1,336,842.06	908,750.75
LEGAL & GENERAL INVEST MG	ENTERGY LOUISIANA LLC 1ST MORTGAGE 03/51 2.9	217,042.43	150,041.25
LEGAL & GENERAL INVEST MG	ENTERGY LOUISIANA LLC 1ST MORTGAGE 06/41 3.1	998,608.20	758,533.80
LEGAL & GENERAL INVEST MG	ENTERGY LOUISIANA LLC 1ST MORTGAGE 09/52 4.75	203,886.85	188,427.80
LEGAL & GENERAL INVEST MG	ENTERGY TEXAS INC 1ST MORTGAGE 09/52 5	303,249.30	289,719.50
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 09/40 6.45	2,017,391.35	1,729,925.10
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/42 5.7	362,053.82	399,862.60
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/43 4.45	157,900.95	164,266.20
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/45 5.1	43,956.50	49,063.50
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 05/46 4.9	138,132.00	143,089.50
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 01/50 4.2	124,803.80	95,411.80
LEGAL & GENERAL INVEST MG	ENTERPRISE PRODUCTS OPER COMPANY GUAR 02/52 3.2	675,206.31	692,265.00
LEGAL & GENERAL INVEST MG	ESTEE LAUDER CO INC SR UNSECURED 12/49 3.125	10,250.70	10,919.40
LEGAL & GENERAL INVEST MG	CONSTELLATION EN GEN LLC SR UNSECURED 10/39 6.25	1,664,262.92	1,464,721.80
LEGAL & GENERAL INVEST MG	CONSTELLATION EN GEN LLC SR UNSECURED 10/41 5.75	809,983.49	656,700.09
LEGAL & GENERAL INVEST MG	CONSTELLATION EN GEN LLC SR UNSECURED 06/42 5.6	242,778.00	199,582.00
LEGAL & GENERAL INVEST MG	EXXON MOBIL CORPORATION SR UNSECURED 08/49 3.095	299,165.35	226,255.10
LEGAL & GENERAL INVEST MG	EXXON MOBIL CORPORATION SR UNSECURED 03/40 4.227	1,532,340.26	1,340,988.90
LEGAL & GENERAL INVEST MG	EXXON MOBIL CORPORATION SR UNSECURED 04/51 3.452	746,543.34	560,888.90

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	META PLATFORMS INC SR UNSECURED 08/52 4.45	731,449.97	687,262.40
LEGAL & GENERAL INVEST MG	META PLATFORMS INC SR UNSECURED 05/53 5.6	3,037,754.01	3,327,358.10
LEGAL & GENERAL INVEST MG	META PLATFORMS INC SR UNSECURED 05/63 5.75	184,448.70	202,473.25
LEGAL & GENERAL INVEST MG	FIDELITY NATL INFO SERV COMPANY GUAR 07/52 5.625	1,044,540.20	1,060,633.20
LEGAL & GENERAL INVEST MG	FIRSTENERGY TRANSMISSION SR UNSECURED 144A 07/44	362,199.24	342,944.20
LEGAL & GENERAL INVEST MG	FIRSTENERGY TRANSMISSION SR UNSECURED 144A 04/49	223,676.26	211,724.10
LEGAL & GENERAL INVEST MG	FLORIDA POWER + LIGHT CO 1ST MORTGAGE 03/48 3.95	1,320,992.45	964,466.25
LEGAL & GENERAL INVEST MG	FLORIDA POWER + LIGHT CO 1ST MORTGAGE 06/48 4.125	232,753.95	170,285.70
LEGAL & GENERAL INVEST MG	DUKE ENERGY FLORIDA LLC 1ST MORTGAGE 09/37 6.35	303,592.90	238,959.60
LEGAL & GENERAL INVEST MG	FREEPORT MCMORAN INC COMPANY GUAR 03/43 5.45	1,267,884.02	1,121,684.52
LEGAL & GENERAL INVEST MG	GE HEALTHCARE TECH INC SR UNSECURED 11/52 6.377	175,000.00	203,199.50
LEGAL & GENERAL INVEST MG	GENERAL DYNAMICS CORP COMPANY GUAR 04/40 4.25	128,337.63	116,642.50
LEGAL & GENERAL INVEST MG	GENERAL DYNAMICS CORP COMPANY GUAR 06/41 2.85	296,948.40	222,325.60
LEGAL & GENERAL INVEST MG	GENERAL MOTORS CO SR UNSECURED 10/43 6.25	815,925.93	647,776.20
LEGAL & GENERAL INVEST MG	GENERAL MOTORS CO SR UNSECURED 04/35 5	145,747.50	119,270.00
LEGAL & GENERAL INVEST MG	GENERAL MOTORS CO SR UNSECURED 04/36 6.6	401,214.48	374,591.00
LEGAL & GENERAL INVEST MG	GENERAL MOTORS CO SR UNSECURED 04/38 5.15	304,579.00	260,326.00
LEGAL & GENERAL INVEST MG	GENERAL MOTORS CO SR UNSECURED 04/49 5.95	172,206.69	190,793.85
LEGAL & GENERAL INVEST MG	GEORGIA POWER CO SR UNSECURED 03/42 4.3	1,164,335.80	937,146.00
LEGAL & GENERAL INVEST MG	GEORGIA POWER CO SR UNSECURED 01/50 3.7	1,058,724.07	785,472.90
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 02/45 4.5	350,725.60	282,085.35
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 03/46 4.75	474,201.76	404,974.00
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 09/35 4.6	542,266.40	454,995.20
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 03/47 4.15	99,134.20	95,716.50
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 10/50 2.8	317,028.91	320,933.70
LEGAL & GENERAL INVEST MG	GILEAD SCIENCES INC SR UNSECURED 10/53 5.55	364,178.75	395,481.15
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SR UNSECURED 07/44 4.8	323,758.00	250,326.95
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SR UNSECURED 04/39 VAR	770,378.80	614,890.00
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SR UNSECURED 04/42 VAR	490,000.00	375,222.40
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SR UNSECURED 02/43 VAR	632,821.47	511,587.75
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SUBORDINATED 05/45 5.15	385,254.40	309,350.40
LEGAL & GENERAL INVEST MG	GOLDMAN SACHS GROUP INC SR UNSECURED 10/38 VAR	367,475.40	296,605.80
LEGAL & GENERAL INVEST MG	HCA INC COMPANY GUAR 06/39 5.125	424,690.73	443,103.15
LEGAL & GENERAL INVEST MG	HCA INC COMPANY GUAR 03/42 4.375	157,481.60	135,168.00
LEGAL & GENERAL INVEST MG	HSBC BANK USA NA SUBORDINATED 01/39 7	1,272,911.20	1,017,632.00
LEGAL & GENERAL INVEST MG	HESS CORP SR UNSECURED 01/40 6	107,173.50	114,180.15
LEGAL & GENERAL INVEST MG	HESS CORP SR UNSECURED 04/47 5.8	1,164,129.11	1,072,212.00
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 06/47 3.9	1,802,211.90	1,371,715.95
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 12/48 4.5	1,016,696.66	773,120.60
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 12/49 3.125	522,982.03	489,380.92
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 04/40 3.3	379,299.64	313,906.60
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 04/50 3.35	318,200.32	279,810.00
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 03/51 2.375	95,369.95	97,868.55
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 04/52 3.625	1,234,801.85	1,104,479.79
LEGAL & GENERAL INVEST MG	HOME DEPOT INC SR UNSECURED 09/52 4.95	423,793.38	434,493.50
LEGAL & GENERAL INVEST MG	IDAHO POWER CO 1ST MORTGAGE 03/48 4.2	1,069,893.69	868,492.75
LEGAL & GENERAL INVEST MG	IDAHO POWER CO 1ST MORTGAGE 03/53 5.5	60,683.86	60,830.18
LEGAL & GENERAL INVEST MG	INDIANA MICHIGAN POWER SR UNSECURED 08/48 4.25	499,757.72	356,307.25
LEGAL & GENERAL INVEST MG	INDIANA MICHIGAN POWER SR UNSECURED 04/53 5.625	1,123,585.08	1,138,240.95
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 12/47 3.734	1,069,115.05	771,599.50
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 03/50 4.75	311,659.46	354,292.50
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 08/52 4.9	1,221,424.92	1,232,998.20
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 08/62 5.05	643,568.10	637,576.05
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 02/43 5.625	144,913.00	155,005.00

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 02/53 5.7	971,322.89	1,102,732.20
LEGAL & GENERAL INVEST MG	INTEL CORP SR UNSECURED 02/63 5.9	474,781.50	529,435.00
LEGAL & GENERAL INVEST MG	INTL FLAVOR + FRAGRANCES SR UNSECURED 09/48 5	300,885.70	233,406.25
LEGAL & GENERAL INVEST MG	INTL FLAVOR + FRAGRANCES SR UNSECURED 144A 11/40 3	1,336,240.18	1,069,762.20
LEGAL & GENERAL INVEST MG	INTL FLAVOR + FRAGRANCES COMPANY GUAR 144A 12/50	1,536,834.68	1,184,120.15
LEGAL & GENERAL INVEST MG	INTUIT INC SR UNSECURED 09/53 5.5	173,551.00	191,381.75
LEGAL & GENERAL INVEST MG	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 02/52 4.375	1,056,200.30	785,384.20
LEGAL & GENERAL INVEST MG	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 12/52 6.5	1,657,366.45	1,679,185.00
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 07/38 VAR	269,415.00	265,557.00
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 07/48 VAR	554,435.00	416,931.20
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 11/48 VAR	2,637,641.34	1,975,792.00
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 04/41 VAR	909,419.02	704,440.20
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 04/51 VAR	86,475.00	53,891.25
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 04/52 VAR	449,421.83	351,061.80
LEGAL & GENERAL INVEST MG	JPMORGAN CHASE + CO SR UNSECURED 10/34 VAR	380,000.00	411,916.20
LEGAL & GENERAL INVEST MG	JBS USA HOLD/FOOD/LUX CO COMPANY GUAR 144A 11/53	822,637.82	891,044.80
LEGAL & GENERAL INVEST MG	KLA CORP SR UNSECURED 07/52 4.95	498,621.99	500,073.75
LEGAL & GENERAL INVEST MG	KAISER FOUNDATION HOSPIT COMPANY GUAR 05/47 4.15	364,315.10	273,835.40
LEGAL & GENERAL INVEST MG	KAISER FOUNDATION HOSPIT COMPANY GUAR 11/49 3.266	350,724.50	263,144.00
LEGAL & GENERAL INVEST MG	KAISER FOUNDATION HOSPIT UNSECURED 06/41 2.81	823,623.96	614,262.00
LEGAL & GENERAL INVEST MG	KAISER FOUNDATION HOSPIT UNSECURED 06/51 3.002	1,085,334.92	769,208.40
LEGAL & GENERAL INVEST MG	KENVUE INC COMPANY GUAR 03/43 5.1	54,638.34	57,054.80
LEGAL & GENERAL INVEST MG	KENVUE INC COMPANY GUAR 03/53 5.05	254,741.52	264,855.04
LEGAL & GENERAL INVEST MG	KINDER MORGAN ENER PART COMPANY GUAR 01/38 6.95	323,052.06	274,365.00
LEGAL & GENERAL INVEST MG	KINDER MORGAN ENER PART COMPANY GUAR 03/41 6.375	382,810.42	395,421.95
LEGAL & GENERAL INVEST MG	KINDER MORGAN ENER PART COMPANY GUAR 09/44 5.4	141,533.15	154,382.25
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 06/45 5.55	603,277.71	586,734.60
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 02/46 5.05	1,067,463.43	856,492.80
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 03/48 5.2	302,402.05	278,370.45
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 08/50 3.25	322,213.03	310,759.50
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 02/51 3.6	79,154.90	78,599.40
LEGAL & GENERAL INVEST MG	KINDER MORGAN INC COMPANY GUAR 08/52 5.45	183,777.31	186,503.85
LEGAL & GENERAL INVEST MG	KRAFT HEINZ FOODS CO COMPANY GUAR 06/46 4.375	138,393.50	152,738.25
LEGAL & GENERAL INVEST MG	KRAFT HEINZ FOODS CO COMPANY GUAR 07/45 5.2	885,070.77	899,888.80
LEGAL & GENERAL INVEST MG	KRAFT HEINZ FOODS CO COMPANY GUAR 10/49 4.875	340,562.41	347,739.84
LEGAL & GENERAL INVEST MG	KRAFT HEINZ FOODS CO COMPANY GUAR 06/50 5.5	315,885.44	340,134.30
LEGAL & GENERAL INVEST MG	ELI LILLY + CO SR UNSECURED 03/59 4.15	96,886.90	100,952.50
LEGAL & GENERAL INVEST MG	ELI LILLY + CO SR UNSECURED 02/53 4.875	746,718.54	775,702.50
LEGAL & GENERAL INVEST MG	ELI LILLY + CO SR UNSECURED 02/63 4.95	771,607.60	807,947.40
LEGAL & GENERAL INVEST MG	LOCKHEED MARTIN CORP SR UNSECURED 05/36 4.5	178,185.00	148,404.00
LEGAL & GENERAL INVEST MG	LOCKHEED MARTIN CORP SR UNSECURED 11/54 5.7	468,943.79	517,500.00
LEGAL & GENERAL INVEST MG	LOCKHEED MARTIN CORP SR UNSECURED 02/55 5.2	282,834.00	299,059.05
LEGAL & GENERAL INVEST MG	LOWE S COS INC SR UNSECURED 04/62 4.45	459,655.00	387,812.20
LEGAL & GENERAL INVEST MG	LOWE S COS INC SR UNSECURED 04/52 4.25	343,648.60	300,543.00
LEGAL & GENERAL INVEST MG	LOWE S COS INC SR UNSECURED 04/53 5.625	1,916,023.70	2,012,985.60
LEGAL & GENERAL INVEST MG	LOWE S COS INC SR UNSECURED 09/62 5.8	99,806.00	105,806.00
LEGAL & GENERAL INVEST MG	MPLX LP SR UNSECURED 04/38 4.5	937,670.03	823,129.75
LEGAL & GENERAL INVEST MG	MPLX LP SR UNSECURED 03/52 4.95	148,149.90	151,223.50
LEGAL & GENERAL INVEST MG	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/42 5.0	1,775,195.30	1,683,817.80
LEGAL & GENERAL INVEST MG	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/52 5.1	3,021,977.74	3,291,810.60
LEGAL & GENERAL INVEST MG	WARNERMEDIA HOLDINGS INC COMPANY GUAR 03/62 5.3	289,343.13	308,300.40
LEGAL & GENERAL INVEST MG	MARATHON PETROLEUM CORP SR UNSECURED 03/41 6.5	209,121.60	171,857.60
LEGAL & GENERAL INVEST MG	MARATHON PETROLEUM CORP SR UNSECURED 09/44 4.75	247,848.45	191,702.60
LEGAL & GENERAL INVEST MG	MARS INC COMPANY GUAR 144A 04/59 4.2	7,841.80	8,599.00

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	MARSH + MCLENNAN COS INC SR UNSECURED 01/47 4.35	393,127.35	452,853.70
LEGAL & GENERAL INVEST MG	MARSH + MCLENNAN COS INC SR UNSECURED 03/49 4.9	119,118.60	130,690.80
LEGAL & GENERAL INVEST MG	MASS INSTITUTE OF TECH UNSECURED 12/99 5.6	1,250,919.75	887,181.25
LEGAL & GENERAL INVEST MG	MEMORIAL HEALTH SERVICES SR UNSECURED 11/49 3.447	530,000.00	401,655.20
LEGAL & GENERAL INVEST MG	MERCK + CO INC SR UNSECURED 05/44 4.9	1,531,960.76	1,557,509.80
LEGAL & GENERAL INVEST MG	MERCK + CO INC SR UNSECURED 05/53 5	692,213.05	714,605.95
LEGAL & GENERAL INVEST MG	MERCK + CO INC SR UNSECURED 05/63 5.15	443,055.35	463,939.20
LEGAL & GENERAL INVEST MG	METLIFE INC SR UNSECURED 06/35 5.7	346,325.70	274,091.85
LEGAL & GENERAL INVEST MG	METLIFE INC SR UNSECURED 02/41 5.875	574,314.31	620,034.60
LEGAL & GENERAL INVEST MG	METLIFE INC SR UNSECURED 11/43 4.875	959,604.80	750,511.30
LEGAL & GENERAL INVEST MG	METLIFE INC SR UNSECURED 07/52 5	112,330.95	119,076.00
LEGAL & GENERAL INVEST MG	METLIFE INC SR UNSECURED 01/54 5.25	1,361,516.59	1,437,450.00
LEGAL & GENERAL INVEST MG	MICROSOFT CORP SR UNSECURED 08/36 3.45	815,581.81	704,543.82
LEGAL & GENERAL INVEST MG	MICROSOFT CORP SR UNSECURED 06/50 2.525	1,319,046.96	972,804.75
LEGAL & GENERAL INVEST MG	MICROSOFT CORP SR UNSECURED 03/52 2.921	1,212,527.35	936,572.76
LEGAL & GENERAL INVEST MG	MIDAMERICAN ENERGY CO 1ST MORTGAGE 10/44 4.4	642,816.00	482,684.40
LEGAL & GENERAL INVEST MG	MIDAMERICAN ENERGY CO 1ST MORTGAGE 08/48 3.65	982,668.60	700,920.00
LEGAL & GENERAL INVEST MG	MIDAMERICAN ENERGY CO 1ST MORTGAGE 09/54 5.85	304,646.20	337,421.50
LEGAL & GENERAL INVEST MG	MINERA MEXICO SA DE CV SR UNSECURED 144A 01/50 4.5	1,250,481.70	1,052,051.85
LEGAL & GENERAL INVEST MG	MONONGAHELA POWER CO 1ST MORTGAGE 144A 12/43 5.4	436,398.60	322,542.00
LEGAL & GENERAL INVEST MG	MORGAN STANLEY SR UNSECURED 04/39 VAR	1,590,131.60	1,267,537.70
LEGAL & GENERAL INVEST MG	MORGAN STANLEY SR UNSECURED 01/47 4.375	53,341.40	62,996.50
LEGAL & GENERAL INVEST MG	MORGAN STANLEY SR UNSECURED 01/45 4.3	1,197,748.18	888,194.20
LEGAL & GENERAL INVEST MG	MORGAN STANLEY SUBORDINATED 01/38 VAR	210,000.00	212,370.90
LEGAL & GENERAL INVEST MG	MULTICARE HEALTH SYSTEM UNSECURED 08/50 2.803	825,000.00	517,390.50
LEGAL & GENERAL INVEST MG	NASDAQ INC SR UNSECURED 08/53 5.95	49,444.48	53,706.50
LEGAL & GENERAL INVEST MG	NASDAQ INC SR UNSECURED 06/63 6.1	295,262.10	323,874.00
LEGAL & GENERAL INVEST MG	NATIONAL RURAL UTIL COOP COLLATERAL T 03/49 4.3	1,049,932.15	758,266.25
LEGAL & GENERAL INVEST MG	NATIONWIDE CHILDREN HOSP UNSECURED 11/52 4.556	485,000.00	454,154.00
LEGAL & GENERAL INVEST MG	NESTLE HOLDINGS INC COMPANY GUAR 144A 09/38 3.9	565,818.52	458,420.00
LEGAL & GENERAL INVEST MG	NESTLE HOLDINGS INC COMPANY GUAR 144A 09/48 4	402,242.40	308,050.50
LEGAL & GENERAL INVEST MG	NEVADA POWER CO GENL REF MOR 05/53 5.9	313,179.30	336,845.25
LEGAL & GENERAL INVEST MG	NEXTERA ENERGY CAPITAL COMPANY GUAR 02/53 5.25	204,899.55	201,346.90
LEGAL & GENERAL INVEST MG	NISOURCE INC SR UNSECURED 05/47 4.375	991,133.18	741,320.00
LEGAL & GENERAL INVEST MG	NORFOLK SOUTHERN CORP SR UNSECURED 11/47 3.942	356,817.50	271,102.00
LEGAL & GENERAL INVEST MG	NORFOLK SOUTHERN CORP SR UNSECURED 03/64 5.95	194,455.95	217,569.30
LEGAL & GENERAL INVEST MG	NORTHERN STATES PWR MINN 1ST MORTGAGE 08/42 3.4	1,397,017.00	1,063,075.60
LEGAL & GENERAL INVEST MG	NORTHERN STATES PWR MINN 1ST MORTGAGE 05/53 5.1	421,829.50	428,459.50
LEGAL & GENERAL INVEST MG	NORTHROP GRUMMAN CORP SR UNSECURED 06/43 4.75	892,826.55	703,372.95
LEGAL & GENERAL INVEST MG	NORTHROP GRUMMAN CORP SR UNSECURED 10/47 4.03	1,437,679.44	1,117,236.60
LEGAL & GENERAL INVEST MG	NORTHROP GRUMMAN CORP SR UNSECURED 05/40 5.15	387,156.21	400,194.25
LEGAL & GENERAL INVEST MG	NORTHROP GRUMMAN CORP SR UNSECURED 03/53 4.95	204,157.45	203,042.25
LEGAL & GENERAL INVEST MG	NORTHWELL HEALTHCARE INC SECURED 11/47 4.26	154,918.40	118,546.40
LEGAL & GENERAL INVEST MG	NOVARTIS CAPITAL CORP COMPANY GUAR 05/44 4.4	2,001,710.29	1,636,829.10
LEGAL & GENERAL INVEST MG	NVIDIA CORP SR UNSECURED 04/40 3.5	470,776.10	407,400.70
LEGAL & GENERAL INVEST MG	OCCIDENTAL PETROLEUM COR SR UNSECURED 04/46 4.4	314,010.32	354,133.50
LEGAL & GENERAL INVEST MG	OCCIDENTAL PETROLEUM COR SR UNSECURED 06/39 7.95	37,442.65	40,775.00
LEGAL & GENERAL INVEST MG	OCCIDENTAL PETROLEUM COR SR UNSECURED 03/40 6.2	307,856.33	325,237.50
LEGAL & GENERAL INVEST MG	OCCIDENTAL PETROLEUM COR SR UNSECURED 03/46 6.6	40,936.40	43,309.60
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 12/42 4.2	1,710,667.80	1,308,261.60
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 10/48 5.05	187,052.11	156,231.70
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 08/50 3.75	423,687.60	323,011.70
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 04/47 4.5	527,646.80	448,968.30
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 144A 12/53 6.2	231,540.80	252,042.20

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	OGLETHORPE POWER CORP 1ST MORTGAGE 11/40 5.375	1,120,863.60	884,294.80
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 06/42 5.3	950,427.83	786,968.60
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 12/41 4.55	330,640.75	256,467.75
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 05/50 3.7	478,584.00	387,849.60
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 10/52 5.35	2,053,372.77	1,300,536.36
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 09/52 4.95	277,037.40	275,284.80
LEGAL & GENERAL INVEST MG	ONCOR ELECTRIC DELIVERY SR SECURED 144A 09/52 4.95	174,187.80	176,968.80
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 07/34 4.3	1,493,180.87	1,190,493.00
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 05/35 3.9	1,741,225.20	1,391,005.20
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 05/45 4.125	118,119.75	85,650.60
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 07/36 3.85	182,222.70	143,752.95
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 07/46 4	710,233.60	512,985.60
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 11/37 3.8	574,549.50	446,134.50
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 11/47 4	180,296.10	186,138.80
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 04/50 3.6	112,447.85	114,810.05
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 03/41 3.65	784,167.38	721,730.10
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 03/51 3.95	586,538.09	614,709.95
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 11/52 6.9	2,605,812.58	2,963,516.75
LEGAL & GENERAL INVEST MG	ORACLE CORP SR UNSECURED 02/53 5.55	724,095.73	755,211.40
LEGAL & GENERAL INVEST MG	PECO ENERGY CO 1ST MORTGAGE 08/52 4.375	323,657.75	292,295.25
LEGAL & GENERAL INVEST MG	PNC FINANCIAL SERVICES SR UNSECURED 10/34 VAR	475,125.26	527,316.50
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 08/40 3.3	548,653.82	431,738.40
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 08/50 3.5	733,787.75	521,236.90
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 07/50 4.95	163,281.44	179,379.90
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 07/40 4.5	727,270.86	756,534.55
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC SR SECURED 06/41 4.2	666,949.07	542,585.60
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 01/53 6.75	1,018,171.73	1,104,035.80
LEGAL & GENERAL INVEST MG	PACIFIC GAS + ELECTRIC 1ST MORTGAGE 04/53 6.7	333,797.35	363,475.00
LEGAL & GENERAL INVEST MG	PACIFICORP 1ST MORTGAGE 01/39 6	2,125,674.90	1,597,488.30
LEGAL & GENERAL INVEST MG	PACIFICORP 1ST MORTGAGE 05/54 5.5	435,065.16	449,348.38
LEGAL & GENERAL INVEST MG	PEPSICO INC SR UNSECURED 10/41 2.625	81,171.92	62,532.20
LEGAL & GENERAL INVEST MG	PFIZER INVESTMENT ENTER COMPANY GUAR 05/43 5.11	2,277,577.70	2,316,723.00
LEGAL & GENERAL INVEST MG	PFIZER INVESTMENT ENTER COMPANY GUAR 05/53 5.3	1,397,171.26	1,426,169.36
LEGAL & GENERAL INVEST MG	PFIZER INVESTMENT ENTER COMPANY GUAR 05/63 5.34	2,218,000.63	2,267,561.60
LEGAL & GENERAL INVEST MG	PFIZER INC SR UNSECURED 05/44 4.4	501,707.14	483,372.90
LEGAL & GENERAL INVEST MG	PFIZER INC SR UNSECURED 12/36 4	371,520.50	306,735.00
LEGAL & GENERAL INVEST MG	PFIZER INC SR UNSECURED 05/40 2.55	416,942.21	330,291.00
LEGAL & GENERAL INVEST MG	PHILIP MORRIS INTL INC SR UNSECURED 08/42 3.875	377,459.20	302,948.60
LEGAL & GENERAL INVEST MG	PHILLIPS 66 COMPANY GUAR 03/52 3.3	526,093.90	379,474.70
LEGAL & GENERAL INVEST MG	PHILLIPS 66 COMPANY GUAR 10/46 4.9	399,286.45	382,689.90
LEGAL & GENERAL INVEST MG	PROLOGIS LP SR UNSECURED 06/53 5.25	447,800.80	480,148.00
LEGAL & GENERAL INVEST MG	PRUDENTIAL FINANCIAL INC SR UNSECURED 12/47 3.905	316,235.36	224,672.25
LEGAL & GENERAL INVEST MG	PRUDENTIAL FINANCIAL INC SR UNSECURED 12/49 3.935	346,145.79	255,015.30
LEGAL & GENERAL INVEST MG	PUBLIC SERVICE COLORADO 1ST MORTGAGE 09/37 6.25	1,533,745.15	1,178,722.30
LEGAL & GENERAL INVEST MG	PUBLIC SERVICE COLORADO 1ST MORTGAGE 03/43 3.95	1,594,385.45	1,133,018.60
LEGAL & GENERAL INVEST MG	PUBLIC SERVICE COLORADO 1ST MORTGAGE 03/50 3.2	467,134.85	325,557.05
LEGAL & GENERAL INVEST MG	QUALCOMM INC SR UNSECURED 05/52 4.5	973,318.95	929,131.00
LEGAL & GENERAL INVEST MG	RTX CORP SR UNSECURED 03/52 3.03	105,402.94	75,904.40
LEGAL & GENERAL INVEST MG	RTX CORP SR UNSECURED 03/54 6.4	678,383.33	786,064.72
LEGAL & GENERAL INVEST MG	REGENCY CENTERS LP COMPANY GUAR 02/47 4.4	183,289.60	132,606.40
LEGAL & GENERAL INVEST MG	REGENCY CENTERS LP COMPANY GUAR 03/49 4.65	831,135.80	595,496.85
LEGAL & GENERAL INVEST MG	REYNOLDS AMERICAN INC COMPANY GUAR 08/45 5.85	1,823,450.40	1,535,138.40
LEGAL & GENERAL INVEST MG	ROCHE HOLDINGS INC COMPANY GUAR 144A 12/51 2.607	1,451,099.41	977,495.12
LEGAL & GENERAL INVEST MG	S+P GLOBAL INC COMPANY GUAR 03/52 3.7	127,917.40	107,876.60

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	SABAL TRAIL TRANS SR UNSECURED 144A 05/38 4.682	504,571.50	420,723.00
LEGAL & GENERAL INVEST MG	SABAL TRAIL TRANS SR UNSECURED 144A 05/48 4.832	509,807.17	401,106.20
LEGAL & GENERAL INVEST MG	SALESFORCE INC SR UNSECURED 07/41 2.7	1,119,066.26	901,295.80
LEGAL & GENERAL INVEST MG	SALESFORCE INC SR UNSECURED 07/51 2.9	619,257.62	450,462.60
LEGAL & GENERAL INVEST MG	SALESFORCE INC SR UNSECURED 07/61 3.05	383,760.30	270,089.05
LEGAL & GENERAL INVEST MG	SAN DIEGO G + E 1ST MORTGAGE 04/50 3.32	124,833.75	88,923.75
LEGAL & GENERAL INVEST MG	SEMPRA SR UNSECURED 02/38 3.8	122,330.40	102,466.80
LEGAL & GENERAL INVEST MG	SEMPRA SR UNSECURED 02/48 4	31,415.70	24,657.00
LEGAL & GENERAL INVEST MG	7 ELEVEN INC SR UNSECURED 144A 02/41 2.5	570,328.10	417,516.55
LEGAL & GENERAL INVEST MG	7 ELEVEN INC SR UNSECURED 144A 02/51 2.8	433,333.95	279,778.95
LEGAL & GENERAL INVEST MG	SHELL INTERNATIONAL FIN COMPANY GUAR 05/35 4.125	1,220,021.40	1,014,199.50
LEGAL & GENERAL INVEST MG	SHELL INTERNATIONAL FIN COMPANY GUAR 05/46 4	1,098,038.40	833,059.20
LEGAL & GENERAL INVEST MG	SHELL INTERNATIONAL FIN COMPANY GUAR 09/46 3.75	289,601.00	216,044.40
LEGAL & GENERAL INVEST MG	SHELL INTERNATIONAL FIN COMPANY GUAR 11/51 3	71,988.75	53,417.25
LEGAL & GENERAL INVEST MG	SIMON PROPERTY GROUP LP SR UNSECURED 11/46 4.25	92,337.69	71,458.65
LEGAL & GENERAL INVEST MG	SIMON PROPERTY GROUP LP SR UNSECURED 09/49 3.25	261,299.15	296,065.10
LEGAL & GENERAL INVEST MG	SIMON PROPERTY GROUP LP SR UNSECURED 07/50 3.8	83,638.10	102,667.50
LEGAL & GENERAL INVEST MG	SIMON PROPERTY GROUP LP SR UNSECURED 03/53 5.85	754,670.14	822,786.50
LEGAL & GENERAL INVEST MG	SIMON PROPERTY GROUP LP SR UNSECURED 01/54 6.65	331,000.10	394,502.70
LEGAL & GENERAL INVEST MG	SOUTHERN CAL EDISON 1ST REF MORT 01/36 5.55	864,948.00	748,987.05
LEGAL & GENERAL INVEST MG	SOUTHERN CAL EDISON 1ST REF MORT 03/48 4.125	568,870.85	449,084.35
LEGAL & GENERAL INVEST MG	SOUTHERN CALIF GAS CO 1ST MORTGAGE 01/49 4.3	824,936.00	593,516.00
LEGAL & GENERAL INVEST MG	SOUTHERN CALIF GAS CO 1ST MORTGAGE 11/52 6.35	536,732.98	612,830.24
LEGAL & GENERAL INVEST MG	SOUTHERN CALIF GAS CO 1ST MORTGAGE 06/53 5.75	632,771.15	666,175.50
LEGAL & GENERAL INVEST MG	SOUTHERN NATURAL GAS SR UNSECURED 144A 03/47 4.8	597,964.79	452,185.20
LEGAL & GENERAL INVEST MG	SPIRIT REALTY LP COMPANY GUAR 02/31 3.2	1,120,071.38	983,361.22
LEGAL & GENERAL INVEST MG	SUN COMMUNITIES OPER LP COMPANY GUAR 07/31 2.7	871,793.01	749,925.00
LEGAL & GENERAL INVEST MG	SUN COMMUNITIES OPER LP COMPANY GUAR 04/32 4.2	837,395.66	775,098.00
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP COMPANY GUAR 05/45 5.35	1,716,724.98	1,509,202.50
LEGAL & GENERAL INVEST MG	ENERGY TRANSFER LP SR UNSECURED 10/47 5.4	1,302,712.13	1,118,136.00
LEGAL & GENERAL INVEST MG	SUTTER HEALTH UNSECURED 08/50 3.361	330,000.00	244,143.90
LEGAL & GENERAL INVEST MG	SUTTER HEALTH UNSECURED 08/53 5.547	725,000.00	769,957.25
LEGAL & GENERAL INVEST MG	T MOBILE USA INC COMPANY GUAR 02/41 3	893,170.77	710,942.00
LEGAL & GENERAL INVEST MG	T MOBILE USA INC COMPANY GUAR 09/62 5.8	719,142.48	771,897.60
LEGAL & GENERAL INVEST MG	T MOBILE USA INC COMPANY GUAR 06/54 6	379,354.00	416,730.80
LEGAL & GENERAL INVEST MG	TARGET CORP SR UNSECURED 01/52 2.95	238,444.99	171,676.80
LEGAL & GENERAL INVEST MG	TARGET CORP SR UNSECURED 01/53 4.8	8,960.90	9,924.20
LEGAL & GENERAL INVEST MG	TEXAS EASTERN TRANSMISSI SR UNSECURED 144A 01/48 4	533,133.60	418,531.50
LEGAL & GENERAL INVEST MG	WILLIAMS COMPANIES INC SR UNSECURED 10/51 3.5	87,955.50	87,588.00
LEGAL & GENERAL INVEST MG	THERMO FISHER SCIENTIFIC SR UNSECURED 10/41 2.8	592,399.41	451,605.00
LEGAL & GENERAL INVEST MG	TIME WARNER CABLE LLC SR SECURED 06/39 6.75	1,479,824.35	1,195,155.15
LEGAL & GENERAL INVEST MG	TIME WARNER CABLE LLC SR SECURED 11/40 5.875	512,707.50	407,340.00
LEGAL & GENERAL INVEST MG	TIME WARNER CABLE LLC SR SECURED 09/42 4.5	865,179.70	678,800.10
LEGAL & GENERAL INVEST MG	TOTALENERGIES CAP INTL COMPANY GUAR 05/50 3.127	1,577,317.75	1,147,238.90
LEGAL & GENERAL INVEST MG	TOTALENERGIES CAP INTL COMPANY GUAR 06/60 3.386	167,175.62	118,625.60
LEGAL & GENERAL INVEST MG	TOTALENERGIES CAP INTL COMPANY GUAR 06/41 2.986	618,362.06	481,802.00
LEGAL & GENERAL INVEST MG	TRANSCONT GAS PIPE LINE SR UNSECURED 08/41 5.4	679,307.60	573,573.60
LEGAL & GENERAL INVEST MG	TRAVELERS COS INC SR UNSECURED 05/53 5.45	894,442.27	943,495.00
LEGAL & GENERAL INVEST MG	TRUIST FINANCIAL CORP SR UNSECURED 01/34 VAR	326,969.89	319,539.00
LEGAL & GENERAL INVEST MG	TRUIST FINANCIAL CORP SR UNSECURED 06/34 VAR	693,032.26	708,962.55
LEGAL & GENERAL INVEST MG	UNION ELECTRIC CO SR SECURED 09/42 3.9	1,606,435.20	1,202,788.80
LEGAL & GENERAL INVEST MG	UNION ELECTRIC CO 1ST MORTGAGE 04/48 4	369,551.00	267,358.00
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 10/51 3.799	713,626.69	564,556.50
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 08/39 3.55	196,612.65	167,159.85

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 09/62 2.973	1,146,066.97	766,741.20
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 03/52 2.95	434,368.20	297,872.40
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 02/42 3.375	169,779.00	138,789.70
LEGAL & GENERAL INVEST MG	UNION PACIFIC CORP SR UNSECURED 02/53 3.5	355,011.16	293,025.20
LEGAL & GENERAL INVEST MG	US BANCORP SUBORDINATED 11/36 VAR	1,015,000.00	787,162.95
LEGAL & GENERAL INVEST MG	US BANCORP SR UNSECURED 02/34 VAR	130,320.40	134,097.60
LEGAL & GENERAL INVEST MG	US BANCORP SR UNSECURED 06/34 VAR	355,000.00	366,189.60
LEGAL & GENERAL INVEST MG	RTX CORP SR UNSECURED 06/42 4.5	3,653,623.93	2,801,519.35
LEGAL & GENERAL INVEST MG	RTX CORP SR UNSECURED 11/38 4.45	389,640.90	303,468.00
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 03/36 5.8	42,199.60	43,701.60
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 02/41 5.95	48,687.75	49,151.70
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 07/35 4.625	645,986.43	547,692.30
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 05/50 2.9	2,936,244.73	1,896,295.40
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 05/41 3.05	668,268.73	539,159.10
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 05/51 3.25	13,623.88	9,845.16
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 05/52 4.75	642,358.92	639,304.40
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 05/62 4.95	247,550.00	246,592.50
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 02/53 5.875	968,372.88	1,098,602.60
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 02/63 6.05	355,752.00	415,126.80
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 04/53 5.05	94,921.15	95,967.10
LEGAL & GENERAL INVEST MG	UNITEDHEALTH GROUP INC SR UNSECURED 04/63 5.2	183,602.70	193,908.30
LEGAL & GENERAL INVEST MG	VERIZON COMMUNICATIONS SR UNSECURED 01/36 4.272	4,530,871.80	3,747,448.60
LEGAL & GENERAL INVEST MG	VERIZON COMMUNICATIONS SR UNSECURED 08/33 4.5	780,537.10	648,680.90
LEGAL & GENERAL INVEST MG	VERIZON COMMUNICATIONS SR UNSECURED 10/56 2.987	1,675,856.40	1,098,671.75
LEGAL & GENERAL INVEST MG	VERIZON COMMUNICATIONS SR UNSECURED 03/51 3.55	1,173,169.78	897,632.50
LEGAL & GENERAL INVEST MG	VERIZON COMMUNICATIONS SR UNSECURED 03/41 3.4	1,091,963.85	887,584.60
LEGAL & GENERAL INVEST MG	PARAMOUNT GLOBAL SR UNSECURED 03/43 4.375	129,540.84	92,351.25
LEGAL & GENERAL INVEST MG	PARAMOUNT GLOBAL SR UNSECURED 09/43 5.85	1,997,003.26	1,449,080.50
LEGAL & GENERAL INVEST MG	VICI PROPERTIES LP SR UNSECURED 05/52 5.625	912,635.20	944,427.85
LEGAL & GENERAL INVEST MG	VIRGINIA ELEC + POWER CO SR UNSECURED 12/50 2.45	331,634.96	206,779.83
LEGAL & GENERAL INVEST MG	VIRGINIA ELEC + POWER CO SR UNSECURED 04/53 5.45	653,783.17	676,460.34
LEGAL & GENERAL INVEST MG	VISA INC SR UNSECURED 12/45 4.3	458,674.20	344,721.60
LEGAL & GENERAL INVEST MG	VISA INC SR UNSECURED 04/40 2.7	1,110,632.59	852,551.70
LEGAL & GENERAL INVEST MG	VODAFONE GROUP PLC SR UNSECURED 09/50 4.25	537,974.84	393,998.25
LEGAL & GENERAL INVEST MG	VODAFONE GROUP PLC SR UNSECURED 02/53 5.625	358,498.80	362,991.60
LEGAL & GENERAL INVEST MG	WALMART INC SR UNSECURED 09/41 2.5	1,106,526.37	851,448.50
LEGAL & GENERAL INVEST MG	WALMART INC SR UNSECURED 04/53 4.5	935,153.82	913,360.40
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SUBORDINATED 01/44 5.606	226,775.50	174,200.25
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SUBORDINATED 11/44 4.65	1,767,033.22	1,321,405.05
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SUBORDINATED 11/45 4.9	849,851.41	631,678.55
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SUBORDINATED 06/46 4.4	742,671.75	550,147.60
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SR UNSECURED 04/41 VAR	107,585.65	109,701.20
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SR UNSECURED 04/53 VAR	1,972,753.36	1,798,040.00
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SR UNSECURED 07/34 VAR	1,715,000.00	1,746,058.65
LEGAL & GENERAL INVEST MG	WELLS FARGO + COMPANY SR UNSECURED 10/34 VAR	705,000.00	766,962.45
LEGAL & GENERAL INVEST MG	WESTPAC BANKING CORP SUBORDINATED 11/35 VAR	70,000.00	56,937.30
LEGAL & GENERAL INVEST MG	WESTPAC BANKING CORP SUBORDINATED 11/36 VAR	286,013.69	247,931.45
LEGAL & GENERAL INVEST MG	WESTPAC BANKING CORP SUBORDINATED 11/41 3.133	465,000.00	325,197.75
LEGAL & GENERAL INVEST MG	WESTPAC BANKING CORP SUBORDINATED 08/33 VAR	210,000.00	208,826.10
LEGAL & GENERAL INVEST MG	WILLIAMS COMPANIES INC SR UNSECURED 08/52 5.3	471,246.03	454,997.60
LEGAL & GENERAL INVEST MG	WILLIAMS COMPANIES INC SR UNSECURED 04/40 6.3	465,021.40	362,786.80
T. ROWE PRICE EQUITY	ARGENX SE ADR ADR	157,211.47	324,887.22
T. ROWE PRICE EQUITY	ASCENDIS PHARMA A/S ADR ADR DKK1.0	77,595.97	80,230.15
T. ROWE PRICE EQUITY	AUTOLUS THERAPEUTICS PLC ADR GBP.0000001	8,285.53	8,842.12

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
T. ROWE PRICE EQUITY	BEIGENE LTD ADR ADR USD.0001	25,533.01	20,561.04
T. ROWE PRICE EQUITY	CENTESSA PHARMACEUTICALS ADR ADR USD.0001	14,407.13	5,818.76
T. ROWE PRICE EQUITY	ENDAVA PLC SPON ADR ADR GBP.0002	402,776.91	360,134.10
T. ROWE PRICE EQUITY	IMMUNOCORE HOLDINGS PLC ADR ADR GBP.0001	19,241.43	23,023.84
T. ROWE PRICE EQUITY	MORPHOSYS AG ADR ADR	7,692.10	7,920.00
T. ROWE PRICE EQUITY	RENTOKIL INITIAL PLC SP ADR ADR	196,168.30	248,849.78
T. ROWE PRICE EQUITY	STRUCTURE THERAPEUTICS INC ADR USD.0001	10,228.38	19,361.00
T. ROWE PRICE EQUITY	ZAI LAB LTD ADR ADR USD.00006	39,673.03	15,878.73
MFS LARGE CAP VALUE US	DIAGEO PLC SPONSORED ADR ADR	564,432.64	606,091.26
MFS LARGE CAP VALUE US	NESTLE SA SPONS ADR ADR	536,704.80	730,087.82
MFS LARGE CAP VALUE US	RECKITT BENCKISER SPON ADR ADR	195,504.94	153,379.62
MFS LARGE CAP VALUE US	ROCHE HOLDINGS LTD SPONS ADR ADR	135,568.38	146,514.12
FIXED INCOME	US TREASURY N/B 11/43 4.75	1,277,828.13	1,314,008.50
FIXED INCOME	US TREASURY N/B 12/26 1.25	254,901.56	239,993.00
FIXED INCOME	US TREASURY N/B 11/42 2.75	24,834,899.22	27,457,031.65
FIXED INCOME	US TREASURY N/B 11/43 3.75	36,144,392.97	39,731,542.95
FIXED INCOME	US TREASURY N/B 08/40 1.125	36,862,579.69	41,210,548.20
FIXED INCOME	US TREASURY N/B 11/41 2	10,588,440.23	11,750,333.40
FIXED INCOME	US TREASURY N/B 05/52 2.875	36,260,787.50	40,859,444.40
FIXED INCOME	US TREASURY N/B 02/53 3.625	36,602,441.02	41,051,525.20
FIXED INCOME	STRIPS 08/32 0.00000	18,919,200.00	21,304,200.00
FIXED INCOME	STRIPS 11/31 0.00000	32,367,000.00	36,652,000.00
FIXED INCOME	STRIPS 05/32 0.00000	25,170,395.25	27,766,545.60
FIXED INCOME	STRIPS 11/32 0.00000	25,328,429.40	27,822,761.00
FIXED INCOME	STRIPS 11/33 0.00000	32,504,921.80	35,346,285.00
FIXED INCOME	STRIPS 11/34 0.00000	14,840,745.00	16,429,140.00
FIXED INCOME	STRIPS 11/35 0.00000	8,109,773.50	8,897,298.50
FIXED INCOME	STRIPS 08/39 0.00000	5,110,226.90	5,797,033.50
FIXED INCOME	STRIPS 08/40 0.00000	5,114,990.25	5,825,362.50
FIXED INCOME	STRIPS 05/41 0.00000	5,107,945.55	5,814,262.10
PYRAMIS FIXED INCOME	UNITED MEXICAN STATES SR UNSECURED 01/46 4.6	4,124,130.00	3,585,555.00
PYRAMIS FIXED INCOME	UNITED MEXICAN STATES SR UNSECURED 04/51 5	1,591,662.50	1,474,104.00
PYRAMIS FIXED INCOME	UNITED MEXICAN STATES SR UNSECURED 08/41 4.28	999,380.00	825,400.00
PYRAMIS FIXED INCOME	UNITED MEXICAN STATES SR UNSECURED 02/52 4.4	1,195,272.00	948,948.00
PYRAMIS FIXED INCOME	US TREASURY N/B 08/41 1.75	14,721,829.23	10,432,050.00
PYRAMIS FIXED INCOME	US TREASURY N/B 05/52 2.875	5,910,138.00	4,936,254.00
PYRAMIS FIXED INCOME	US TREASURY N/B 02/53 3.625	17,905,875.27	16,991,296.00
PYRAMIS FIXED INCOME	US TREASURY N/B 05/53 3.625	30,732,010.76	29,353,827.50
PYRAMIS FIXED INCOME	US TREASURY N/B 08/53 4.125	10,681,387.45	11,735,155.80
PYRAMIS FIXED INCOME	US TREASURY N/B 11/53 4.75	7,310,883.99	7,771,371.30
PYRAMIS FIXED INCOME	US TREASURY N/B 11/33 4.5	6,251,064.84	6,309,538.40
LEGAL & GENERAL INVEST MG	US TREASURY N/B 08/53 4.125	8,656,073.06	9,390,146.20
LEGAL & GENERAL INVEST MG	US TREASURY N/B 08/43 4.375	5,178,732.38	5,537,731.50
LEGAL & GENERAL INVEST MG	US TREASURY N/B 11/43 4.75	5,467,732.74	5,803,090.60
LEGAL & GENERAL INVEST MG	US TREASURY N/B 11/33 4.5	10,016.48	10,498.40
FIXED INCOME	BAY AREA CA TOLL AUTH TOLL BRI BAYTRN 04/49 FIXED	1,389,968.55	1,162,420.00
FIXED INCOME	GRAND PARKWAY TRANSPRTN CORP T GPTTRN 10/42 FIXI	874,650.00	715,057.00
FIXED INCOME	ILLINOIS ST ILS 06/33 FIXED 5.1	376,395.03	346,304.00
FIXED INCOME	LOUISIANA ST GAS FUELS TAX R LASGEN 05/41 FIXED 2.9	1,000,000.00	787,200.00
FIXED INCOME	MARYLAND ST TRANSPRTN AUTH TRA MDSTRN 07/43 FIX	254,134.50	200,995.10
FIXED INCOME	NEW JERSEY ST TURNPIKE AUTH TU NJSTRN 01/40 FIXED '	1,396,364.40	1,245,970.00
FIXED INCOME	NEW YORK CITY NY TRANSITIONAL NYCGEN 08/36 FIXED	423,554.40	373,057.20
FIXED INCOME	N TX TOLLWAY AUTH REVENUE NRTTRN 01/49 FIXED 6.71	877,394.70	777,331.80
FIXED INCOME	OHIO ST UNIV OHSHGR 06/11 FIXED OID 4.8	158,388.80	152,062.40

Saint-Gobain Master Trust

Schedule of Assets Held at End of Year
Form 5500, Schedule H, Item 4i
EIN 23-2615166, Plan 004
December 31, 2023

Identity of Issuer	Description of Asset	Cost	Current Value
FIXED INCOME	PENNSYLVANIA ST TURNPIKE COMMI PASTRN 12/39 FIXEI	950,224.80	955,864.20
FIXED INCOME	TEXAS ST PRIV ACTIVITY BOND SU TXSTRN 12/49 FIXED 3	455,000.00	368,395.30
FIXED INCOME	UNIV OF CALIFORNIA CA REVENUES UNVHGR 05/12 FIXEL	505,271.25	470,695.00
FIXED INCOME	UNIV OF MICHIGAN MI UNVHGR 12/99 FIXED 4.454	2,000,000.00	1,792,540.00
PYRAMIS FIXED INCOME	BAY AREA CA TOLL AUTH TOLL BRI BAYTRN 04/40 FIXED	402,852.00	350,238.00
PYRAMIS FIXED INCOME	MARYLAND ST HLTH HGR EDUCTNL MDSMED 07/40 FIXE	500,000.00	385,155.00
PYRAMIS FIXED INCOME	MARYLAND ST HLTH HGR EDUCTNL MDSMED 07/50 FIXE	746,529.00	507,129.00
PYRAMIS FIXED INCOME	POCONO MOUNTAINS PA INDL PARK POMFAC 08/49 FIXED	445,000.00	411,829.70
PYRAMIS FIXED INCOME	UNIV OF CALIFORNIA CA RGTS MED UNVHGR 05/48 FIXED	130,622.00	116,857.00
FIXED INCOME	SCE TRUST V PREFERRED STOCK VAR	375,000.00	365,100.00
LAZARD GLOBAL EQUITY	DREAM INDUSTRIAL REAL ESTATE REIT	220,964.64	151,944.43
LAZARD GLOBAL EQUITY	SIRIUS REAL ESTATE LTD REIT	343,086.87	380,375.08
LAZARD GLOBAL EQUITY	NATIONAL STORAGE REIT REIT	373,428.58	239,459.74
LAZARD GLOBAL EQUITY	SHURGARD SELF STORAGE LTD REIT	231,825.40	390,886.72
LAZARD GLOBAL EQUITY	URBAN LOGISTICS REIT PLC REIT GBP.01	338,375.40	414,394.27
SMALL/MID CAP US VALUE	SUN COMMUNITIES INC REIT USD.01	632,382.42	709,146.90
SMALL/MID CAP US VALUE	TERRENO REALTY CORP REIT USD.01	771,057.94	852,876.03
SMALL/MID CAP US VALUE	URBAN EDGE PROPERTIES REIT USD.01	586,443.28	568,727.40
MFS LARGE CAP VALUE US	PROLOGIS INC REIT USD.01	763,756.83	896,709.10
MFS LARGE CAP VALUE US	PUBLIC STORAGE REIT USD.1	124,732.74	173,545.00
T. ROWE PRICE EQUITY	GSTIF 25 BPS GSTIF 25 BPS	351,590.57	351,590.57
CASH ACCOUNT PENSION	GSTIF 25 BPS GSTIF 25 BPS	4,285,230.24	4,285,230.24
FIXED INCOME	GSTIF 25 BPS GSTIF 25 BPS	3,086,714.23	3,086,714.23
FIXED INCOME	GSTIF 25 BPS GSTIF 25 BPS	11,253,582.87	11,253,582.87
PYRAMIS FIXED INCOME	GSTIF 25 BPS GSTIF 25 BPS	1,670,497.47	1,670,497.47
LEGAL & GENERAL INVEST MGI	GSTIF 25 BPS GSTIF 25 BPS	916,337.58	916,337.58
T. ROWE PRICE EQUITY	REVOLUTION MEDICINES INC REVOLUTION MEDICINES IN	586.55	116.82
JP MORGAN	993009992 JPM INTL EQ EAFE PLS JPMCB CUMMINGLED FU	12,322,202.78	29,964,852.28
SSGA	S + P 500 FLAGSHIP FUND NON LENDING	127,712,472.56	176,606,066.45
MFS	MFS HERITAGE TR CO COLLECTIVE MUTUAL FUND	25,771,560.88	29,397,953.12
MSCF	DAILY EAFE FUND	37,511,948.50	54,885,675.38
AMUNDI EM	GREAT GRAY COLLECTIVE INVT TR MUTUAL FUND	40,000,000.00	44,440,000.00
JP MORGAN	JPMCB INTERMEDIATE CREDIT FUND JPMCB INTERM CRE	280,000,000.00	294,803,625.46
AETNA LIFE INSURANCE	IMMEDIATE PARTICIPATION GUARANTEE CONTRACT	31,395	31,395
FIXED INCOME	FUTURE - US 10YR NOTE (CBT) MAR24	123	186,219
FIXED INCOME	FUTURE - US 10YR NOTE (CBT) MAR24	561	1,374,180
FIXED INCOME	FUTURE - US 10YR ULTRA FUT MAR24	2,517	8,706,118
FIXED INCOME	FUTURE - US 2YR NOTE (CBT) MAR24	179	271,984
FIXED INCOME	FUTURE - US ULTRA BOND CBT MAR24	181	1,081,835
FIXED INCOME	FUTURE - US LONG BOND(CBT) MAR24	25	(381,366)
FIXED INCOME	FUTURE - US 2YR NOTE(CBT) MAR24	1	(7,985)
FIXED INCOME	FUTURE - US 5YR NOTE (CBT) MAR24	4	(220,241)
		$ 3,192,739,428	$ 2,265,329,524

Schedule SB, line 32 - Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than $0.

Shortfall bases				
Year established		Outstanding balance	Years remaining	2023 Installment
2023		436,756,713	15	39,998,490
Total	$	436,756,713		$ 39,998,490

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- The discount rate and mortality table assumptions were updated from 2022 to 2023 in accordance with PPA, BBA 2015 and ARPA as elected by the plan sponsor.
- The interest accumulation assumption for the Retirement Accumulation Plan was updated from 1.70% to 4.20%.
- The expected investment return was updated from 2.78% for 2021 to 2.91% for 2022.
- The expense component of normal cost decreased from $6,506,000 to $11,934,000, primarily due to an increase in PBGC premiums for 2023.