

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1993
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) PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178 2501 W GRAND ST SPRINGFIELD, MO 65802-4968
2b	Employer Identification Number (EIN) 43-1642796
2c	Plan Sponsor's telephone number 417-869-0633
2d	Business code (see instructions) 238220

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2024	MICHAEL GOTT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2024	MICHAEL GOTT
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 426
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 294 6a(2) 303 6b 0 6c 159 6d 462 6e 3 6f 465 6g(1) 426 6g(2) 465 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 27

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

2C

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

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

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178	D Employer Identification Number (EIN) 43-1642796

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

x

No
- b

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

(b)

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

(b)

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

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

MORGAN STANLEY

11-2418191

(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	INVESTMENT ADVISOR	151588	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

QUALIFIED BENEFITS CONSULTANTS INC

43-1317863

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 34 16 17	THIRD PARTY ADMINISTRATOR	16811	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PLUMBERS 178 GENERAL FUND

2501 W GRAND
SPRINGFIELD, MO 65802

44-0377546

(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?
14	PLAN SPONSOR	9087	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

THE WHITLOCK COMPANY

3271 E. BATTLEFIELD SUITE 300
SPRINGFIELD, MO 65804

(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	ACCOUNTANT	8000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERTZ INSURANCE

47-0832337

(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?
23	INSURANCE PROVIDER	6879	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
(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 <u>01/01/2023</u> and ending <u>12/31/2023</u>	
A Name of plan <u>PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178</u>	D Employer Identification Number (EIN) <u>43-1642796</u>

Part I	Asset and Liability Statement
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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	<u>40281</u>	<u>0</u>
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	<u>0</u>	<u>0</u>
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	<u>0</u>	<u>0</u>
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	<u>1414560</u>	<u>1311200</u>
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	<u>0</u>	<u>248975</u>
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	<u>0</u>	<u>0</u>
(B) Common	1c(4)(B)	<u>3549982</u>	<u>4751927</u>
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(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)	<u>12415780</u>	<u>12861912</u>
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	<u>2709331</u>	<u>3554822</u>

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	20129934	22728836
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	17340	4641
k Total liabilities (add all amounts in lines 1g through 1j)	1k	17340	4641
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	20112594	22724195

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1794257	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1794257
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	31897	
(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)		31897
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	77996	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	535231	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		613227
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1408473
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		3847854

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1040272	
(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)		1040272
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	9087	
(3) Recordkeeping fees.....	2i(3)	16811	
(4) IQPA audit fees.....	2i(4)	8000	
(5) Investment advisory and investment management fees	2i(5)	151588	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	10495	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		195981
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1236253

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2611601
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **THE WHITLOCK COMPANY LLP**

(2) EIN: **43-1365401**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178				D Employer Identification Number (EIN) 43-1642796	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 43-1657523					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	18
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	1794257
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	1794257
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	0
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☒ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2023 v. 230707	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

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

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	



**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

**FINANCIAL STATEMENTS
and
ADDITIONAL INFORMATION
with
INDEPENDENT AUDITOR'S REPORT**

YEARS ENDED DECEMBER 31, 2023 AND 2022



INDEPENDENT AUDITOR'S REPORT

The Trustees
Plumbers and Pipefitters Union Local No. 178
Money Purchase Plan and Trust
Springfield, Missouri

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2023 and 2022, 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 (modified cash basis) of the Plan as of December 31, 2023 and 2022, and the changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2023 and 2022 in accordance with the modified cash basis of accounting described in Note 2.

Basis for Opinion

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

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the cash basis of accounting described in Note 2, and for determining that the cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances.

Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

Other Matter – Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2023, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the 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 GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is 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 schedule 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.

A handwritten signature in black ink that reads "THE WHITLOCK CO., LLP". The signature is written in a cursive, flowing style with a long horizontal line extending from the beginning of the word "THE".

Springfield, Missouri
October 13, 2024

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
(MODIFIED CASH BASIS)**

	Years ended December 31,	
	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value		
Institutional cash	\$ 1,311,200	\$ 1,414,560
Fixed Income	248,975	-
Registered investment companies	12,861,912	12,415,780
Common corporate stocks	4,751,927	3,549,982
Alternative investments	<u>3,554,822</u>	<u>2,709,331</u>
Total investments	<u>22,728,836</u>	<u>20,089,653</u>
 Cash, non-interest bearing	 <u>-</u>	 <u>40,281</u>
 Total assets	 <u>22,728,836</u>	 <u>20,129,934</u>
 Liabilities		
Other liabilities	<u>4,641</u>	<u>17,340</u>
 Total liabilities	 <u>4,641</u>	 <u>17,340</u>
 Net assets available for benefits	 <u><u>\$ 22,724,195</u></u>	 <u><u>\$ 20,112,594</u></u>

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
(MODIFIED CASH BASIS)

	<u>Years ended December 31,</u>	
	<u>2023</u>	<u>2022</u>
Investment income		
Dividends and interest income	\$ 645,124	\$ 557,254
Net appreciation (depreciation)	<u>1,408,473</u>	<u>(3,276,297)</u>
Increase (decrease) in net assets from investment activities	<u>2,053,597</u>	<u>(2,719,043)</u>
Participant account activities		
Employer contributions	1,794,257	1,722,703
Benefits paid to participants	(1,040,272)	(1,710,138)
Administrative expense	<u>(195,981)</u>	<u>(202,112)</u>
Increase (decrease) in net assets from participant account activities	<u>558,004</u>	<u>(189,547)</u>
Increase (decrease) in net assets available for benefits	<u>2,611,601</u>	<u>(2,908,590)</u>
Net assets available for benefits		
Beginning of year	<u>20,112,594</u>	<u>23,021,184</u>
End of year	<u><u>\$ 22,724,195</u></u>	<u><u>\$ 20,112,594</u></u>

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

1. Description of plan

The following description of the **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions. The Summary Plan Description is available from the Plan Administrator.

General

The Plan is a defined contribution plan covering all eligible working members employed by an Employer whose employment is covered by the Collective Bargaining Agreement between the Union and the Employer. This Collective Bargaining Agreement is due for renewal November 1, 2021. There is no service or age requirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was amended and restated effective January 1, 2021.

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The SECURE Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. The Plan is in the process of operationally being amended to implement certain changes related to the SECURE Act. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by COVID-19. Effective for the 2020 Plan year, required minimum distributions may be waived temporarily for the 2020 calendar year under the CARES Act. Written amendments to the Plan to reflect these operational changes will be adopted at a late date in accordance with applicable law and IRS guidance.

Contributions

The Plan requires each employer to contribute a specified amount for each hour worked for the benefit of the eligible working members. The contribution rates per hour for 2023 and 2022 were as follows:

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

<u>Classification</u>	<u>2023</u> <u>Rate per hour</u>	<u>2022</u> <u>Rate per hour</u>
Commercial - Springfield	\$3.60	\$3.50
Commercial - Joplin	\$3.60	\$3.50
Light commercial	\$1.75	\$1.65
NSMA Commercial - 1st - 4th year apprentice	\$2.50	\$2.40
NSMA Commercial - 5th year apprentice and service journeymen	\$3.60	\$3.50
NSMA tradesman	\$2.50	\$2.40
Industrial power generation	\$3.60	\$3.50
A/C and heating installers	\$1.75	\$1.65
Residential - Springfield	\$2.50	\$2.40
Residential - Joplin	\$2.50	\$2.40
Residential Service Work Tech - Springfield and Joplin	\$2.50	\$2.40
NSMA Residential - 5th year apprentice and service journeymen	\$2.50	\$2.40
Apprentice year 1 and 2	\$1.90	\$1.80
Apprentice year 3	\$3.60	\$3.50

Under agreement with the United Association's National Pension Fund, the Pension Plan pays the amounts received from employers for members of other local unions working in the jurisdiction of Local Union No. 178 through reciprocal payments to the applicable union or fund.

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of plan earnings and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Reciprocals

Participants who are travelers and working outside of their home union earn pension benefits from the away union during their time worked. These funds are calculated and collected and then paid back to the home union each month. The amount of reciprocal funds collected in 2023 to be paid out as of December 31, 2023 is \$0, and the amount of reciprocal funds collected in 2022 to be paid out as of December 31, 2022 is \$0.

Vesting

Participants are immediately 100 percent vested in their contributions, plus earnings thereon. Upon termination of service, a participant may elect to receive either a lump-sum amount equal to the value of their account or use the account balance to purchase an annuity contract.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Payment of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his/her account, periodic installments, or an annuity option.

2. Summary of significant accounting policies

This summary of significant accounting policies of the Plan is presented to assist in understanding the Plan's financial statements. The financial statements and notes are representations of the Plan's trustees, which are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements. In preparing financial statements, management makes estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Accordingly, actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are prepared using the modified cash basis of accounting. Under this basis, interest and dividends are recognized when received rather than when earned.

Cash

Institutional cash includes amounts held in interest bearing checking accounts and money market accounts. Cash includes amounts held in non-interest-bearing checking accounts.

Use of estimates

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

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Other receivables are those items related to a sale of an underlying investment in the fund that is not settled, or other miscellaneous adjustments made to the fund not settled until after the reporting period. Operating payables are expenses accrued in the fund, during the period that have not been paid.

Benefits

Benefit payments to participants are recorded when paid.

Expenses

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

Subsequent events

The Plan has evaluated subsequent events through October 13, 2024, the date the financial statements were available to be issued.

3. Fair value measurement

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

Level 1 - Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. 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 - Unobservable inputs that are supported by little or no market activity and that are significant to fair value of the assets or liabilities.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

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

Institutional cash: Valued at the amount held in institutional interest-bearing checking and cash accounts.

Certificates of deposit: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

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

Preferred stocks: Valued at the closing price reported on the active market on which the individual stocks are traded.

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

Corporate bonds and corporate trusts: Certain corporate bonds are valued at the closing price reported in the active market in which the bond is traded. Other corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flow approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

Other investments: Valued based upon the underlying investments held in the fund based on quotations obtained from third party pricing service providers or broker-dealers. The underlying investments are made up of a variety of real estate property held in the real estate investment trust.

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

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Assets at fair value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,311,200	\$ -	\$ -	\$ 1,311,200
Corporate bonds	248,975	-	-	248,975
Registered investment companies	12,861,912	-	-	12,861,912
Common stocks	4,751,927	-	-	4,751,927
Total investments in the fair value hierarchy	19,174,014	-	-	19,174,014
Investments measured at NAV	-	-	-	3,554,822
Investments at fair value	\$ 19,174,014	\$ -	\$ -	\$ 22,728,836

Assets at fair value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,414,560	\$ -	\$ -	\$ 1,414,560
Registered investment companies	12,415,780	-	-	12,415,780
Common stocks	3,549,982	-	-	3,549,982
Total investments in the fair value hierarchy	17,380,322	-	-	17,380,322
Investments measured at NAV	-	-	-	2,709,331
Investments at fair value	\$ 17,380,322	\$ -	\$ -	\$ 20,089,653

Fair value of investments that calculate net asset value

The following table summarizes investments measured at fair value based on net asset value:

December 31, 2023	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 2,838,359	\$ -	Daily	Daily
Long term investment funds (b)	\$ 716,463	\$ -	Daily	Daily

December 31, 2022	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 2,074,042	\$ -	Daily	Daily
Long term investment funds (b)	\$ 635,289	\$ -	Daily	Daily

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

- (a) *Real estate fund.* The real estate fund invests in a combination of residential and commercial real estate and real estate related securities and includes mortgage loans which are backed by the associated properties. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets.
- (b) *Long-term investment fund.* Investments in this category include a broad spectrum of funds and investment strategies including growth equity, venture capital, private credit, and other private asset funds and investments. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

4. Related party transactions and party-in-interest transactions

The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

5. Plan termination

Although it has not expressed any intent to do so, the Plan's Board of Trustees, as Sponsor, has the right under the Plan to discontinue at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their employer contributions.

6. Tax status

The Plan obtained its latest determination letter dated April 2, 2015, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

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

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

7. Risk and uncertainties

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

8. Concentration of credit risk

The Union has a potential concentration of credit risk in that it maintains deposits with financial institutions in excess of amounts insured by FDIC. On December 31, 2023, the institutions with potential credit risk are as follows:

Guaranty Bank	
Checking and savings	\$ 739,896
FDIC coverage	<u>250,000</u>
Uninsured amount	<u><u>\$ 489,896</u></u>

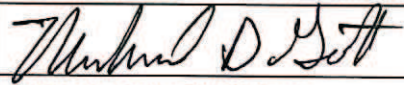
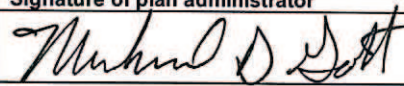
Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the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

Part II	Basic Plan Information—enter all requested information
1a Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1993
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) PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178 2501 W GRAND ST SPRINGFIELD MO 65802-4968	2b Employer Identification Number (EIN) 43-1642796 2c Plan Sponsor's telephone number 417-869-0633 2d Business code (see instructions) 238220

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

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

SIGN HERE		10/08/2024	Michael Gott
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10/08/2024	Michael Gott
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2023)
v. 2300728

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 426
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) 294
a(2) Total number of active participants at the end of the plan year	6a(2) 303
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits	6c 159
d Subtotal. Add lines 6a(2), 6b, and 6c.....	6d 462
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 3
f Total. Add lines 6d and 6e.....	6f 465
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) 426
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) 465
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 27
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2C	

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

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

a Pension Schedules

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

b General Schedules

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

ADDITIONAL INFORMATION

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST
EIN: 43-1642796
Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
Institutional cash				
	Guaranty Bank	Checking account, 0.15%	N/A	\$ 739,896
	Morgan Stanley Bank N.A.	Preferred savings, 3.50%	N/A	306,969
	Morgan Stanley Private Bank N.A.	Deposit fund, 0.05%	N/A	247,121
	Morgan Stanley Private Bank N.A.	Deposit fund, 0.05%	N/A	17,214
				<u>1,311,200</u>
Fixed income				
	BCS	Market Linked Note RSP	N/A	<u>248,975</u>
Registered investment companies				
	AAM	Select Income I - 126,315.822 units	N/A	1,159,579
	AB	Select US Lg/sht Adv - 68,791.181 units	N/A	925,241
	ACAP	Strategic Interval Commn - 28,026.906 units	N/A	554,594
	BNY Mellon	BNY Mellon Sm/Md Cap GW I - 30,944.402 units	N/A	813,838
	Cion Ares	Diversified Credit U - 29,581.425 units	N/A	740,719
	First Eagle	Gold I - 24,324.350 units	N/A	604,703
	First Eagle	Overseas I - 22,146.459 units	N/A	550,636
	FS	Credit Income U - 58,560.521 units	N/A	713,267
	Hartford Schroders	Intl Stk I - 79,850.985 units	N/A	1,329,519
	Lazard	Glb Lstd Infr Ptf Inst - 79,577.567 units	N/A	1,215,945
	Pgim	Jenn Emrg Mket Eq Opps Z - 33,191.961 units	N/A	490,245
	Pgim	Total Return Bond Z - 95,924.828 units	N/A	1,155,894
	Pioneer Series Trust	Multi Asset Inc Y - 81,658.139 units	N/A	915,388
	Shenkman	Cap Sh Dur Hi Inc - 77,924.739 units	N/A	761,325
	Transamerica	Transamerica Midcap Val Opp I - 85,414.566 units	N/A	931,019
				<u>12,861,912</u>
Common stocks				
	Aaon Inc.	Aaon Inc. - 253.000 units	N/A	18,689
	Abbot Laboratoies	Abbott Laboratories - 127.000 units	N/A	13,979

The accompanying Independent Auditor's Report
should be read with the supplemental schedule.

PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST
EIN: 43-1642796
Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Abbvie Inc.	Abbvie Inc - 405.000 units	N/A	62,763
	Accenture, PLC	Accenture PLC Ireland CL A - 41.499 units	N/A	14,562
	Acushnet Holdings Corp	Acushnet Holdings Corp - 137.000 units	N/A	8,654
	Adient PLC COM	Adient PLC COM - 231.000 units	N/A	8,399
	Adobe	Adobe Inc - 56.970 units	N/A	33,988
	Advanced Micro Devices	Advanced Micro Devices - 109.000 units	N/A	16,068
	Agilysys Inc	Agilysys Inc - 90.684 unites	N/A	7,692
	Agree Realty Corp	Agree Realty Corp - 125.000 unites	N/A	7,869
	Air Products & Chemicals, Inc.	Air Prod & Chem Inc - 183.000 units	N/A	50,105
	Alarm.com Holdings	Alarm.com Holdings Inc. Com - 195.000 units	N/A	12,601
	Allegiant Travel Co	Allegiant Travel Co - 36.804 units	N/A	3,040
	Allete, Inc.	Allete Inc New - 81.136 units	N/A	4,962
	Alphabet, Inc	Alphabet Inc Cl A - 536.000 units	N/A	74,874
	Alphabet, Inc	Alphabet Inc Cl C - 405.000 units	N/A	57,077
	Amazon, Inc	Amazon Com Inc - 765.000 units	N/A	116,234
	American Express CO	American Express CO - 117.000 units	N/A	21,919
	Amgen Inc.	Amgen Inc. - 36.122 units	N/A	10,404
	Amphenol Corporation	Amphenol Corp New CL A - 437.000 units	N/A	43,320
	Analog Devices, Inc.	Analog Devices Inc - 77.663 units	N/A	15,421
	Apple Hospitality	Apple Hospitality REIT Inc. - 479.000 units	N/A	7,956
	Apple, Inc.	Apple Inc - 191.000 units	N/A	36,773
	Applied Materials Inc	Applied Materials Inc - 91.129 units	N/A	14,769
	Aptiv PLC	Aptiv PLC - 69.486 units	N/A	6,234
	Ashland Inc	Ashland Inc Com - 57.000 units	N/A	4,806
	Assurant Inc	Assurant Inc - 62.325 units	N/A	10,501
	Atkore International Group	Atkore Inc - 97.084 units	N/A	15,533
	Automatic Data Prociessing, Inc.	Automatic Data Processing Inc - 137.000 units	N/A	31,917
	Avery Dennison Corporation	Avery Dennison Corporation - 51.000 units	N/A	10,310

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PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST
EIN: 43-1642796
Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Avient Corporation	Avient Corporation - 183.000 units	N/A	7,607
	Axis Capital Holdings Ltd	Axis Capital Holdings Ltd - 162.000 units	N/A	8,970
	Axos Finl Inc	Axos Finl Inc. - 115.000 units	N/A	6,279
	Azenta Inc	Azenta Inc -87.901 units	N/A	5,726
	Balchem CP	Balchem CP - 109.000 units	N/A	16,214
	Bank of America Corporation	Bank of America Corp - 703.000 units	N/A	23,670
	Bank of NT Butterfield & Son Limited	Bank of NT Butterfield & Son Ltd - 167.000 units	N/A	5,346
	Barnes Group, Inc.	Barnes Group Incorporated - 146.000 units	N/A	4,764
	Belden Inc	Belden Inc - 98.504 units	N/A	7,609
	Berry Global Group, Inc.	Berry Global Group Inc - 162.000 units	N/A	10,917
	Bio-techne Corp	Bio-techne Corp - 154.000 units	N/A	11,883
	Biolife Solutions Inc	Biolife Solutions Inc - 143.000 units	N/A	2,324
	Black Hills Corporation	Black Hills Corp - 88.118 units	N/A	4,754
	Blackbaud Inc	Blackbaud Inc - 165.000 units	N/A	14,306
	Blackline Inc	Blackline Inc - 133.000 units	N/A	8,305
	Boeing Co	Boeing Co - 36.935 units	N/A	9,627
	Booking Holdings Inc	Booking Holdings Inc - 3.942 units	N/A	13,983
	Boston Scientific Corp	Boston Scientific Corp - 254.000 units	N/A	14,684
	Bread Financial Holdings Inc	Bread Financial Holdings Inc - 137.000 units	N/A	4,513
	Bright Horizons Family	Bright Horizons Family Solut - 96.000	N/A	9,047
	Broadcom, Inc.	Broadcom Inc - 80.347 units	N/A	89,687
	Caci International Inc	Caci International Inc Cl A - 27.612 units	N/A	8,942
	Cadence Bank	Cadence Bank - 305.000 units	N/A	9,025
	Casella Waste	Casella Waste Sys Inc Cl A - 149.000 units	N/A	12,734
	Catterpillar, Inc	Caterpillar Inc - 23.589 units	N/A	6,975
	CDW Corporation	CDW Corporation - 90.000 units	N/A	20,459
	Certara Inc	Certara Inc - 569.000 units	N/A	10,009
	Charles Schwab Corporation	Charles Schwab New - 134.000 units	N/A	9,219

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PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST
EIN: 43-1642796
Plan Number: 001
Schedule H, line 4i – Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Chevron Corporation	Chevron Corp - 488.000 units	N/A	72,790
	Choice Hotels International, Inc.	Choice Hotels Intl Inc New - 46.990 units	N/A	5,324
	Chubb Ltd	Chubb Ltd - 40.917 units	N/A	9,247
	Cirrus Logic, Inc.	Cirrus Logic Inc - 97.712 units	N/A	8,129
	Cisco System, Inc.	Cisco Sys Inc - 665.000 units	N/A	33,596
	CME Group Inc	CME Group Inc - 35.877 units	N/A	7,556
	CNX Resoure Corp	CNX Resoure Corp - 150.000 units	N/A	3,000
	Coca Cola Corporation	Coca Cola Co - 259.000 units	N/A	15,263
	Colgate Palmolive	Colgate Palmolive Co - 136.000 units	N/A	10,841
	Columbia Banking SYS	Columbia Banking Systems Inc. - 401.000 units	N/A	10,699
	Columbia Sportswear Co	Columbia Sportswear Co - 97.000 units	N/A	7,715
	Comerica Inc	Comerica Inc - 102.000 units	N/A	5,693
	Commerce Bancshares	Commerce Bancshares - 127.000 units	N/A	6,783
	Concentrix Corp	Concentrix Corp - 55.114 units	N/A	5,413
	Conocophillips	Conocophillips - 191.000 units	N/A	22,169
	Construction Partners Inc	Construction Partners Inc C-A - 487.000 units	N/A	21,194
	Copart, Inc.	Copart Inc - 182.000 units	N/A	8,918
	Corning, Inc.	Corning Inc - 613.000 units	N/A	18,666
	CVS Health Corp	CVS Health Corp Com - 62.537	N/A	4,938
	Danaher Corporation	Danaher Corporation - 151.000 units	N/A	34,932
	Dell Technologies	Dell Technologies - 110.000 units	N/A	8,415
	Descartes Systems Group	Descartes Systems Group - 218.000 units	N/A	18,325
	Digi Intl Inc	Digi Intl Inc - 188.000 units	N/A	4,888
	Diodes Inc	Diodes Inc - 99.159 units	N/A	7,984
	Donaldson Co Inc	Donaldson Co Inc - 118.000 units	N/A	7,711
	Dorman Products Inc	Dorman Products Inc - 94.141 units	N/A	7,852
	Doubleverify Holdings Inc	Doubleverify Holdings Inc - 287.000 units	N/A	10,556
	East West Bancorp	East West Bancorp - 176.000 units	N/A	12,663

The accompanying Independent Auditor's Report
should be read with the supplemental schedule.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178
MONEY PURCHASE PLAN AND TRUST**

EIN: 43-1642796

Plan Number: 001

Schedule H, line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Eaton Corp PLC SHS	Eaton Corp PLC SHS - 232.000 units	N/A	55,870
	Edward Lifesciences Corporation	Edward Lifesciences Corp - 133.000 units	N/A	10,141
	Electronic Arts, Inc.	Electronic Arts Inc - 67.962 units	N/A	9,298
	Eli Lilly & Company	Eli Lilly & Co - 160.000 units	N/A	93,267
	Enlink Midstream LLC	Enlink Midstream LLC - 520.000 units	N/A	6,323
	Envestnet Inc	Envestnet Inc - 156.000 units	N/A	7,725
	Eplus Inc	Eplus Inc - 236.000 units	N/A	18,842
	Esco Technologies	Esco Technologies - 135.000 units	N/A	15,799
	Essent Group Limited	Essent Group LTD Com - 175.000 units	N/A	9,230
	Estee Lauder Co	Estee Lauder Co Inc CL A - 52.550 units	N/A	7,685
	Eversource Energy	Eversource Energy Com - 175.000 units	N/A	10,801
	Exlservice Holdings Inc	Exlservice Holdings Inc - 615.000 units	N/A	18,973
	Exponent Inc	Exponent Inc - 238.000 units	N/A	20,954
	Exxon Mobil Corp	Exxon Mobil Corp - 135.000 units	N/A	13,497
	Factset Research Systems, Inc.	Factset Research Systems Inc - 22.951 units	N/A	10,949
	Fair Isaac & Co	Fair Isaac & Co - 13.626 units	N/A	15,861
	Fastenal Co	Fastenal Co - 165.000 units	N/A	10,687
	First Financial Bancorp	First Fincl BNCP - 319.000 units	N/A	7,576
	First Interstate Banc System	First Interstate Banc System - 195.000 units	N/A	5,996
	Flextronics International	Flextronics Intl Ltd - 401.000 units	N/A	12,214
	Flowers Foods Inc	Flowers Foods Inc - 205.000 units	N/A	4,616
	FNB Corporation	FNB Corporation - 914.000 units	N/A	12,586
	Fox Factory Holding Corp	Fox Factory Holding Corp - 171.000 units	N/A	11,539
	Fuller H B & Company	Fuller H B & Company - 121.000 units	N/A	9,851
	Globus Medical Inc	Globus Medical Inc A - 306.000 units	N/A	16,307
	Goldman Sachs Group	Goldman Sachs Group Inc - 52.310 units	N/A	20,180
	Griffon Corp	Griffon Corporation - 51.887 units	N/A	3,163
	Grocery Outlet Holding Corp	Grocery Outlet Holding Corp - 255.000 units	N/A	6,066

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	Group I Automotive, Inc.	Group I Automotive Inc - 33.153 units	N/A	10,103
	H&E Equipment Services, Inc.	H&E Equipment Svcs Inc - 173.000 units	N/A	9,051
	Hancock Whitney Corporation	Hancock Whitney Corporation - 307.000 units	N/A	14,917
	Hanover Insurance Group, Inc.	Hanover Insurance Group Inc - 65.671 units	N/A	7,974
	Healthequity Inc	Healthequity Inc Com - 125.000 units	N/A	8,288
	Heico Corp	Heico Corp New - 52.000 units	N/A	9,301
	Hilton Worldwide Holdings, Inc.	Hilton Worldwide Hldings Inc - 25.623 units	N/A	4,666
	Home Depot, Inc.	Home Depot Inc - 162.000 units	N/A	56,141
	Honeywell International, Inc.	Honeywell International Inc - 104.000 units	N/A	21,810
	Hope Bancorp, Inc	Hope Bancorp, Inc. - 587.000 units	N/A	7,091
	Humana, Inc.	Humana Inc - 10.330 units	N/A	4,729
	Huntsman Corp	Huntsman Corp - 240.000 units	N/A	6,031
	13 Verticals Inc	13 Verticals Inc Com CL A - 285.000 units	N/A	6,033
	ILL Tool Works, Inc.	ILL Tool Works Inc - 136.000 units	N/A	35,624
	Independence Rlty TR INC Com	Independence Rlty TR INC Com - 403.000 units	N/A	6,166
	Integer Holdings Corp	Integer Holdings Corp - 92.391 units	N/A	9,154
	Integra Lifesciences CRP New	Integra Lifesciences CRP New - 115.000 units	N/A	5,008
	Intercontinental Exchange, Inc.	Intercontinental Exchange Inc - 398.000 units	N/A	51,115
	International Seaways Inc	International Seaways Inc - 152.000 units	N/A	6,913
	International Business Machines	International Business Machines Corp - 41.159 units	N/A	6,732
	Intuit Inc	Intuit Inc - 32.182 units	N/A	20,115
	Intuitive Surgical Inc	Intuitive Surgical Inc - 47.530 units	N/A	16,035
	Iqvia Holdings, Inc	Iqvia Holdings Inc - 47.000 units	N/A	10,875
	ITT, Inc.	ITT Inc - 123.000 units	N/A	14,676
	J&J Snack Foods Corporation	J&J Snack Foods - 137.000 units	N/A	22,898
	Johnson & Johnson	Johnson & Johnson - 145.000 units	N/A	22,727
	Johnson CTLS International	Johnson CTLS International PLC - 110.000 units	N/A	6,340
	KB Home	KB Home - 151.000 units	N/A	9,431

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	KBR Inc	KBR Inc - 171.000 units	N/A	9,475
	Keurig Dr Pepper Inc	Keurig Dr Pepper Inc Com - 893.000 units	N/A	29,755
	Kinder Morgan Inc	Kinder Morgan Incorp - 688.000 units	N/A	12,136
	Kinsale Cap Group	Kinsale Cap Group Inc - 59.882 units	N/A	20,055
	Kirby Corporation	Kirby CP - 87.148 units	N/A	6,839
	Kite Rlty Group	Kite Rlty Group Tr - 344.000 units	N/A	7,864
	Knife Riv Holding CO	Knife Riv Holding Co - 78.216 units	N/A	5,176
	Lemaitre Vascular Inc	Lemaitre Vascular Inc - 134.000 units	N/A	7,606
	Leonardo Drs Inc	Leonardo Drs Inc - 370.000 units	N/A	7,415
	Liberty Energy Inc	Liberty Energy Inc Com CL A - 430.000 units	N/A	7,800
	Lockheed Martin Corporation	Lockheed Martin Corp - 75.000 units	N/A	33,993
	Louisiana Pacific Corporation	Louisiana Pacific Corp - 133.000 units	N/A	9,420
	LXP Industrial Trust	LXP Industrial Trust - 779.000 units	N/A	7,728
	M/I Homes Inc	M/I Homes Inc - 46.012 units	N/A	6,338
	Magnolia Oil & Gas Corporation	Magnolia Oil & Gas Corporation CL A - 367.000 units	N/A	7,813
	Marsh & McLennan Companies, Inc.	Marsh & McLennan Cos Inc - 311.000 units	N/A	58,925
	Marten Transport LTD	Marten Transport Ltd - 510.000 units	N/A	10,700
	Mastec, Inc.	Mastec Inc - 151.000 units	N/A	11,434
	Mastercard, Inc.	Mastercard Inc Cl A - 94.000 units	N/A	40,092
	Matador Co	Matador Res Co - 157.000 units	N/A	8,927
	Mc Donalds Corporation	Mc Donalds Corp - 240.000 units	N/A	71,162
	Medtronic Plc	Medtronic Plc Shs - 141.000 units	N/A	11,616
	Merck & Co Inc New	Merck & Co Inc New - 583.000 units	N/A	63,559
	Meritage Home Corporation	Meritage Home Corporation - 63.342 units	N/A	11,034
	Mesa Laboratories Inc	Mesa Laboratories Inc - 30.000 units	N/A	3,143
	Microchip Technology Inc	Microchip Technology Inc - 107.000 units	N/A	9,649
	Microsoft Corporation	Microsoft Corp - 492.000 units	N/A	185,012
	Mondelez International, Inc.	Mondelez Intl Inc Com - 971.000 units	N/A	70,330

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	Motorola Solutions, Inc.	Motorola Solutions Inc - 70.000 units	N/A	21,916
	Murphy Oil Corp	Murphy Oil Corp - 183.000 units	N/A	7,807
	National Health Investors Inc	National Health Investors Inc - 140.000 units	N/A	7,819
	NCR Corporation	NCR Corporation - 108.000 units	N/A	1,826
	Neogen Corp	Neogen Corp- 292.000 units	N/A	5,872
	Netscout Systems, Inc.	Netscout Systems Inc - 260.000 units	N/A	5,707
	Nextera Energy, Inc.	Nextera Energy Inc - 639.000 units	N/A	38,813
	Nike Inc B	Nike Inc B - 70.873 units	N/A	7,695
	Noble Corp	Noble Corp New A - 130.000 units	N/A	6,261
	Nordson CP	Nordson CP - 20.292 units	N/A	5,360
	Norfolk Southern Corporation	Norfolk Southern Corp - 62.000 units	N/A	14,656
	Novanta Inc	Novanta Inc - 121.000 units	N/A	20,378
	NV5 Global Inc	NV5 Global Inc - 71.000 units	N/A	7,890
	NVIDIA Corporation	NVIDIA Corporation - 19.203 units	N/A	9,510
	NXP Semiconductors	NXP Semiconductors NV - 74.383 units	N/A	17,084
	O'Reilly Automotive, Inc.	O'Reilly Automotive Inc New - 18.378 units	N/A	17,461
	OGE Energy Corp	OGE Energy Corporation - 262.000 units	N/A	9,152
	Ollies Bargain Outlet	Ollies Bargain Outlet Holding Inc - 154.000 units	N/A	11,687
	Omniceil Inc	Omniceil Inc - 158.000 units	N/A	5,946
	Onto Innovation Inc	Onto Innovation Inc - 165.000 units	N/A	25,229
	Oxford Industries	Oxford Industries Inc - 48.484 units	N/A	4,848
	Palomar Holdings Inc	Palomar Holdings Inc - 57.000 units	N/A	3,164
	Patterson UTI Energy, Inc.	Patterson UTI Energy Inc - 437.000 units	N/A	4,720
	Patterson Companies Inc	Patterson Companies Inc - 198.000 units	N/A	5,633
	Paychex, Inc.	Paychex Inc - 187.000 units	N/A	22,274
	PBF Energy Inc	PBF Energy Inc - 178.000 units	N/A	7,825
	Pepsico, Inc.	Pepsico Inc Nc - 463.000 units	N/A	78,636
	Perficient Inc	Perficient Inc - 150.000 units	N/A	9,873

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	Performance Food Group	Performance Food Group Co - 100.000 units	N/A	6,915
	Phillips 66 Company	Phillips 66 Company - 220.000 units	N/A	29,291
	Pioneer Natural Resources	Pioneer Natural Resources Co - 31.056 units	N/A	6,984
	PNC Finl	PNC Finl Svcs Gp - 289.000 units	N/A	44,752
	Power Integrations Inc	Power Integrations Inc - 99.222 units	N/A	8,147
	Prestige Consumer Healthcare	Prestige Consumer Healthcare Inc - 123.000 units	N/A	7,530
	Procter & Gamble Company	Procter & Gamble - 465.000 units	N/A	68,141
	Progressive, Corporation	Progressive Corp Ohio - 139.000 units	N/A	22,140
	Proglogis, Inc.	Proglogis Inc Com - 446.000 units	N/A	59,452
	Qualcomm Inc	Qualcomm Inc - 255.000 units	N/A	36,881
	RBC Bearings Inc	RBC Bearings Inc - 85.000 units	N/A	24,215
	Realty Income Corporation	Realty Income Corp - 607.000 units	N/A	34,854
	Regal Rexnord Corporation	Regal Rexnord Corp - 54.380 units	N/A	8,049
	Regions Financial Corp	Regions Financial Corp New - 411.000 units	N/A	7,965
	Rockwell Automation, Inc.	Rockwell Automation Inc - 16.994 units	N/A	5,276
	Ross Stores, Inc.	Ross Stores Inc - 132.000 units	N/A	18,267
	RTX Corporation	RTX Corporation - 150.000 units	N/A	12,621
	Ryerson Holding Corp	Ryerson Holding Corp - 156.000 units	N/A	5,410
	SAIA, Inc.	SAIA Inc - 10.131 units	N/A	4,440
	Salesforce.com, Inc.	Salesforce.com Inc - 122.000 units	N/A	32,103
	Sandy Spring Bancorp	Sandy Spring Bancorp - 138.000 units	N/A	3,759
	Schlumberger Ltd	Schlumberger Ltd - 395.000 units	N/A	20,556
	Selective Insurance Group	Selective Insurance Group - 63.652 units	N/A	6,332
	Sempra Energy	Sempra - 525.000 units	N/A	39,233
	Siteone Landscape Supply	Siteone Landscape Supply Inc - 84.007 units	N/A	13,651
	Southwest Gas Holdings, Inc.	Southwest Gas Holdings Inc - 98.000 units	N/A	6,208
	Spirit Realty Capital, Inc.	Spirit Realty Capital Inc - 155.000 units	N/A	6,772
	SPS Commerce Inc	SPS Commerce Inc - 67.057 units	N/A	12,998

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	SPX Technologies Inc	SPX Technologies Inc - 74.716 units	N/A	7,547
	Staar Surgical Co	Staar Surgical Co New - 142.000 units	N/A	4,432
	Starbucks Corporation	Starbucks Corp Washington - 430.000 units	N/A	41,284
	Steven Madden Ltd	Steven Madden Ltd - 184.000 units	N/A	7,728
	Stewart Information Services	Stewart Information Services - 131.000 units	N/A	7,695
	Stifel Financial Corporation	Stifel Financial Corporation - 205.000 units	N/A	14,176
	Summit Matls Inc CL A	Summit Matls Inc CL A - 210.000 units	N/A	8,077
	Synovus Financial Corp	Synovus Financial Corp - 320.000 units	N/A	12,048
	Sysco, Corporation	Sysco Corp - 150.000 units	N/A	10,970
	TD Synnex Corporation	TD Synnex Corp - 59.282 units	N/A	6,379
	Terex CP New Del	Terex CP New Del - 163.000 units	N/A	9,366
	Texas Instruments, Inc.	Texas Instruments - 229.000 units	N/A	39,035
	Texas Roadhouse, Inc.	Texas Roadhouse Inc CL A - 208.002 units	N/A	25,424
	The JM Smucker Company	The JM Smucker Company - 38.051 units	N/A	4,809
	Thermo Fisher Scientific, Inc.	Thermo Fisher Scientific - 87.000 units	N/A	46,179
	Timken Co	Timken Co - 103.000 units	N/A	8,255
	TJX Cos Inc New	TJX Cos Inc New - 216.000 units	N/A	20,263
	Travelers Companies Inc	Travelers Companies Inc Com - 179.000 units	N/A	34,098
	Trex Company Inc	Trex Company Inc - 209.000 units	N/A	17,303
	Tricon Capital Group	Tricon Cap Group Inc NPV - 752.000 units	N/A	6,843
	TTM Tech, Inc.	TTM Tech Inc - 589.000 units	N/A	9,312
	Tyler Technologies	Tyler Technologies Inc - 22.560 units	N/A	9,433
	UFP Tech Inc	UFP Tech Inc Rest - 10.063 units	N/A	1,731
	US Bancorp Company	US Bancorp Com New - 1,020.000 units	N/A	44,146
	Uber Technologies	Uber Technologies Inc - 198.000 units	N/A	12,191
	Ulta Beauty	Ulta Beauty Inc - 11.210 units	N/A	5,493
	Unifirst Corporation	Unifirst Cp - 42.558 units	N/A	7,784
	United Parcel Ser Inc CL-B	United Parcel Ser Inc CL-B - 165.000 units	N/A	25,943

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	UnitedHealth, Inc.	UnitedHealth GP Inc - 49.000 units	N/A	25,797
	Valley National Bancorp	Valley Natl Bancorp - 1,183.000 units	N/A	12,847
	Veralto Corp	Veralto Corp - 37.744 units	N/A	3,104
	Vericel Corp	Vericel Corp - 43.587 units	N/A	1,552
	Verisk Analytics, Inc.	Verisk Analytics Inc Co - 58.000 units	N/A	13,854
	Vertex Pharmaceuticals	Vertex Pharmaceuticals - 11.627 units	N/A	4,731
	Viavi Solutions, Inc.	Viavi Solutions Inc Com - 464.000 units	N/A	4,672
	Visa, Inc.	Visa Inc Cl A - 211.000 units	N/A	54,934
	Vishay Intertachnology, Inc.	Vishay Intertechnology Inc - 315.000 units	N/A	7,551
	WAFD Inc	WAFD Inc - 204.000 units	N/A	6,724
	Walt Disney	Walt Disney Co Hldg Co - 177.000 units	N/A	15,981
	Waste Mgmt Inc	Waste Mgmt Inc - 73.000 units	N/A	13,074
	WD 40 Company	WD 40 Company - 35.792 units	N/A	8,557
	Webster Financial Corporation	Webster Fincl Corp - 295.000 units	N/A	14,974
	Wec Energy Group, Inc.	Wec Energy Group Inc Com - 201.000 units	N/A	16,918
	Wells Fargo & Co	Wells Fargo & Co New - 181.000 units	N/A	8,909
	Werner Enterprise, Inc.	Werner Enterprise Inc - 228.000 units	N/A	9,660
	Wesco International, Inc.	Wesco Intl Inc - 48.804 units	N/A	8,486
	Williams Co Inc	Williams Co Inc - 947.000 units	N/A	32,984
	Zoetis, Inc.	Zoetis Inc Class-A - 59.000 units	N/A	11,645
	Zum Water Solutions Corporation	Zum Water Solutions Corp - 267.000 units	N/A	7,852
				<u>4,751,927</u>
Alternative investments				
	Blackstone	BXPE - 750,000.000		750,000
	Blackstone	BREIT Cl S - 72,175.563 units		1,033,547
	Partners Group	Partners Group PE A - 45,559.902		370,612
	Partners Group	Partners Group PE A Esc - 100,000.000 units		100,000
	Starwood Real Estate	Starwood Real Estate Income - 24,199.833 units		582,800

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	CPG Vintage Access	CPG Vintage Access Fund II		259,010
	CPG Vintage Access	CPG Vintage Access Fund II CPV		12,500
	CPG Vintage Access	CPG Vintage Access Fund II DPV		(11,100)
	CPG Vintage Access	CPG Vintage Access III		203,808
	CPG Vintage Access	CPG Vintage Access III CPV		20,000
	MS Direst Lending Fund	MS Direct Lending Fund		212,112
	MS Direst Lending Fund	MS Direct Lending Fund DPV		(12,316)
	MS Direst Lending Fund	MS Direct Lending Fund CPV		33,849
				<u>3,554,822</u>
				<u>\$ 22,728,836</u>

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