Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [X] 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. . . . . ▶ [X]

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1977

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)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1910 82ND AVENUE
STE 103
VERO BEACH, FL 32966

1910 82ND AVENUE
SUITE 103
VERO BEACH, FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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.		
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	13329
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	13258
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	13122
b	Retired or separated participants receiving benefits	**6b**	75
c	Other retired or separated participants entitled to future benefits	**6c**	
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	13197
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	13197
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	0
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	13197
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	31

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

2C

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

ATLANTA CAPITAL MANAGEMENT CO., LLC

1075 PEACHTREE STREET
SUITE 2100
ATLANTA, GA 30309

58-2236910

(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 51 52 68 71	NONE	521224	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SIERRA INVESTMENT PARTNERS INC.

68-0370668

(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 51 53 68 71 10	NONE	141141	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

LAPADULA CARLSON & CO.

550 BILTMORE WAY
SUITE 1200
CORAL GABLES, FL 33134

65-0292391

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	84893	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

BAAB & DENNISON LLP

75-2344325

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	59000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

ALBERT LEVY P.C.

75-2653991

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	11585	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

BMO HARRIS

36-2085229

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	43681	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

CLEARBRIDGE INVESTMENTS

620 EIGHT AVENUE
NEW YORK, NY 10018

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	27942	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SEGALL BRYANT & HAMILL, LLC

540 WEST MADISON STREET
SUITE 1900
CHICAGO, IL 60661

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	48893	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

WASHINGTON CAPITAL

1200 SIXTH AVENUE
SUITE 700
SEATTLE, WA 98101

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	106734	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

BENEFITS LAW GROUP

3350 RIVERWOOD PARKWAY
SUITE 670
ATLANTA, GA 30339

58-2277316

(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?
17 50	NONE	5000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

A Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	636651	875437
(2) Participant contributions	1b(2)	222567	185343
(3) Other	1b(3)	287769	266152
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	12228543	13923844
(2) U.S. Government securities	1c(2)	15442248	16851681
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	8979518	9291540
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	106829221	120845171
(5) Partnership/joint venture interests	1c(5)	15654844	15856973
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	2864	35604

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e	119663	84688
f	Total assets (add all amounts in lines 1a through 1e)	1f	160403888	178216433
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h	335762	309987
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	335762	309987
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	160068126	177906446

Part II Income and Expense Statement

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

			(a) Amount	(b) Total
	Income			
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	10379913	
	(B) Participants	2a(1)(B)	2522694	
	(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)		12902607
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)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	2833250	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2833250
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	59863989	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	56593886	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		3270103
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	14834186	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		14834186

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	**2b(6)**		
(7) Net investment gain (loss) from pooled separate accounts	**2b(7)**		
(8) Net investment gain (loss) from master trust investment accounts	**2b(8)**		
(9) Net investment gain (loss) from 103-12 investment entities	**2b(9)**		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	**2b(10)**		
c Other income	**2c**		53256
d Total income. Add all **income** amounts in column (b) and enter total	**2d**		33893402
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	**2e(1)**	14178552	
(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)**		14178552
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)**	387805	
(2) Contract administrator fees	**2i(2)**		
(3) Recordkeeping fees	**2i(3)**		
(4) IQPA audit fees	**2i(4)**	84893	
(5) Investment advisory and investment management fees	**2i(5)**	931649	
(6) Bank or trust company trustee/custodial fees	**2i(6)**		
(7) Actuarial fees	**2i(7)**		
(8) Legal fees	**2i(8)**	84685	
(9) Valuation/appraisal fees	**2i(9)**		
(10) Other trustee fees and expenses	**2i(10)**	92550	
(11) Other expenses	**2i(11)**	294948	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	**2i(12)**		1876530
j Total expenses. Add all **expense** amounts in column (b) and enter total	**2j**		16055082
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	**2k**		17838320
l Transfers of assets:			
(1) To this plan	**2l(1)**		
(2) From this plan	**2l(2)**		

Part III Accountant's Opinion

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

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

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

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

(1) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: LAPADULA CARLSON & CO. **(2)** EIN: 65-0292391

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SOUTHERN STATES SAVINGS AND RETIREMENT PLAN TRUST FUND
FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022
TOGETHER WITH INDEPENDENT AUDITORS' REPORT

LaPadula Carlson + Co.
Certified Public Accountants

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

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LAPADULA CARLSON + Co.
CERTIFIED PUBLIC ACCOUNTANTS
550 Biltmore Way, Suite 1200
Coral Gables, FL 33134
Telephone
305-529-9300
Facsimile
305-529-0012

INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Southern States Savings and Retirement
Plan Trust Fund
Vero Beach, Florida

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Responsibilities of Management for the Financial Statements (continued)

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 auditing standards generally accepted in the United States 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 auditing standards generally accepted in the United States, 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 Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Fund's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) and reportable transactions for the year ended December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States.

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

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



Coral Gables, Florida
June 25, 2024

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31, 2023 AND 2022

ASSETS

	2023	2022
INVESTMENTS, at fair value	$ 167,715,754	$ 151,969,023
RECEIVABLES:		
Employer contributions	875,437	636,651
Participant contributions	185,343	222,567
Accrued interest and dividends	207,603	184,029
Due from Internal Revenue Service	6,145	66,865
Other receivables	52,404	36,875
Total receivables	1,326,932	1,146,987
PROPERTY AND EQUIPMENT at cost, net of accumulated depreciation and amortization of $202,223 and $199,045 for 2023 and 2022, respectively	10,747	13,925
RIGHT OF USE ASSETS, net of accumulated amortization:		
Operating lease assets	59,590	80,508
Finance lease assets	14,351	25,230
Total right of use assets	73,941	105,738
PREPAID EXPENSES	35,604	2,864
CASH AND EQUIVALENTS	9,053,455	7,165,351
Total assets	178,216,433	160,403,888
LIABILITIES		
ACCOUNTS PAYABLE	235,190	176,028
OPERATING LEASE LIABILITIES	59,590	80,508
FINANCE LEASE LIABILITIES	15,207	25,970
DISALLOWED EARNINGS	-	53,256
Total liabilities	309,987	335,762
NET ASSETS AVAILABLE FOR BENEFITS	**$ 177,906,446**	**$ 160,068,126**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	2023	2022
ADDITIONS:		
Contributions -		
Employers	$ 10,379,913	$ 8,993,073
Participants	2,522,694	2,492,139
Total contributions	12,902,607	11,485,212
Investment income (loss) -		
Net appreciation (depreciation) in fair value	18,104,289	(20,984,082)
Interest and dividends	2,833,250	2,083,933
Less: Investment expenses	(931,649)	(873,995)
Net investment income (loss)	20,005,890	(19,774,144)
Other income, disallowed earnings	53,256	-
Total additions (deductions)	32,961,753	(8,288,932)
DEDUCTIONS:		
Benefits paid to participants	14,178,552	16,170,609
Administrative expenses	930,823	845,102
Total deductions	15,109,375	17,015,711
DEPRECIATION AND AMORTIZATION EXPENSE	14,058	2,949
Increase (decrease) in net assets available for benefits	17,838,320	(25,307,592)
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	160,068,126	185,375,718
End of year	**$ 177,906,446**	**$ 160,068,126**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

(1) DESCRIPTION OF THE FUND

The following description of the **Southern States Savings and Retirement Plan Trust Fund** (the "Fund" or "Plan") provides general information only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Fund is a self-administered, multi-employer, defined contribution plan established by the Southern Conference of Teamsters and various employers pursuant to an Agreement and Declaration of Trust ("Agreement") dated October 3, 1977. The Fund is subject to and conforms to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Fund provides benefits to eligible participants through employer contributions required under various Collective Bargaining Agreements ("CBA's"), voluntary participant contributions and investment income.

Operations of the Fund are under the joint control of labor and management trustees.

Participation

In accordance with the CBA's, participants become eligible after their respective probation period. Participants may voluntarily elect to make contributions under the Plan equal to the employer's contribution or in lesser amounts.

Participant and employer contributions under the Plan are immediately vested in each contributing participant account and, together with quarterly increments and decrements arising from net investment income (loss) and administration expense allocations, are available as benefits upon application by the participants. Allocations are based upon fixed amounts agreed to in individual employer's CBA.

Individual participant accounts

Participant accounts are comprised of an employer portion and an employee portion. Employer portions consist of all employer contributions required under various CBA's plus net investment income (loss) and expenses and the employee portion consists of all voluntary employee contributions plus net investment income (loss) and expenses. On termination of service, a participant may elect to receive either a lump-sum amount equal to his or her account or an annuity. However, any distribution of less than $1,000 will be made in a lump-sum payment.

Vesting

A new participant becomes 100% vested in their individual accounts upon receipt of contributions.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Death benefit

If a participant dies before retirement, their spouse or designated beneficiary will receive the amount in the individual's account.

Benefits

Withdrawals from the Plan are made upon the participant's retirement, death, disability, termination date, or the termination of the Plan. Payments are to be made no later than the 60th day after retirement date: attains normal retirement age, which shall be 62; or incurs a termination date; whichever is latest, unless the participant elects to defer the distribution. Benefits are paid in a single sum or on a monthly basis. The benefit to which a participant is entitled is provided from the participant's account balance in the following forms:

(a) A single lump sum payment;

(b) A single life annuity. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(c) An annuity payable for the life of the employee with a survivor annuity payable for the life of the surviving eligible spouse which is equal to either 50%, 75%, or 100% of the amount of the annuity which is payable during the joint lives of the employee and eligible spouse. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(d) Monthly or annual benefit payments for a certain number of months or years as selected by the participant;

(e) A non-transferable annuity contract purchased from an insurance company, as applicable, where such annuity contract provides for a guaranteed monthly income for a period certain; or

(f) Any combination of the foregoing methods of distribution.

Funding

The Trustees established a funding policy and method in order to promote the purpose of this Fund and ensure compliance with ERISA. Each employer contributes such amounts at set times as required by their specific CBA. Contribution rates are based on each individual employer's CBA.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Termination

Although there is no intent to do so, the Trust agreement provides for the termination of the Fund subject to the provisions of the Agreement and ERISA. Should the Fund terminate, the assets would be distributed to participants in accordance with Plan provisions and the Fund would terminate.

Reclassification

Certain 2022 amounts have been reclassified to conform to the 2023 presentation.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of the Fund is presented to assist in understanding the Fund's financial statements. The financial statements and notes are representations of the Trustees, who are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America ("United States") and have been consistently applied in the preparation of the accompanying financial statements.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Trustees to make estimates and assumptions relating to the reporting of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risk and uncertainties

The Fund maintains its cash balance in bank deposit accounts and frequently maintains balances in excess of the federally insured limit of $250,000.

The Fund invests in various types of investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that change in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the financial statements. The Fund's exposure to a concentration of risk is mitigated by the diversification of investments across a variety of financial instruments and investment strategies.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions receivable

Contributions receivable at December 31 represent uncollected contributions during the year as determined by subsequent collections. Since these were received in subsequent periods, an allowance for doubtful accounts is unnecessary. Delinquent accounts, if any, are not recognized as income until received.

Pursuant to the CBA's or other such agreements approved by the Trustees, the Trustees have the authority to conduct compliance audits of payroll and other pertinent records of contributing employers; as such the Trustees implemented a policy of auditing the payroll and other records of contributing employers on a systematic rotation basis.

Valuation of investments and income recognition

Investments are stated at aggregate fair value. Fair value is the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date (See Note 7).

The difference between current value and the value as of the end of the prior year as well as the difference between the proceeds and the average cost of the investments sold are presented in the accompanying statements of changes in net assets available for benefits as net appreciation (depreciation) in fair value of investments.

The net change in the unrealized gains or losses of some of the Fund's investments is presented net of fees, operating expenses and performance based compensation, if any. Investment transactions are recognized on a trade-date basis. Interest income is recognized when earned and dividend income is recognized on the ex-dividend date.

Payment of benefits

Benefits are recorded when paid.

(3) PROPERTY AND EQUIPMENT

Property and equipment is recorded at cost. Depreciation and amortization is computed using the straight line method, based on the estimated useful lives ranging from 5 to 10 years.

Property and equipment as of December 31, 2023 and 2022 consisted of the following:

Description	2023	2022
Computer software	$ 204,383	$ 204,383
Furniture and equipment	8,587	8,587
Total property and equipment	212,970	212,970
Less: Accumulated depreciation and amortization	(202,223)	(199,045)
Net property and equipment	$ 10,747	$ 13,925

The cost of maintenance and repairs is recorded as an expense when paid; significant acquisitions and improvements are capitalized.

Depreciation and amortization expense for the years ended December 31, 2023 and 2022 was $14,058 and $2,949, respectively.

(4) LEASES – ADOPTION OF FASB ASC 842

Effective January 1, 2022, the Fund adopted Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 842, *Leases*. The new standard establishes a right of use ("ROU") model that requires a lessee to record a ROU asset and a lease liability on the statements of net assets available for benefits for all leases with terms longer than twelve months. Leases are classified as either finance or operating, with classification affecting the pattern of expense recognition in the statements of changes in net assets available for benefits. Leases with a term of less than twelve months will not record a ROU asset and lease liability and the payments will be recognized in the statements of changes in net assets available for benefits on a straight-line basis over the lease term.

The Fund elected to adopt FASB ASC 842, *Leases*, using the optional transition method that allows the Fund to initially apply the new leases standard at the adoption date and recognize a cumulative effect adjustment to the opening balance of net assets in the period of adoption.

(4) LEASES – ADOPTION OF FASB ASC 842 (CONTINUED)

The Fund elected to adopt the package of practical expedients available under the transition guidance with the new standard. This package includes the following: relief from determination of lease contracts included in existing or expiring leases at the point of adoption, relief from having to reevaluate the classification of leases in effect at the point of adoption, and relief from reevaluation of existing leases that have initial direct costs associated with the execution of the lease contract. The Fund also elected to adopt the practical expedient to use hindsight to determine the lease term and assess the impairment of the ROU assets.

The adoption of FASB ASC 842, *Leases*, resulted in the following impact at January 1, 2022:

Operating Lease Asset	$	100,313
Finance Lease Assets		36,109
Total assets	$	136,422
Operating Lease Liability	$	100,313
Finance Lease Liabilities		36,109
Total liabilities	$	136,422

LEASES / LESSEE (*After the adoption of FASB ASC 842*)

Operating Leases

The Fund rents an office located at 1910 82nd Avenue, Unit 103, Vero Beach, FL, under an operating lease with a five-year term. The agreement provides the minimum lease payments, which are adjusted for inflation. Variable payments are not determinable at the lease commencement and are not included in the measurement of the lease assets and liabilities. The lease agreements do not include any material residual value guarantees or restrictive covenants.

The components of operating lease expenses that are included in the administrative expenses in the statements of changes in net assets available for benefits for the years ended December 31, 2023 and 2022 were $23,201 and $22,766, respectively.

(4) LEASES – ADOPTION OF FASB ASC 842 (CONTINUED)

LEASES / LESSEE (*After the adoption of FASB ASC 842*) (continued)

Finance Leases

The Fund has lease arrangements for certain equipment. These leases typically have original terms not exceeding six years. Payments under the Fund's lease arrangements may be fixed or variable, and variable lease payments are primarily based on output of the underlying leased assets.

Lease costs associated with fixed payments on the Fund's finance leases were $12,051 for the years ended December 31, 2023 and 2022, respectively. Lease costs associated with variable payments on the Fund's leases were $1,288 and $2,291 for the years ended December 31, 2023 and 2022, respectively, which is included in the administrative expenses in the statements of changes in net assets available for benefits.

Lease liability maturities of operating and finance leases as of December 31, 2023, are as follows:

	Operating Leases	Finance Leases	Total
2024	$ 23,684	$ 9,312	$ 32,996
2025	24,158	5,477	29,635
2026	14,384	1,369	15,753
Total undiscounted liabilities	62,226	16,158	78,384
Less: Imputed interest	(2,636)	(951)	(3,587)
Total lease liabilities	$ 59,590	$ 15,207	$ 74,797

The weighted-average of remaining lease terms related to the Fund's lease liabilities as of December 31, 2023 is two years and seven months. The discount rates related to the Fund's operating and finance lease liabilities as of December 31, 2023 were 3.24% and 6.00%, respectively. The discount rates are generally based on estimates of the Fund's incremental borrowing rate, if the discount rates implicit in the Fund's leases cannot be readily determined.

(5) INCOME TAXES

In accordance with a determination letter received from the Internal Revenue Service, dated March 2, 2016, the Fund is qualified under Section 401(a) of the Internal Revenue Code ("IRC"). Once qualified, the Fund is required to operate in conformity with the IRC to maintain its qualification. The Fund has been amended since receiving the determination letter. The Trustees and legal counsel believe the Fund as amended, continues to qualify and operate in accordance with the applicable provisions of the IRC. Therefore, no provision for income taxes is considered necessary.

The Trustees have evaluated the tax positions taken by the Fund and have concluded that as of December 31, 2023, there are no uncertain positions taken or expected to be taken, that would require the recognition of a liability or asset or disclosure in the financial statements. The Fund is subject to routine audits by taxing jurisdictions until the applicable statute of limitations expires; however, there are currently no audits in progress.

(6) INVESTMENTS

The assets of the Fund are primarily financial instruments which are monetary in nature. As a result, interest rates have a more significant impact on the Fund's performance than the effect of general levels of inflation. Interest rates do not necessarily move in the same direction or in the same magnitude as the prices of goods and services as measured by the consumer price index.

The Fund's investments are held by Midwest Institutional Trust Company (formerly BMO Bank). The Trustees have established a formal investment policy that includes selecting professional investment advisors to manage investments, diversifying the investment portfolio between fixed-income securities and equity securities to help realize a consistent return.

During the years ended December 31, 2023 and 2022, the Fund's investments (including investments bought, sold and held during the year) appreciated (depreciated) in value as follows:

Investment	2023	2022
Common stocks	$ 17,345,358	$ (19,028,954)
Fixed income securities	556,802	(2,415,182)
Limited partnerships	202,129	460,054
Net appreciation (depreciation) in fair value	$ 18,104,289	$ (20,984,082)

(7) FAIR VALUE MEASUREMENT

The Fund adopted the FASB ASC Topic 820, *Fair Value Measurements and Disclosures*, which provides the framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC Topic 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 Fund has the ability to access.
- Level 2 – Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability; and
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The assets' or liabilities' 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 stocks – The value is calculated using quoted market prices and documented trade history in the security.

Corporate bonds – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

U.S. Government securities – The value is calculated using quoted market prices and documented trade history in the security.

Government, agency and state and local securities ("Government sponsored enterprises" or "GSE") – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

Limited partnerships – Valued at net asset value ("NAV") of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Money market fund – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

The preceding methods may produce a fair value calculation that may not be indicative of the net realizable value or reflective of future values. While the managers believe their valuation methods are appropriate and consistent with other market participants, the use of different methodologies to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with these securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

The following tables set forth by levels, within the hierarchy, the balances of investments measured at fair value on a recurring basis as of December 31, 2023 and 2022:

	2023			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$120,845,171	$ -	$ -	$120,845,171
Fixed income -				
Corporate bonds	9,291,540	-	-	9,291,540
U.S. Government securities	10,191,384	-	-	10,191,384
Government sponsored enterprises	-	6,660,297	-	6,660,297
Money market fund	-	4,870,389	-	4,870,389
	$140,328,095	$11,530,686	$ -	151,858,781
Investments measured at NAV				15,856,973
Total investments				$167,715,754

	2022			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$106,829,221	$ -	$ -	$106,829,221
Fixed income -				
Corporate bonds	8,979,518	-	-	8,979,518
U.S. Government securities	8,712,906	-	-	8,712,906
Government sponsored enterprises	-	6,729,342	-	6,729,342
Money market fund	-	5,063,192	-	5,063,192
	$124,521,645	$11,792,534	$ -	136,314,179
Investments measured at NAV				15,654,844
Total investments				$151,969,023

(7) FAIR VALUE MEASUREMENT (CONTINUED)

Changes in fair value levels

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

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

Fair Value of investments that calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2023 and 2022:

Investment	Fair Value 2023	Fair Value 2022	Redemption Frequency	Redemption Notice Period
Washington Capital JMT Mortgage Income Fund	$ 10,532,047	$ 10,030,321	Daily	None
Washington Capital JMT Real Estate Equity Fund	5,324,926	5,624,523	Daily	None
	$ 15,856,973	$ 15,654,844		

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS

Pension Plans -

The Fund makes contributions to the following multi-employer defined benefit pension plans -

- Central States, Southeast and Southwest Areas Pension Fund (“Central States Pension”)
- Southern Region of Teamsters Pension Plan (“Southern Region Pension”)

These contributions are made under the terms of participation agreements that cover its officers and employees. The risks of participating in these multi-employer plans are different from single-employer plans in the following aspects:

a. Assets contributed to a multi-employer plan by one employer may be used to provide benefits to employees of other participating employers.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Pension Plans (continued) –

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

c. If management chooses to stop participating in the plans, it may be required to pay the pension plan an amount based on the underfunded status of the plan, referred to as a withdrawal liability.

The most recent Pension Protection Act ("PPA") zone status available in 2023 and 2022 is for:

- Central States Pension - year beginning January 1, 2023 and 2022
- Southern Region Pension - year beginning January 1, 2023 and 2022

Among other factors included in the PPA -

- Plans in the green zone are at least 80 percent funded,
- Plans in the yellow zone are less than 80 percent funded,
- Plans in the orange status are plans that have funding difficulty in the current year or are projected to in one of the next six years,
- Plans in the red zone are generally less than 65 percent funded,
- Plans in the burgundy zone are in critical status and are projected to go insolvent within 20 years (15 in some cases).

Funding Improvement Plans –

- **Central States Pension –** Because the plan is in the Green Zone, no funding improvement plan has been implemented and no surcharge has been imposed. This plan had previously been in the red zone and received $35.8 billion on January 12, 2023 from the Special Finance Assistance, which was approved by the PBGC because of the American Rescue Plan Act.

- **Southern Region Pension** - Because the plan is in the Green Zone, no funding improvement plans have been implemented and no surcharges have been imposed.

The Fund's participation in the Central States Pension and Southern Region Pension plans for the years ended December 31, 2023 and 2022 is outlined in the table below. The zone status is based on information the Fund received from the Central States Pension and Southern Region Pension plans and is certified by their actuaries.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Funding Improvement Plans (continued) –

EIN	Plan Number	Pension Protection Act Zone 2023	Pension Protection Act Zone 2022	Annual contributions 2023	Annual contributions 2022	Contribution Rates
36-6044243	001	Green	Red	$ 36,808	$ 36,465	$344 per week
75-0865705	001	Green	Green	$ 22,461	$ 20,192	14% of first $5,000 wages per pay period

Defined Contribution Plan –

The Plan self-contributes on behalf of its employees at contribution rates ranging from $150 to $702 per month (previously $150 to $650 per month). Self-contributions for the years ended December 31, 2023 and 2022 amounted to $15,256 and $13,913, respectively.

Welfare Plan –

Additionally, the Fund contributes to the Central States, Southeast and Southwest Areas Health and Welfare Plan (the "Welfare Fund"), a related multi-employer benefit plan, in order to provide health benefits to its employees.

Effective August 1, 2023, the contribution rate is $507.08 per week, per employee (previously $478.38). During the years ended December 31, 2023 and 2022, the Fund paid $52,448 and $49,075 in contributions to the Welfare Fund, respectively.

(9) PARTY IN INTEREST TRANSACTIONS

The Fund pays various administrative expenses including accounting fees, investment advisory fees, attorney fees, and other administrative fees. These are party in interest transactions.

(10) SUBSEQUENT EVENTS

In accordance with FASB ASC Topic 855 *Subsequent Events*, the Fund has evaluated events that occurred through June 25, 2024, which is the date these financial statements were available to be issued. There were no other material events noted during this period that would impact the results reflected in these financial statements.

SUPPLEMENTAL SCHEDULES

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	3,314	SHARES COMMON STOCK	$ 30,886	$ 51,138
ABBVIE INC	3,667	SHARES COMMON STOCK	346,777	568,275
ACCENTURE PLC	295	SHARES COMMON STOCK	102,944	103,518
ADOBE INC	1,448	SHARES COMMON STOCK	643,951	863,877
ADVANCED DRAIN SYS INC	2,576	SHARES COMMON STOCK	297,026	362,289
AFFILIATED MANAGERS GROUP INC	6,749	SHARES COMMON STOCK	796,656	1,021,934
AIA GROUP LTD SPONSORED ADR	1,828	SHARES COMMON STOCK	76,162	63,722
AIRBUS SE ADR	1,626	SHARES COMMON STOCK	46,734	62,767
AKAMAI TECHNOLOGIES INC	4,415	SHARES COMMON STOCK	468,972	522,515
ALCON INC	1,143	SHARES COMMON STOCK	86,235	89,291
ALPHABET INC	2,346	SHARES COMMON STOCK	87,500	327,713
ALPHABET INC	22,542	SHARES COMMON STOCK	1,852,167	3,176,844
ALTRIA GROUP INC	11,577	SHARES COMMON STOCK	488,972	467,016
AMADEUS IT GROUP, S.A.	940	SHARES COMMON STOCK	58,646	67,370
AMAZON.COM INC	939	SHARES COMMON STOCK	164,547	142,672
AMERICAN EXPRESS CO	3,055	SHARES COMMON STOCK	390,133	572,324
AMERICAN TOWER CORPORATION	6,769	SHARES COMMON STOCK	1,466,234	1,461,292
AMERIPRISE FINL INC	2,124	SHARES COMMON STOCK	238,548	806,759
AMGEN INC	2,026	SHARES COMMON STOCK	387,017	583,529
AMPHENOL CORP	16,805	SHARES COMMON STOCK	794,769	1,665,880
APOLLO GLOBAL MGMT INC	3,989	SHARES COMMON STOCK	364,864	371,735
APPLE INC	1,084	SHARES COMMON STOCK	185,378	208,703
APTARGROUP INC	10,534	SHARES COMMON STOCK	895,096	1,302,213
ARAMARK HLDGS CORP	31,494	SHARES COMMON STOCK	813,966	884,981
ARES MANAGEMENT CORPORATION	1,956	SHARES COMMON STOCK	158,466	232,608
ARGENX SE SPONSORED ADR	136	SHARES COMMON STOCK	44,462	51,738
ASTRAZENECA PLC SPONSORED ADR	1,611	SHARES COMMON STOCK	110,952	108,501
ATLAS COPCO AB SPONSORED ADR	4,605	SHARES COMMON STOCK	67,205	79,303
AUTOZONE INC	227	SHARES COMMON STOCK	224,633	586,933
AVERY DENNISON CORP	4,505	SHARES COMMON STOCK	848,513	910,731
AZEK CO INC	4,944	SHARES COMMON STOCK	148,434	189,108
BAKER HUGHES COMPANY	2,936	SHARES COMMON STOCK	103,091	100,352
BALL CORP	4,178	SHARES COMMON STOCK	195,173	240,319
BANK OF AMERICA CORP	10,736	SHARES COMMON STOCK	307,771	361,481
BECTON DICKINSON & CO	682	SHARES COMMON STOCK	170,398	166,292
BERKLEY W R CORP	29,253	SHARES COMMON STOCK	1,243,785	2,068,772
BERKSHIRE HATHAWAY INC	343	SHARES COMMON STOCK	95,503	122,334
BEST BUY INC	2,748	SHARES COMMON STOCK	266,405	215,113
BIO TECHNE CORP	8,776	SHARES COMMON STOCK	488,900	677,156
BIONTECH SE SPONSORED ADS	81	SHARES COMMON STOCK	9,903	8,549

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BLACKBAUD INC	8,635	SHARES COMMON STOCK	494,599	748,655
BOOZ ALLEN HAMILTON HLDG CORP	9,624	SHARES COMMON STOCK	773,697	1,231,006
BORGWARNER INC	12,863	SHARES COMMON STOCK	516,718	461,139
BRAMBLES LTD SPONSORED ADR	2,976	SHARES COMMON STOCK	45,419	55,235
BRISTOL MYERS SQUIBB CO	8,496	SHARES COMMON STOCK	544,888	435,930
BROADCOM INC	820	SHARES COMMON STOCK	282,468	915,325
BROADRIDGE FINL SOLUTIONS INC	3,833	SHARES COMMON STOCK	373,349	788,640
BROWN & BROWN INC	16,287	SHARES COMMON STOCK	713,991	1,158,169
BURLINGTON STORES INC	4,713	SHARES COMMON STOCK	754,625	916,584
CACI INTL INC	3,879	SHARES COMMON STOCK	995,799	1,256,253
CANADIAN PACIFIC KANSAS CITY	1,488	SHARES COMMON STOCK	106,863	117,641
CARLISLE COS INC	5,882	SHARES COMMON STOCK	716,126	1,837,713
CASEYS GEN STORES INC	2,303	SHARES COMMON STOCK	451,526	632,726
CDW CORP	2,040	SHARES COMMON STOCK	410,717	463,733
CHEVRON CORP	3,699	SHARES COMMON STOCK	443,382	551,743
CHOICE HOTELS INTL INC	7,156	SHARES COMMON STOCK	638,140	810,775
CHUBB LTD	1,285	SHARES COMMON STOCK	278,308	290,410
CHURCH & DWIGHT INC	1,202	SHARES COMMON STOCK	109,257	113,661
CITIZENS FINL GROUP INC	13,410	SHARES COMMON STOCK	376,961	444,407
COLUMBIA BKG SYS INC	14,760	SHARES COMMON STOCK	411,191	393,797
COLUMBIA SPORTSWEAR CO	10,329	SHARES COMMON STOCK	702,738	821,569
COMPUTERSHARE LTD SPONSORED ADR	1,873	SHARES COMMON STOCK	31,586	31,172
CONOCOPHILLIPS	5,310	SHARES COMMON STOCK	377,631	616,332
CONSTELLATION BRANDS INC	573	SHARES COMMON STOCK	149,180	138,523
CRH PLC ORD	1,265	SHARES COMMON STOCK	67,110	87,487
CUMMINS INC	2,384	SHARES COMMON STOCK	540,965	571,135
CVS HEALTH CORPORATION	3,626	SHARES COMMON STOCK	365,645	286,309
DAIICHI SANKYO CO LTD SPON ADR	1,519	SHARES COMMON STOCK	43,478	41,719
DANAHER CORP	9,467	SHARES COMMON STOCK	1,407,502	2,190,096
DECKERS OUTDOOR CORP	980	SHARES COMMON STOCK	283,564	655,061
DELL TECHNOLOGIES INC	9,767	SHARES COMMON STOCK	519,218	747,176
DEUTSCHE BOERSE ADR	4,813	SHARES COMMON STOCK	85,592	99,157
DEUTSCHE TELEKOM AG SPONSORED ADR	4,148	SHARES COMMON STOCK	78,451	99,660
DIAGEO PLC SPONSORED ADR	474	SHARES COMMON STOCK	96,356	69,043
DICKS SPORTING GOODS INC	2,320	SHARES COMMON STOCK	314,275	340,924
DIGITAL RLTY TR INC	877	SHARES COMMON STOCK	145,101	118,027
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCK	886,614	924,539
DOLLAR GEN CORP	7,156	SHARES COMMON STOCK	1,013,502	972,858
DOVER CORP	823	SHARES COMMON STOCK	137,846	126,586
EASTMAN CHEM CO	2,914	SHARES COMMON STOCK	301,908	261,735

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ECOLAB INC	6,862	SHARES COMMON STOCK	1,288,944	1,361,078
EDENRED S A ADR	625	SHARES COMMON STOCK	21,111	18,689
EDP ENERGIAS DE PORTUGAL	1,597	SHARES COMMON STOCK	86,707	80,356
ELEVANCE HEALTH INC	912	SHARES COMMON STOCK	234,060	430,063
ENVISTA HLDGS CORP	33,202	SHARES COMMON STOCK	830,846	798,840
EQUINOR ASA SPONSORED ADR	13,383	SHARES COMMON STOCK	309,748	423,438
ESSILOR LUXOTTICA	657	SHARES COMMON STOCK	63,120	65,899
FACTSET RESH SYS INC	953	SHARES COMMON STOCK	141,300	454,629
FAIR ISAAC CORPORATION	131	SHARES COMMON STOCK	105,998	152,485
FIFTH THIRD BANCORP	15,118	SHARES COMMON STOCK	441,034	521,420
FISERV INC	10,268	SHARES COMMON STOCK	1,101,582	1,364,001
FRANCO NEVADA CORP	721	SHARES COMMON STOCK	99,923	79,894
FTI CONSULTING INC	2,931	SHARES COMMON STOCK	497,570	583,709
GARTNER INC	3,222	SHARES COMMON STOCK	425,251	1,453,476
GE HEALTHCARE TECHNOLOGIES INC	2,124	SHARES COMMON STOCK	143,968	164,228
GIVAUDAN SA ADR	759	SHARES COMMON STOCK	61,204	62,838
GLOBE LIFE INC	1,378	SHARES COMMON STOCK	120,827	167,730
GODADDY INC	12,501	SHARES COMMON STOCK	940,099	1,327,106
GRACO INC	5,412	SHARES COMMON STOCK	150,158	469,545
HALEON PLC SPON ADS	10,838	SHARES COMMON STOCK	81,066	89,197
HCA HEALTHCARE, INC	2,348	SHARES COMMON STOCK	641,808	635,557
HDFC BK LTD ADR	355	SHARES COMMON STOCK	22,673	23,824
HENRY JACK & ASSOC INC	2,683	SHARES COMMON STOCK	300,393	438,429
HEXAGON AB ADR	1,470	SHARES COMMON STOCK	17,023	17,643
HEXCEL CORP	9,290	SHARES COMMON STOCK	441,638	685,138
HOLDING N V NYREGISTRY	365	SHARES COMMON STOCK	270,256	276,276
HOME DEPOT INC	1,550	SHARES COMMON STOCK	260,857	537,153
HONG KONG EXCHANGES & CLEARING	1,198	SHARES COMMON STOCK	44,091	41,117
HOYA CORP SPONSORED ADR	575	SHARES COMMON STOCK	62,242	71,885
IBERDROLA S A SPONSORED ADR	579	SHARES COMMON STOCK	26,065	30,368
IDEX CORP	2,713	SHARES COMMON STOCK	258,024	589,019
INDUSTRIA DE DISENO TEXTIL	6,736	SHARES COMMON STOCK	108,596	146,697
INTERCONTINENTAL EXCHANGE, INC	5,952	SHARES COMMON STOCK	526,706	764,415
INTERNATIONAL BUSINESS MACHS CORP	3,127	SHARES COMMON STOCK	443,965	511,421
INTESA SANPAOLO SPON ADR	2,633	SHARES COMMON STOCK	39,328	46,133
INTUIT	3,183	SHARES COMMON STOCK	1,128,333	1,989,470
JABIL, INC	4,214	SHARES COMMON STOCK	302,357	536,864
JACOBS SOLUTIONS INC	5,966	SHARES COMMON STOCK	776,445	774,387
JONES LANG LASALLE INC	4,087	SHARES COMMON STOCK	556,635	771,912
JPMORGAN CHASE & CO	4,968	SHARES COMMON STOCK	717,384	845,057

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
JUNIPER NETWORKS INC	13,349	SHARES COMMON STOCK	428,985	393,529
KERING S A ADR	475	SHARES COMMON STOCK	28,940	20,934
KEYSIGHT TECHNOLOGIES INC	814	SHARES COMMON STOCK	152,156	129,499
KINSALE CAP GROUP INC	575	SHARES COMMON STOCK	203,996	192,573
KIRBY CORP	10,462	SHARES COMMON STOCK	615,631	821,058
KLA CORPORATION	1,332	SHARES COMMON STOCK	549,296	774,292
LANDSTAR SYS INC	7,469	SHARES COMMON STOCK	783,990	1,446,372
LENNOX INTERNATIONAL INC	2,755	SHARES COMMON STOCK	544,959	1,232,918
LINDE PLC SHS	3,896	SHARES COMMON STOCK	778,193	1,600,126
LKQ CORP	22,311	SHARES COMMON STOCK	965,537	1,066,243
LONDON STK EXCHANGE GROUP ADR	4,946	SHARES COMMON STOCK	111,889	146,184
L'OREAL-UNSPONSORED ADR	819	SHARES COMMON STOCK	73,823	81,542
LVMH MOET HENNESSY LOUIS VUITTON	906	SHARES COMMON STOCK	143,306	146,840
MANHATTAN ASSOCS INC	2,633	SHARES COMMON STOCK	138,032	566,938
MARKEL GROUP INC	862	SHARES COMMON STOCK	770,269	1,223,954
MARSH & MCLENNAN COS	4,187	SHARES COMMON STOCK	457,865	793,311
MARVELL TECHNOLOGY GROUP LTD	2,397	SHARES COMMON STOCK	168,627	144,563
MASCO CORP	7,426	SHARES COMMON STOCK	445,155	497,393
MASTERCARD INC	4,399	SHARES COMMON STOCK	1,290,273	1,876,217
MCKESSON CORP	283	SHARES COMMON STOCK	72,612	131,023
MERCADOLIBRE INC	29	SHARES COMMON STOCK	39,928	45,573
MERCK & CO INC	4,730	SHARES COMMON STOCK	535,613	515,665
METTLER-TOLEDO INTL INC	80	SHARES COMMON STOCK	121,707	97,037
MICROCHIP TECHNOLOGY INC	1,285	SHARES COMMON STOCK	108,062	115,881
MICROSOFT CORP	7,697	SHARES COMMON STOCK	1,406,994	2,894,380
MONDELEZ INTL INC	2,465	SHARES COMMON STOCK	150,090	178,540
MONOLITHIC PWR SYS INC	196	SHARES COMMON STOCK	106,773	123,633
MONOTARO CO LTD ADR	1,461	SHARES COMMON STOCK	18,807	15,954
MORGAN STANLEY	6,341	SHARES COMMON STOCK	358,366	591,298
MORNINGSTAR INC	5,197	SHARES COMMON STOCK	890,468	1,487,589
NESTLE S A SPONSORED ADR	1,502	SHARES COMMON STOCK	188,859	174,016
NICE LTD	190	SHARES COMMON STOCK	53,676	37,907
NOMURA RESH INST LTD	1,269	SHARES COMMON STOCK	35,451	36,914
NORDSON CORP	2,806	SHARES COMMON STOCK	377,525	741,233
NOVO-NORDISK	3,934	SHARES COMMON STOCK	211,887	406,972
NVR INC	94	SHARES COMMON STOCK	256,957	658,042
O REILLY AUTOMOTIVE INC	159	SHARES COMMON STOCK	102,958	151,063
OLYMPUS CORP UNSPONSORED ADR	4,703	SHARES COMMON STOCK	89,521	68,071
ON SEMICONDUCTOR CORP	7,327	SHARES COMMON STOCK	151,051	612,024
ONEOK INC	6,255	SHARES COMMON STOCK	414,717	439,226

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ORACLE CORP	4,976	SHARES COMMON STOCK	524,387	524,620
PALO ALTO NETWORKS INC	447	SHARES COMMON STOCK	110,011	131,811
PARKER HANNIFIN CORP	1,593	SHARES COMMON STOCK	453,782	733,895
PAYPAL HLDGS INC	9,570	SHARES COMMON STOCK	736,241	587,694
PERRIGO CO PLC	4,146	SHARES COMMON STOCK	149,185	133,418
PHILLIPS 66	4,771	SHARES COMMON STOCK	457,300	635,211
POOL CORPORATION	1,305	SHARES COMMON STOCK	330,641	520,317
PROGRESSIVE CORP	1,702	SHARES COMMON STOCK	142,885	271,095
PROSPERITY BANCSHARES INC	6,887	SHARES COMMON STOCK	470,499	466,457
QUALCOMM INC	4,570	SHARES COMMON STOCK	615,396	660,959
QUANTA SVCS INC	1,417	SHARES COMMON STOCK	162,736	305,789
REINSURANCE GROUP AMER INC	1,433	SHARES COMMON STOCK	141,320	231,831
RELX PLC SPONSORED ADR	2,067	SHARES COMMON STOCK	58,768	81,977
RENTOKIL INITIAL PLC SPONSORED ADR	1,650	SHARES COMMON STOCK	60,008	47,207
REPUBLIC SVCS INC	766	SHARES COMMON STOCK	111,985	126,321
RIO TINTO PLC SPONSORED ADR	7,423	SHARES COMMON STOCK	416,205	552,717
ROPER TECHNOLOGIES, INC	153	SHARES COMMON STOCK	81,872	83,411
ROYAL DUTCH SHELL PLC	9,721	SHARES COMMON STOCK	462,632	639,642
RPM INTL INC	10,562	SHARES COMMON STOCK	667,115	1,179,034
RTX CORPORATION	1,119	SHARES COMMON STOCK	90,543	94,153
S&P GLOBAL INC	3,533	SHARES COMMON STOCK	949,699	1,556,357
SAFRAN SA SPON ADR	2,269	SHARES COMMON STOCK	83,686	99,920
SANDVIK AB ADR	988	SHARES COMMON STOCK	24,962	21,382
SAP SE ADR	849	SHARES COMMON STOCK	102,021	131,247
SCHEIN HENRY INC	4,014	SHARES COMMON STOCK	246,578	303,900
SCHLUMBERGER LTD	8,593	SHARES COMMON STOCK	463,794	447,180
SEI INVTS CO	16,665	SHARES COMMON STOCK	805,285	1,059,061
SEMPRA	2,220	SHARES COMMON STOCK	134,443	165,901
SERVICE CORP INTL	7,968	SHARES COMMON STOCK	410,991	545,410
SERVICENOW INC	272	SHARES COMMON STOCK	168,078	192,165
SHISEIDO LTD SPONSORED ADR	1,294	SHARES COMMON STOCK	71,552	39,027
SHOPIFY INC	657	SHARES COMMON STOCK	35,772	51,180
SMC CORP JAPAN SPONSORED ADR	2,444	SHARES COMMON STOCK	59,197	65,668
SOCIEDAD QUIMICA Y MINERA DE CHILE	2,887	SHARES COMMON STOCK	263,431	173,855
SONY CORP AMERN	1,230	SHARES COMMON STOCK	101,338	116,469
STERIS PLC	714	SHARES COMMON STOCK	144,007	156,973
STRAUMANN HLDG	3,283	SHARES COMMON STOCK	40,013	52,892
SUNCOR ENERGY INC	2,005	SHARES COMMON STOCK	66,417	64,240
TAPESTRY INC	7,521	SHARES COMMON STOCK	270,071	276,848
TELEFLEX INC	4,954	SHARES COMMON STOCK	1,295,922	1,235,230

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TEXTRON INC	3,772	SHARES COMMON STOCK	294,030	303,344
THERMO FISHER CORP	4,412	SHARES COMMON STOCK	1,606,887	2,341,845
THOMSON REUTERS	486	SHARES COMMON STOCK	61,029	71,063
TJX COS INC	18,748	SHARES COMMON STOCK	1,080,113	1,758,748
TOKYO ELECTRON LTD	1,404	SHARES COMMON STOCK	91,123	125,755
TOTALENERGIES SE	8,733	SHARES COMMON STOCK	425,599	588,430
TRANSUNION	9,622	SHARES COMMON STOCK	543,019	661,128
TRIMBLE INCORPORATED	15,770	SHARES COMMON STOCK	806,258	838,964
TYLER TECHNOLOGIES INC	1,531	SHARES COMMON STOCK	548,229	640,142
ULTA BEAUTY, INC	728	SHARES COMMON STOCK	152,651	356,713
UNILEVER PLC SPONSORED ADR	3,214	SHARES COMMON STOCK	147,134	155,815
UNION PAC CORP	1,037	SHARES COMMON STOCK	66,382	254,708
UNITED RENTALS INC	1,626	SHARES COMMON STOCK	187,287	932,381
UNITEDHEALTH GROUP INC	1,502	SHARES COMMON STOCK	337,823	790,758
VAIL RESORTS INC	326	SHARES COMMON STOCK	105,346	69,591
VALE SA ADR	28,751	SHARES COMMON STOCK	528,740	455,991
VERISK ANALYTICS INC	5,841	SHARES COMMON STOCK	919,045	1,395,181
VERIZON COMMUNICATIONS INC	4,545	SHARES COMMON STOCK	247,178	171,347
VISA INC	11,651	SHARES COMMON STOCK	2,083,215	3,033,336
WASTE CONNECTIONS INC	375	SHARES COMMON STOCK	51,284	55,976
WEX INC	4,616	SHARES COMMON STOCK	587,323	898,043
XYLEM INC	9,964	SHARES COMMON STOCK	797,533	1,139,483
ZAI LAB LTD ADR	848	SHARES COMMON STOCK	38,759	23,176
ZEBRA TECHNOLOGIES CORP	388	SHARES COMMON STOCK	221,224	106,052
ZOETIS INC	8,849	SHARES COMMON STOCK	1,143,162	1,746,527
		Total common stocks	**86,037,480**	**120,845,171**
CORPORATE BONDS:				
ALLY AUTO RECV TR SER 2022	550,000	3.45% DUE 06/15/2027	549,896	536,064
BANK AMER CORP NT N VAR	550,000	VAR RATE DUE 02/13/2031	554,928	472,296
CAPITAL ONE CC TR SER 2021	560,000	1.39% DUE 07/15/2030	559,742	489,699
CAPITAL ONE PRIME TR SER 2022	555,000	3.27% DUE 09/15/2027	554,867	535,959
CARMAX AUTO OWN TR SER 2021	665,000	0.82% DUE 04/15/2027	599,648	615,602
CARMAX AUTO OWNER TR SER 2022	390,000	5.70% DUE 07/17/2028	389,927	396,943
CARMAX AUTO OWNER TR SER 2023	390,000	5.71% DUE 01/16/2029	389,941	388,900
CARMAX AUTO OWNER TR SER 2023	385,000	5.26% DUE 02/15/2029	384,988	390,306
CARMAX AUTO OWNER TRUST SER 2022	295,000	3.66% DUE 09/15/2027	294,954	287,216
CHASE ISSUANCE TR SER 2023	380,000	5.08% DUE 09/16/2030	379,968	388,433
CNH EQUIP TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	418,542

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
CNH EQUIP TR SER 2023	505,000	5.46% DUE 03/17/2031	504,940	513,592
CNH EQUIPMENT TR SER 2022	260,000	2.83% DUE 07/15/2027	259,981	253,265
FANNIE MAE REMIC TRST SER 2019	141,411	2.56% DUE 09/25/2029	129,126	128,966
FIFTH THIRD AUTO TR SER 2023	570,000	5.52% DUE 02/17/2031	569,999	582,314
FORD CR AUTO OWNER TR SER 2023	255,000	5.20% DUE 02/15/2029	254,948	258,159
GM FINL CONSUMER AUTOMOBILE	420,000	4.59% DUE 07/17/2028	419,862	417,949
HARLEY DAVIDSON MTR TR SER 2022	270,000	3.26% DUE 01/15/2030	269,921	261,274
HONDA AUTO RECE OW TR SER 2023	280,000	4.91% DUE 09/17/2029	279,938	281,401
JP MORGAN CHASE BANK NA	525,000	2.52% DUE 04/22/2031	537,558	453,989
SANTANDER DRIVE AUTO TR SER 2022	211,251	3.93% DUE 12/15/2026	211,230	209,660
TOYOTA AUTO REV OWNR TR SER 2023	115,000	5.01% DUE 02/15/2029	114,582	115,931
VOLKSW AUTO LEASE TR SER 2023	380,000	5.80% DUE 04/20/2028	379,952	385,811
WORLD OMNI AUTO REC TR SER 2022	540,000	1.93% DUE 03/15/2028	539,971	509,269
		Total corporate bonds	**9,545,821**	**9,291,540**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	26,674
U.S. TREASURY NOTE	1,560,000	0.37% DUE 04/30/2025	1,523,319	1,476,493
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	349,690
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	357,128
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	329,891
U.S. TREASURY NOTE	645,000	1.12% DUE 02/29/2028	638,477	576,701
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	340,252
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	335,048
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	249,743
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	332,236
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	675,343
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	478,229
U.S. TREASURY NOTE	365,000	2.50% DUE 05/31/2024	355,092	360,930
U.S. TREASURY NOTE	385,000	2.62% DUE 04/30/2024	384,189	381,489
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	833,633
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	123,678
U.S. TREASURY NOTE	175,000	2.87% DUE 05/15/2032	174,927	162,227
U.S. TREASURY NOTE	255,000	3.25% DUE 06/30/2027	256,346	249,229
U.S. TREASURY NOTE	330,000	3.37% DUE 05/15/2033	321,352	316,800
U.S. TREASURY NOTE	255,000	3.50% DUE 01/31/2030	247,401	249,458
U.S. TREASURY NOTE	130,000	3.50% DUE 04/30/2030	128,919	127,091
U.S. TREASURY NOTE	385,000	3.62% DUE 03/31/2030	384,776	379,121

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	130,000	3.62% DUE 05/15/2026	128,584	128,518
U.S. TREASURY NOTE	1,085,000	3.87% DUE 08/15/2033	1,027,512	1,083,991
U.S. TREASURY NOTE	255,000	4.50% DUE 11/15/2033	260,370	267,791
		Total U.S. Government	10,724,078	10,191,384
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	18,090	5.00% DUE 02/15/2025	19,108	17,978
FEDERAL HOME LOAN MTG CORP	128,758	1.50% DUE 12/15/2032	130,770	119,465
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	547,166
FEDERAL HOME LOAN MTG CORP	295,000	FLTG RATE DUE 03/25/2032	256,339	254,307
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	368,367
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	667,467
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	403,665
FEDERAL HOME LOAN MTG CORP	415,000	4.25% DUE 01/01/2030	411,709	404,928
FEDERAL HOME LOAN MTG CORP	102,473	3.00% DUE 03/01/2032	105,899	98,224
FEDERAL HOME LOAN MTG CORP	107,206	2.50% DUE 07/01/2029	112,533	102,034
FEDERAL HOME LOAN MTG CORP	99,026	2.50% DUE 05/01/2031	100,976	93,452
FEDERAL HOME LOAN MTG CORP	5,601	5.00% DUE 10/01/2033	5,542	5,699
FEDERAL HOME LOAN MTG CORP	123,083	3.00% DUE 08/01/2043	119,548	113,275
FEDERAL HOME LOAN MTG CORP	1,027	4.50% DUE 04/01/2025	1,072	1,022
FEDERAL HOME LOAN MTG CORP	215	4.50% DUE 08/01/2025	226	214
FEDERAL HOME LOAN MTG CORP	88,078	2.50% DUE 03/01/2030	90,005	83,724
FEDERAL NATL MTG ASSN	4,430	5.50% DUE 07/01/2034	4,847	4,562
FEDERAL NATL MTG ASSN	12,080	5.50% DUE 08/01/2035	13,320	12,440
FEDERAL NATL MTG ASSN	19,436	5.50% DUE 08/01/2037	21,209	20,015
FEDERAL NATL MTG ASSN	195,153	3.00% DUE 03/01/2030	199,940	188,260
FEDERAL NATL MTG ASSN	492,291	2.50% DUE 01/01/2052	489,369	420,781
FEDERAL NATL MTG ASSN	300,876	3.00% DUE 04/01/2047	305,241	273,063
FEDERAL NATL MTG ASSN	187,231	3.00% DUE 10/01/2044	192,175	172,095
FEDERAL NATL MTG ASSN	660,650	3.00% DUE 07/01/2050	560,830	595,212
FEDERAL NATL MTG ASSN	44,382	3.50% DUE 02/01/2048	44,125	41,420
FEDERAL NATL MTG ASSN	194,027	2.00% DUE 06/01/2030	201,788	182,397
FEDERAL NATL MTG ASSN	156,454	2.00% DUE 08/01/2030	162,883	146,936
FEDERAL NATL MTG ASSN	132,659	FLTG RATE DUE 07/25/2042	132,597	131,810
FEDERAL NATL MTG ASSN	1,770	3.50% DUE 03/25/2033	1,664	1,735
FEDERAL NATL MTG ASSN	2,712	3.50% DUE 03/25/2033	2,633	2,625
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	60,916
FEDERAL NATL MTG ASSN	324,273	1.50% DUE 02/25/2033	329,137	293,175

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party		(c) Description of investment maturity date, rate of interest, collateral, par or maturity	(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,323	324,337
FEDERAL NATL MTG ASSN	580,000	FLTG RATE DUE 05/25/2032	515,724	507,531
		Total GSE Securities	7,345,761	6,660,297
		Total U.S. Government and GSE Securities	**18,069,839**	**16,851,681**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTGAGE INCOME FUND	111,968	LIMITED PARTNERSHIP	10,000,000	10,532,047
WACAP JMT REAL ESTATE EQUITY FUND	57,448	LIMITED PARTNERSHIP	5,000,000	5,324,926
		Total limited partnerships	**15,000,000**	**15,856,973**
MONEY MARKET FUND,				
GS FIN SQ GOV MONEY MARKET FUND	4,870,389	MONEY MARKET FUND	**4,870,389**	**4,870,389**
		Total investments	**$ 133,523,529**	**$ 167,715,754**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2023

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 27,121,522	$ -	$ 27,121,522	$ 27,121,522	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	27,314,325	27,314,325	27,314,325	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning and ending

A This return/report is for: [X] 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 . . . . . ▶ [X]

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
Southern States Savings & Retirement Plan Trust

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 1/1/1977

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)
Southern States Savings & Retirement Plan Trust

Electronic Filing Only

STE 103 1910 82nd Avenue
Vero Beach FL 32966

1910 82nd Avenue Suite 103
Vero Beach FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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	R. [illegible] Cook	10/02/24	
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2023

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 27,121,522	$ -	$ 27,121,522	$ 27,121,522	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	27,314,325	27,314,325	27,314,325	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	3,314	SHARES COMMON STOCK	$ 30,886	$ 51,138
ABBVIE INC	3,667	SHARES COMMON STOCK	346,777	568,275
ACCENTURE PLC	295	SHARES COMMON STOCK	102,944	103,518
ADOBE INC	1,448	SHARES COMMON STOCK	643,951	863,877
ADVANCED DRAIN SYS INC	2,576	SHARES COMMON STOCK	297,026	362,289
AFFILIATED MANAGERS GROUP INC	6,749	SHARES COMMON STOCK	796,656	1,021,934
AIA GROUP LTD SPONSORED ADR	1,828	SHARES COMMON STOCK	76,162	63,722
AIRBUS SE ADR	1,626	SHARES COMMON STOCK	46,734	62,767
AKAMAI TECHNOLOGIES INC	4,415	SHARES COMMON STOCK	468,972	522,515
ALCON INC	1,143	SHARES COMMON STOCK	86,235	89,291
ALPHABET INC	2,346	SHARES COMMON STOCK	87,500	327,713
ALPHABET INC	22,542	SHARES COMMON STOCK	1,852,167	3,176,844
ALTRIA GROUP INC	11,577	SHARES COMMON STOCK	488,972	467,016
AMADEUS IT GROUP, S.A.	940	SHARES COMMON STOCK	58,646	67,370
AMAZON.COM INC	939	SHARES COMMON STOCK	164,547	142,672
AMERICAN EXPRESS CO	3,055	SHARES COMMON STOCK	390,133	572,324
AMERICAN TOWER CORPORATION	6,769	SHARES COMMON STOCK	1,466,234	1,461,292
AMERIPRISE FINL INC	2,124	SHARES COMMON STOCK	238,548	806,759
AMGEN INC	2,026	SHARES COMMON STOCK	387,017	583,529
AMPHENOL CORP	16,805	SHARES COMMON STOCK	794,769	1,665,880
APOLLO GLOBAL MGMT INC	3,989	SHARES COMMON STOCK	364,864	371,735
APPLE INC	1,084	SHARES COMMON STOCK	185,378	208,703
APTARGROUP INC	10,534	SHARES COMMON STOCK	895,096	1,302,213
ARAMARK HLDGS CORP	31,494	SHARES COMMON STOCK	813,966	884,981
ARES MANAGEMENT CORPORATION	1,956	SHARES COMMON STOCK	158,466	232,608
ARGENX SE SPONSORED ADR	136	SHARES COMMON STOCK	44,462	51,738
ASTRAZENECA PLC SPONSORED ADR	1,611	SHARES COMMON STOCK	110,952	108,501
ATLAS COPCO AB SPONSORED ADR	4,605	SHARES COMMON STOCK	67,205	79,303
AUTOZONE INC	227	SHARES COMMON STOCK	224,633	586,933
AVERY DENNISON CORP	4,505	SHARES COMMON STOCK	848,513	910,731
AZEK CO INC	4,944	SHARES COMMON STOCK	148,434	189,108
BAKER HUGHES COMPANY	2,936	SHARES COMMON STOCK	103,091	100,352
BALL CORP	4,178	SHARES COMMON STOCK	195,173	240,319
BANK OF AMERICA CORP	10,736	SHARES COMMON STOCK	307,771	361,481
BECTON DICKINSON & CO	682	SHARES COMMON STOCK	170,398	166,292
BERKLEY W R CORP	29,253	SHARES COMMON STOCK	1,243,785	2,068,772
BERKSHIRE HATHAWAY INC	343	SHARES COMMON STOCK	95,503	122,334
BEST BUY INC	2,748	SHARES COMMON STOCK	266,405	215,113
BIO TECHNE CORP	8,776	SHARES COMMON STOCK	488,900	677,156
BIONTECH SE SPONSORED ADS	81	SHARES COMMON STOCK	9,903	8,549

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BLACKBAUD INC	8,635	SHARES COMMON STOCK	494,599	748,655
BOOZ ALLEN HAMILTON HLDG CORP	9,624	SHARES COMMON STOCK	773,697	1,231,006
BORGWARNER INC	12,863	SHARES COMMON STOCK	516,718	461,139
BRAMBLES LTD SPONSORED ADR	2,976	SHARES COMMON STOCK	45,419	55,235
BRISTOL MYERS SQUIBB CO	8,496	SHARES COMMON STOCK	544,888	435,930
BROADCOM INC	820	SHARES COMMON STOCK	282,468	915,325
BROADRIDGE FINL SOLUTIONS INC	3,833	SHARES COMMON STOCK	373,349	788,640
BROWN & BROWN INC	16,287	SHARES COMMON STOCK	713,991	1,158,169
BURLINGTON STORES INC	4,713	SHARES COMMON STOCK	754,625	916,584
CACI INTL INC	3,879	SHARES COMMON STOCK	995,799	1,256,253
CANADIAN PACIFIC KANSAS CITY	1,488	SHARES COMMON STOCK	106,863	117,641
CARLISLE COS INC	5,882	SHARES COMMON STOCK	716,126	1,837,713
CASEYS GEN STORES INC	2,303	SHARES COMMON STOCK	451,526	632,726
CDW CORP	2,040	SHARES COMMON STOCK	410,717	463,733
CHEVRON CORP	3,699	SHARES COMMON STOCK	443,382	551,743
CHOICE HOTELS INTL INC	7,156	SHARES COMMON STOCK	638,140	810,775
CHUBB LTD	1,285	SHARES COMMON STOCK	278,308	290,410
CHURCH & DWIGHT INC	1,202	SHARES COMMON STOCK	109,257	113,661
CITIZENS FINL GROUP INC	13,410	SHARES COMMON STOCK	376,961	444,407
COLUMBIA BKG SYS INC	14,760	SHARES COMMON STOCK	411,191	393,797
COLUMBIA SPORTSWEAR CO	10,329	SHARES COMMON STOCK	702,738	821,569
COMPUTERSHARE LTD SPONSORED ADR	1,873	SHARES COMMON STOCK	31,586	31,172
CONOCOPHILLIPS	5,310	SHARES COMMON STOCK	377,631	616,332
CONSTELLATION BRANDS INC	573	SHARES COMMON STOCK	149,180	138,523
CRH PLC ORD	1,265	SHARES COMMON STOCK	67,110	87,487
CUMMINS INC	2,384	SHARES COMMON STOCK	540,965	571,135
CVS HEALTH CORPORATION	3,626	SHARES COMMON STOCK	365,645	286,309
DAIICHI SANKYO CO LTD SPON ADR	1,519	SHARES COMMON STOCK	43,478	41,719
DANAHER CORP	9,467	SHARES COMMON STOCK	1,407,502	2,190,096
DECKERS OUTDOOR CORP	980	SHARES COMMON STOCK	283,564	655,061
DELL TECHNOLOGIES INC	9,767	SHARES COMMON STOCK	519,218	747,176
DEUTSCHE BOERSE ADR	4,813	SHARES COMMON STOCK	85,592	99,157
DEUTSCHE TELEKOM AG SPONSORED ADR	4,148	SHARES COMMON STOCK	78,451	99,660
DIAGEO PLC SPONSORED ADR	474	SHARES COMMON STOCK	96,356	69,043
DICKS SPORTING GOODS INC	2,320	SHARES COMMON STOCK	314,275	340,924
DIGITAL RLTY TR INC	877	SHARES COMMON STOCK	145,101	118,027
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCK	886,614	924,539
DOLLAR GEN CORP	7,156	SHARES COMMON STOCK	1,013,502	972,858
DOVER CORP	823	SHARES COMMON STOCK	137,846	126,586
EASTMAN CHEM CO	2,914	SHARES COMMON STOCK	301,908	261,735

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ECOLAB INC	6,862	SHARES COMMON STOCK	1,288,944	1,361,078
EDENRED S A ADR	625	SHARES COMMON STOCK	21,111	18,689
EDP ENERGIAS DE PORTUGAL	1,597	SHARES COMMON STOCK	86,707	80,356
ELEVANCE HEALTH INC	912	SHARES COMMON STOCK	234,060	430,063
ENVISTA HLDGS CORP	33,202	SHARES COMMON STOCK	830,846	798,840
EQUINOR ASA SPONSORED ADR	13,383	SHARES COMMON STOCK	309,748	423,438
ESSILOR LUXOTTICA	657	SHARES COMMON STOCK	63,120	65,899
FACTSET RESH SYS INC	953	SHARES COMMON STOCK	141,300	454,629
FAIR ISAAC CORPORATION	131	SHARES COMMON STOCK	105,998	152,485
FIFTH THIRD BANCORP	15,118	SHARES COMMON STOCK	441,034	521,420
FISERV INC	10,268	SHARES COMMON STOCK	1,101,582	1,364,001
FRANCO NEVADA CORP	721	SHARES COMMON STOCK	99,923	79,894
FTI CONSULTING INC	2,931	SHARES COMMON STOCK	497,570	583,709
GARTNER INC	3,222	SHARES COMMON STOCK	425,251	1,453,476
GE HEALTHCARE TECHNOLOGIES INC	2,124	SHARES COMMON STOCK	143,968	164,228
GIVAUDAN SA ADR	759	SHARES COMMON STOCK	61,204	62,838
GLOBE LIFE INC	1,378	SHARES COMMON STOCK	120,827	167,730
GODADDY INC	12,501	SHARES COMMON STOCK	940,099	1,327,106
GRACO INC	5,412	SHARES COMMON STOCK	150,158	469,545
HALEON PLC SPON ADS	10,838	SHARES COMMON STOCK	81,066	89,197
HCA HEALTHCARE, INC	2,348	SHARES COMMON STOCK	641,808	635,557
HDFC BK LTD ADR	355	SHARES COMMON STOCK	22,673	23,824
HENRY JACK & ASSOC INC	2,683	SHARES COMMON STOCK	300,393	438,429
HEXAGON AB ADR	1,470	SHARES COMMON STOCK	17,023	17,643
HEXCEL CORP	9,290	SHARES COMMON STOCK	441,638	685,138
HOLDING N V NYREGISTRY	365	SHARES COMMON STOCK	270,256	276,276
HOME DEPOT INC	1,550	SHARES COMMON STOCK	260,857	537,153
HONG KONG EXCHANGES & CLEARING	1,198	SHARES COMMON STOCK	44,091	41,117
HOYA CORP SPONSORED ADR	575	SHARES COMMON STOCK	62,242	71,885
IBERDROLA S A SPONSORED ADR	579	SHARES COMMON STOCK	26,065	30,368
IDEX CORP	2,713	SHARES COMMON STOCK	258,024	589,019
INDUSTRIA DE DISENO TEXTIL	6,736	SHARES COMMON STOCK	108,596	146,697
INTERCONTINENTAL EXCHANGE, INC	5,952	SHARES COMMON STOCK	526,706	764,415
INTERNATIONAL BUSINESS MACHS CORP	3,127	SHARES COMMON STOCK	443,965	511,421
INTESA SANPAOLO SPON ADR	2,633	SHARES COMMON STOCK	39,328	46,133
INTUIT	3,183	SHARES COMMON STOCK	1,128,333	1,989,470
JABIL, INC	4,214	SHARES COMMON STOCK	302,357	536,864
JACOBS SOLUTIONS INC	5,966	SHARES COMMON STOCK	776,445	774,387
JONES LANG LASALLE INC	4,087	SHARES COMMON STOCK	556,635	771,912
JPMORGAN CHASE & CO	4,968	SHARES COMMON STOCK	717,384	845,057

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
JUNIPER NETWORKS INC	13,349	SHARES COMMON STOCK	428,985	393,529
KERING S A ADR	475	SHARES COMMON STOCK	28,940	20,934
KEYSIGHT TECHNOLOGIES INC	814	SHARES COMMON STOCK	152,156	129,499
KINSALE CAP GROUP INC	575	SHARES COMMON STOCK	203,996	192,573
KIRBY CORP	10,462	SHARES COMMON STOCK	615,631	821,058
KLA CORPORATION	1,332	SHARES COMMON STOCK	549,296	774,292
LANDSTAR SYS INC	7,469	SHARES COMMON STOCK	783,990	1,446,372
LENNOX INTERNATIONAL INC	2,755	SHARES COMMON STOCK	544,959	1,232,918
LINDE PLC SHS	3,896	SHARES COMMON STOCK	778,193	1,600,126
LKQ CORP	22,311	SHARES COMMON STOCK	965,537	1,066,243
LONDON STK EXCHANGE GROUP ADR	4,946	SHARES COMMON STOCK	111,889	146,184
L'OREAL-UNSPONSORED ADR	819	SHARES COMMON STOCK	73,823	81,542
LVMH MOET HENNESSY LOUIS VUITTON	906	SHARES COMMON STOCK	143,306	146,840
MANHATTAN ASSOCS INC	2,633	SHARES COMMON STOCK	138,032	566,938
MARKEL GROUP INC	862	SHARES COMMON STOCK	770,269	1,223,954
MARSH & MCLENNAN COS	4,187	SHARES COMMON STOCK	457,865	793,311
MARVELL TECHNOLOGY GROUP LTD	2,397	SHARES COMMON STOCK	168,627	144,563
MASCO CORP	7,426	SHARES COMMON STOCK	445,155	497,393
MASTERCARD INC	4,399	SHARES COMMON STOCK	1,290,273	1,876,217
MCKESSON CORP	283	SHARES COMMON STOCK	72,612	131,023
MERCADOLIBRE INC	29	SHARES COMMON STOCK	39,928	45,573
MERCK & CO INC	4,730	SHARES COMMON STOCK	535,613	515,665
METTLER-TOLEDO INTL INC	80	SHARES COMMON STOCK	121,707	97,037
MICROCHIP TECHNOLOGY INC	1,285	SHARES COMMON STOCK	108,062	115,881
MICROSOFT CORP	7,697	SHARES COMMON STOCK	1,406,994	2,894,380
MONDELEZ INTL INC	2,465	SHARES COMMON STOCK	150,090	178,540
MONOLITHIC PWR SYS INC	196	SHARES COMMON STOCK	106,773	123,633
MONOTARO CO LTD ADR	1,461	SHARES COMMON STOCK	18,807	15,954
MORGAN STANLEY	6,341	SHARES COMMON STOCK	358,366	591,298
MORNINGSTAR INC	5,197	SHARES COMMON STOCK	890,468	1,487,589
NESTLE S A SPONSORED ADR	1,502	SHARES COMMON STOCK	188,859	174,016
NICE LTD	190	SHARES COMMON STOCK	53,676	37,907
NOMURA RESH INST LTD	1,269	SHARES COMMON STOCK	35,451	36,914
NORDSON CORP	2,806	SHARES COMMON STOCK	377,525	741,233
NOVO-NORDISK	3,934	SHARES COMMON STOCK	211,887	406,972
NVR INC	94	SHARES COMMON STOCK	256,957	658,042
O REILLY AUTOMOTIVE INC	159	SHARES COMMON STOCK	102,958	151,063
OLYMPUS CORP UNSPONSORED ADR	4,703	SHARES COMMON STOCK	89,521	68,071
ON SEMICONDUCTOR CORP	7,327	SHARES COMMON STOCK	151,051	612,024
ONEOK INC	6,255	SHARES COMMON STOCK	414,717	439,226

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ORACLE CORP	4,976	SHARES COMMON STOCK	524,387	524,620
PALO ALTO NETWORKS INC	447	SHARES COMMON STOCK	110,011	131,811
PARKER HANNIFIN CORP	1,593	SHARES COMMON STOCK	453,782	733,895
PAYPAL HLDGS INC	9,570	SHARES COMMON STOCK	736,241	587,694
PERRIGO CO PLC	4,146	SHARES COMMON STOCK	149,185	133,418
PHILLIPS 66	4,771	SHARES COMMON STOCK	457,300	635,211
POOL CORPORATION	1,305	SHARES COMMON STOCK	330,641	520,317
PROGRESSIVE CORP	1,702	SHARES COMMON STOCK	142,885	271,095
PROSPERITY BANCSHARES INC	6,887	SHARES COMMON STOCK	470,499	466,457
QUALCOMM INC	4,570	SHARES COMMON STOCK	615,396	660,959
QUANTA SVCS INC	1,417	SHARES COMMON STOCK	162,736	305,789
REINSURANCE GROUP AMER INC	1,433	SHARES COMMON STOCK	141,320	231,831
RELX PLC SPONSORED ADR	2,067	SHARES COMMON STOCK	58,768	81,977
RENTOKIL INITIAL PLC SPONSORED ADR	1,650	SHARES COMMON STOCK	60,008	47,207
REPUBLIC SVCS INC	766	SHARES COMMON STOCK	111,985	126,321
RIO TINTO PLC SPONSORED ADR	7,423	SHARES COMMON STOCK	416,205	552,717
ROPER TECHNOLOGIES, INC	153	SHARES COMMON STOCK	81,872	83,411
ROYAL DUTCH SHELL PLC	9,721	SHARES COMMON STOCK	462,632	639,642
RPM INTL INC	10,562	SHARES COMMON STOCK	667,115	1,179,034
RTX CORPORATION	1,119	SHARES COMMON STOCK	90,543	94,153
S&P GLOBAL INC	3,533	SHARES COMMON STOCK	949,699	1,556,357
SAFRAN SA SPON ADR	2,269	SHARES COMMON STOCK	83,686	99,920
SANDVIK AB ADR	988	SHARES COMMON STOCK	24,962	21,382
SAP SE ADR	849	SHARES COMMON STOCK	102,021	131,247
SCHEIN HENRY INC	4,014	SHARES COMMON STOCK	246,578	303,900
SCHLUMBERGER LTD	8,593	SHARES COMMON STOCK	463,794	447,180
SEI INVTS CO	16,665	SHARES COMMON STOCK	805,285	1,059,061
SEMPRA	2,220	SHARES COMMON STOCK	134,443	165,901
SERVICE CORP INTL	7,968	SHARES COMMON STOCK	410,991	545,410
SERVICENOW INC	272	SHARES COMMON STOCK	168,078	192,165
SHISEIDO LTD SPONSORED ADR	1,294	SHARES COMMON STOCK	71,552	39,027
SHOPIFY INC	657	SHARES COMMON STOCK	35,772	51,180
SMC CORP JAPAN SPONSORED ADR	2,444	SHARES COMMON STOCK	59,197	65,668
SOCIEDAD QUIMICA Y MINERA DE CHILE	2,887	SHARES COMMON STOCK	263,431	173,855
SONY CORP AMERN	1,230	SHARES COMMON STOCK	101,338	116,469
STERIS PLC	714	SHARES COMMON STOCK	144,007	156,973
STRAUMANN HLDG	3,283	SHARES COMMON STOCK	40,013	52,892
SUNCOR ENERGY INC	2,005	SHARES COMMON STOCK	66,417	64,240
TAPESTRY INC	7,521	SHARES COMMON STOCK	270,071	276,848
TELEFLEX INC	4,954	SHARES COMMON STOCK	1,295,922	1,235,230

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TEXTRON INC	3,772	SHARES COMMON STOCK	294,030	303,344
THERMO FISHER CORP	4,412	SHARES COMMON STOCK	1,606,887	2,341,845
THOMSON REUTERS	486	SHARES COMMON STOCK	61,029	71,063
TJX COS INC	18,748	SHARES COMMON STOCK	1,080,113	1,758,748
TOKYO ELECTRON LTD	1,404	SHARES COMMON STOCK	91,123	125,755
TOTALENERGIES SE	8,733	SHARES COMMON STOCK	425,599	588,430
TRANSUNION	9,622	SHARES COMMON STOCK	543,019	661,128
TRIMBLE INCORPORATED	15,770	SHARES COMMON STOCK	806,258	838,964
TYLER TECHNOLOGIES INC	1,531	SHARES COMMON STOCK	548,229	640,142
ULTA BEAUTY, INC	728	SHARES COMMON STOCK	152,651	356,713
UNILEVER PLC SPONSORED ADR	3,214	SHARES COMMON STOCK	147,134	155,815
UNION PAC CORP	1,037	SHARES COMMON STOCK	66,382	254,708
UNITED RENTALS INC	1,626	SHARES COMMON STOCK	187,287	932,381
UNITEDHEALTH GROUP INC	1,502	SHARES COMMON STOCK	337,823	790,758
VAIL RESORTS INC	326	SHARES COMMON STOCK	105,346	69,591
VALE SA ADR	28,751	SHARES COMMON STOCK	528,740	455,991
VERISK ANALYTICS INC	5,841	SHARES COMMON STOCK	919,045	1,395,181
VERIZON COMMUNICATIONS INC	4,545	SHARES COMMON STOCK	247,178	171,347
VISA INC	11,651	SHARES COMMON STOCK	2,083,215	3,033,336
WASTE CONNECTIONS INC	375	SHARES COMMON STOCK	51,284	55,976
WEX INC	4,616	SHARES COMMON STOCK	587,323	898,043
XYLEM INC	9,964	SHARES COMMON STOCK	797,533	1,139,483
ZAI LAB LTD ADR	848	SHARES COMMON STOCK	38,759	23,176
ZEBRA TECHNOLOGIES CORP	388	SHARES COMMON STOCK	221,224	106,052
ZOETIS INC	8,849	SHARES COMMON STOCK	1,143,162	1,746,527
		Total common stocks	**86,037,480**	**120,845,171**
CORPORATE BONDS:				
ALLY AUTO RECV TR SER 2022	550,000	3.45% DUE 06/15/2027	549,896	536,064
BANK AMER CORP NT N VAR	550,000	VAR RATE DUE 02/13/2031	554,928	472,296
CAPITAL ONE CC TR SER 2021	560,000	1.39% DUE 07/15/2030	559,742	489,699
CAPITAL ONE PRIME TR SER 2022	555,000	3.27% DUE 09/15/2027	554,867	535,959
CARMAX AUTO OWN TR SER 2021	665,000	0.82% DUE 04/15/2027	599,648	615,602
CARMAX AUTO OWNER TR SER 2022	390,000	5.70% DUE 07/17/2028	389,927	396,943
CARMAX AUTO OWNER TR SER 2023	390,000	5.71% DUE 01/16/2029	389,941	388,900
CARMAX AUTO OWNER TR SER 2023	385,000	5.26% DUE 02/15/2029	384,988	390,306
CARMAX AUTO OWNER TRUST SER 2022	295,000	3.66% DUE 09/15/2027	294,954	287,216
CHASE ISSUANCE TR SER 2023	380,000	5.08% DUE 09/16/2030	379,968	388,433
CNH EQUIP TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	418,542

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
CNH EQUIP TR SER 2023	505,000	5.46% DUE 03/17/2031	504,940	513,592
CNH EQUIPMENT TR SER 2022	260,000	2.83% DUE 07/15/2027	259,981	253,265
FANNIE MAE REMIC TRST SER 2019	141,411	2.56% DUE 09/25/2029	129,126	128,966
FIFTH THIRD AUTO TR SER 2023	570,000	5.52% DUE 02/17/2031	569,999	582,314
FORD CR AUTO OWNER TR SER 2023	255,000	5.20% DUE 02/15/2029	254,948	258,159
GM FINL CONSUMER AUTOMOBILE	420,000	4.59% DUE 07/17/2028	419,862	417,949
HARLEY DAVIDSON MTR TR SER 2022	270,000	3.26% DUE 01/15/2030	269,921	261,274
HONDA AUTO RECE OW TR SER 2023	280,000	4.91% DUE 09/17/2029	279,938	281,401
JP MORGAN CHASE BANK NA	525,000	2.52% DUE 04/22/2031	537,558	453,989
SANTANDER DRIVE AUTO TR SER 2022	211,251	3.93% DUE 12/15/2026	211,230	209,660
TOYOTA AUTO REV OWNR TR SER 2023	115,000	5.01% DUE 02/15/2029	114,582	115,931
VOLKSW AUTO LEASE TR SER 2023	380,000	5.80% DUE 04/20/2028	379,952	385,811
WORLD OMNI AUTO REC TR SER 2022	540,000	1.93% DUE 03/15/2028	539,971	509,269
		Total corporate bonds	**9,545,821**	**9,291,540**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	26,674
U.S. TREASURY NOTE	1,560,000	0.37% DUE 04/30/2025	1,523,319	1,476,493
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	349,690
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	357,128
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	329,891
U.S. TREASURY NOTE	645,000	1.12% DUE 02/29/2028	638,477	576,701
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	340,252
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	335,048
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	249,743
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	332,236
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	675,343
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	478,229
U.S. TREASURY NOTE	365,000	2.50% DUE 05/31/2024	355,092	360,930
U.S. TREASURY NOTE	385,000	2.62% DUE 04/30/2024	384,189	381,489
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	833,633
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	123,678
U.S. TREASURY NOTE	175,000	2.87% DUE 05/15/2032	174,927	162,227
U.S. TREASURY NOTE	255,000	3.25% DUE 06/30/2027	256,346	249,229
U.S. TREASURY NOTE	330,000	3.37% DUE 05/15/2033	321,352	316,800
U.S. TREASURY NOTE	255,000	3.50% DUE 01/31/2030	247,401	249,458
U.S. TREASURY NOTE	130,000	3.50% DUE 04/30/2030	128,919	127,091
U.S. TREASURY NOTE	385,000	3.62% DUE 03/31/2030	384,776	379,121

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	130,000	3.62% DUE 05/15/2026	128,584	128,518
U.S. TREASURY NOTE	1,085,000	3.87% DUE 08/15/2033	1,027,512	1,083,991
U.S. TREASURY NOTE	255,000	4.50% DUE 11/15/2033	260,370	267,791
		Total U.S. Government	10,724,078	10,191,384
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	18,090	5.00% DUE 02/15/2025	19,108	17,978
FEDERAL HOME LOAN MTG CORP	128,758	1.50% DUE 12/15/2032	130,770	119,465
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	547,166
FEDERAL HOME LOAN MTG CORP	295,000	FLTG RATE DUE 03/25/2032	256,339	254,307
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	368,367
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	667,467
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	403,665
FEDERAL HOME LOAN MTG CORP	415,000	4.25% DUE 01/01/2030	411,709	404,928
FEDERAL HOME LOAN MTG CORP	102,473	3.00% DUE 03/01/2032	105,899	98,224
FEDERAL HOME LOAN MTG CORP	107,206	2.50% DUE 07/01/2029	112,533	102,034
FEDERAL HOME LOAN MTG CORP	99,026	2.50% DUE 05/01/2031	100,976	93,452
FEDERAL HOME LOAN MTG CORP	5,601	5.00% DUE 10/01/2033	5,542	5,699
FEDERAL HOME LOAN MTG CORP	123,083	3.00% DUE 08/01/2043	119,548	113,275
FEDERAL HOME LOAN MTG CORP	1,027	4.50% DUE 04/01/2025	1,072	1,022
FEDERAL HOME LOAN MTG CORP	215	4.50% DUE 08/01/2025	226	214
FEDERAL HOME LOAN MTG CORP	88,078	2.50% DUE 03/01/2030	90,005	83,724
FEDERAL NATL MTG ASSN	4,430	5.50% DUE 07/01/2034	4,847	4,562
FEDERAL NATL MTG ASSN	12,080	5.50% DUE 08/01/2035	13,320	12,440
FEDERAL NATL MTG ASSN	19,436	5.50% DUE 08/01/2037	21,209	20,015
FEDERAL NATL MTG ASSN	195,153	3.00% DUE 03/01/2030	199,940	188,260
FEDERAL NATL MTG ASSN	492,291	2.50% DUE 01/01/2052	489,369	420,781
FEDERAL NATL MTG ASSN	300,876	3.00% DUE 04/01/2047	305,241	273,063
FEDERAL NATL MTG ASSN	187,231	3.00% DUE 10/01/2044	192,175	172,095
FEDERAL NATL MTG ASSN	660,650	3.00% DUE 07/01/2050	560,830	595,212
FEDERAL NATL MTG ASSN	44,382	3.50% DUE 02/01/2048	44,125	41,420
FEDERAL NATL MTG ASSN	194,027	2.00% DUE 06/01/2030	201,788	182,397
FEDERAL NATL MTG ASSN	156,454	2.00% DUE 08/01/2030	162,883	146,936
FEDERAL NATL MTG ASSN	132,659	FLTG RATE DUE 07/25/2042	132,597	131,810
FEDERAL NATL MTG ASSN	1,770	3.50% DUE 03/25/2033	1,664	1,735
FEDERAL NATL MTG ASSN	2,712	3.50% DUE 03/25/2033	2,633	2,625
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	60,916
FEDERAL NATL MTG ASSN	324,273	1.50% DUE 02/25/2033	329,137	293,175

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2023

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party		(c) Description of investment maturity date, rate of interest, collateral, par or maturity	(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,323	324,337
FEDERAL NATL MTG ASSN	580,000	FLTG RATE DUE 05/25/2032	515,724	507,531
		Total GSE Securities	7,345,761	6,660,297
		Total U.S. Government and GSE Securities	**18,069,839**	**16,851,681**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTGAGE INCOME FUND	111,968	LIMITED PARTNERSHIP	10,000,000	10,532,047
WACAP JMT REAL ESTATE EQUITY FUND	57,448	LIMITED PARTNERSHIP	5,000,000	5,324,926
		Total limited partnerships	**15,000,000**	**15,856,973**
MONEY MARKET FUND,				
GS FIN SQ GOV MONEY MARKET FUND	4,870,389	MONEY MARKET FUND	**4,870,389**	**4,870,389**
		Total investments	**$ 133,523,529**	**$ 167,715,754**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.