

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan MONTANA CONTRACTORS ASSOC, INC. 401(K) RETIREMENT PLAN & TRUST
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 11/01/1988
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) UNITED MATERIALS OF GREAT FALLS PO BOX 1690 GREAT FALLS, MT 59403 2100 9TH AVENUE N GREAT FALLS, MT 59403
2b	Employer Identification Number (EIN) 81-0406935
2c	Plan Sponsor's telephone number 406-453-7692
2d	Business code (see instructions) 237310

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.	10/13/2024	JESSE FALLON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2024	LONNIE ANDERSON
	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 ADMIN COMMITTEE, MONTANA CONTRACTORS ASSOC. 404 N 31ST STREET STE 205 PO BOX 30177 BILLINGS, MT 59107	3b Administrator's EIN 81-0448832 3c Administrator's telephone number 406-256-9910
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	5 238
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 151 6a(2) 149 6b 1 6c 90 6d 240 6e 0 6f 240 6g(1) 238 6g(2) 240 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan MONTANA CONTRACTORS ASSOC, INC. 401(K) RETIREMENT PLAN & TRUST	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED MATERIALS OF GREAT FALLS	D Employer Identification Number (EIN) 81-0406935

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).....

No

Yes

☒
- b

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

(b)

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

(b)

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

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

CULLEN CAPITAL MANAGEMENT LLC

06-1614949

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	10573	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LOOMIS, SAYLES & COMPANY, L.P.

04-3200030

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	9840	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERRILL LYNCH, PIERCE, FENNER & SM

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	8405	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

SEGALL BRYANT & HAMILL, LLC

41-1788385

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	5443	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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
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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
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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

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 MONTANA CONTRACTORS ASSOC, INC. 401(K) RETIREMENT PLAN & TRUST	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED MATERIALS OF GREAT FALLS		
		D Employer Identification Number (EIN) 81-0406935

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	28366	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	8738	10083
(2) Participant contributions	1b(2)	116082	101946
(3) Other	1b(3)	16768	19694
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	739783	1204518
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	711053	758704
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3533474	4208432
(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)	154548	150430
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	963651	1194378
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	2363	5849
f Total assets (add all amounts in lines 1a through 1e)	1f	6274826	7654034
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	88	4291
i Acquisition indebtedness	1i		
j Other liabilities	1j	6304	5468
k Total liabilities (add all amounts in lines 1g through 1j)	1k	6392	9759
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	6268434	7644275

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	99586	
(B) Participants	2a(1)(B)	343831	
(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)		443417
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	35691	
(C) Corporate debt instruments	2b(1)(C)	31582	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		67273
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	80771	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	23633	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		104404
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3666273	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3498950	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		167323
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	747164	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		12043
(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)		142725
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1684349

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	298539	
(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)		298539
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	180	
(4) IQPA audit fees.....	2i(4)	392	
(5) Investment advisory and investment management fees	2i(5)	36632	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	2484	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	5654	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		45342
j Total expenses. Add all expense amounts in column (b) and enter total	2j		343881

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1340468
l Transfers of assets:			
(1) To this plan	2l(1)		35373
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: EIDE BAILLY LLP

(2) EIN: 45-0250958

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan	B Three-digit plan number (PN)	
MONTANA CONTRACTORS ASSOC, INC. 401(K) RETIREMENT PLAN & TRUST	003	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
UNITED MATERIALS OF GREAT FALLS	81-0406935	

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.....	10
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): 42-1466678	
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	21

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
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation. _____	

Part VII	IRS Compliance Questions
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702329A</u> .	



Financial Statements

December 31, 2023 and 2022

United Materials of Great Falls, Inc.

Montana Contractors' Association, Inc.

401(k) Retirement Plan and Trust

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust
Table of Contents
December 31, 2023 and 2022

Independent Auditor's Report.....	1
Financial Statements	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplementary Information	
Schedule H, Line 4i – Schedule of Assets Held at End of Year	14



Independent Auditor's Report

The Board of Trustees
United Materials of Great Falls, Inc.
Montana Contractor's Association, Inc. 401(k) Retirement Plan and Trust
Great Falls, Montana

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

We have performed audits of the financial statements of United Materials of Great Falls, Inc., Montana Contractor's Association, Inc. 401(k) Retirement Plan and Trust ("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 year ended December 31, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit 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 a certification from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

Other Matters – Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i-schedule of assets held at end of year as of December 31, 2023, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary 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 schedule, 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 schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is 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 schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is 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 schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

The image shows a handwritten signature in black ink that reads "Eide Bailly LLP". The signature is written in a cursive, flowing style.

Billings, Montana
October 4, 2024

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value	\$ 7,516,462	\$ 6,102,509
Receivables		
Employer contributions	10,083	8,738
Participant contributions	101,946	116,082
Accrued interest and dividends	19,694	16,768
Cash	-	28,366
Computer equipment, net	<u>5,849</u>	<u>2,363</u>
Total assets	<u>7,654,034</u>	<u>6,274,826</u>
Liabilities		
Accounts payable	<u>9,759</u>	<u>6,392</u>
Net Assets Available for Benefits	<u><u>\$ 7,644,275</u></u>	<u><u>\$ 6,268,434</u></u>

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2023

Additions

Investment Income

Interest and dividends	\$ 183,720
Net appreciation in fair value of investments	<u>1,057,212</u>

1,240,932

Contributions

Employer	99,586
Participant	<u>343,831</u>

443,417

1,684,349

Deductions

Benefits paid to participants	298,539
Administrative expenses and investment management fees	<u>45,342</u>

343,881

Net Increase 1,340,468

Account Transfers 35,373

Net Assets Available for Benefits

Beginning of year 6,268,434

End of year \$ 7,644,275

Note 1 - Description of Plan

The following description of the Montana Contractors' Association, Inc. 401(k) Retirement Plan and Trust ("the Plan") is provided for general information only. Participants should refer to the Plan document for a more complete description of the Plan's provisions. United Materials of Great Falls, Inc. (Employer) is the Plan Sponsor.

General

The Plan is a defined contribution plan covering qualified employees of the Employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Eligibility

Employees are eligible to participate in the Plan after completing one hour of service with the Employer.

Contributions

Each year, participants may contribute an amount not exceeding the dollar limitations provided by Internal Revenue Code (IRC) Section 402(g). Prior to each Plan year, the Employer elects to contribute a specified dollar amount for each hour of work performed by hourly employees. A similar contribution is made each month for salaried employees using a percentage based on the ratio of hourly employee contributions to hourly employee compensation.

Employees may also contribute amounts representing distributions from other qualified plans (rollover).

Contributions are limited under Section 415 of the Internal Revenue Code (IRC) to \$66,000.

Participant Accounts

Each participant's account is credited with the employee's and Employer's contributions and Plan earnings. Participant accounts are charged with an allocation of expenses that are paid by the Plan. Plan earnings are allocated to the participants' accounts in proportion to their account balances. Administrative expenses are charged to each account at an established flat fee or the account balance, whichever is less.

Vesting

Participants are immediately 100% vested in their account balances. Therefore, the Plan does not have any account forfeitures.

Payment of Benefits

Participants may elect to receive a joint and survivor annuity, a lump-sum distribution or annual installments, upon termination of service due to death, disability, or retirement. For termination of service due to other reasons, a participant may receive the value of the interest in his or her account as a lump-sum distribution.

In any event, if a participant's account balance is greater than \$200 on termination of service, then upon election by the participant a distribution shall be made in a single lump-sum at the earliest time designed in the Plan.

A participant shall cease to be a participant when he/she receives a complete distribution of his/her account.

Plan Termination

Although the Employer has not expressed intent to do so, the Employer may withdraw from participation in this Plan by sending written notice to the Plan administrator by certified or registered mail. Upon such withdrawal, contributions shall cease except to the extent of contributions required for hours of service up to the effective date of withdrawal. The Employer may elect to continue its Plan as an individually designed plan or to terminate the Plan and distribute the participant's accounts.

Note 2 - Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Board of Trustees determines the Plan's valuation policies utilizing information provided by the investment advisors and custodians. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as those held during the year.

The classification of investment earnings reported in the statement of changes in net assets available for benefits may differ from the classification of earnings on Form 5500 due to different reporting requirements on Form 5500.

Contributions

Participant contributions are recorded in the year in which the employee contributions are withheld from compensation.

Payments of Benefits

Benefit payments to participants are recorded upon distribution.

Expenses

The Plan's expenses are paid by the Plan, as provided by the Plan document. Expenses paid by the Plan are recorded as deductions in the accompanying statement of changes in net asset available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) of fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

Subsequent Events

The Plan Sponsor has evaluated subsequent events through October 4, 2024, the date which the financial statements were available to be issued.

Note 3 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under the FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

Common stock – Valued at the closing price reported on the active market on which the individual securities are traded.

Corporate bonds – Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Government securities – Valued using pricing models maximizing the use of observable inputs for similar securities.

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

Common collective fund – Valued at fair value based on NAV of units held of the collective fund. The NAV is based on the observable market prices of the underlying investments within the fund less liabilities. The NAV for the underlying assets of the fund is a readily determinable measure of their fair value and is the basis used by the fund for current transactions.

The Board of Trustees determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and other third parties.

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust
Notes to Financial Statements
December 31, 2023 and 2022

The following table sets forth by level, within the fair value hierarchy, the Trust Fund's assets at fair value as of December 31, 2023 and 2022:

	2023			
	Level 1	Level 2	Level 3	Total
Common collective fund	\$ -	\$ 3,361,914	\$ -	\$ 3,361,914
Common stocks	94,053,132	-	-	94,053,132
Corporate bonds	-	16,956,066	-	16,956,066
Government securities	26,919,453	-	-	26,919,453
Mutual funds	26,692,832	-	-	26,692,832
	<u>\$ 147,665,417</u>	<u>\$ 20,317,980</u>	<u>\$ -</u>	<u>\$ 167,983,397</u>

	2022			
	Level 1	Level 2	Level 3	Total
Common collective fund	\$ -	\$ 3,466,421	\$ -	\$ 3,466,421
Common stocks	79,253,524	-	-	79,253,524
Corporate bonds	-	15,948,447	-	15,948,447
Government securities	16,592,859	-	-	16,592,859
Mutual funds	21,614,063	-	-	21,614,063
	<u>\$ 117,460,446</u>	<u>\$ 19,414,868</u>	<u>\$ -</u>	<u>\$ 136,875,314</u>

Note 4 - Certified Information

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at December 31, 2023 and 2022, and net appreciation (depreciation) in fair value of investments, interest and dividends, for the year ended December 31, 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Principal Trust Operations, custodian.

Note 5 - Tax Status

The Plan uses a volume submitter profit sharing plan, with a cash or deferral arrangement, which received an advisory letter from the Internal Revenue Service (IRS), dated June 30, 2020, which states that the volume submitter plan document satisfies the applicable provisions of the IRC. The Plan itself has not received a determination letter from the IRS and the volume submitter plan has been amended since receiving the opinion letter. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

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

Note 6 - Nonparticipant-Directed Investments

The Plan's investments (all non-participant directed) are held in a bank administered common trust fund (Trust Fund). Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments as of December 31, 2023 and 2022, and for the year ended December 31, 2023, is as follows:

	2023	2022
Net Assets		
Common stocks	\$ 94,053,132	\$ 79,253,524
Government securities	26,919,453	16,592,859
Corporate bonds	16,956,066	15,948,447
Mutual funds	26,692,832	21,614,063
Common collective fund	3,361,914	3,466,421
	<u>\$ 167,983,397</u>	<u>\$ 136,875,314</u>
Changes in Net Assets		
Contributions	\$ 13,470,706	
Dividends and interest	4,047,279	
Net appreciation	23,290,080	
Benefits paid to participants	(8,457,475)	
Administrative expenses	(1,171,609)	
Investment management fees	(806,985)	
Net change in receivables and payables	736,087	
	<u>\$ 31,108,083</u>	

United Materials of Great Falls, Inc.'s share of the Trust Fund and pooled investments was \$7,516,462 and \$6,102,509 at December 31, 2023 and 2022, respectively.

Note 7 - Account Transfers

During the year ended December 31, 2023, participants in the Plan moved from one Plan Sponsor (Employer) to another Plan Sponsor in the Plan. Therefore, as allowed in the Plan document, the participant's account balances were transferred to or from another plan. These amounts are reported as account transfers.

Note 8 - Related Party and Party-in-Interest Transactions

The Plan paid Montana Contractor's Association Trust Office, a related party, fees of approximately \$5,000 to administer the Plan during the year.

Certain Plan investments are shares of a common collective fund managed by Principal Trust, the custodian, as defined by the Plan. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various providers. These transactions qualify as exempt party-in-interest transactions under ERISA.

Note 9 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or global conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term, and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.



Supplementary Information
December 31, 2023

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

The following list of assets represents the holdings of the Montana Contractors' Association, Inc. Money Purchase Retirement Plan and Trust and the Montana Contractors' Association, Inc. 401(k) Retirement Plan and Trust for Employers that have adopted one or both Plans and have pooled the contributions in a single trust for investment purposes. A portion of the investments listed below are available to pay benefits to the employees of the employer.

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	US GOVERNMENT	CALIFORNIA ST 7.500%	04/01/2034	55,000	\$ 83,915	\$ 66,743
	US GOVERNMENT	CALIFORNIA ST EDUCTN 4.842%	10/01/2048	100,000	100,000	89,207
	US GOVERNMENT	CALIFORNIA STWD CMNT 0.732%	02/01/2025	175,000	175,000	167,228
	US GOVERNMENT	CENTRL TX REGL MOBIL 3.593%	01/01/2042	180,000	180,000	144,673
	US GOVERNMENT	COLORADO ST CTFS PAR 6.450%	09/15/2039	200,000	255,386	225,450
	US GOVERNMENT	DISTRICT COLUMBIA IN 5.591%	12/01/2034	125,000	155,184	131,320
	US GOVERNMENT	MASSACHUSETTS ST 2.663%	09/01/2039	181,298	181,671	147,243
	US GOVERNMENT	NEW YORK CITY NY TRA 3.950%	08/01/2032	275,000	285,833	261,990
	US GOVERNMENT	PORT OF SEATTLE WA 3.755%	05/01/2036	75,000	81,275	68,085
	US GOVERNMENT	US TREASURY BOND 1.250%	05/15/2050	1,630,000	1,193,413	878,358
	US GOVERNMENT	US TREASURY BOND 1.625%	11/15/2050	970,000	700,647	577,907
	US GOVERNMENT	US TREASURY BOND 2.500%	02/15/2045	250,000	191,914	189,308
	US GOVERNMENT	US TREASURY BOND 2.875%	05/15/2043	1,135,000	983,623	931,722
	US GOVERNMENT	US TREASURY BOND 3.000%	02/15/2048	55,000	65,630	44,818
	US GOVERNMENT	US TREASURY BOND 3.000%	02/15/2049	210,000	256,623	170,879
	US GOVERNMENT	US TREASURY BOND 3.125%	11/15/2041	1,755,000	1,587,562	1,526,025
	US GOVERNMENT	US TREASURY BONDS 2.875%	05/15/2052	570,000	478,089	453,817
	US GOVERNMENT	US TREASURY BONDS 3.625%	05/15/2053	370,000	330,621	342,076
	US GOVERNMENT	US TREASURY BONDS 4.125%	08/15/2053	30,000	27,771	30,323
	US GOVERNMENT	US TREASURY BONDS 4.125%	07/31/2028	650,000	652,950	656,702
	US GOVERNMENT	US TREASURY BONDS 4.375%	08/15/2043	420,000	431,919	428,728
	US GOVERNMENT	US TREASURY NOTE 0.250%	05/31/2025	375,000	373,406	353,160
	US GOVERNMENT	US TREASURY NOTE 0.375%	04/15/2024	575,000	541,533	567,094
	US GOVERNMENT	US TREASURY NOTE 0.625%	08/15/2030	435,000	340,489	352,842
	US GOVERNMENT	US TREASURY NOTE 0.875%	11/15/2030	180,000	179,311	147,874
	US GOVERNMENT	US TREASURY NOTE 1.125%	02/15/2031	305,000	246,979	254,593
	US GOVERNMENT	US TREASURY NOTE 1.125%	02/29/2028	315,000	310,129	281,582
	US GOVERNMENT	US TREASURY NOTE 2.375%	05/15/2027	435,000	434,473	413,167
	US GOVERNMENT	US TREASURY NOTE 2.625%	02/15/2029	705,000	659,298	663,743
	US GOVERNMENT	US TREASURY NOTES 2.750%	08/15/2032	950,000	886,797	869,991
	US GOVERNMENT	US TREASURY NOTES 3.375%	05/15/2033	220,000	207,210	211,132
	US GOVERNMENT	US TREASURY NOTES 4.125%	11/15/2032	200,000	204,742	203,296
	US GOVERNMENT	UTAH ST TRANSIT AUTH 2.774%	12/15/2038	225,000	225,000	175,300
		TOTAL US GOVT		14,331,298	13,008,393	12,026,374
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	9/1/2031	41,768	39,954	39,461
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	2/1/2051	323,269	265,258	276,754
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	6/1/2051	136,417	141,986	116,279
	FEDERAL AGENCY	FED HOME LOAN MTG 3.000%	5/1/2042	355,368	340,682	321,338
	FEDERAL AGENCY	FED HOME LOAN MTG 3.000%	8/1/2050	223,091	235,722	198,598

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	2/1/2052	611,015	637,047	562,818
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	5/1/2046	100,945	101,373	94,339
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	2/1/2052	336,177	353,616	309,962
	FEDERAL AGENCY	FED HOME LOAN MTG 4.000%	5/1/2052	361,611	362,911	342,044
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	9/1/2037	281,242	279,626	280,022
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	7/1/2052	351,718	356,252	341,047
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	8/1/2052	438,482	424,883	425,179
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	3/1/2038	347,179	346,570	349,140
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	9/1/2052	335,384	339,681	332,080
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	11/1/2052	501,442	484,697	496,728
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	3/1/2038	19,993	21,561	20,345
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	12/1/2052	422,611	417,544	425,159
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	1/1/2036	9,900	9,805	10,209
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	7/1/2036	1,605	1,727	1,655
	FEDERAL AGENCY	FED HOME LOAN MTG 6.000%	11/1/2036	3,650	3,672	3,817
	FEDERAL AGENCY	FED HOME LOAN MTG 6.500%	9/1/2037	5,568	5,689	5,773
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	12/1/2050	211,199	181,796	180,106
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	9/1/2031	54,194	56,116	51,206
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	6/1/2050	333,192	343,292	288,221
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	6/1/2051	635,306	627,781	541,611
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	9/1/2050	124,878	117,809	112,442
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	10/1/2046	120,746	120,426	109,969
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	5/1/2050	200,674	207,126	179,200
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	7/1/2050	192,007	200,182	171,280
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	8/1/2050	141,962	147,984	126,307
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	5/1/2051	287,573	254,566	254,864
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.500%	5/1/2052	138,814	124,195	127,372
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	6/1/2052	363,750	360,098	344,079
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	5/1/2052	718,887	700,507	680,010
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	9/1/2037	309,877	308,412	303,980
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	11/1/2037	298,080	294,051	292,622
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.500%	5/1/2053	560,297	542,843	543,297
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.500%	6/1/2044	13,138	14,222	13,040
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	6/1/2052	325,423	336,000	322,368
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	6/1/2035	33,454	36,973	33,993
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	5/1/2039	21,702	23,720	22,054
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	8/1/2040	20,705	22,701	20,899
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	8/1/2041	26,183	28,998	26,594
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.500%	11/1/2036	8,744	9,238	9,005
	FEDERAL AGENCY	FED NATL MTG ASSN. 6.000%	1/1/2053	417,501	412,885	424,130
	FEDERAL AGENCY	FED NATL MTG ASSN. 6.000%	2/1/2038	3,225	3,230	3,365
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	9/20/2051	319,392	336,310	289,273
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	6/20/2051	335,734	300,029	304,696
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	12/20/2051	196,493	204,054	177,854
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.500%	12/20/2051	349,118	367,583	325,500
	FEDERAL AGENCY	GOV NATL MTG ASSN. 5.000%	1/20/2053	191,657	187,704	190,407

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	FEDERAL AGENCY	GOV NATL MTG ASSN. 5.500%	4/20/2053	738,995	739,146	744,435
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.000%	4/20/2053	352,797	360,900	358,809
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.000%	5/20/2053	356,165	361,911	362,234
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	7/20/2053	354,946	362,391	363,635
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	8/20/2053	193,014	194,703	197,739
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	12/20/2053	575,000	588,364	589,162
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	9/20/2053	422,000	430,308	433,880
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	10/20/2053	199,076	202,249	204,742
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	12/20/2053	210,000	215,906	215,951
	TOTAL FED AGENCY			15,564,335	15,496,965	14,893,079
	CORPORATE ISSUE	ALIMENTATION COU 3.550%	7/26/2027	295,000	276,487	283,811
	CORPORATE ISSUE	ALLEGION PLC 3.500%	10/1/2029	25,000	21,764	23,096
	CORPORATE ISSUE	AMAZON.COM INC 3.875%	8/22/2037	165,000	194,492	153,110
	CORPORATE ISSUE	AMC NETWORKS INC 4.750%	8/1/2025	155,000	159,844	150,941
	CORPORATE ISSUE	AMERICAN EXPRESS CRE 0.900%	11/16/2026	400,000	373,641	385,588
	CORPORATE ISSUE	ANHEUSER-BUSCH INBEV 4.375%	4/15/2038	150,000	171,710	142,248
	CORPORATE ISSUE	AVERY DENNISON CORP 4.875%	12/6/2028	215,000	213,680	217,894
	CORPORATE ISSUE	AVIATION CAPITAL 6.250%	4/15/2028	210,000	208,584	214,129
	CORPORATE ISSUE	BERKSHIRE HATHAWAY 5.750%	1/15/2040	200,000	239,748	226,028
	CORPORATE ISSUE	BLOCK FINANCIAL LLC 3.875%	8/15/2030	270,000	260,848	246,923
	CORPORATE ISSUE	BURLINGTON NORTH SAN 6.150%	5/1/2037	115,000	140,174	129,130
	CORPORATE ISSUE	BWX TECHNOLOGIES 4.125%	6/30/2028	235,000	236,247	217,913
	CORPORATE ISSUE	CAPITAL ONE FIN V-D 6.377%	6/8/2034	210,000	207,239	216,132
	CORPORATE ISSUE	CAPITAL ONE MULTI-AS 0.550%	7/15/2026	388,000	366,857	377,939
	CORPORATE ISSUE	CCO HLDGS LLC/CA 5.000%	2/1/2028	230,000	230,677	220,059
	CORPORATE ISSUE	COMCAST CORP 6.500%	11/15/2035	114,000	130,353	129,624
	CORPORATE ISSUE	COMMONWEALTH EDISON 5.900%	3/15/2036	225,000	224,386	243,122
	CORPORATE ISSUE	COX COMMUNICATIO 2.600%	6/15/2031	290,000	240,282	245,697
	CORPORATE ISSUE	DAIMLER TRUCKS 2.375%	12/14/2028	320,000	276,964	285,034
	CORPORATE ISSUE	DIAMONDBACK ENERGY 3.500%	12/1/2029	195,000	205,002	181,100
	CORPORATE ISSUE	DICK'S SPORTING GOOD 3.150%	1/15/2032	300,000	284,135	255,564
	CORPORATE ISSUE	EVERGY INC 2.450%	9/15/2024	375,000	374,668	366,480
	CORPORATE ISSUE	FEDEX CORP 5.100%	1/15/2044	125,000	130,716	121,090
	CORPORATE ISSUE	FISERV INC 3.200%	7/1/2026	150,000	156,156	144,389
	CORPORATE ISSUE	FORD MOTOR CREDIT CO 3.375%	11/13/2025	225,000	232,927	215,305
	CORPORATE ISSUE	GATX CORP 3.500%	6/1/2032	155,000	154,773	135,300
	CORPORATE ISSUE	GENERAL MOTORS FINL 5.100%	1/17/2024	185,000	202,419	184,932
	CORPORATE ISSUE	GROUP 1 AUTOMOTI 4.000%	8/15/2028	227,000	229,713	210,513
	CORPORATE ISSUE	GTP ACQUISITION 3.482%	6/16/2025	385,000	395,710	374,293
	CORPORATE ISSUE	GUARDIAN LIFE GL 1.400%	7/6/2027	400,000	350,544	357,076
	CORPORATE ISSUE	H&E EQUIPMENT SE 3.875%	12/15/2028	240,000	238,576	218,237
	CORPORATE ISSUE	HCA INC 3.500%	9/1/2030	240,000	227,705	217,567
	CORPORATE ISSUE	HONDA AUTO RECEIVABL 0.370%	10/18/2024	12,546	12,510	12,512
	CORPORATE ISSUE	HOST HOTELS & RESORT 2.900%	12/15/2031	135,000	106,379	113,264
	CORPORATE ISSUE	JACKSON NATL LIF 2.650%	6/21/2024	75,000	79,739	73,637
	CORPORATE ISSUE	JACKSON NATL LIF 3.250%	1/30/2024	275,000	275,032	274,478
	CORPORATE ISSUE	JOHN DEERE ABS 5.590%	6/15/2026	310,000	309,431	310,177
	CORPORATE ISSUE	KEURIG DR PEPPER INC 0.750%	3/15/2024	165,000	157,210	163,360

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	CORPORATE ISSUE	LAMAR MEDIA CORP 3.750%	2/15/2028	100,000	97,750	93,802
	CORPORATE ISSUE	LAMAR MEDIA CORP 4.875%	1/15/2029	95,000	98,551	91,705
	CORPORATE ISSUE	LKQ CORP 6.250%	6/15/2033	255,000	253,752	266,467
	CORPORATE ISSUE	LOWE'S COS INC 5.625%	4/15/2053	150,000	147,540	157,265
	CORPORATE ISSUE	MAGELLAN MIDSTREAM 5.000%	3/1/2026	85,000	96,574	84,817
	CORPORATE ISSUE	MARTIN MARIETTA 2.400%	7/15/2031	340,000	270,546	288,436
	CORPORATE ISSUE	MASCO CORP 6.500%	8/15/2032	250,000	294,626	272,573
	CORPORATE ISSUE	MPT OPER PARTNERSP/F 5.000%	10/15/2027	265,000	271,744	216,463
	CORPORATE ISSUE	NATIONAL RURAL UTIL 3.250%	11/1/2025	380,000	364,106	369,132
	CORPORATE ISSUE	NEW YORK LIFE GL 1.150%	6/9/2026	175,000	157,603	160,314
	CORPORATE ISSUE	NORTHWESTERN MUT 3.850%	9/30/2047	155,000	122,500	124,090
	CORPORATE ISSUE	NORTHWESTERN UNIVERS 3.688%	12/1/2038	190,000	218,878	165,306
	CORPORATE ISSUE	NRG ENERGY INC 5.250%	6/15/2029	140,000	152,950	135,573
	CORPORATE ISSUE	NVENT FINANCE SARL 2.750%	11/15/2031	50,000	50,048	40,942
	CORPORATE ISSUE	OCCIDENTAL PETROLEUM 6.950%	7/1/2024	43,000	50,267	43,154
	CORPORATE ISSUE	OCCIDENTAL PETROLEUM 7.500%	5/1/2031	155,000	165,602	173,809
	CORPORATE ISSUE	OGLETHORPE POWER 4.500%	4/1/2047	110,000	109,512	93,182
	CORPORATE ISSUE	OGLETHORPE POWER COR 5.250%	9/1/2050	100,000	93,045	94,336
	CORPORATE ISSUE	ONCOR ELECTRIC DELIV 4.550%	12/1/2041	75,000	87,888	69,946
	CORPORATE ISSUE	ONCOR ELECTRIC DELIV 5.750%	3/15/2029	200,000	219,890	211,088
	CORPORATE ISSUE	ORACLE CORP 6.250%	11/9/2032	140,000	140,262	152,305
	CORPORATE ISSUE	PG&E CORP 5.000%	7/1/2028	275,000	255,577	267,570
	CORPORATE ISSUE	PINNACLE WEST CAPITA 1.300%	6/15/2025	380,000	361,471	358,051
	CORPORATE ISSUE	PNC FINANCIAL V-D 6.875%	10/20/2034	300,000	300,205	333,042
	CORPORATE ISSUE	PROVIDENT FDG/PF 6.375%	6/15/2025	50,000	49,045	45,875
	CORPORATE ISSUE	QORVO INC 1.750%	12/15/2024	90,000	89,833	86,351
	CORPORATE ISSUE	QUANTA SERVICES INC 2.900%	10/1/2030	325,000	317,784	285,178
	CORPORATE ISSUE	QVC INC 4.750%	2/15/2027	75,000	70,500	59,384
	CORPORATE ISSUE	QVC INC 4.850%	4/1/2024	190,000	188,104	188,049
	CORPORATE ISSUE	RANGE RESOURCES CORP 8.250%	1/15/2029	203,000	208,957	210,099
	CORPORATE ISSUE	SBA TOWER TRUST 2.836%	1/15/2025	350,000	370,178	337,985
	CORPORATE ISSUE	SERVICE CORP INTL 4.625%	12/15/2027	75,000	79,538	72,563
	CORPORATE ISSUE	SERVICE CORP INTL 5.125%	6/1/2029	102,000	110,238	99,960
	CORPORATE ISSUE	TELEFLEX INC 4.250%	6/1/2028	160,000	167,798	151,646
	CORPORATE ISSUE	TENET HEALTHCARE 6.125%	10/1/2028	215,000	206,751	214,392
	CORPORATE ISSUE	TENNESSEE GAS PIPELI 7.000%	10/15/2028	100,000	107,126	108,350
	CORPORATE ISSUE	TENNESSEE GAS PIPELI 8.375%	6/15/2032	125,000	153,910	145,494
	CORPORATE ISSUE	TOYOTA AUTO REC ABS 5.300%	9/15/2027	150,000	148,500	150,767
	CORPORATE ISSUE	TOYOTA AUTO RECEIVAB 0.260%	5/15/2025	100,415	98,427	99,303
	CORPORATE ISSUE	UNION PACIFIC CORP 4.050%	3/1/2046	130,000	109,480	111,076
	CORPORATE ISSUE	UNITED AIR 2019-2 B 3.500%	5/1/2028	157,618	156,915	142,991
	CORPORATE ISSUE	UNITED PARCEL SERVIC 5.200%	4/1/2040	60,000	60,335	62,339
	CORPORATE ISSUE	UNITED RENTALS NORTH 3.875%	2/15/2031	220,000	227,840	199,892
	CORPORATE ISSUE	VENTAS REALTY LP 3.500%	4/15/2024	319,000	321,746	316,569
	CORPORATE ISSUE	VICI PROPERTIES 5.625%	5/1/2024	200,000	202,797	199,350
	CORPORATE ISSUE	VISTRA OPERATION 5.000%	7/31/2027	175,000	180,188	170,380
	CORPORATE ISSUE	VONTIER CORP 2.400%	4/1/2028	140,000	139,220	122,634
	CORPORATE ISSUE	VR BANK OF AMERICA 1.898%	7/23/2031	460,000	400,267	376,308
	CORPORATE ISSUE	VR CITIGROUP INC 2.561%	5/1/2032	185,000	152,094	154,351
	CORPORATE ISSUE	VR JPMORGAN CHASE 2.739%	10/15/2030	50,000	52,019	44,456

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	CORPORATE ISSUE	VR WELLS FARGO & COM 3.584%	5/22/2028	225,000	237,850	214,328
	CORPORATE ISSUE	WARNERMEDIA HLDG 5.391%	3/15/2062	80,000	81,942	68,511
	CORPORATE ISSUE	WEST FRASER TIMB 4.350%	10/15/2024	220,000	232,386	216,434
		TOTAL CORPORATE BONDS		17,726,580	17,599,971	16,956,066
	3I GROUP PLC ADR	COMMON STOCKS	N/A	17,515	150,801	272,358
	ALIBABA GROUP HOLDING LTD ADR	COMMON STOCKS	N/A	4,479	520,549	347,167
	ALPHABET INC CL A	COMMON STOCKS	N/A	12,697	312,572	1,773,644
	ALPHABET INC CL C	COMMON STOCKS	N/A	6,243	152,952	879,826
	ALTRIA GROUP INC	COMMON STOCKS	N/A	13,618	519,180	549,350
	AMAZON COM INC COM	COMMON STOCKS	N/A	15,477	431,670	2,351,575
	ASE TECHNOLOGY HOLDING CO SPONS ADR	COMMON STOCKS	N/A	16,276	99,752	153,157
	AT & T INC	COMMON STOCKS	N/A	57,490	1,161,663	964,682
	AUTODESK INC	COMMON STOCKS	N/A	5,454	312,002	1,327,940
	BAE SYSTEMS PLC - ADR	COMMON STOCKS	N/A	5,107	133,061	295,277
	BANK OF AMERICA CORP	COMMON STOCKS	N/A	37,635	1,087,079	1,267,170
	BCE INC	COMMON STOCKS	N/A	26,625	1,159,120	1,048,493
	BHP GROUP LTD-SPON ADR	COMMON STOCKS	N/A	2,605	149,835	177,948
	BLOCK INC CL A	COMMON STOCKS	N/A	6,874	726,772	531,704
	BNP PARIBAS - ADR	COMMON STOCKS	N/A	7,797	241,797	270,868
	BOEING CO	COMMON STOCKS	N/A	9,368	1,558,953	2,441,863
	BRITISH AMERICAN TOBACCO P.L.C - ADR	COMMON STOCKS	N/A	6,500	250,827	190,385
	BROADCOM INC	COMMON STOCKS	N/A	1,013	375,289	1,130,761
	CHEVRON CORP	COMMON STOCKS	N/A	6,200	604,038	924,792
	CHUBB LTD	COMMON STOCKS	N/A	5,613	622,217	1,268,538
	CISCO SYSTEMS INC	COMMON STOCKS	N/A	22,132	694,834	1,118,109
	CITIGROUP INC.	COMMON STOCKS	N/A	13,920	1,051,361	716,045
	COCA-COLA EUROPACIFIC PARTNE	COMMON STOCKS	N/A	2,936	188,294	195,949
	COCA-COLA FEMSA SAB DE CV ADR	COMMON STOCKS	N/A	3,303	204,425	312,596
	COMCAST CORP CLASS A	COMMON STOCKS	N/A	26,365	1,041,270	1,156,105
	COMPAGNIE DE SAINT-UNSP ADR	COMMON STOCKS	N/A	16,527	163,587	243,773
	CONOCOPHILLIPS	COMMON STOCKS	N/A	8,794	681,395	1,020,720
	CROWN CASTLE INC REIT	COMMON STOCKS	N/A	5,432	486,023	625,712
	DEERE & CO	COMMON STOCKS	N/A	667	70,467	266,713
	DEUTSCHE POST AG ADR	COMMON STOCKS	N/A	4,027	167,862	199,530
	DEUTSCHE TELEKOM AG - ADR	COMMON STOCKS	N/A	7,906	132,415	190,772
	DIAGEO PLC - ADR	COMMON STOCKS	N/A	4,933	580,355	718,541
	DNB BANK ASA ADR	COMMON STOCKS	N/A	8,397	174,112	178,688
	DOW INC	COMMON STOCKS	N/A	19,509	993,368	1,069,874
	DUKE ENERGY HOLDING CORP. COM	COMMON STOCKS	N/A	12,768	1,155,629	1,239,007
	ENEL SOCIETA PER AZIONI - ADR	COMMON STOCKS	N/A	20,872	137,100	154,348
	EXPEDITORS INTL WASH INC	COMMON STOCKS	N/A	5,407	241,223	687,770
	EXXON MOBIL CORPORATION	COMMON STOCKS	N/A	8,834	625,840	883,223
	FACTSET RESH SYS INC COM	COMMON STOCKS	N/A	1,425	167,768	679,796
	GENERAL DYNAMICS CORP	COMMON STOCKS	N/A	4,847	907,692	1,258,620
	GENUINE PARTS CO	COMMON STOCKS	N/A	6,656	607,689	921,856
	GLENORE PLC-UNSP ADR	COMMON STOCKS	N/A	9,828	124,600	117,739
	HEALTHPEAK PROPERTIES INC	COMMON STOCKS	N/A	50,805	1,357,467	1,005,939
	IBERDROLA S.A.ADA ADR	COMMON STOCKS	N/A	2,706	104,385	142,065

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2023

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	ILLUMINA INC	COMMON STOCKS	N/A	4,018	989,788	559,466
	INTEL CORP	COMMON STOCKS	N/A	27,506	1,060,002	1,382,177
	INTUITIVE SURGICAL INC	COMMON STOCKS	N/A	1,651	268,838	556,981
	JOHNSON & JOHNSON	COMMON STOCKS	N/A	8,050	797,706	1,261,757
	JOHNSON CONTROLS INTERNATION	COMMON STOCKS	N/A	18,726	821,385	1,079,367
	JPMORGAN CHASE & CO	COMMON STOCKS	N/A	9,296	682,483	1,581,250
	JULIUS BAER GROUP LTD-UN ADR	COMMON STOCKS	N/A	12,915	150,183	144,196
	KENVUE INC	COMMON STOCKS	N/A	46,761	830,870	1,006,764
	KOMATSU LIMITED - ADR	COMMON STOCKS	N/A	9,921	269,536	257,549
	LOWES COS INC	COMMON STOCKS	N/A	4,158	389,499	925,363
	MEDTRONIC PLC	COMMON STOCKS	N/A	11,030	1,089,150	908,651
	MERCEDES-BENZ GROUP AG	COMMON STOCKS	N/A	14,205	262,269	244,894
	MERCK & CO INC NEW	COMMON STOCKS	N/A	9,373	388,419	1,021,844
	META PLATFORMS INC CL A	COMMON STOCKS	N/A	9,321	814,014	3,299,261
	MICHELIN (CGDE) ADR	COMMON STOCKS	N/A	8,937	125,495	160,509
	MICROSOFT CORP	COMMON STOCKS	N/A	7,231	307,645	2,719,145
	MONSTER BEVERAGE CORP	COMMON STOCKS	N/A	22,541	313,536	1,298,587
	MORGAN STANLEY	COMMON STOCKS	N/A	13,692	540,064	1,276,779
	MUENCHINER RUECK ADR	COMMON STOCKS	N/A	4,461	80,407	187,630
	NESTLE S.A. REGISTERED SHARES - ADR	COMMON STOCKS	N/A	2,547	210,497	294,510
	NETFLIX INC	COMMON STOCKS	N/A	3,839	1,226,290	1,869,132
	NEXTERA ENERGY INC	COMMON STOCKS	N/A	15,214	357,681	924,098
	NIPPON TELEGRAPH AND TELEPHONE - ADR	COMMON STOCKS	N/A	11,293	278,884	344,041
	NN GROUP NV-UNSPON ADR	COMMON STOCKS	N/A	5,500	104,704	108,570
	NOVARTIS AG - ADR	COMMON STOCKS	N/A	20,224	1,392,179	2,042,017
	NOVO NORDISK A/S - ADR	COMMON STOCKS	N/A	8,130	178,359	841,049
	NVIDIA CORP	COMMON STOCKS	N/A	6,513	242,441	3,225,368
	ORACLE CORPORATION	COMMON STOCKS	N/A	16,395	650,730	1,728,525
	PAYPAL HOLDINGS INC	COMMON STOCKS	N/A	6,234	654,246	382,830
	PFIZER INC	COMMON STOCKS	N/A	23,130	786,941	665,913
	PHILIP MORRIS INTERNATIONAL IN	COMMON STOCKS	N/A	12,425	920,212	1,168,944
	POWER CORP OF CANADA	COMMON STOCKS	N/A	8,206	232,370	234,938
	QUALCOMM INC	COMMON STOCKS	N/A	5,234	300,161	756,993
	REGENERON PHARMACEUTICALS INC	COMMON STOCKS	N/A	1,067	396,806	937,135
	RIO TINTO PLC - ADR	COMMON STOCKS	N/A	3,350	251,426	249,441
	ROCHE HOLDINGS LTD - ADR	COMMON STOCKS	N/A	16,633	608,642	602,614
	ROYAL DUTCH SHELL PLC ADR	COMMON STOCKS	N/A	2,687	144,628	176,805
	RTX CORPORATION	COMMON STOCKS	N/A	12,504	671,663	1,052,087
	SALESFORCE INC	COMMON STOCKS	N/A	5,475	821,803	1,440,692
	SANDOZ GROUP AG SPONS ADR	COMMON STOCKS	N/A	1,081	23,535	34,603
	SANOFI-ADR	COMMON STOCKS	N/A	3,408	162,947	169,480
	SEI INVESTMENT COMPANY	COMMON STOCKS	N/A	8,232	281,746	523,144
	SHOPIFY INC - A W/I	COMMON STOCKS	N/A	11,396	692,817	887,748
	SIEMENS AG - SPONSORED ADR	COMMON STOCKS	N/A	16,551	1,047,850	1,548,181
	SMURFIT KAPPA GROUP PLC-ADR	COMMON STOCKS	N/A	3,953	129,962	154,681
	SOFTBANK CORP-UNSP ADR	COMMON STOCKS	N/A	21,833	263,374	269,550
	SONIC HEALTHCARE LTD-SP ADR	COMMON STOCKS	N/A	8,875	159,285	193,031
	STARBUCKS CORP COM	COMMON STOCKS	N/A	7,633	502,796	732,844
	SVENSKA HANDELSB-A-UNSP ADR	COMMON STOCKS	N/A	9,950	48,607	53,710
	TARGET CORP	COMMON STOCKS	N/A	8,030	849,378	1,143,633

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	TESCO PLC ADR	COMMON STOCKS	N/A	8,824	85,315	98,476
	TESLA, INC	COMMON STOCKS	N/A	8,979	1,969,105	2,231,102
	THERMO FISHER SCIENTIFIC INC	COMMON STOCKS	N/A	1,116	606,077	592,362
	TOKIO MARINE HOLDINGS INC ADR	COMMON STOCKS	N/A	11,010	205,371	274,369
	TOKYO ELECTRON LTD-UNSP ADR	COMMON STOCKS	N/A	2,561	120,364	227,475
	TOTALENERGIES SE -SPON ADR	COMMON STOCKS	N/A	2,966	139,568	199,849
	TOYOTA MOTOR CORPORATION - ADR	COMMON STOCKS	N/A	1,554	230,464	284,973
	TRAVELERS COMPANIES, INC	COMMON STOCKS	N/A	6,109	737,991	1,163,703
	TRUIST FINANCIAL CORP	COMMON STOCKS	N/A	23,131	1,051,928	853,997
	UNILEVER PLC - ADR	COMMON STOCKS	N/A	20,374	765,255	987,732
	UNITED OVERSEAS BANK LIMITED - ADR	COMMON STOCKS	N/A	6,415	228,654	277,641
	UNITED PARCEL SERVICE-CL B	COMMON STOCKS	N/A	5,600	933,245	880,488
	UPM-KYMMENE OYJ-UNSPON ADR	COMMON STOCKS	N/A	6,449	193,081	242,966
	VEOLIA ENVIRONNEMENT ADR	COMMON STOCKS	N/A	10,796	133,439	170,382
	VERTEX PHARMACEUTICALS INC COM	COMMON STOCKS	N/A	2,869	567,690	1,167,367
	VICI PROPERTIES INC	COMMON STOCKS	N/A	32,902	1,004,524	1,048,916
	VISA INC-CLASS A SHRS	COMMON STOCKS	N/A	9,063	541,753	2,359,552
	VOLVO AB-B SHS-UNSPON ADR	COMMON STOCKS	N/A	5,852	132,576	151,830
	WALT DISNEY CO	COMMON STOCKS	N/A	13,124	1,508,817	1,184,966
	WOODSIDE ENERGY GROUP LTD SPONS ADR	COMMON STOCKS	N/A	8,849	221,711	186,625
	WORKDAY INC	COMMON STOCKS	N/A	1,900	250,940	524,514
	XINYI GLASS HOLDINGS LTD ADR	COMMON STOCKS	N/A	3,783	142,744	85,118
	YUM BRANDS INC	COMMON STOCKS	N/A	3,742	215,283	488,930
	YUM CHINA HOLDINGS INC	COMMON STOCKS	N/A	4,379	114,821	185,801
	ZURICH INSURANCE GROUP-ADR	COMMON STOCKS	N/A	5,442	158,751	284,535
		TOTAL COMMON STOCKS		1,272,706	59,663,005	94,053,132
	JOHN HANCOCK MUTUAL FUNDS	INTERNATIONAL GROWTH FUND		384,136	12,098,150	9,495,833
	VANGUARD MUTUAL FUNDS	SMALL CAP INDEX FUND		168,285	11,927,223	17,196,997
		TOTAL MUTUAL FUNDS		552,420	24,025,373	26,692,831
*	WELLS FARGO INVESTMENTS	COMMON COLLECTIVE FUND		3,361,914	3,361,914	3,361,914
	TOTAL PORTFOLIO VALUE			52,809,253	#####	#####

* A Party-in-Interest as Defined by ERISA.



Supplementary Information
December 31, 2023

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

The following list of assets represents the holdings of the Montana Contractors' Association, Inc. Money Purchase Retirement Plan and Trust and the Montana Contractors' Association, Inc. 401(k) Retirement Plan and Trust for Employers that have adopted one or both Plans and have pooled the contributions in a single trust for investment purposes. A portion of the investments listed below are available to pay benefits to the employees of the employer.

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	US GOVERNMENT	CALIFORNIA ST 7.500%	04/01/2034	55,000	\$ 83,915	\$ 66,743
	US GOVERNMENT	CALIFORNIA ST EDUCTN 4.842%	10/01/2048	100,000	100,000	89,207
	US GOVERNMENT	CALIFORNIA STWD CMNT 0.732%	02/01/2025	175,000	175,000	167,228
	US GOVERNMENT	CENTRL TX REGL MOBIL 3.593%	01/01/2042	180,000	180,000	144,673
	US GOVERNMENT	COLORADO ST CTFS PAR 6.450%	09/15/2039	200,000	255,386	225,450
	US GOVERNMENT	DISTRICT COLUMBIA IN 5.591%	12/01/2034	125,000	155,184	131,320
	US GOVERNMENT	MASSACHUSETTS ST 2.663%	09/01/2039	181,298	181,671	147,243
	US GOVERNMENT	NEW YORK CITY NY TRA 3.950%	08/01/2032	275,000	285,833	261,990
	US GOVERNMENT	PORT OF SEATTLE WA 3.755%	05/01/2036	75,000	81,275	68,085
	US GOVERNMENT	US TREASURY BOND 1.250%	05/15/2050	1,630,000	1,193,413	878,358
	US GOVERNMENT	US TREASURY BOND 1.625%	11/15/2050	970,000	700,647	577,907
	US GOVERNMENT	US TREASURY BOND 2.500%	02/15/2045	250,000	191,914	189,308
	US GOVERNMENT	US TREASURY BOND 2.875%	05/15/2043	1,135,000	983,623	931,722
	US GOVERNMENT	US TREASURY BOND 3.000%	02/15/2048	55,000	65,630	44,818
	US GOVERNMENT	US TREASURY BOND 3.000%	02/15/2049	210,000	256,623	170,879
	US GOVERNMENT	US TREASURY BOND 3.125%	11/15/2041	1,755,000	1,587,562	1,526,025
	US GOVERNMENT	US TREASURY BONDS 2.875%	05/15/2052	570,000	478,089	453,817
	US GOVERNMENT	US TREASURY BONDS 3.625%	05/15/2053	370,000	330,621	342,076
	US GOVERNMENT	US TREASURY BONDS 4.125%	08/15/2053	30,000	27,771	30,323
	US GOVERNMENT	US TREASURY BONDS 4.125%	07/31/2028	650,000	652,950	656,702
	US GOVERNMENT	US TREASURY BONDS 4.375%	08/15/2043	420,000	431,919	428,728
	US GOVERNMENT	US TREASURY NOTE 0.250%	05/31/2025	375,000	373,406	353,160
	US GOVERNMENT	US TREASURY NOTE 0.375%	04/15/2024	575,000	541,533	567,094
	US GOVERNMENT	US TREASURY NOTE 0.625%	08/15/2030	435,000	340,489	352,842
	US GOVERNMENT	US TREASURY NOTE 0.875%	11/15/2030	180,000	179,311	147,874
	US GOVERNMENT	US TREASURY NOTE 1.125%	02/15/2031	305,000	246,979	254,593
	US GOVERNMENT	US TREASURY NOTE 1.125%	02/29/2028	315,000	310,129	281,582
	US GOVERNMENT	US TREASURY NOTE 2.375%	05/15/2027	435,000	434,473	413,167
	US GOVERNMENT	US TREASURY NOTE 2.625%	02/15/2029	705,000	659,298	663,743
	US GOVERNMENT	US TREASURY NOTES 2.750%	08/15/2032	950,000	886,797	869,991
	US GOVERNMENT	US TREASURY NOTES 3.375%	05/15/2033	220,000	207,210	211,132
	US GOVERNMENT	US TREASURY NOTES 4.125%	11/15/2032	200,000	204,742	203,296
	US GOVERNMENT	UTAH ST TRANSIT AUTH 2.774%	12/15/2038	225,000	225,000	175,300
		TOTAL US GOVT		14,331,298	13,008,393	12,026,374
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	9/1/2031	41,768	39,954	39,461
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	2/1/2051	323,269	265,258	276,754
	FEDERAL AGENCY	FED HOME LOAN MTG 2.500%	6/1/2051	136,417	141,986	116,279
	FEDERAL AGENCY	FED HOME LOAN MTG 3.000%	5/1/2042	355,368	340,682	321,338
	FEDERAL AGENCY	FED HOME LOAN MTG 3.000%	8/1/2050	223,091	235,722	198,598

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	2/1/2052	611,015	637,047	562,818
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	5/1/2046	100,945	101,373	94,339
	FEDERAL AGENCY	FED HOME LOAN MTG 3.500%	2/1/2052	336,177	353,616	309,962
	FEDERAL AGENCY	FED HOME LOAN MTG 4.000%	5/1/2052	361,611	362,911	342,044
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	9/1/2037	281,242	279,626	280,022
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	7/1/2052	351,718	356,252	341,047
	FEDERAL AGENCY	FED HOME LOAN MTG 4.500%	8/1/2052	438,482	424,883	425,179
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	3/1/2038	347,179	346,570	349,140
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	9/1/2052	335,384	339,681	332,080
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	11/1/2052	501,442	484,697	496,728
	FEDERAL AGENCY	FED HOME LOAN MTG 5.000%	3/1/2038	19,993	21,561	20,345
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	12/1/2052	422,611	417,544	425,159
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	1/1/2036	9,900	9,805	10,209
	FEDERAL AGENCY	FED HOME LOAN MTG 5.500%	7/1/2036	1,605	1,727	1,655
	FEDERAL AGENCY	FED HOME LOAN MTG 6.000%	11/1/2036	3,650	3,672	3,817
	FEDERAL AGENCY	FED HOME LOAN MTG 6.500%	9/1/2037	5,568	5,689	5,773
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	12/1/2050	211,199	181,796	180,106
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	9/1/2031	54,194	56,116	51,206
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	6/1/2050	333,192	343,292	288,221
	FEDERAL AGENCY	FED NATL MTG ASSN. 2.500%	6/1/2051	635,306	627,781	541,611
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	9/1/2050	124,878	117,809	112,442
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	10/1/2046	120,746	120,426	109,969
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	5/1/2050	200,674	207,126	179,200
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	7/1/2050	192,007	200,182	171,280
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	8/1/2050	141,962	147,984	126,307
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.000%	5/1/2051	287,573	254,566	254,864
	FEDERAL AGENCY	FED NATL MTG ASSN. 3.500%	5/1/2052	138,814	124,195	127,372
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	6/1/2052	363,750	360,098	344,079
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	5/1/2052	718,887	700,507	680,010
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	9/1/2037	309,877	308,412	303,980
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.000%	11/1/2037	298,080	294,051	292,622
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.500%	5/1/2053	560,297	542,843	543,297
	FEDERAL AGENCY	FED NATL MTG ASSN. 4.500%	6/1/2044	13,138	14,222	13,040
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	6/1/2052	325,423	336,000	322,368
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	6/1/2035	33,454	36,973	33,993
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	5/1/2039	21,702	23,720	22,054
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	8/1/2040	20,705	22,701	20,899
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.000%	8/1/2041	26,183	28,998	26,594
	FEDERAL AGENCY	FED NATL MTG ASSN. 5.500%	11/1/2036	8,744	9,238	9,005
	FEDERAL AGENCY	FED NATL MTG ASSN. 6.000%	1/1/2053	417,501	412,885	424,130
	FEDERAL AGENCY	FED NATL MTG ASSN. 6.000%	2/1/2038	3,225	3,230	3,365
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	9/20/2051	319,392	336,310	289,273
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	6/20/2051	335,734	300,029	304,696
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.000%	12/20/2051	196,493	204,054	177,854
	FEDERAL AGENCY	GOV NATL MTG ASSN. 3.500%	12/20/2051	349,118	367,583	325,500
	FEDERAL AGENCY	GOV NATL MTG ASSN. 5.000%	1/20/2053	191,657	187,704	190,407

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	FEDERAL AGENCY	GOV NATL MTG ASSN. 5.500%	4/20/2053	738,995	739,146	744,435
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.000%	4/20/2053	352,797	360,900	358,809
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.000%	5/20/2053	356,165	361,911	362,234
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	7/20/2053	354,946	362,391	363,635
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	8/20/2053	193,014	194,703	197,739
	FEDERAL AGENCY	GOV NATL MTG ASSN. 6.500%	12/20/2053	575,000	588,364	589,162
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	9/20/2053	422,000	430,308	433,880
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	10/20/2053	199,076	202,249	204,742
	FEDERAL AGENCY	GOV NATL MTG ASSN. 7.000%	12/20/2053	210,000	215,906	215,951
	TOTAL FED AGENCY			15,564,335	15,496,965	14,893,079
	CORPORATE ISSUE	ALIMENTATION COU 3.550%	7/26/2027	295,000	276,487	283,811
	CORPORATE ISSUE	ALLEGION PLC 3.500%	10/1/2029	25,000	21,764	23,096
	CORPORATE ISSUE	AMAZON.COM INC 3.875%	8/22/2037	165,000	194,492	153,110
	CORPORATE ISSUE	AMC NETWORKS INC 4.750%	8/1/2025	155,000	159,844	150,941
	CORPORATE ISSUE	AMERICAN EXPRESS CRE 0.900%	11/16/2026	400,000	373,641	385,588
	CORPORATE ISSUE	ANHEUSER-BUSCH INBEV 4.375%	4/15/2038	150,000	171,710	142,248
	CORPORATE ISSUE	AVERY DENNISON CORP 4.875%	12/6/2028	215,000	213,680	217,894
	CORPORATE ISSUE	AVIATION CAPITAL 6.250%	4/15/2028	210,000	208,584	214,129
	CORPORATE ISSUE	BERKSHIRE HATHAWAY 5.750%	1/15/2040	200,000	239,748	226,028
	CORPORATE ISSUE	BLOCK FINANCIAL LLC 3.875%	8/15/2030	270,000	260,848	246,923
	CORPORATE ISSUE	BURLINGTON NORTH SAN 6.150%	5/1/2037	115,000	140,174	129,130
	CORPORATE ISSUE	BWX TECHNOLOGIES 4.125%	6/30/2028	235,000	236,247	217,913
	CORPORATE ISSUE	CAPITAL ONE FIN V-D 6.377%	6/8/2034	210,000	207,239	216,132
	CORPORATE ISSUE	CAPITAL ONE MULTI-AS 0.550%	7/15/2026	388,000	366,857	377,939
	CORPORATE ISSUE	CCO HLDGS LLC/CA 5.000%	2/1/2028	230,000	230,677	220,059
	CORPORATE ISSUE	COMCAST CORP 6.500%	11/15/2035	114,000	130,353	129,624
	CORPORATE ISSUE	COMMONWEALTH EDISON 5.900%	3/15/2036	225,000	224,386	243,122
	CORPORATE ISSUE	COX COMMUNICATIO 2.600%	6/15/2031	290,000	240,282	245,697
	CORPORATE ISSUE	DAIMLER TRUCKS 2.375%	12/14/2028	320,000	276,964	285,034
	CORPORATE ISSUE	DIAMONDBACK ENERGY 3.500%	12/1/2029	195,000	205,002	181,100
	CORPORATE ISSUE	DICK'S SPORTING GOOD 3.150%	1/15/2032	300,000	284,135	255,564
	CORPORATE ISSUE	EVERGY INC 2.450%	9/15/2024	375,000	374,668	366,480
	CORPORATE ISSUE	FEDEX CORP 5.100%	1/15/2044	125,000	130,716	121,090
	CORPORATE ISSUE	FISERV INC 3.200%	7/1/2026	150,000	156,156	144,389
	CORPORATE ISSUE	FORD MOTOR CREDIT CO 3.375%	11/13/2025	225,000	232,927	215,305
	CORPORATE ISSUE	GATX CORP 3.500%	6/1/2032	155,000	154,773	135,300
	CORPORATE ISSUE	GENERAL MOTORS FINL 5.100%	1/17/2024	185,000	202,419	184,932
	CORPORATE ISSUE	GROUP 1 AUTOMOTI 4.000%	8/15/2028	227,000	229,713	210,513
	CORPORATE ISSUE	GTP ACQUISITION 3.482%	6/16/2025	385,000	395,710	374,293
	CORPORATE ISSUE	GUARDIAN LIFE GL 1.400%	7/6/2027	400,000	350,544	357,076
	CORPORATE ISSUE	H&E EQUIPMENT SE 3.875%	12/15/2028	240,000	238,576	218,237
	CORPORATE ISSUE	HCA INC 3.500%	9/1/2030	240,000	227,705	217,567
	CORPORATE ISSUE	HONDA AUTO RECEIVABL 0.370%	10/18/2024	12,546	12,510	12,512
	CORPORATE ISSUE	HOST HOTELS & RESORT 2.900%	12/15/2031	135,000	106,379	113,264
	CORPORATE ISSUE	JACKSON NATL LIF 2.650%	6/21/2024	75,000	79,739	73,637
	CORPORATE ISSUE	JACKSON NATL LIF 3.250%	1/30/2024	275,000	275,032	274,478
	CORPORATE ISSUE	JOHN DEERE ABS 5.590%	6/15/2026	310,000	309,431	310,177
	CORPORATE ISSUE	KEURIG DR PEPPER INC 0.750%	3/15/2024	165,000	157,210	163,360

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Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	CORPORATE ISSUE	LAMAR MEDIA CORP 3.750%	2/15/2028	100,000	97,750	93,802
	CORPORATE ISSUE	LAMAR MEDIA CORP 4.875%	1/15/2029	95,000	98,551	91,705
	CORPORATE ISSUE	LKQ CORP 6.250%	6/15/2033	255,000	253,752	266,467
	CORPORATE ISSUE	LOWE'S COS INC 5.625%	4/15/2053	150,000	147,540	157,265
	CORPORATE ISSUE	MAGELLAN MIDSTREAM 5.000%	3/1/2026	85,000	96,574	84,817
	CORPORATE ISSUE	MARTIN MARIETTA 2.400%	7/15/2031	340,000	270,546	288,436
	CORPORATE ISSUE	MASCO CORP 6.500%	8/15/2032	250,000	294,626	272,573
	CORPORATE ISSUE	MPT OPER PARTNERSP/F 5.000%	10/15/2027	265,000	271,744	216,463
	CORPORATE ISSUE	NATIONAL RURAL UTIL 3.250%	11/1/2025	380,000	364,106	369,132
	CORPORATE ISSUE	NEW YORK LIFE GL 1.150%	6/9/2026	175,000	157,603	160,314
	CORPORATE ISSUE	NORTHWESTERN MUT 3.850%	9/30/2047	155,000	122,500	124,090
	CORPORATE ISSUE	NORTHWESTERN UNIVERS 3.688%	12/1/2038	190,000	218,878	165,306
	CORPORATE ISSUE	NRG ENERGY INC 5.250%	6/15/2029	140,000	152,950	135,573
	CORPORATE ISSUE	NVENT FINANCE SARL 2.750%	11/15/2031	50,000	50,048	40,942
	CORPORATE ISSUE	OCCIDENTAL PETROLEUM 6.950%	7/1/2024	43,000	50,267	43,154
	CORPORATE ISSUE	OCCIDENTAL PETROLEUM 7.500%	5/1/2031	155,000	165,602	173,809
	CORPORATE ISSUE	OGLETHORPE POWER 4.500%	4/1/2047	110,000	109,512	93,182
	CORPORATE ISSUE	OGLETHORPE POWER COR 5.250%	9/1/2050	100,000	93,045	94,336
	CORPORATE ISSUE	ONCOR ELECTRIC DELIV 4.550%	12/1/2041	75,000	87,888	69,946
	CORPORATE ISSUE	ONCOR ELECTRIC DELIV 5.750%	3/15/2029	200,000	219,890	211,088
	CORPORATE ISSUE	ORACLE CORP 6.250%	11/9/2032	140,000	140,262	152,305
	CORPORATE ISSUE	PG&E CORP 5.000%	7/1/2028	275,000	255,577	267,570
	CORPORATE ISSUE	PINNACLE WEST CAPITA 1.300%	6/15/2025	380,000	361,471	358,051
	CORPORATE ISSUE	PNC FINANCIAL V-D 6.875%	10/20/2034	300,000	300,205	333,042
	CORPORATE ISSUE	PROVIDENT FDG/PF 6.375%	6/15/2025	50,000	49,045	45,875
	CORPORATE ISSUE	QORVO INC 1.750%	12/15/2024	90,000	89,833	86,351
	CORPORATE ISSUE	QUANTA SERVICES INC 2.900%	10/1/2030	325,000	317,784	285,178
	CORPORATE ISSUE	QVC INC 4.750%	2/15/2027	75,000	70,500	59,384
	CORPORATE ISSUE	QVC INC 4.850%	4/1/2024	190,000	188,104	188,049
	CORPORATE ISSUE	RANGE RESOURCES CORP 8.250%	1/15/2029	203,000	208,957	210,099
	CORPORATE ISSUE	SBA TOWER TRUST 2.836%	1/15/2025	350,000	370,178	337,985
	CORPORATE ISSUE	SERVICE CORP INTL 4.625%	12/15/2027	75,000	79,538	72,563
	CORPORATE ISSUE	SERVICE CORP INTL 5.125%	6/1/2029	102,000	110,238	99,960
	CORPORATE ISSUE	TELEFLEX INC 4.250%	6/1/2028	160,000	167,798	151,646
	CORPORATE ISSUE	TENET HEALTHCARE 6.125%	10/1/2028	215,000	206,751	214,392
	CORPORATE ISSUE	TENNESSEE GAS PIPELI 7.000%	10/15/2028	100,000	107,126	108,350
	CORPORATE ISSUE	TENNESSEE GAS PIPELI 8.375%	6/15/2032	125,000	153,910	145,494
	CORPORATE ISSUE	TOYOTA AUTO REC ABS 5.300%	9/15/2027	150,000	148,500	150,767
	CORPORATE ISSUE	TOYOTA AUTO RECEIVAB 0.260%	5/15/2025	100,415	98,427	99,303
	CORPORATE ISSUE	UNION PACIFIC CORP 4.050%	3/1/2046	130,000	109,480	111,076
	CORPORATE ISSUE	UNITED AIR 2019-2 B 3.500%	5/1/2028	157,618	156,915	142,991
	CORPORATE ISSUE	UNITED PARCEL SERVIC 5.200%	4/1/2040	60,000	60,335	62,339
	CORPORATE ISSUE	UNITED RENTALS NORTH 3.875%	2/15/2031	220,000	227,840	199,892
	CORPORATE ISSUE	VENTAS REALTY LP 3.500%	4/15/2024	319,000	321,746	316,569
	CORPORATE ISSUE	VICI PROPERTIES 5.625%	5/1/2024	200,000	202,797	199,350
	CORPORATE ISSUE	VISTRA OPERATION 5.000%	7/31/2027	175,000	180,188	170,380
	CORPORATE ISSUE	VONTIER CORP 2.400%	4/1/2028	140,000	139,220	122,634
	CORPORATE ISSUE	VR BANK OF AMERICA 1.898%	7/23/2031	460,000	400,267	376,308
	CORPORATE ISSUE	VR CITIGROUP INC 2.561%	5/1/2032	185,000	152,094	154,351
	CORPORATE ISSUE	VR JPMORGAN CHASE 2.739%	10/15/2030	50,000	52,019	44,456

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Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	CORPORATE ISSUE	VR WELLS FARGO & COM 3.584%	5/22/2028	225,000	237,850	214,328
	CORPORATE ISSUE	WARNERMEDIA HLDG 5.391%	3/15/2062	80,000	81,942	68,511
	CORPORATE ISSUE	WEST FRASER TIMB 4.350%	10/15/2024	220,000	232,386	216,434
		TOTAL CORPORATE BONDS		17,726,580	17,599,971	16,956,066
	3I GROUP PLC ADR	COMMON STOCKS	N/A	17,515	150,801	272,358
	ALIBABA GROUP HOLDING LTD ADR	COMMON STOCKS	N/A	4,479	520,549	347,167
	ALPHABET INC CL A	COMMON STOCKS	N/A	12,697	312,572	1,773,644
	ALPHABET INC CL C	COMMON STOCKS	N/A	6,243	152,952	879,826
	ALTRIA GROUP INC	COMMON STOCKS	N/A	13,618	519,180	549,350
	AMAZON COM INC COM	COMMON STOCKS	N/A	15,477	431,670	2,351,575
	ASE TECHNOLOGY HOLDING CO SPONS ADR	COMMON STOCKS	N/A	16,276	99,752	153,157
	AT & T INC	COMMON STOCKS	N/A	57,490	1,161,663	964,682
	AUTODESK INC	COMMON STOCKS	N/A	5,454	312,002	1,327,940
	BAE SYSTEMS PLC - ADR	COMMON STOCKS	N/A	5,107	133,061	295,277
	BANK OF AMERICA CORP	COMMON STOCKS	N/A	37,635	1,087,079	1,267,170
	BCE INC	COMMON STOCKS	N/A	26,625	1,159,120	1,048,493
	BHP GROUP LTD-SPON ADR	COMMON STOCKS	N/A	2,605	149,835	177,948
	BLOCK INC CL A	COMMON STOCKS	N/A	6,874	726,772	531,704
	BNP PARIBAS - ADR	COMMON STOCKS	N/A	7,797	241,797	270,868
	BOEING CO	COMMON STOCKS	N/A	9,368	1,558,953	2,441,863
	BRITISH AMERICAN TOBACCO P.L.C - ADR	COMMON STOCKS	N/A	6,500	250,827	190,385
	BROADCOM INC	COMMON STOCKS	N/A	1,013	375,289	1,130,761
	CHEVRON CORP	COMMON STOCKS	N/A	6,200	604,038	924,792
	CHUBB LTD	COMMON STOCKS	N/A	5,613	622,217	1,268,538
	CISCO SYSTEMS INC	COMMON STOCKS	N/A	22,132	694,834	1,118,109
	CITIGROUP INC.	COMMON STOCKS	N/A	13,920	1,051,361	716,045
	COCA-COLA EUROPACIFIC PARTNE	COMMON STOCKS	N/A	2,936	188,294	195,949
	COCA-COLA FEMSA SAB DE CV ADR	COMMON STOCKS	N/A	3,303	204,425	312,596
	COMCAST CORP CLASS A	COMMON STOCKS	N/A	26,365	1,041,270	1,156,105
	COMPAGNIE DE SAINT-UNSP ADR	COMMON STOCKS	N/A	16,527	163,587	243,773
	CONOCOPHILLIPS	COMMON STOCKS	N/A	8,794	681,395	1,020,720
	CROWN CASTLE INC REIT	COMMON STOCKS	N/A	5,432	486,023	625,712
	DEERE & CO	COMMON STOCKS	N/A	667	70,467	266,713
	DEUTSCHE POST AG ADR	COMMON STOCKS	N/A	4,027	167,862	199,530
	DEUTSCHE TELEKOM AG - ADR	COMMON STOCKS	N/A	7,906	132,415	190,772
	DIAGEO PLC - ADR	COMMON STOCKS	N/A	4,933	580,355	718,541
	DNB BANK ASA ADR	COMMON STOCKS	N/A	8,397	174,112	178,688
	DOW INC	COMMON STOCKS	N/A	19,509	993,368	1,069,874
	DUKE ENERGY HOLDING CORP. COM	COMMON STOCKS	N/A	12,768	1,155,629	1,239,007
	ENEL SOCIETA PER AZIONI - ADR	COMMON STOCKS	N/A	20,872	137,100	154,348
	EXPEDITORS INTL WASH INC	COMMON STOCKS	N/A	5,407	241,223	687,770
	EXXON MOBIL CORPORATION	COMMON STOCKS	N/A	8,834	625,840	883,223
	FACTSET RESH SYS INC COM	COMMON STOCKS	N/A	1,425	167,768	679,796
	GENERAL DYNAMICS CORP	COMMON STOCKS	N/A	4,847	907,692	1,258,620
	GENUINE PARTS CO	COMMON STOCKS	N/A	6,656	607,689	921,856
	GLENORE PLC-UNSP ADR	COMMON STOCKS	N/A	9,828	124,600	117,739
	HEALTHPEAK PROPERTIES INC	COMMON STOCKS	N/A	50,805	1,357,467	1,005,939
	IBERDROLA S.A.ADA ADR	COMMON STOCKS	N/A	2,706	104,385	142,065

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

Schedule H, Line 4i – Schedule of Assets Held at End of Year

December 31, 2023

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	ILLUMINA INC	COMMON STOCKS	N/A	4,018	989,788	559,466
	INTEL CORP	COMMON STOCKS	N/A	27,506	1,060,002	1,382,177
	INTUITIVE SURGICAL INC	COMMON STOCKS	N/A	1,651	268,838	556,981
	JOHNSON & JOHNSON	COMMON STOCKS	N/A	8,050	797,706	1,261,757
	JOHNSON CONTROLS INTERNATION	COMMON STOCKS	N/A	18,726	821,385	1,079,367
	JPMORGAN CHASE & CO	COMMON STOCKS	N/A	9,296	682,483	1,581,250
	JULIUS BAER GROUP LTD-UN ADR	COMMON STOCKS	N/A	12,915	150,183	144,196
	KENVUE INC	COMMON STOCKS	N/A	46,761	830,870	1,006,764
	KOMATSU LIMITED - ADR	COMMON STOCKS	N/A	9,921	269,536	257,549
	LOWES COS INC	COMMON STOCKS	N/A	4,158	389,499	925,363
	MEDTRONIC PLC	COMMON STOCKS	N/A	11,030	1,089,150	908,651
	MERCEDES-BENZ GROUP AG	COMMON STOCKS	N/A	14,205	262,269	244,894
	MERCK & CO INC NEW	COMMON STOCKS	N/A	9,373	388,419	1,021,844
	META PLATFORMS INC CL A	COMMON STOCKS	N/A	9,321	814,014	3,299,261
	MICHELIN (CGDE) ADR	COMMON STOCKS	N/A	8,937	125,495	160,509
	MICROSOFT CORP	COMMON STOCKS	N/A	7,231	307,645	2,719,145
	MONSTER BEVERAGE CORP	COMMON STOCKS	N/A	22,541	313,536	1,298,587
	MORGAN STANLEY	COMMON STOCKS	N/A	13,692	540,064	1,276,779
	MUENCHINER RUECK ADR	COMMON STOCKS	N/A	4,461	80,407	187,630
	NESTLE S.A. REGISTERED SHARES - ADR	COMMON STOCKS	N/A	2,547	210,497	294,510
	NETFLIX INC	COMMON STOCKS	N/A	3,839	1,226,290	1,869,132
	NEXTERA ENERGY INC	COMMON STOCKS	N/A	15,214	357,681	924,098
	NIPPON TELEGRAPH AND TELEPHONE - ADR	COMMON STOCKS	N/A	11,293	278,884	344,041
	NN GROUP NV-UNSPON ADR	COMMON STOCKS	N/A	5,500	104,704	108,570
	NOVARTIS AG - ADR	COMMON STOCKS	N/A	20,224	1,392,179	2,042,017
	NOVO NORDISK A/S - ADR	COMMON STOCKS	N/A	8,130	178,359	841,049
	NVIDIA CORP	COMMON STOCKS	N/A	6,513	242,441	3,225,368
	ORACLE CORPORATION	COMMON STOCKS	N/A	16,395	650,730	1,728,525
	PAYPAL HOLDINGS INC	COMMON STOCKS	N/A	6,234	654,246	382,830
	PFIZER INC	COMMON STOCKS	N/A	23,130	786,941	665,913
	PHILIP MORRIS INTERNATIONAL IN	COMMON STOCKS	N/A	12,425	920,212	1,168,944
	POWER CORP OF CANADA	COMMON STOCKS	N/A	8,206	232,370	234,938
	QUALCOMM INC	COMMON STOCKS	N/A	5,234	300,161	756,993
	REGENERON PHARMACEUTICALS INC	COMMON STOCKS	N/A	1,067	396,806	937,135
	RIO TINTO PLC - ADR	COMMON STOCKS	N/A	3,350	251,426	249,441
	ROCHE HOLDINGS LTD - ADR	COMMON STOCKS	N/A	16,633	608,642	602,614
	ROYAL DUTCH SHELL PLC ADR	COMMON STOCKS	N/A	2,687	144,628	176,805
	RTX CORPORATION	COMMON STOCKS	N/A	12,504	671,663	1,052,087
	SALESFORCE INC	COMMON STOCKS	N/A	5,475	821,803	1,440,692
	SANDOZ GROUP AG SPONS ADR	COMMON STOCKS	N/A	1,081	23,535	34,603
	SANOFI-ADR	COMMON STOCKS	N/A	3,408	162,947	169,480
	SEI INVESTMENT COMPANY	COMMON STOCKS	N/A	8,232	281,746	523,144
	SHOPIFY INC - A W/I	COMMON STOCKS	N/A	11,396	692,817	887,748
	SIEMENS AG - SPONSORED ADR	COMMON STOCKS	N/A	16,551	1,047,850	1,548,181
	SMURFIT KAPPA GROUP PLC-ADR	COMMON STOCKS	N/A	3,953	129,962	154,681
	SOFTBANK CORP-UNSP ADR	COMMON STOCKS	N/A	21,833	263,374	269,550
	SONIC HEALTHCARE LTD-SP ADR	COMMON STOCKS	N/A	8,875	159,285	193,031
	STARBUCKS CORP COM	COMMON STOCKS	N/A	7,633	502,796	732,844
	SVENSKA HANDELSB-A-UNSP ADR	COMMON STOCKS	N/A	9,950	48,607	53,710
	TARGET CORP	COMMON STOCKS	N/A	8,030	849,378	1,143,633

United Materials of Great Falls, Inc.
Montana Contractors' Association, Inc.
401(k) Retirement Plan and Trust

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

EIN: 81-0406935

Plan: 003

(a)	(b)	(c)	(c)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Maturity	Par/ Shares	Original Cost	Current Value
	TESCO PLC ADR	COMMON STOCKS	N/A	8,824	85,315	98,476
	TESLA, INC	COMMON STOCKS	N/A	8,979	1,969,105	2,231,102
	THERMO FISHER SCIENTIFIC INC	COMMON STOCKS	N/A	1,116	606,077	592,362
	TOKIO MARINE HOLDINGS INC ADR	COMMON STOCKS	N/A	11,010	205,371	274,369
	TOKYO ELECTRON LTD-UNSP ADR	COMMON STOCKS	N/A	2,561	120,364	227,475
	TOTALENERGIES SE -SPON ADR	COMMON STOCKS	N/A	2,966	139,568	199,849
	TOYOTA MOTOR CORPORATION - ADR	COMMON STOCKS	N/A	1,554	230,464	284,973
	TRAVELERS COMPANIES, INC	COMMON STOCKS	N/A	6,109	737,991	1,163,703
	TRUIST FINANCIAL CORP	COMMON STOCKS	N/A	23,131	1,051,928	853,997
	UNILEVER PLC - ADR	COMMON STOCKS	N/A	20,374	765,255	987,732
	UNITED OVERSEAS BANK LIMITED - ADR	COMMON STOCKS	N/A	6,415	228,654	277,641
	UNITED PARCEL SERVICE-CL B	COMMON STOCKS	N/A	5,600	933,245	880,488
	UPM-KYMMENE OYJ-UNSPON ADR	COMMON STOCKS	N/A	6,449	193,081	242,966
	VEOLIA ENVIRONNEMENT ADR	COMMON STOCKS	N/A	10,796	133,439	170,382
	VERTEX PHARMACEUTICALS INC COM	COMMON STOCKS	N/A	2,869	567,690	1,167,367
	VICI PROPERTIES INC	COMMON STOCKS	N/A	32,902	1,004,524	1,048,916
	VISA INC-CLASS A SHRS	COMMON STOCKS	N/A	9,063	541,753	2,359,552
	VOLVO AB-B SHS-UNSPON ADR	COMMON STOCKS	N/A	5,852	132,576	151,830
	WALT DISNEY CO	COMMON STOCKS	N/A	13,124	1,508,817	1,184,966
	WOODSIDE ENERGY GROUP LTD SPONS ADR	COMMON STOCKS	N/A	8,849	221,711	186,625
	WORKDAY INC	COMMON STOCKS	N/A	1,900	250,940	524,514
	XINYI GLASS HOLDINGS LTD ADR	COMMON STOCKS	N/A	3,783	142,744	85,118
	YUM BRANDS INC	COMMON STOCKS	N/A	3,742	215,283	488,930
	YUM CHINA HOLDINGS INC	COMMON STOCKS	N/A	4,379	114,821	185,801
	ZURICH INSURANCE GROUP-ADR	COMMON STOCKS	N/A	5,442	158,751	284,535
		TOTAL COMMON STOCKS		1,272,706	59,663,005	94,053,132
	JOHN HANCOCK MUTUAL FUNDS	INTERNATIONAL GROWTH FUND		384,136	12,098,150	9,495,833
	VANGUARD MUTUAL FUNDS	SMALL CAP INDEX FUND		168,285	11,927,223	17,196,997
		TOTAL MUTUAL FUNDS		552,420	24,025,373	26,692,831
*	WELLS FARGO INVESTMENTS	COMMON COLLECTIVE FUND		3,361,914	3,361,914	3,361,914
	TOTAL PORTFOLIO VALUE			52,809,253	#####	#####

* A Party-in-Interest as Defined by ERISA.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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.)
☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ☐
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
☐ special extension (enter description) _____
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II Basic Plan Information—enter all requested information

1a Name of plan: MONTANA CONTRACTORS ASSOC, INC. 401 (K) RETIREMENT PLAN & TRUST	1b Three-digit plan number (PN) ▶ 003
	1c Effective date of plan 11/01/1988
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) UNITED MATERIALS OF GREAT FALLS PO BOX 1690 GREAT FALLS MT 59403 GREAT FALLS MT 59403	2b Employer Identification Number (EIN) 81-0406935 2c Plan Sponsor's telephone number (406) 453-7692 2d Business code (see instructions) 237310

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	<i>Jesse Fallon</i>	10/14/24	JESSE FALLON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Lonnie Anderson</i>	10-14-24	LONNIE ANDERSON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2023)
v. 230728

3a Plan administrator's name and address ☐ Same as Plan Sponsor ADMIN COMMITTEE, MONTANA CONTRACTORS ASSOC. 404 N 31ST STREET STE 205 PO BOX 30177 BILLINGS MT 59107		3b Administrator's EIN 81-0448832 3c Administrator's telephone number (406) 256-9910
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		5 238
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6a(1) 151 6a(2) 149 6b 1 6c 90 6d 240 6e 0 6f 240 6g(1) 238 6g(2) 240 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2J b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) ☐ DCG (Individual Plan Information) – Number Attached _____ (5) ☐ MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) – Number Attached _____ (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	