

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 UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1963
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) BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN 300 WEIDMAN ROAD BALLWIN, MO 63011-4433
2b	Employer Identification Number (EIN) 43-6058365
2c	Plan Sponsor's telephone number 636-394-6500
2d	Business code (see instructions) 445110

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.	10/10/2024	SUSAN PERNEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2024	DAVID COOK
	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 19939
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) 7157 6a(2) 6550 6b 6467 6c 5814 6d 18831 6e 692 6f 19523 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 21

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

1B

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 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
PRINCIPAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	307436		01/01/2023	12/31/2023

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4** 3688116**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☒ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 3558281**c** Additions: (1) Contributions deposited during the year **7c(1)**
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)** 111409
(4) Transferred from separate account **7c(4)**
(5) Other (specify below) **7c(5)** 32963

▶ RET ALLOCATED, MKT VALUE

(6) Total additions **7c(6)** 144372**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 3702653**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 3867(2) Administration charge made by carrier **7e(2)** 10670(3) Transferred to separate account **7e(3)**(4) Other (specify below) **7e(4)**

▶

(5) Total deductions **7e(5)** 14537**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 3688116

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

- Round off amounts to nearest dollar.
- Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2023	
b Assets	
(1) Current value of assets	1b(1) 730995925
(2) Actuarial value of assets for funding standard account	1b(2) 789486265
c (1) Accrued liability for plan using immediate gain methods	1c(1) 771125352
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method	1c(3) 771125352
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 1390151383
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 9369358
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 56714270
(3) Expected plan disbursements for the plan year	1d(3) 58464270

Statement by Enrolled Actuary

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

SIGN HERE	10/14/2024
Signature of actuary WILLIAM GITTERMAN, FSA, MAAA	Date 23-08743
Type or print name of actuary SEGAL	Most recent enrollment number 312-984-8500
Firm name 101 N. WACKER DR. STE 500, CHICAGO, IL 60606-1724	Telephone number (including area code)
Address of the firm	

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

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	747490085
b "RPA '94" current liability/participant count breakdown:		
(1) For retired participants and beneficiaries receiving payment	(1) Number of participants	(2) Current liability
(2) For terminated vested participants	6957	710176443
(3) For active participants:		
(a) Non-vested benefits		5074160
(b) Vested benefits		267233637
(c) Total active	3554	272307797
(4) Total	16345	1390151383
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	53.77 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2023	9250795	0			
07/01/2023	11201280	0			
Totals ▶			3(b)	20452075	3(c)
					0
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)
					11201280

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	102.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

- a** ☐ Attained age normal
b ☐ Entry age normal
c ☒ Accrued benefit (unit credit)
d ☐ Aggregate
e ☐ Frozen initial liability
f ☐ Individual level premium
g ☐ Individual aggregate
h ☐ Shortfall
i ☐ Other (specify):

j If box h is checked, enter period of use of shortfall method	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a		2.55 %
	Pre-retirement		Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A	
c Mortality table code for valuation purposes:			
(1) Males	6c(1)	A	A
(2) Females	6c(2)	A	A
d Valuation liability interest rate	6d	7.00 %	7.00 %
e Salary scale	6e	% ☒ N/A	
f Withdrawal liability interest rate:			
(1) Type of interest rate	6f(1)	☐ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A	
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)		%
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g		6.2 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h		-13.0 %
i Expense load included in normal cost reported in line 9b	6i		☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)		%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)		1687346
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)		☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	5931414	608633

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	
b Employer's normal cost for plan year as of valuation date	9b	4942770

c Amortization charges as of valuation date:

- (1) All bases except funding waivers and certain bases for which the amortization period has been extended
- (2) Funding waivers
- (3) Certain bases for which the amortization period has been extended

	Outstanding balance	
9c(1)	205419809	27346073
9c(2)		
9c(3)		

d Interest as applicable on lines 9a, 9b, and 9c**9d** 2260219**e** Total charges. Add lines 9a through 9d**9e** 34549062**Credits to funding standard account:****f** Prior year credit balance, if any**9f** 120490899**g** Employer contributions. Total from column (b) of line 3**9g** 20452075**h** Amortization credits as of valuation date

Outstanding balance

9h 103289823 20773418**i** Interest as applicable to end of plan year on lines 9f, 9g, and 9h**9i** 10604325**j** Full funding limitation (FFL) and credits:

- (1) ERISA FFL (accrued liability FFL)
- (2) "RPA '94" override (90% current liability FFL)
- (3) FFL credit

9j(1)	177152513	
9j(2)	455859638	
9j(3)		

k (1) Waived funding deficiency**9k(1)****(2)** Other credits**9k(2)****l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 172320717**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m** 137771655**n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:**(1)** Due to waived funding deficiency accumulated prior to the current plan year**9o(1)****(2)** Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:**(a)** Reconciliation outstanding balance as of valuation date**9o(2)(a)****(b)** Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))**9o(2)(b)****(3)** Total as of valuation date**9o(3)****10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.)**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☐ Yes ☒ No

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 UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

☒

No
- b

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

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

INVESCO TRUST COMPANY	11 GREENWAY PLAZA HOUSTON, TX 77046
46-3793325	

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

INVESCO ADVISERS, INC.	1555 PEACHTREE ST NE STE 1800 ATLANTA, GA 30309
58-1707262	

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

ENTRUST PARTNERS OFFSHORE LP	375 PARK AVENUE 24TH FLOOR NEW YORK, NY 10152
90-0644478	

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

GROSVENOR CAPITAL MANAGEMENT	900 NORTH MICHIGAN AVE, SUITE 1100 CHICAGO, IL 60611
36-3795985	

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

SIGULER GUFF ADVISERS, LLC

200 PARK AVENUE 23RD FLOOR
NEW YORK, NY 10166

13-3855629

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

NEW TOWER TRUST COMPANY

7315 WISCONSIN AVENUE, SUITE 350W
BETHESDA, MD 20814

30-0872552

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

BAIRD ADVISORS

777 EAST WISCONSIN AVENUE
MILWAUKEE, WI 53202

39-6037917

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

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

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

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

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

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

ASB CAPITAL MANAGEMENT LLC

7501 WISCONSIN AVENUE, SUITE 1300W
BETHESDA, MD 20814

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19	NONE	248729	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MARCO CONSULTING GROUP

550 WEST WASHINGTON STREET, SUITE 9
CHICAGO, IL 60661

36-3555078

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	211121	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

INTECH INVESTMENT MANAGEMENT LLC

2401 PGA BLVD, SUITE 100
PALM BEACH GARDENS, FL 33410

01-0614895

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	201624	Yes ☒ No ☐	Yes ☒ No ☐	9439	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 SEGAL COMPANY

101 N WACKER DRIVE, SUITE 500
CHICAGO, IL 60606

13-1975125

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	193158	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SMITH GRAHAM & CO

6900 JPMORGAN CHASE TOWER 600 TRAVI
HOUSTON, TX 77002

76-0301817

(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?
51 56	NONE	151911	Yes ☒ No ☐	Yes ☒ No ☐	11986	Yes ☐ No ☒

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

SUSAN PERNEY

43-6058365

(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?
30	EMPLOYEE	145680	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)

SEGAL SELECT INSURANCE SERVICES

333 WEST 34TH STREET
NEW YORK, NY 10001-2402

46-0619194

(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?
53	NONE	136664	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BOSTON TRUST WALDEN COMPANY

ONE BEACON STREET
BOSTON, MA 02108

04-2273811

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 24 25 28 50 51	NONE	136658	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

SIERRA INVESTMENT PARTNERS

101 YGNACIO VALLEY ROAD, SUITE 300
WALNUT CREEK, CA 94596

68-0370688

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	123832	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

SEGALL BRYANT HAMILL

10 SOUTH WACKER DRIVE, SUITE 3500
CHICAGO, IL 60606

41-1788385

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	111932	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

REINHART LAW OFFICE

1000 NORTH WATER STREET, SUITE 1700
MILWAUKEE, WI 53202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	104592	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

UFCW LOCAL 655

300 WEIDMAN RD
BALLWIN, MO 63011

43-0477135

(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	LOCAL	62522	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)

TONIA WOLFF

43-6058365

(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?
30	EMPLOYEE	60643	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COMERICA BANK

411 WEST LAFAYETTE BOULEVARD
DETROIT, MI 48226

42-1741646

(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?
18 19 49 62 72	NONE	51492	Yes ☒ No ☐	Yes ☒ No ☐	6717	Yes ☒ No ☐

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

KAITLYN M MCCRARY

43-6058365

(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?
30	EMPLOYEE	46875	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)

ANDERS MINKLER HUBER HELM LLP

43-0831507

(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	NONE	45777	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HAMMOND & SHINNERS PC

7730 CARONDELET AVE, SUITE 200
ST. LOUIS, MO 63105

43-1429257

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	34244	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MCI PRINTING INC

10017 OFFICE CENTER AVENUE
ST. LOUIS, MO 63128

43-1606509

(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?
36	NONE	30582	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)

WESTERHEIDE & COMPANY

11430 GRAVOIS ROAD
SAPPINGTON, MO 63126

43-1176609

(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?
22	NONE	22524	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STATE STREET GLOBAL ADVISORS TRUST

ONE LINCOLN ST 33RD FLOOR
BOSTON, MA 02111

81-4017137

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19	NONE	18126	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **01/01/2023** and ending **12/31/2023**

A Name of plan UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: **INVESCO INTERNATIONAL GROWTH TRUST**

b Name of sponsor of entity listed in (a): **STATE STREET BANK AND TRUST**

c EIN-PN 20-2583973-114	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33450053
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a Name of MTIA, CCT, PSA, or 103-12 IE: **MULTI-EMPLOYER PROPERTY TRUST**

b Name of sponsor of entity listed in (a): **NEW TOWER TRUST COMPANY**

c EIN-PN 52-6218800-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18438910
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a Name of MTIA, CCT, PSA, or 103-12 IE: **S&P 500 FLAGSHIP FUND**

b Name of sponsor of entity listed in (a): **STATE STREET BANK AND TRUST**

c EIN-PN 04-0025081-004	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64067343
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a Name of MTIA, CCT, PSA, or 103-12 IE: **RUSSELL 1000 GROWTH INDEX**

b Name of sponsor of entity listed in (a): **STATE STREET BANK AND TRUST**

c EIN-PN 45-6138589-109	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67981303
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a Name of MTIA, CCT, PSA, or 103-12 IE: **BARINGS INTL SMALL CAP EQUITY**

b Name of sponsor of entity listed in (a): **GLOBAL TRUST COMPANY**

c EIN-PN 30-6617568-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19982511
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

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

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

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

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>UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN</u>		D Employer Identification Number (EIN) <u>43-6058365</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		<u>154455</u>
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	<u>862241</u>	<u>768209</u>
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	<u>18575441</u>	<u>1257090</u>
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	<u>7860356</u>	<u>9708308</u>
(2) U.S. Government securities	1c(2)	<u>24869763</u>	<u>33046137</u>
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	<u>27043721</u>	<u>22295244</u>
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	<u>94498345</u>	<u>102486646</u>
(5) Partnership/joint venture interests	1c(5)	<u>199348260</u>	<u>192446814</u>
(6) Real estate (other than employer real property)	1c(6)	<u>3031207</u>	<u>2461801</u>
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	<u>189253616</u>	<u>203920120</u>
(10) Value of interest in pooled separate accounts	1c(10)	<u>43552082</u>	<u>0</u>
(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>110557026</u>	<u>166426263</u>
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	<u>3558281</u>	<u>3688116</u>
(15) Other	1c(15)	<u>25888971</u>	<u>26463347</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	70000	173500
f Total assets (add all amounts in lines 1a through 1e)	1f	748969310	765296050
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	17540	19110
i Acquisition indebtedness	1i		
j Other liabilities	1j	1461685	342890
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1479225	362000
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	747490085	764934050

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)	9250795	
(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)		9250795
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	189987	
(B) U.S. Government securities	2b(1)(B)	1381535	
(C) Corporate debt instruments	2b(1)(C)	566131	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	667404	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2805057
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	1907660	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	4116833	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		6024493
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	188715419	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	189389886	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-674467
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-7523328	
(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)		41806620
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		24456942
(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)		9428065
c Other income	2c		-9871370
d Total income. Add all income amounts in column (b) and enter total	2d		75702807

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	54835274	
(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)		54835274
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)	270299	
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	68301	
(5) Investment advisory and investment management fees	2i(5)	1817349	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	193158	
(8) Legal fees	2i(8)	138836	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	935625	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		3423568
j Total expenses. Add all expense amounts in column (b) and enter total	2j		58258842

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		17443965
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: **ANDERS MINKLER HUBER HELM LLP**

(2) EIN: **43-0831507**

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?	☒		5000000
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 525338.

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

A Name of plan UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3 0

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.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes ☒ No ☐ N/A
If the plan is a defined benefit plan, go to line 8.	
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes ☐ No ☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☒ No ☐ N/A

Part III	Amendments
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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
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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.
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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 **SCHNUCK MARKETS INC**

b EIN **43-0726776**

c Dollar amount contributed by employer **7126700**

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) **1.22**

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

a Name of contributing employer **SCHNUCK MARKETS 534 MEAT**

b EIN **42-0726776**

c Dollar amount contributed by employer **661187**

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 **09** Day **28** Year **2025**

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) **1.22**

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

a Name of contributing employer **SCHNUCK MARKETS 534 GROCERY**

b EIN **43-0726776**

c Dollar amount contributed by employer **217519**

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 **09** Day **28** Year **2025**

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) **1.22**

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

a Name of contributing employer **STRAUBS MARKETS**

b EIN **43-0619411**

c Dollar amount contributed by employer **177507**

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 **09** Day **27** Year **2025**

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) **1.22**

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

a Name of contributing employer **KROGER COMPANY**

b EIN **31-0345740**

c Dollar amount contributed by employer **153274**

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 **04** Day **25** Year **2026**

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) **1.22**

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

a Name of contributing employer **STE GENEVIEVE COUNTR**

b EIN **43-1854684**

c Dollar amount contributed by employer **141217**

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 **09** Day **07** Year **2025**

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) **1.22**

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

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 **ROZIER GROCERY**

b EIN **43-0488600**

c Dollar amount contributed by employer **92806**

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 **09** Day **07** Year **2025**

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) **1.22**

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

a Name of contributing employer **UFCW UNION LOCAL 655**

b EIN **43-0477135**

c Dollar amount contributed by employer **52379**

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 **11** Day **02** Year **2024**

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) **1.22**

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

a Name of contributing employer **UFCW LOCAL 655 H&W**

b EIN **23-7401847**

c Dollar amount contributed by employer **46720**

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 **03** Day **31** Year **2025**

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) **1.22**

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

a Name of contributing employer **TNT FOODS LLC, DBA PRICE CHOPPER**

b EIN **43-0499644**

c Dollar amount contributed by employer **43170**

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 **09** Day **27** Year **2025**

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) **1.22**

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☒ reasonable approximation (see instructions for required attachment)	14a	2900
b The plan year immediately preceding the current plan year. ☒ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	2700
c The second preceding plan year. ☒ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	2700
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	64.11
b The corresponding number for the second preceding plan year	15b	62.29
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 35.2 % Private Equity: 25.2 % Investment-Grade Debt and Interest Rate Hedging Assets: 7.6 %

High-Yield Debt: _____ % Real Assets: 0.3 % Cash or Cash Equivalents: 1.3 % Other: 30.4 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☐ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.

**UNITED FOOD AND COMMERCIAL WORKERS UNION LOCAL 655 FOOD EMPLOYERS JOINT
PENSION PLAN**

**FINANCIAL STATEMENTS WITH SUPPLEMENTARY INFORMATION
AND ADDITIONAL INFORMATION
AND
INDEPENDENT AUDITORS' REPORT
YEARS ENDED DECEMBER 31, 2023 AND 2022**

Contents

	<u>Page</u>
Independent Auditors' Report	1 - 3
Financial Statements	
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Statement of Accumulated Plan Benefits	6
Statement of Changes in Accumulated Plan Benefits	7
Notes to Financial Statements	8 - 24
Supplementary Information	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	25 - 48
Schedule H, Line 4j - Schedule of Reportable Transactions	49
Additional Information	
Schedules of Administrative Expenses	50

Independent Auditors' Report

Board of Trustees
United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
St. Louis, Missouri

Opinion

We have audited the accompanying financial statements of United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2022, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2023 and 2022, and the changes in its net assets available for benefits for years then ended, and accumulated plan benefits as of December 31, 2022 and the changes in its accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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.

Management's Responsibility for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary Schedule of Assets (Held at End of Year) and Schedule of Reportable Transactions are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

Report on Additional Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The additional Schedules of Administrative Expenses for the years ended December 31, 2023 and 2022 are presented for purposes of additional analysis and are not a required part of the financial statements. 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 our opinion, the additional information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in blue ink that reads "Anders Minkler Huber & Helms LLP". The signature is written in a cursive, flowing style.

October 9, 2024

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022**

Assets			
		<u>2023</u>	<u>2022</u>
Investments, at Fair Value		\$ 762,942,796	\$ 729,461,628
Receivables			
Employer contributions		768,209	862,241
Employers' withdrawal liability assessments		-	16,494,160
Other receivables		2,511	2,511
Due from investment brokers		457,945	1,599,279
Accrued interest and dividends		636,068	479,491
Total Receivables		<u>1,864,733</u>	<u>19,437,682</u>
Operating Right-of-Use Asset		160,566	-
Property, Plant, and Equipment, Net		173,500	70,000
Cash - Noninterest Bearing		154,455	-
Total Assets		<u>765,296,050</u>	<u>748,969,310</u>
Liabilities			
Current Liabilities			
Cash overdraft		-	954,231
Accrued expenses		19,110	17,540
Due to related parties		5,169	5,897
Due to investment brokers		177,155	501,557
Current maturity of operating lease liability		19,908	-
Total Current Liabilities		<u>221,342</u>	<u>1,479,225</u>
Long-Term Operating Lease Liability		140,658	-
Total Liabilities		<u>362,000</u>	<u>1,479,225</u>
Net Assets Available for Benefits		<u>\$ 764,934,050</u>	<u>\$ 747,490,085</u>

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan**

**Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2023 and 2022**

	<u>2023</u>	<u>2022</u>
Additions (Reductions) To Net Assets:		
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	\$ 67,493,832	\$ (105,763,357)
Partnership loss	(4,291,077)	(14,250,603)
Interest, dividends and other investment income	<u>8,829,550</u>	<u>10,119,308</u>
	72,032,305	(109,894,652)
Less: Investment expense	<u>(1,817,349)</u>	<u>(2,211,761)</u>
Net Investment Income (Loss)	<u>70,214,956</u>	<u>(112,106,413)</u>
 Employer Contributions	9,250,795	10,481,389
Employer Withdrawal Contributions	16,137	11,276
Employer Withdrawal Liability Loss	(5,599,869)	-
Other Income	<u>3,439</u>	<u>918,336</u>
Total Additions (Reductions)	<u>73,885,458</u>	<u>(100,695,412)</u>
 Deductions From Net Assets:		
Benefits Paid to Participants	54,835,274	52,734,213
Administrative Expenses	<u>1,606,219</u>	<u>1,796,057</u>
Total Deductions	<u>56,441,493</u>	<u>54,530,270</u>
 Net Increase (Decrease)	17,443,965	(155,225,682)
 Net Assets Available for Benefits, Beginning of Year	<u>747,490,085</u>	<u>902,715,767</u>
 Net Assets Available for Benefits, End of Year	<u>\$ 764,934,050</u>	<u>\$ 747,490,085</u>

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Statement of Accumulated Plan Benefits
December 31, 2022**

Actuarial Present Value of Accumulated Plan Benefits:

Vested Benefits	
Participants currently receiving payments	\$ 471,784,729
Other participants	<u>297,135,983</u>
Total Vested Benefits	768,920,712
Non-Vested Benefits	<u>2,204,640</u>
Total Actuarial Present Value of Accumulated Plan Benefits	<u>\$ 771,125,352</u>

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Statement of Changes in Accumulated Plan Benefits
Year Ended December 31, 2022**

Actuarial Present Value of Accumulated Plan Benefits at December 31, 2021:	<u>\$ 767,872,431</u>
Increase (decrease) during the year attributed to:	
Interest credited	51,751,564
Plan amendments	1,282,287
Benefits paid, net	(52,734,213)
Benefits accumulated and other	<u>2,953,283</u>
Net Increase	<u>3,252,921</u>
Total Actuarial Present Value of Accumulated Plan Benefits at December 31, 2022	<u><u>\$ 771,125,352</u></u>

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

1. Plan Description

The following description of United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan (the "Plan") provides only general information. Participants of the Plan should refer to the plan document and summary plan description for a more complete description of the Plan's provisions.

General

The Plan is a multiemployer defined benefit pension plan. The Plan was established effective January 1, 1963, pursuant to a collective bargaining agreement ("CBA") between the United Food and Commercial Workers Union Local 655 (the "Union") and various participating employers (the "Employers") involved in the food and retail industries to provide retirement benefits to covered employees. To be eligible, an employee must be working for an Employer who is subject to the CBA or for an Employer subject to a trustee approved participation agreement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Administration of the Plan is the responsibility of the Board of Trustees (the "Trustees") and is governed by a Joint Board consisting of equal representation from participating Employers and the Union.

Eligibility

An employee is eligible to participate in the Plan on the earlier of the date their Employer first makes or is required to make a contribution to the Plan or January 1 or July 1 following the completion of one year of service.

Funding Policy

The Employers are required to make monthly contributions to the Plan on behalf of covered employees in amounts determined by the CBA or such other participation agreements and is subject to minimum funding requirements of ERISA and maximum deductibility of contributions by Employers under the Internal Revenue Code ("IRC"). Contributions by participants are not permitted under the Plan. The Trustees design the benefit structure based on information from the actuarial consultants. The Plan's actuary has certified that the minimum funding requirements of ERISA have been met as of January 1, 2023.

The Plan is signatory to the International Reciprocal Agreement which permits Employer contributions to be returned to the employee's home fund when those contributions pertain to work performed under a CBA or other participation agreement requiring contributions be paid to a fund other than the employee's home fund.

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Notes to Financial Statements
December 31, 2023 and 2022**

Pension Protection Act Funding Status

As required by ERISA under the Pension Protection Act of 2006 ("PPA"), the Plan's actuary has completed the Plan's actuarial funding certification as of January 1, 2023, in accordance with generally accepted actuarial principles and practices. The certification was based on projections using the actuarial present value of accumulated plan benefit obligations as of January 1, 2023 and audited financial information as of December 31, 2022, as well as other information, including estimated cash flows for the year ended December 31, 2023 and the rate of market value return as reported by investment consultants. The funded (zone) status provides an indication of the financial health of the Plan.

The Plan was certified as neither endangered nor critical (that is, in the Green Zone). The Plan's funding status at December 31, 2023 and 2022 was 102.4% and 102.0%, respectively. The certification has projected the funding to be larger than 80% for ten years and there was no projected deficiency in the Plan for at least seven years.

Vesting

Participants earn one year of vesting service for each Plan year in which 1,000 hours or more is worked in covered employment.

Participants are fully vested in their accrued benefits upon the earlier one of the following: a) normal retirement age; b) upon the completion of five years of vesting service; c) upon completion of 10 years of vesting service.

Pension Benefits

The Plan provides the following types of monthly pensions for qualified employees who retire from covered employment: 1) normal retirement, 2) early retirement, and 3) disability retirement. The monthly pension amount is related to the number of pension credits earned by an employee. Once an employee retires, benefits will be paid for life as long as the former employee remains retired. At death, survivor benefits may be paid to the deceased employee's spouse. In certain instances, a death benefit is also payable if an employee dies before retirement.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan have been prepared in accordance with the provisions of the Financial Accounting Standards Board ("FASB"), Accounting Standards Codification (the "FASB ASC"), which is the source of authoritative, non-governmental accounting principles generally accepted in the United States of America ("GAAP"). All references to authoritative accounting guidance contained in our disclosures are based on the general accounting topics within the FASB ASC.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the amount 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.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year. Partnership income is the Plan's proportionate share of the income (loss) attributable to the partnerships as a whole.

Fair Value Measurements

The Plan follows guidance issued by the FASB on fair value measurements, which establishes a framework for measuring fair value, clarifies the definition of fair value within that framework, and expands disclosures about the use of fair value measurements. This guidance applies whenever fair value is the applicable measurement. The three general valuation techniques used to measure fair value are the market approach, cost approach, and income approach.

Employer Contributions Receivable

Employer contributions receivable represents Employer contributions due to the Plan for hours worked prior to the end of the Plan year, but not yet received by year-end. Employer contributions receivables are reported at their outstanding balances, net of an estimate made for credit losses. Management estimates the allowance for credit losses by regularly evaluating individual Employer receivables and considers an Employer's financial condition, payment history, current economic conditions, and management's expectations of conditions in the future. Employer contributions receivables are written off when deemed uncollectible and collection enforcement efforts have failed to produce payments and additional efforts are not warranted.

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Notes to Financial Statements
December 31, 2023 and 2022**

Assessed Withdrawal Liability Receivable

The Plan is a multiemployer collectively bargained plan subject to the provisions of the Multiemployer Pension Plan Amendments Act of 1980 (the "MPPA Act"). Under the MPPA Act, an Employer that withdraws from the Plan after April 28, 1980, in either a complete or partial withdrawal, shall owe and pay a withdrawal liability to the Plan, determined by a formula adopted by the Trustees in accordance with the MPPA Act. The actuary has determined there may be a withdrawal liability assessed against any Employer that would terminate its participation in the Plan after December 31, 2023 and 2022. The Plan's policy is to recognize a receivable at its present value, net of any allowance for collectibility, once a withdrawal liability has been actuarially determined and formally assessed by the Plan.

Leases

The Plan leases a building. The Plan assesses whether an arrangement qualifies as a lease (conveys the right to control the use of an identified asset for a period of time in exchange for consideration) at inception and only reassesses its determination if the terms and conditions of the arrangement are modified. The Plan has recognized a liability representing the future lease payments and a right-of-use asset ("ROU") representing its right to use the underlying asset for the lease term. As the lease does not provide an implicit rate, the Plan elected to use the practical expedient to use the risk-free rate of return at the commencement date in determining the present value of lease payments. The Plan has elected to treat leases with a lease term of 12 months or less as short term leases and are not recorded on the statements of net assets available for benefits. Lease expense is recognized on a straight-line basis over the lease term for short term leases, and variable lease expenses are recognized in the period in which they are incurred. The Plan has elected not to separate lease components from nonlease components when allocating consideration under the terms of the lease.

Payments of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan permits the payment of Plan expenses from Plan assets. Expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

3. Change in Accounting Principle

Effective January 1, 2023, the Plan adopted ASU 2016-13, *Financial Instruments - Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*, as amended. FASB ASC 326 replaces the incurred loss methodology with an expected loss methodology that is referred to as the current expected credit loss ("CECL") methodology. CECL requires an estimate of future credit losses for the remaining estimated lives of financial assets based on relevant information about historical experience, current conditions, and reasonable and supportable financial forecasts that affect the collectibility of the reported amounts. The measurement of expected credit losses under CECL is applicable to the financial assets measured at amortized cost. Such assets are presented at the net amount expected to be collected over their remaining contractual lives using an allowance for credit losses. The adoption of FASB ASC 326 resulted in no changes in the allowance for credit losses.

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy which prioritizes the inputs to valuation techniques used to measure fair value into Levels 1, 2, and 3. 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 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical instruments in active markets.
Level 2	Inputs to the valuation method to include quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in inactive markets, inputs other than quoted prices that are observable for the instrument, or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The instruments' fair value measurement levels within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used should maximize the use of observable inputs and minimize the use of unobservable inputs.

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Notes to Financial Statements
December 31, 2023 and 2022**

Following is a description of the valuation methodologies used for investments measured at fair value.

Level 1 investments consist of money market funds, common stocks, real estate investment trusts, and registered investment companies ("mutual funds"). Money market funds are derived from quoted prices in active markets for identical assets. Common stocks and real estate investment trusts are valued at the closing price reported on the active market on which the individual securities are traded. The mutual funds are recorded at the closing price reported by the funds. These are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Level 2 investments consist of corporate bonds, municipal bonds, and U.S. government and agency securities. Corporate bonds, municipal bonds and U.S. government and agency securities are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Level 3 investments consist of limited partnerships, hedge funds, an investment contract, and Employers' withdrawal liability assessment receivables. The partnerships and hedge funds are valued at estimated fair value as determined by the partnership's and hedge fund's management based on estimates of the underlying investments held. The investment contract is valued using a cash-out factor based on an associated pool of general account assets. The Employers' withdrawal liability assessment receivables are valued at the net present value of future cash flows.

Investments also include common collective trust funds and a pooled separate account. The common collective trust funds are valued at the net asset value ("NAV") of bank collective trusts held by the Plan at year-end. The pooled separate account is valued at the NAV of the underlying investments held by the trust at year end. The NAVs are used as the practical expedient to estimate fair value.

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

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

The fair value of investments is measured as of December 31, as follows:

2023				
	Total	Fair Value Measurements		
		Level 1	Level 2	Level 3
Money market funds	\$ 9,708,308	\$ 9,708,308	\$ -	\$ -
Common stocks	102,486,646	102,486,646	-	-
Corporate bonds	22,295,244	-	22,295,244	-
U.S. government and agency securities	33,046,137	-	33,046,137	-
Real estate investment trusts	2,461,801	2,461,801	-	-
Municipal bonds	2,453,872	-	2,453,872	-
Registered investment companies	166,426,263	166,426,263	-	-
Investment contract	3,688,116	-	-	3,688,116
Hedge funds	24,009,475	-	-	24,009,475
Limited partnerships	192,446,814	-	-	192,446,814
Total assets in fair value hierarchy	559,022,676	<u>\$281,083,018</u>	<u>\$ 57,795,253</u>	<u>\$220,144,405</u>
Investments measured at NAV	<u>203,920,120</u>			
	<u>\$762,942,796</u>			

2022				
	Total	Fair Value Measurements		
		Level 1	Level 2	Level 3
Money market funds	\$ 7,860,356	\$ 7,860,356	\$ -	\$ -
Common stocks	94,498,345	94,498,345	-	-
Corporate bonds	27,043,721	-	27,043,721	-
U.S. government and agency securities	24,869,763	-	24,869,763	-
Real estate investment trusts	3,031,207	3,031,207	-	-
Municipal bonds	3,229,333	-	3,229,333	-
Registered investment companies	110,557,026	110,557,026	-	-
Investment contract	3,558,281	-	-	3,558,281
Hedge funds	22,659,638	-	-	22,659,638
Limited partnerships	199,348,260	-	-	199,348,260
Employers' withdrawal liability assessment receivables	16,494,160	-	-	16,494,160
Total assets in fair value hierarchy	513,150,090	<u>\$215,946,934</u>	<u>\$ 55,142,817</u>	<u>\$242,060,339</u>
Investments measured at NAV	<u>232,805,698</u>			
	<u>\$745,955,788</u>			

In accordance with Subtopic 820-10, certain investments that were measured at NAV per share have not been classified in the fair value hierarchy. The fair value amounts presented in the tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

Investments measured at fair value based on NAV per share as a practical expedient as of December 31, are as follows:

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
2023				
<u>Collective Trust Funds:</u>				
Barings International Small Cap	\$ 19,982,511	N/A	Monthly	N/A
Invesco International Growth Trust CL 1	\$33,450,053	N/A	Daily	N/A
Multi-Employer Property Trust	\$18,438,910	N/A	Quarterly	45 days
Russell 1000 Growth Indx NL	\$67,981,303	N/A	Daily	N/A
S&P 500 Flagship NL Fund	\$64,067,343	N/A	Daily	N/A
2022				
<u>Collective Trust Funds:</u>				
Barings International Small Cap	\$ 17,971,197	N/A	Monthly	N/A
Invesco International Growth Trust CL 1	\$28,333,167	N/A	Daily	N/A
Multi-Employer Property Trust	\$21,823,128	N/A	Quarterly	45 days
Russell 1000 Growth Indx NL	\$59,436,411	N/A	Daily	N/A
S&P 500 Flagship NL Fund	\$61,689,713	N/A	Daily	N/A
<u>Pooled Separate Account:</u>				
QMA US Mid Cap Core Equity	\$43,552,082	N/A	Daily	N/A

The following table provides a summary of changes in the estimated fair value of the Plan's Level 3 assets for the years ended December 31, 2023 and 2022, as follows:

	<u>Limited Partnerships</u>	<u>Hedge Funds</u>	<u>Investment Contract</u>	<u>Employers' Withdrawal Liability Assessments Receivable</u>	<u>Total</u>
Balance, December 31, 2021	\$ 219,702,447	\$ 27,413,449	\$ 3,656,170	\$ 17,112,400	\$267,884,466
Unrealized loss	(15,082,386)	(2,214,961)	(97,889)	-	(17,395,236)
Purchases, sales, issuances, and settlements (net)	<u>(5,271,801)</u>	<u>(2,538,850)</u>	<u>-</u>	<u>(618,240)</u>	<u>(8,428,891)</u>
Balance, December 31, 2022	199,348,260	22,659,638	3,558,281	16,494,160	242,060,339
Unrealized gain (loss)	(4,291,077)	2,536,058	129,835	-	(1,625,184)
Purchases, sales, issuance and settlements, (net)	<u>(2,610,369)</u>	<u>(1,186,221)</u>	<u>-</u>	<u>(16,494,160)</u>	<u>(20,290,750)</u>
Balance, December 31, 2023	<u>\$ 192,446,814</u>	<u>\$ 24,009,475</u>	<u>\$ 3,688,116</u>	<u>\$ -</u>	<u>\$220,144,405</u>

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs for:

December 31, 2023

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Unobservable Inputs</u>
Limited partnerships	\$192,446,814	Market Approach	Value of underlying assets of the partnerships
Hedge funds	\$ 24,009,475	Market Approach	Value of underlying assets of the hedge funds
Investment contract	\$ 3,688,116	Market Approach	Cash-out factor based on associated pool of general assets

December 31, 2022

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Unobservable Inputs</u>
Limited partnerships	\$199,348,260	Market Approach	Value of underlying assets of the partnerships
Hedge funds	\$ 22,659,638	Market Approach	Value of underlying assets of the hedge funds
Investment contract	\$ 3,558,281	Market Approach	Cash-out factor based on associated pool of general assets
Withdrawal liability	\$ 16,494,160	Market Approach	Discounted future cash flows

5. Leases - Related Party

The Plan has an operating lease of a building with the Union. The following summarizes the weighted average remaining lease term and discount rate as of December 31:

	<u>2023</u>
Weighted Average Remaining Lease Term Operating lease	9.42 years
Weighted Average Discount Rate Operating lease	3.79 %

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

The maturities of operating lease liabilities as of December 31, are as follows:

<u>Years Ending December 31,</u>	
2024	\$ 19,908
2025	19,908
2026	19,908
2027	19,908
2028	20,107
Thereafter	<u>91,177</u>
Total Lease Payments	190,916
Less: Interest	<u>30,350</u>
Present Value of Lease Liabilities	<u>\$ 160,566</u>

The components of lease expense for the years ended December 31, 2023 is as follows:

Operating lease expense	\$ <u>20,239</u>
Total net lease expense	<u>\$ 20,239</u>

Total rent expense for the Fund for the year ended December 31, 2023, was \$20,239.

6. Related-Party Transactions

The Union provides services to the Plan, including common occupancy of offices, personnel, utilization of data processing equipment, and common administrative functions. All such costs are borne by the Union and allocated to the Plan. The total allocated expenses totaled \$61,794 and \$66,633 for the years ended December 31, 2023 and 2022, respectively. As of December 31, 2023 and 2022, \$5,169 and \$5,897, respectively, was due to the Union for administrative expenses.

7. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are accumulated based on participants' years of credited service. The accumulated plan benefits of active employees will equal the accumulation, with interest, the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances (retirement, death, disability, and termination of employment) are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

The present value of accrued benefits is the sum of the present values of payments to pensioners and survivors, vested accrued benefits of inactive employees, vested accrued benefits of active employees, and non-vested accrued benefits of active employees.

These values are determined on the assumption that each active participant will earn one pension credit in each future year. Future service is recognized for purposes of determining eligibility. Non-vested accrued benefits include potential benefits that may become payable whether or not the employee is already vested in a normal retirement benefit.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary, as of January 1, 2023 and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

Significant assumptions underlying the actuarial computations are:

Estimated rate of return on investments	On actuarial value of assets (Schedule MB, line 6g): 6.2%, for the Plan Year ending December 31, 2022.
	On current (market) value of assets (Schedule MB, line 6h): -13.0%, for the Plan Year ending December 31, 2022.
Mortality Rates	Non-Annuitants: 110% of the RP-2006 Blue Collar Employee Mortality Tables, projected generationally using Scale MP-2019.
	Healthy Annuitants: 110% of the RP-2006 Blue Collar Healthy Annuitant Mortality Tables, projected generationally using Scale MP-2019.
	Disabled Annuitants: 110% of the RP-2006 Disabled Retiree Mortality Tables, projected generationally using Scale MP-2019.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

Termination Rates				
Age	Mortality*		Disability	Withdrawal**
	Male	Female		
20	0.07%	0.03%	0.02%	14.76%
25	0.09%	0.03%	0.03%	14.76%
30	0.09%	0.04%	0.03%	8.17%
35	0.12%	0.05%	0.04%	8.47%
40	0.13%	0.07%	0.07%	7.00%
45	0.16%	0.09%	0.11%	6.29%
50	0.25%	0.13%	0.18%	5.89%
55	0.40%	0.22%	0.30%	3.00%
60	0.70%	0.34%	0.49%	0.13%

* Rates shown above are sample rates in 2023

** Withdrawal rates cut out at early retirement age. Before 5 years of vesting service, withdrawal rates are as follows:

Years of Vesting Service	Withdrawal Rate
Less than 2	30%
2-3	20%
3-4	15%

Retirement

The assumed retirement rates for those eligible are:

Age	From Active Status	From Inactive Status
52-54	1%	-
55-56	2%	2%
57-59	5%	2%
60	15%	10%
61	15%	20%
62	30%	35%
63-64	20%	20%
65	30%	40%
67-70	25%	10%
71	100%	100%

Description of Weighted Average Retirement Age:

Age 63, determined as follows: The weighted average retirement age for each participant is calculated as the sum of the product of each potential current or future retirement age times the probability of surviving from current age to that age and then retiring at that age, assuming no other decrements. The overall weighted retirement age is the average of the individual retirement ages based on all the active participants included in the January 1, 2023 actuarial valuation.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

Notes to Financial Statements

December 31, 2023 and 2022

Future Benefit Accruals:	Based on the average of the participant's hours during the previous two years with a minimum of 0.25 pension credits.
Unknown Data for Participants:	Same as those exhibited by participants with similar known characteristics. If not specified, participants are assumed to be male.
Definition of Active Participants:	Participants with at least 250 hours in the most recent plan year and who have accumulated at least one pension eligibility credit, excluding those who have retired as of the valuation date and those who were employed by a withdrawn employer.
Percent Married:	Males: 80% Females: 65%
Age of Spouse:	Spouses are assumed 4 years younger than the male participants and 2 years older than female participants. If not given, spouses are assumed to be of the opposite sex of the participants.
Benefit Election:	Male Participants: 50% elect the 50% joint and survivor pension with pop-up provision and 50% elect the single life annuity. Female Participants: 30% elect the 50% joint and survivor pension with pop-up provision and 70% elect the single life annuity.
Delayed Retirement Factors	Active participants work enough hours each month to not qualify for delayed retirement adjustment. Inactive vested participants who are assumed to commence receipt of benefits after attaining normal retirement age qualify for delayed retirement increases.
Net Investment Return:	7.00% - The net investment return assumption is a long-term estimate derived from historical data, current and recent market expectations, and professional judgment. As part of the analysis, a building block approach was used that reflects inflation expectations and anticipated risk premiums for each of the portfolio's asset classes as provided by Segal Marco Advisors, as well as the Plan's target asset allocation.
Annual Administrative Expenses:	\$1,750,000 for the year beginning January 1, 2023 (equivalent to \$1,687,346 payable at the beginning of the year).

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

**Notes to Financial Statements
December 31, 2023 and 2022**

Actuarial Value of Assets:	The market value of assets less unrecognized returns in each of the last five years. Unrecognized return is equal to the difference between the actual market return and the projected return on the market value, and is recognized 20% per year, over a five-year period. The actuarial value is further adjusted, if necessary, to be within 80% to 120% on the market value of assets.
Actuarial Cost Method:	Unit Credit Actuarial Cost Method. Normal cost and actuarial accrued liability are calculated on an individual basis.
Benefits Valued:	Unless otherwise indicated, includes all benefits.
Current Liability Assumptions:	Interest: 2.55%, within the permissible range prescribed under IRC Section 431(c)(6)(E). Mortality: As prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1(a)(2): RP-2006 employee and annuitant mortality tables, projected generationally using scale MP-2021.
Funding Standard Account ("FSA") Contribution Timing (Schedule MB, Line 3):	Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a July 1 contribution date.

Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2023. Had the valuations been performed as of December 31, 2022, there would be no material differences.

8. Employer Withdrawal Liability Assessments

The Plan complies with the provisions of the MPPA Act, which requires imposition of a withdrawal liability assessment on a participating Employer that partially or totally withdraws from the Plan. Under the provisions of MPPA Act, a portion of the Plan's unfunded vested liability would be allocated to a withdrawing Employer. A withdrawal liability assessment is usually paid in quarterly installments as determined by a statutory formula over a maximum of 20 years. The Trustees, at times, approve settlements and payment plan arrangements for assessment amounts owed to the Plan. The Plan entered into various settlement agreements with participating Employers who withdrew from the Plan and were subject to withdrawal liability assessments. There was no Employer withdrawal liability assessments receivables as of December 31, 2023.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

During the years ended December 31, 2023 and 2022, the Plan recognized Employer withdrawal contributions of \$16,137 and \$11,276, respectively. During the year ended December 31, 2023, the Plan received lump sum settlements from two previously participating Employers. At December 31, 2022, the Plan was receiving withdrawal liability assessment payments under payment plan arrangements from two former participating Employers. The receivable amount represents the present value of the remaining payments at a discount rate between 7.0% and 7.5%.

9. Plan Amendments

Effective January 1, 2022, the Plan was amended to clarify Article IV of the Plan's Trust Agreement related to Employer withdrawal liability payments and notice requirements.

Effective November 9, 2022, the Plan was amended to change the total number of Trustees from eight to six, provided that there are three employer Trustees and three Union Trustees.

In November 2023, the Trustees approved an amendment to the Plan to become in compliance with the SECURE Act 2.0.

10. Plan Termination

It is the intent of the Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved by the Trustees. In the event of termination, the Plan's assets would not be used for or diverted to purposes other than the exclusive benefit of the pensioners, beneficiaries, and participants. During termination, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated.

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of payment under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All non-vested benefits.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
Notes to Financial Statements
December 31, 2023 and 2022

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

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan and the level of benefits guaranteed by the PBGC. For multiemployer plans, the PBGC provides financial assistance to plans that are unable to pay basic PBGC guaranteed benefits when due.

11. Tax Status of Plan

The Internal Revenue Service has determined and informed the Trustees by a letter dated June 16, 2011, that the Plan and related trust are designed in accordance with the applicable sections of the IRC. The Plan has been amended since receiving the determination letter. Management believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax-exempt.

In accordance with GAAP, management is required 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 examination by the applicable taxing authorities. Management has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2023 and 2022, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. Management believes the Plan is no longer subject to income tax examinations for years prior to 2020. The Plan is also subject to routine audits by the Department of Labor, generally for six years after the statutory due date of the annual information return. There is currently one audit in progress.

12. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. 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 those changes could materially affect the amounts reported in the statements of net assets available for benefits.

The majority of receivables are from Employers concentrated in the food and retail industries. The Plan generally does not require collateral, but in some cases can require a performance bond. The Plan maintains adequate reserves for potential losses and such losses have been minimal and within management's estimates.

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan
Notes to Financial Statements
December 31, 2023 and 2022**

Plan contributions are made, and the actuarial present values of accumulated plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

13. Subsequent Events

The Plan has evaluated subsequent events through October 9, 2024 the date the financial statements were available to be issued.

In February 2024, the Plan was amended to increase the required minimum distribution date for benefits from age 72 to 73.

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MONEY MARKET FUNDS:		
	COMERICA SHORT TERM FUND	\$ 4,236,520	\$ 4,236,520
	FIRST BANK INTEREST BEARING CHECKING ACCOUNT	<u>5,471,788</u>	<u>5,471,788</u>
	TOTAL MONEY MARKET FUNDS	<u>9,708,308</u>	<u>9,708,308</u>
	COMMON STOCKS:		
	1ST CTZNS BANCSHS INC N C CL A	45,499	79,462
	3M CO	243,928	228,697
	ABBOTT LABS	29,032	33,571
	ACADIA HEALTHCARE CO INC	32,644	37,247
	ACUITY BRANDS INC	219,066	313,390
	ADVANCE AUTO PARTS	94,519	56,392
	ADVANCED ENERGY INDS INC	98,312	343,098
	AECOM TECHNOLOGY CORP DELAWARE	10,692	13,310
	AES CORP	136,087	146,570
	AFFILIATED MANAGERS GROUP INC	26,800	32,707
	AFFIRM HOLDINGS INC COM CL A	29,658	95,332
	AFLAC INC	191,913	239,828
	AGCO CORP	29,178	27,317
	AGILENT TECHNOLOGIES INC	124,826	143,896
	AIR LEASE CORP	30,378	31,707
	AIR PRODUCTS & CHEMICAL INC	387,856	422,747
	AKAMAI TECHNOLOGIES	59,036	77,874
	ALBEMARLE CORP	87,431	60,682
	ALCOA CORPORATION	44,642	24,310
	ALLEGION PLC	20,733	23,691
	ALLIANT ENERGY CORP	83,955	83,824
	ALLISON TRANSMISSION HLDGS INC	32,366	34,890
	ALLSTATE CORP	201,750	301,237
	ALLY FINL INC	34,078	39,180
	ALTRIA GROUP INC	148,436	139,334
	AMC ENTMT HLDGS INC CL A NEW COM	32,360	5,594
	AMC NETWORKS INC	181,729	292,372
	AMCOR PLC	151,037	131,962
	AMDOCS LTD	97,616	95,624
	AMEDISYS INC	42,140	43,918
	AMEREN CORP	133,634	114,731
	AMERICAN AXLE & MFG HLDGS INC	437,724	339,890

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COMMON STOCKS (CONTINUED):		
	AMERICAN ELEC PWR INC	\$ 9,250	\$ 8,284
	AMERICAN EXPRESS CO	246,328	338,336
	AMERICAN FINL GROUP INC OH	17,057	17,477
	AMERICAN INTL GROUP INC	166,611	228,860
	AMERISAFE INC	172,843	188,056
	AMETEK INC	73,818	77,993
	ANNALY MTG MGMT INC COM NEW	30,392	32,929
	ANSYS INC	38,413	50,077
	ANTERO MIDSTREAM CORPORATION COM	50,855	60,194
	ANYWHERE REAL ESTATE INC	460,759	319,940
	AON PLC SHS CL A	38,235	33,758
	APA CORPORATION COM	31,069	38,786
	APPLIED INDUSTRIAL TECH INC	116,111	388,553
	APTARGROUP INC	402,047	428,714
	ARAMARK HLDGS CORP	19,685	21,974
	ARCHER DANIELS MIDLAND CO	118,726	174,917
	ARDAGH GROUP SA	20,344	29,948
	ARES COML REAL ESTATE CORP	251,142	255,167
	ARMSTRONG WORLD INDS INC NEW	10,856	15,141
	ARROW ELECTRS INC	25,882	26,895
	ASHLAND INC.	71,988	68,713
	ASSURANT INC	216,775	245,153
	ASSURED GUARANTY LTD	60,627	82,986
	AT&T INC	672,438	586,662
	ATRION CORP	139,565	85,228
	AUTOMATIC DATA PROCESSING INC	40,334	44,031
	AUTONATION INC	12,721	17,121
	AUTOZONE INC	92,385	118,938
	AVERY DENNISON CORP	61,354	73,182
	AVIS BUDGET GROUP INC	22,688	19,499
	AVNET INC	41,612	44,402
	AXALTA COATING SYSTEMS LTD	43,521	49,664
	AXIS CAPITAL HOLDINGS LTD	70,381	72,479
	AZENTA INC COM	31,051	46,315
	B & G FOODS HLDGS CORP CLASS A	364,619	268,590
	BADGER METER INC	101,921	251,623
	BANC CALIF INC	302,451	262,677

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
COMMON STOCKS (CONTINUED):			
	BANDWIDTH INC	\$ 227,333	\$ 284,914
	BANK NEW YORK MELLON CORP	183,715	211,739
	BANK OF AMERICA CORP	949,546	1,005,555
	BANK OZK	10,656	13,554
	BATH BODY WORKS INC COM	17,475	18,257
	BAXTER INTL INC	61,725	66,534
	BECTON DICKINSON & CO	178,523	173,851
	BELDEN CDT INC	249,167	315,180
	BERKSHIRE HATHAWAY INC CL B	861,477	1,136,319
	BERRY PLASTICS GROUP INC	54,385	66,918
	BEST BUY	237,411	248,304
	BILL HOLDINGS INC	12,439	8,159
	BIOGEN IDEC INC	254,141	239,362
	BIOMARIN PHARMACEUTICAL INC	90,503	95,649
	BJS WHSL CLUB HLDGS INC	14,458	14,932
	BLACKROCK INC	234,280	280,071
	BOEING CO	260,267	360,753
	BOK FINL CORP COM NEW	29,960	31,605
	BORG WARNER	85,762	80,161
	BRIGHTHOUSE FINL INC	30,463	34,980
	BRIGHTVIEW HLDGS INC	262,767	274,745
	BRISTOL MYERS SQUIBB CO	87,203	79,582
	BROADRIDGE FINL SOLUTIONS INC	72,397	99,789
	BROWN & BROWN INC	121,408	157,082
	BRUNSWICK CORP	23,339	27,284
	BUILDERS FIRSTSOURCE INC	83,422	144,069
	BWX TECHNOLOGIES INC	27,957	33,838
	C H ROBINSON WORLDWIDE INC	81,417	71,617
	CABLE ONE INC	324,450	215,400
	CACI INTL INC CL A	81,783	85,499
	CACTUS INC	274,335	361,021
	CAESARS ENTERTAINMENT, INC	132,873	132,999
	CALLON PETROLEUM CO	238,993	206,356
	CAPRI HOLDINGS LTD	15,637	18,890
	CARDINAL HEALTH INC	141,425	168,941
	CARGURUS INC	221,544	305,141
	CARLISLE COMPANIES INC	20,781	23,745

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
COMMON STOCKS (CONTINUED):			
	CARMAX INC	\$ 71,719	\$ 71,138
	CARNIVAL CORP	76,538	119,157
	CARTER'S INC	381,961	373,851
	CASEYS GENERAL STORES	76,101	96,159
	CATERPILLAR INC	241,239	315,776
	CATHAY BANCORP INC	247,838	285,783
	CAVCO INDUSTRIES INC	197,844	290,468
	CBRE GROUP INC	21,243	26,531
	CDW CORP	31,031	35,462
	CENTENE CORP	78,642	85,861
	CENTERPOINT ENERGY INC	145,530	143,879
	CENTRAL GARDEN & PET CO	151,070	153,171
	CHEMED CORP	327,444	406,986
	CHEMOURS CO	22,869	24,570
	CHEVRON CORPORATION	569,956	658,541
	CHILDRENS PLACE RETAIL STS INC	363,041	177,401
	CHOICE HOTELS INTL INC	219,101	271,807
	CHURCH & DWIGHT INC	58,894	58,249
	CIENA CORP	105,091	101,363
	CINCINNATI FINANCIAL CORP	179,509	206,403
	CINTAS CORP	91,900	132,585
	CIRRUS LOGIC INC	80,726	344,407
	CISCO SYS INC	1,111,906	1,128,465
	CITIGROUP INC	755,306	827,104
	CLARIVATE ANALYTICS PLC	3,967	3,639
	CLEAN HARBORS INC	36,976	59,333
	CLEARFIELD INC	174,803	209,085
	CMS ENERGY CORP	84,361	81,821
	COCA COLA CO	34,420	35,417
	COGNIZANT TECHNOLOGY SOLUTIONS	419,406	425,914
	COLFAX CORP COM	45,126	37,421
	COLUMBIA BANKING SYSTEM INC	178,423	173,687
	COLUMBIA SPORTSWEAR CO	455,447	433,095
	COMCAST CORP CL A	224,092	240,824
	COMERICA INC	42,917	58,991
	COMFORT SYSTEM USA INC	107,786	264,286
	COMMERCE BANCSHARES INC	193,577	225,444

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COMMON STOCKS (CONTINUED):		
	COMSTOCK RESOURCES INC	\$ 250,408	\$ 271,961
	CONAGRA FOODS INC	174,895	147,083
	CONOCOPHILLIPS	226,110	254,309
	CONSOLIDATED EDISON INC	16,108	17,375
	CONSTELLATION BRANDS INC CL A	157,936	164,390
	CONSTELLATION ENERGY CORP. COM	174,586	195,206
	COOPER COMPANIES INC	72,615	79,094
	CORCEPT THERAPEUTICS INC	276,138	380,178
	CORE LABORATORIES INC	252,921	142,569
	CORNING INCORPORATED	336,307	298,897
	CORVEL CORP	122,210	444,978
	COSTAR GROUP INC	31,162	30,761
	COTERRA ENERGY INC COM	70,971	68,189
	COUSINS PROPERTIES INC	18,427	21,842
	CRANE CO. COMMON STOCK	55,600	86,006
	CRANE NXT, CO.	77,527	83,030
	CREDIT ACCEPTANCE CORP	28,015	30,898
	CROSS COUNTRY HEALTHCARE INC	259,875	233,871
	CSG SYSTEMS INTL INC	232,556	286,270
	CSX CORP	342,212	388,165
	CULLEN FROST	16,054	16,816
	CURTISS WRIGHT CORP	23,355	30,077
	CVS/CAREMARK CORP	561,725	611,229
	DARDEN RESTAURANTS INC	51,417	58,162
	DARLING INTL INC	50,718	45,305
	DECKERS OUTDOOR CORP	41,397	494,638
	DELTA AIR LINES INC	19,058	21,282
	DENTSPLY SIRONA INC	178,149	164,212
	DEVON ENERGY CORPORATION	64,565	47,746
	DIAMONDBACK ENERGY INC	39,448	38,925
	DICKS SPORTING GOODS INC	78,869	94,636
	DISCOVER FINL SVCS	74,513	74,072
	DISH NETWORK CORP A	40,887	15,960
	DOLBY LABORATORIES INC CL A	42,687	44,469
	DOLLAR TREE INC	253,474	233,956
	DONALDSON INC	388,429	519,663
	DONNELLEY FINANCIAL SOLUTIONS, INC	241,200	282,536

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COMMON STOCKS (CONTINUED):		
	DOVER CORP	\$ 145,362	\$ 184,418
	DRIVEN BRANDS HOLDINGS INC COM	22,595	12,463
	DROPBOX INC CLASS A	11,892	16,332
	DT MIDSTREAM INC COMMON STOCK	39,036	45,922
	DTE ENERGY CO	52,077	51,161
	DUKE ENERGY CORP	15,902	15,623
	DUPONT DE NEMOURS INC	154,426	182,555
	DYCOM INDS INC	204,477	599,619
	EAGLE MATERIALS INC	26,466	34,686
	EAST WEST BANCORP INC	19,917	23,312
	EASTMAN CHEMICAL CO	91,565	101,586
	EATON CORP PLC	205,085	296,209
	EDISON INTERNATIONAL	153,823	174,221
	ELECTRONIC ARTS	86,806	92,210
	ELEVANCE HEALTH INC	278,267	415,916
	EMERSON ELECTRIC	165,477	213,250
	ENCOMPASS HEALTH CORP	17,632	18,081
	ENCORE CAPITAL GROUP INC	204,202	392,298
	ENERSYS	213,430	305,909
	ENTERGY CORP NEW	104,828	103,214
	ENVISTA HOLDINGS CORPORATION	28,623	29,955
	EQUIFAX INC	130,041	171,372
	ESAB CORP. COM	17,449	23,907
	ESSENTIAL UTILITIES INC	45,539	38,620
	EURONET SVCS INC	48,128	49,020
	EVERCORE PARTNERS INC	325,637	427,283
	EVERGY INC	169,559	139,217
	EVERSOURCE ENERGY	26,498	23,454
	EXELON CORP CORPORATION	68,543	57,979
	EXLSERVICE HLDGS INC	246,196	415,241
	EXPEDITORS INTERNATIONAL	31,014	35,870
	EXXON MOBIL CORPORATION	1,035,701	1,145,571
	F N B CORP PA	22,092	27,499
	F5, INC.	120,400	140,678
	FASTENAL CO	55,682	61,143
	FEDEX CORP	603,282	672,394
	FIDELITY NATL INFORMATION SVCS COM	91,748	85,480

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	FIRST HAWAIIAN INC	\$ 50,331	\$ 61,311
	FIRST HORIZON NATIONAL CORP	29,849	25,403
	FIRST SOURCE CORP	120,000	154,959
	FIRSTENERGY CORP	97,126	93,263
	FISERV INC	160,597	179,467
	FLOWERS FOODS INC	416,474	437,977
	FLOWSERVE CORP	37,712	43,528
	FMC CORP - NEW	29,363	36,947
	FNF GROUP	29,708	33,010
	FORD MOTOR CO	344,871	365,737
	FORTIVE CORP	155,834	181,866
	FORTREA HLDGS COMMON STOCK	38,739	51,896
	FORWARD AIR CORP	110,309	122,282
	FRANKLIN ELEC INC	140,043	295,846
	FRANKLIN RES INC	68,615	79,837
	FREEMPORT-MCMORAN COPPER & GOLD B	27,965	32,523
	FRESHPET INC	20,968	29,412
	FTI CONSULTING INC	36,108	42,817
	GALLAGHER ARTHUR J & CO	149,410	166,861
	GAMESTOP CORP NEW CL A	74,044	68,349
	GAP INC	20,440	41,214
	GARMIN LTD	183,123	248,596
	GATES INDUSTRIAL CORPORATION PLC	24,105	25,189
	GATX CORP	129,620	316,179
	GE HEALTHCARE TECHNOLOGIES INC. COMMON STOCK	154,656	201,264
	GEN DIGITAL INC.	33,604	40,414
	GENERAL DYNAMICS CORP	177,419	232,145
	GENERAL ELECTRIC CO COM NEW	296,497	577,398
	GENERAL MILLS INC	48,136	43,188
	GENERAL MOTORS CO	191,079	201,152
	GENESCO INC	209,508	170,769
	GENPACT LTD	44,784	40,437
	GENTEX CORP	56,445	65,483
	GENUINE PARTS CO	215,887	211,767
	GERMAN AMERN BANCORP	8,783	8,265
	GILEAD SCIENCES INC	365,124	422,953
	GLOBE LIFE INSURANCE	49,528	56,722

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	GLOBUS MED INC	\$ 243,836	\$ 303,913
	GODADDY INC CLASS A	72,679	108,496
	GOLDMAN SACHS GROUP INC	540,791	665,067
	GRACO INC	18,632	19,347
	GRAND CANYON ED INC	49,297	67,869
	GRAPHIC PACKAGING HOLDING CORP	31,384	34,337
	GREEN DOT CORP CL A	456,539	240,075
	GREENBRIER CORP	245,627	393,202
	GRIFFON CORPORATION	187,029	584,511
	GROUP 1 AUTOMOTIVE INC	118,710	554,627
	GUIDEWIRE SOFTWARE INC	46,450	60,081
	HAEMONETICS CORP MASS	302,287	399,246
	HANOVER INS GROUP INC	367,738	356,125
	HARLEY DAVIDSON INC	44,867	46,824
	HARTFORD FINL SVCS GROUP INC	148,589	172,656
	HASBRO INC	131,876	98,546
	HAWAIIAN ELECTRIC INDS INC	61,412	48,047
	HAYWARD HOLDINGS INC COM	28,438	36,394
	HCA HLDGS INC COM	213,165	216,273
	HEALTHPEAK PROPERTIES INC.	48,713	58,549
	HELMERICH & PAYNE INC	284,724	328,552
	HEWLETT PACKARD ENTERPRISE CO	226,006	235,394
	HEXCEL CORP NEW	46,352	54,796
	HF SINCLAIR CORPORATION COM	107,571	135,924
	HIBBETT SPORTS INC	256,843	612,170
	HOLOGIC INC	123,896	115,106
	HONEYWELL INTERNATIONAL INC	216,044	243,683
	HOPE BANCORP INC	310,343	286,054
	HORMEL FOODS CORP	40,881	35,931
	HOWARD HUGHES HOLDINGS INC COM	23,979	25,922
	HOWMET AEROSPACE INC COM	67,184	100,393
	HP INC	258,949	388,071
	HUBBELL INC	48,903	51,313
	HUMANA INC	135,911	151,077
	HUNTINGTON INGALLS INDS INC	32,480	38,946
	HUNTSMAN CORP	19,611	19,400
	IAC INC	53,842	40,437

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	IBM CORP	\$ 564,871	\$ 754,947
	ICU MED INC	406,926	219,029
	IDACORP INC	278,364	284,243
	IDEX CORP	138,007	147,635
	INCYTE CORPORATION	28,075	27,879
	INDEPENDENT BK CORP MASS	203,517	223,425
	INGERSOLL RAND INC COM	19,962	24,362
	INGREDION INC	74,298	78,793
	INMODE LTD	183,993	210,124
	INSPERITY INC	132,150	179,347
	INTEGER HLDGS CORP	117,181	401,274
	INTEGRA LIFESCIENCES HLDGS	31,000	29,962
	INTEL CORP	446,642	457,727
	INTERDIGITAL INC PA	228,620	447,185
	INTERNATIONAL BANCSHARES CORP	256,637	279,748
	INTERNATIONAL FLAVORS	122,052	88,824
	INTERNATIONAL PAPER CO	42,907	49,019
	INTERPUBLIC GROUP COS INC	107,720	103,273
	INVESCO LTD	72,294	79,120
	IONIS PHARMACEUTICALS INC	5,384	7,740
	ITT INC	58,876	90,564
	JABIL CIRCUIT INC	42,504	58,477
	JACOBS ENGINEERING GROUP INC.	46,160	65,160
	JAZZ PHARMACEUTICALS PLC	80,080	73,431
	JEFFERIES FINL GROUP INC	64,033	100,015
	JM SMUCKER COMPANY-NEW	113,803	98,956
	JOHNSON & JOHNSON	410,955	391,693
	JOHNSON CONTROLS INTERNATIONAL	223,262	291,197
	JONES LANG LASALLE INC	350,996	476,897
	JPMORGAN CHASE & CO	1,637,734	2,478,017
	JUNIPER NETWORKS INC	264,572	252,997
	KBR INC	6,513	5,763
	KEMPER CORP DEL	39,695	40,055
	KENVUE INC COM	69,769	73,654
	KEYCORP	70,696	73,123
	KIMBERLY CLARK CORP	85,811	74,121
	KIRBY CORP	56,068	61,136

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	KOHLS CORP	\$ 30,260	\$ 41,414
	KOPPERS HLDGS INC	365,264	612,591
	KRAFT HEINZ CO	148,245	144,703
	KROGER CO	411,444	367,920
	KYNDRYL HOLDINGS INC COMMON STOCK	26,944	43,596
	LA Z BOY INCORPORATED	265,485	360,708
	LABORATORY CORP OF AMER HLDGS	118,523	137,056
	LAKELAND FINL CORP	80,117	142,049
	LANCASTER COLONY CORP	307,957	339,269
	LANDSTAR SYSTEM INC	129,752	298,802
	LAS VEGAS SANDS CORP	32,942	34,742
	LAZARD LTD CL A	51,287	58,360
	LEAR CORP	19,048	20,052
	LEIDOS HLDGS INC	67,245	84,427
	LENNOX INTERNATIONAL INC	11,742	12,978
	LIBERTY MEDIA CORP DEL COM	37,048	43,522
	LIGAND PHARMACEUTICALS INC CL B	180,529	240,685
	LINCOLN NATL CORP IND	29,527	26,431
	LITHIA MTRS INC - CL A	109,740	553,190
	LITTLEFUSE INC	349,397	383,949
	LKQ CORP	115,631	102,366
	LOEWS CORP	57,871	67,015
	LOUISIANA PAC CORP	15,905	17,849
	LUMENTUM HLDGS INC	50,095	47,493
	M D C HLDGS INC	232,068	496,090
	MACYS INC	26,089	34,989
	MADISON SQUARE GARDEN CO A	21,515	21,820
	MANPOWER INC WIS	43,945	42,516
	MARATHON OIL CORP	23,530	25,537
	MARATHON PETE CORP	257,397	340,931
	MARRIOTT VACATIONS WORLDWIDE COR	19,356	13,667
	MARSH & MCLENNAN COS INC	293,764	325,131
	MARTIN MARIETTA MATERIALS INC	16,574	26,442
	MARVELL TECHNOLOGY INC LTD COM	47,083	49,695
	MASTEC INC	8,841	8,632
	MC CORMICK & CO	57,241	59,046
	MCDONALDS CORP	180,976	185,912

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	MCKESSON CORP	\$ 263,568	\$ 445,850
	MDU RESOURCES GROUP INC	23,987	23,839
	MEDPACE HLDGS INC	158,238	480,946
	MEDTRONIC PLC	260,836	227,945
	MERCK & CO INC	59,037	62,687
	MERCURY COMPUTER SYS INC	23,330	24,465
	METLIFE INC	92,087	100,385
	MGM MIRAGE	59,687	61,122
	MICRON TECHNOLOGY INC	99,542	123,999
	MIDDLEBY CORP	48,356	48,272
	MINERALS TECHNOLOGIES INC	226,775	295,580
	MISTER CAR WASH INC COM	19,459	19,820
	MODERNA INC COM	136,962	141,915
	MOLINA HEALTHCARE INC	14,840	18,427
	MOLSON COORS BREWING CO CL B	49,835	52,029
	MONDELEZ INTL INC	149,486	169,559
	MOODY'S CORPORATION	34,161	35,541
	MORGAN STANLEY	467,723	491,894
	MOSAIC CO NEW	45,389	44,913
	MOTOROLA SOLUTIONS INC.	79,482	142,769
	MSA SAFETY INC	19,641	20,428
	MSC INDL DIRECT INC CL A	392,659	472,985
	NASDAQ STOCK MARKET INC	137,660	149,594
	NATIONAL FUEL GAS CO N J	21,581	21,824
	NCR ATLEOS CORPORATION COM SHS	22,913	26,136
	NCR VOYIX	11,585	13,257
	NETAPP INC	61,978	68,941
	NEW YORK TIMES CO CLASS A	83,264	99,597
	NEWMARKET CORP	49,190	67,137
	NEWS CORP NEW	10,281	18,535
	NEXSTAR MEDIA GROUP INC COMMON STOCK	60,095	60,349
	NISOURCE INC	134,965	125,661
	NMI HLDGS INC -CLASS A	187,375	279,586
	NORDSON CORP	84,342	100,117
	NORDSTROM INC	11,660	14,243
	NORFOLK SOUTHERN CORP	210,980	238,980
	NORTHERN TRUST CORP	115,996	102,353

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	COMMON STOCKS (CONTINUED):		
	NORTHROP GRUMMAN CORP	\$ 121,464	\$ 128,270
	NORTHWEST NATURAL HOLDING CO	400,814	335,273
	NRG ENERGY INC	102,188	150,809
	NUCOR CORP	13,948	15,490
	NVENT ELECTRIC PLC-W/I	59,904	87,158
	O REILLY AUTOMOTIVE INC NEW	171,460	175,765
	OCCIDENTAL PETROLEUM CORP	53,459	50,634
	OGE ENERGY CORP	23,265	22,774
	OLD REP INTL CORP	43,794	52,773
	OLIN CORP COM PAR \$1	11,936	12,570
	OLLIES BARGAIN OUTLET HLDGS INC	44,293	48,418
	OMNICOM GROUP INC	85,056	93,863
	ONE GAS INC	177,786	198,042
	ONEMAIN HLDGS INC	24,422	30,750
	ONEOK INC	150,029	169,090
	ORACLE CORPORATION	50,093	54,296
	ORGANON CO COMMON STOCK	43,680	38,040
	OSHKOSH TRUCK CORP	60,314	78,814
	OTIS WORLDWIDE CORP COM	65,520	77,481
	OVINTIV INC	10,807	13,571
	OWENS & MINOR INC	314,981	384,437
	OWENS CORNING NEW	63,525	79,896
	P G & E CORPORATION	61,047	63,574
	PACCAR INC	176,990	299,297
	PACKAGING CORP OF AMERICA	44,636	54,412
	PARKER HANNIFIN CORP	28,796	43,306
	PATTERSON COS INC	176,744	300,717
	PAYPAL HLDGS INC	70,443	64,603
	PEDIATRIX MEDICAL GROUP, INC	350,107	201,810
	PERMIAN RESOURCES CORP CLASS A COM	280,731	406,286
	PERRIGO CO PLC	44,932	42,671
	PETCO HEALTH AND WELLNESS COMPAN	18,769	6,769
	PFIZER INC	1,338,064	1,049,856
	PHIBRO ANIMAL HEALTH CORP -A	360,082	210,524
	PHILIP MORRIS INTL INC	428,992	434,179
	PHILLIPS 66	120,596	157,505
	PHINIA INC COM	38,961	39,347

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	PINNACLE FINANCIAL PARTNERS INC	\$ 23,231	\$ 27,213
	PLEXUS CORP	253,296	282,760
	PNC FINL SVCS GROUP INC	110,138	106,227
	POLARIS INDUSTRIES INC	22,404	20,091
	POPULAR INC	43,664	58,270
	POST HLDGS INC	45,773	47,729
	POWER INTEGRATIONS INC	214,108	392,486
	PPG INDUSTRIALS INDS INC	29,913	35,593
	PPL CORPORATION	188,217	178,697
	PREFERRED BK LOS ANGELES CA	275,444	264,441
	PREMIER INC	92,713	76,292
	PRESTIGE BRANDS HLDGS INC	194,680	325,078
	PRIMERICA INC	11,244	12,757
	PRIMORIS SVCS CORP	234,569	409,147
	PRINCIPAL FINANCIAL GROUP	94,274	101,248
	PROASSURANCE CORPORATION	325,134	199,817
	PROCTER & GAMBLE CO	894,158	853,302
	PROGRESS SOFTWARE CORP	264,471	346,977
	PROGRESSIVE CORP	54,313	86,330
	PRUDENTIAL FINL INC JR SB GLBL	124,024	126,941
	PUBLIC SVC ENTERPRISE GROUP INC	14,278	13,147
	PULTE HOMES INC	30,106	34,166
	QIAGEN NV SHS NEW COM	43,887	41,432
	QORVO INC	48,709	50,675
	QUALYS INC	247,816	455,370
	QUANTA SVCS INC	161,993	198,104
	QUANTUMSCAPE CORPORATION CL A	26,086	27,522
	QUEST DIAGNOSTICS INC	187,983	186,138
	QUIDELORTHO CORP COM	11,784	13,119
	REGAL BELOIT CORP WISCONSIN	25,156	32,120
	REGENERON PHARMACEUTICALS INC	191,771	231,869
	REINSURANCE GROUP OF AMERICA	60,042	75,066
	RELIANCE STEEL & ALUMINUM CO	50,864	59,852
	REPUBLIC SVCS INC	154,350	178,103
	REVVITY INC	106,553	87,995
	REYNOLDS PRESTO PRODUCTS INC COM	46,654	44,447
	ROBERT HALF INC	82,005	76,227

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
COMMON STOCKS (CONTINUED):			
	ROPER INDS INC NEW	\$ 250,810	\$ 298,208
	ROSS STORES INC	23,036	29,339
	ROYAL CARIBBEAN CRUISES LTD	32,710	49,724
	RPM INTERNATIONAL INC	20,790	28,242
	RTX Corporation	178,949	197,056
	RYDER SYSTEMS INC	18,166	28,190
	SALESFORCE INC	429,658	538,911
	SCANSOURCE INC	359,911	489,580
	SCHEIN HENRY INC	146,077	135,218
	SCIENCE APPLICATIONS INTL CORP N	54,560	63,155
	SEABOARD CORP DEL	29,200	28,561
	SEI INVESTMENT COMPANY	113,269	128,053
	SELECT MED HLDGS CORP	180,597	391,275
	SELECTIVE INSURANCE GROUP INC	415,134	887,362
	SEMPRA ENERGY	8,454	8,370
	SENSATA TECHNOLOGIES HOLDING PLC	56,954	55,002
	SENSIENT TECHNOLOGIES CORP	232,575	234,630
	SERVICE CORP INTERNATL	86,995	88,711
	SHUTTERSTOCK INC	305,563	185,395
	SILGAN HOLDINGS INC	254,265	353,900
	SKYWORKS SOLUTIONS INC	63,376	73,185
	SLM CORP	59,448	73,555
	SNAP ON INC	160,124	187,746
	SOFI TECHNOLOGIES INC COM	30,023	43,621
	SONOCO PRODS CO	28,614	27,879
	SPARTANNASH CO	256,016	262,319
	SPECTRUM BRANDS HOLDINGS, INC. COM	55,164	64,135
	SPIRIT AEROSYSTEMS HLDGS INC	28,854	37,691
	SPROUTS FMRS MKT INC	349,106	454,736
	SS&C TECHNOLOGIES HLDGS INC	111,450	114,031
	SSR MNG INC	29,153	22,628
	STANLEY BLACK & DECKER INC	40,973	36,493
	STATE STR CORP	239,775	260,730
	STEEL DYNAMICS INC	15,445	16,416
	STERICYCLE INC	74,991	82,270
	STERIS PUBLIC COMPANY LIMITED	108,935	113,003
	STIFEL FINANCIAL CORP	25,152	30,426

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COMMON STOCKS (CONTINUED):			
	SUNRUN INC	\$ 49,640	\$ 55,985
	SYNAPTICS INC	106,002	265,806
	SYNCHRONY FINL	127,443	150,354
	SYNNEX CORP	79,819	87,379
	SYNOVUS FINL CORP	24,267	22,138
	T ROWE PRICE GROUP INC	67,381	49,968
	TAKE-TWO INTERACTIVE SOFTWARE	33,014	33,960
	TELADOC INC	36,990	30,321
	TELEDYNE TECHNOLOGIES INC	158,258	174,053
	TENET HEALTHCARE CORP	22,143	26,223
	TERADATA CORP DEL	252,188	357,652
	TERADYNE INC	44,308	55,020
	TETRA TECH INC NEW	68,804	398,963
	TEXAS ROADHOUSE INC CLASS A	170,586	421,694
	TEXTRON INC	84,680	100,686
	THE AZEK COMPANY INC CL A	20,367	28,152
	THE CIGNA GROUP	189,729	216,502
	THERMO FISHER SCIENTIFIC INC SR	288,766	294,588
	THOR IND INC	47,473	63,973
	TIMKEN CO	46,268	54,662
	TITAN MACHY INC	327,144	336,250
	T-MOBILE US INC	246,472	319,057
	TOMPKINS COUNTY TRUSTCO INC	64,942	60,230
	TRAVEL PLUS LEISURE CO	22,513	24,509
	TRAVELERS COS INC	131,512	144,772
	TRIMBLE NAV LTD	25,824	28,781
	TRIPADVISOR INC	27,434	36,343
	TRIUMPH GROUP INC NEW	414,520	295,787
	TTM TECHNOLOGIES	399,843	391,930
	TYSON FOODS INC CLASS A	169,662	124,646
	U S PHYSICAL THERAPY INC	282,644	329,809
	UGI CORP	47,426	34,858
	U-HAUL HOLDING COMPANY COM SER N	22,193	31,064
	ULTRA CLEAN HLDGS INC COM	209,974	443,957
	UMB FINANCIAL CORP	173,417	198,765
	UNDER ARMOUR INC	23,408	29,784
	UNIFIRST CORP MASS	150,263	229,552

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COMMON STOCKS (CONTINUED):			
	UNITED BANKSHARES INC W VA	\$ 134,484	\$ 158,461
	UNITED PARCEL SERVICE	83,960	85,848
	UNITED RENTALS INC	48,474	77,985
	UNITED THERAPEUTICS CORP DEL	79,538	83,558
	UNITEDHEALTH GROUP INC	361,881	379,585
	UNITIL CORP	129,014	139,311
	UNIVERSAL HEALTH SVCS INC CL B	51,238	62,653
	UNUMPROVIDENT CORP	57,337	61,002
	US BANCORP DEL	82,612	106,728
	US STEEL CORP	24,802	51,715
	V F CORP	15,229	16,619
	VAIL RESORTS INC	21,424	20,280
	VALERO ENERGY CORP CORP NEW	210,931	228,670
	VALMONT INDS INC	172,681	205,255
	VERADIGM INC	142,050	149,860
	VERISIGN INC	35,290	34,601
	VERITEX HLDGS INC	258,290	214,549
	VERTEX PHARMACEUTICALS INC	20,965	30,924
	VERTIV HOLDINGS, LLC	28,033	35,398
	VESTIS CORPORATION	33,587	38,581
	VIASAT INC	22,974	16,574
	VICTORIA'S SECRET CO COMMON STOCK	17,624	27,575
	VIRTU FINANCIAL INC CLASS A	21,806	25,082
	VISTRA ENERGY CORP	71,528	99,882
	VITAL ENERGY, INC	394,526	333,442
	VOYA FINL INC	69,998	72,960
	WABTEC CORP	113,782	134,768
	WAFD INC	206,900	290,048
	WALGREENS BOOTS ALLIANCE INC	263,648	169,819
	WAL-MART STORES INC	1,145,675	1,319,846
	WALT DISNEY CO	727,370	549,776
	WASTE MANAGEMENT INC	153,406	171,757
	WATTS WATER TECHNOLOGIES INC	135,659	344,803
	WAYFAIR INC CLASS A	28,448	45,781
	WEBSTER FINL CORP WATERBURY CONN	313,115	516,838
	WEC ENERGY GROUP INC	109,684	109,084
	WELLS FARGO & CO & CO NEW	580,651	688,785

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	COMMON STOCKS (CONTINUED):		
	WESCO INTERNATIONAL INC	\$ 19,424	\$ 22,257
	WESTERN ALLIANCE COMMON STOCK BANCORPORATION	28,246	46,908
	WESTERN DIGITAL CORP	19,069	21,681
	WESTERN UN CO	53,311	55,976
	WESTROCK CO	56,943	86,818
	WEX INC	138,422	266,534
	WHIRLPOOL CORP	94,971	61,007
	WHITE MOUNTAINS INSURANCE	36,512	40,635
	WILLIS TOWERS WATSON PLC	325,526	371,207
	WINTRUST FINL CORP	20,494	27,640
	WOLFSPEED INC COM	49,288	30,283
	WOODWARD INC	52,602	62,892
	WYNN RESORTS LTD	58,798	59,768
	XCEL ENERGY INC	104,787	107,228
	YUM! BRANDS INC	115,901	112,498
	ZILLOW GROUP INC	11,694	14,123
	ZILLOW GROUP INC C	36,631	44,089
	ZIMMER BIOMET HOLDINGS, INC	129,596	112,207
	ZIONS BANCORP	58,787	63,869
	TOTAL COMMON STOCKS	<u>85,790,516</u>	<u>102,486,646</u>
	CORPORATE BONDS:		
	ADOBE INC 2.3% 02/01/2030-2029	166,423	147,807
	AEP TRANSMISSION CO LLC 3.1% 12/01/2026-2026	335,385	288,228
	AIR PRODUCTS & CHEMICAL INC 2.05% 05/15/2030-2030	398,190	325,042
	ALLSTATE CORP .75% 12/15/2025-2025	205,988	193,610
	AMAZON COM INC 3.875% 08/22/2037-2037	153,361	120,632
	AMER WATER WORKS 3.45% 06/01/2029-2029	264,062	231,246
	AMERICAN EXPRESS CR CORP 3.3% 05/03/2027-2027	164,294	143,277
	AMPHENOL CORP CL A 2.05% 03/01/2025-2025	537,175	521,203
	ANALOG DEVICES INC 3.5% 12/05/2026-2026	254,944	219,798
	ANHEUSER-BUSCH INBEV WORLDWIDE I 6.625% 08/15/2033	281,656	237,426
	APPLE INC SR 4.85% 05/10/2053 DTD 05/10/2023 4.85% 05/10/2053	99,389	101,894
	APPLIED MATLS INC 1.75% 06/01/2030-2030	318,954	289,170
	AT&T INC 5.15% 11/15/2046-2046	177,421	176,843
	AUTOMATIC DATA PROCESSING 1.7% 05/15/2028	163,063	144,320
	AVERY DENNISON CORP .85% 08/15/2024-2022	138,649	140,694

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	CORPORATE BONDS (CONTINUED):		
	BROWN FORMAN CORP 4.75% 04/15/2033	\$ 114,481	\$ 117,247
	BURLINGTON NORTH SANTA FE 7.29% 06/01/2036	335,268	282,623
	CANADIAN NATL RAILWAY CO 6.712% 07/15/2036	286,512	234,395
	CATERPILLAR INC 6.625% 07/15/2028	268,682	233,952
	CHURCH DWIGHT CO., INC. 5.6% 11/15/2032-2032	144,103	144,659
	CINTAS CORP NO 2 4% 05/01/2032-2032	289,469	280,256
	CNH EQUIPMENT TRUST ABS .4% 12/15/2025	134,139	130,864
	CNH EQUIPMENT TRUST ABS .81% 12/15/2026	178,650	171,811
	COLGATE PALMOLIVE CO 3.25% 08/15/2032	292,850	278,337
	COMCAST CORP NEW 6.5% 11/15/2035	265,251	255,836
	CONOCO INC SR NTS 6.95% 04/15/2029	207,666	211,658
	CONTINENTAL AIRLS INC CL B 4% DTD 10/3/2012 4.00% 4/29/2026	265,298	255,647
	CUMMINS 1.5% 09/01/2030-2030	268,064	233,500
	DAIMLER TRUCKS RETAIL 6.03% 03/15/202 Ser 2023-1 DTD 9/27/2023	404,994	410,689
	DAIRY FARMERS OF AMERICA INC ABS 2024-09-16 USD 5.07% 09/16/2024	42,497	42,465
	DELTA AIR LINES 2019- 1AA 3.204% 04/25/2024	377,529	367,018
	DICKS SPORTING GOODS INC 3.15% 01/15/2032-2031	168,981	174,635
	DOMINION ENERGY INC PERP GLBL -C 7% 06/15/2038	301,186	247,914
	DTE ELEC CO 3.7% 03/15/2045-2044	110,940	85,608
	DUKE ENERGY CAROLINAS LLC 3.75% 06/01/2045-2044	211,464	172,105
	EASTMAN CHEMICAL 3.8% 03/15/2025	282,808	284,911
	EATON CORP OHIO 4.15% 11/02/2042	284,718	224,503
	EMERSON ELECTRIC .875% 10/15/2026-2026	94,692	86,176
	EVERGY INC 2.9% 09/15/2029-2029	275,512	235,183
	EXXON MOBIL CORPORATION 2.019% 08/16/2024-2024	120,307	112,760
	EXXON MOBIL CORPORATION 2.61% 10/15/2030-2030	298,842	295,112
	FEDEX 2020-1 CLASS AA 1.875% 02/20/2034	549,926	456,907
	FLORIDA PWR & LT CO SR GLBL FL 3.125% 12/01/2025-2025	591,451	524,885
	GENERAL MTRS FINL CO INC 2.7% 08/20/2027-2027	403,699	382,821
	GENUINE PARTS CO SR 6.5% 11/01/2028 CALLABLE	268,799	286,718
	GEORGIA PAC CORP DEB 7.375% 12/01/2025	468,195	400,211
	GLOBAL MARKETS INC 3.65% 01/12/2027	294,174	281,309
	GRAINGER W W INC 1.85% 02/15/2025-2020	401,337	400,550
	HCA INC 4.125% 06/15/2029-2029	64,019	66,928
	HERSHEY CO 1.7% 06/01/2030-2030	352,867	314,933
	ILLINOIS TOOL WORKS INC 2.65% 11/15/2026-2026	140,663	143,249
	JACOBS ENGR GROUP INC DTD 8/18/2023 6.35% 8/18/2028	195,529	203,658

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	CORPORATE BONDS (CONTINUED):		
	JOHN DEERE OWNER TRUST 2022-B ABS 3.73% 06/16/2025	\$ 175,264	\$ 175,567
	JPMORGAN CHASE & CO 2.182% 06/01/2028-2028	159,518	146,346
	KENVUE INC SR GLBL NT 5.05% 03/22/205 CALLABLE	137,452	160,361
	KIMBERLY CLARK CORP 2.65% 03/01/2025	454,496	453,682
	KLA-TENCOR CORP 4.95% 07/15/2052-2052	85,602	101,025
	KROGER CO 2.65% 10/15/2026-2026	181,049	160,626
	LOCKHEED MARTIN CORP 7.75% 05/01/2026	202,677	159,363
	LOWES COMPANIES INC 5.625% 04/15/2053	194,171	209,686
	MAGELLAN MIDSTREAM 5% 03/01/2026-2025	299,356	279,398
	MARTIN MARIETTA 3.2% 07/15/2051-2031	184,439	148,518
	MCDONALDS CORP 3.7% DTD 12/9/2015 3.70% 1/30/2026	198,142	196,620
	MICROSOFT CORP 3.3% 02/06/2027-2026	326,325	282,440
	MOLSON COORS BREWING CO 4.2% 07/15/2046-2046	121,722	140,598
	MONDELEZ INTL INC 1.5% 05/04/2025-2025	276,218	281,200
	NATIONAL RURAL UTILS COOP FIN 3.05% 04/25/2027-2022	485,503	432,318
	NVENT FIN S A R L 4.55% 04/15/2028-2028	136,460	140,856
	OGLETHORPE POWER CORPORATION 4.55% 06/01/2044	245,550	209,815
	ORACLE CORPORATION 6.15% 11/09/2029	165,798	172,120
	PACKAGING CORP OF AMERICA 3.65% 09/15/2024-2024	256,121	236,554
	PEPSICO INC 2.75% 03/19/2030-2029	233,425	234,248
	PINNACLE WEST CAPITAL CORP 1.3% 06/15/2025-2025	473,820	447,564
	PUBLIC SVC CO COLORADO 4.3% 03/15/2044-2043	124,397	94,747
	PUBLIC SVC ELEC & GAS 5.2% 08/01/2033 CALLABLE	99,958	103,781
	QUANTA 3.05% 10/01/2041-2041	160,437	128,468
	REPUBLIC 1.75% 02/15/2032-2031	322,020	264,537
	REPUBLIC 3.375% 11/15/2027-2027	133,736	115,256
	TENNESSEE GAS PIPELINE CO 7% 10/15/2028	212,303	178,778
	TEXAS INSTRS INC 1.75% 05/04/2030-2030	228,328	237,130
	T-MOBILE USA INC 3.875% 04/15/2030-2030	137,331	118,538
	TRANSATLANTIC HLDGS 8.00% 11/30/2039	152,209	161,441
	TRANSCONTINENTAL GAS PIPE LINE C 7.85% 02/01/2026-2025	364,334	303,662
	UNION PAC RR CO 2014-1 PASS THRU 3.227% 05/14/2026	515,821	501,617
	UNITED PARCEL SERVICE 5.2% 04/01/2040-2039	182,113	171,432
	VALERO ENERGY CORP 1.2% 03/15/2024	458,268	455,451
	VERIZON MASTER TRUST ABS .99% 04/20/2028	479,776	463,637
	WALT DISNEY CO 7.125% 04/08/2028	414,819	338,111
	WASTE CONNECTIONS INC 4.25% 12/01/2028-2028	437,330	402,967

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CORPORATE BONDS (CONTINUED):			
	WASTE MANAGEMENT INC .75% 11/15/2025-2025	\$ 503,992	\$ 469,115
	WELLS FARGO & CO 3% 04/22/2026	206,797	215,525
	WISCONSIN 4.75% 09/30/2032-2032	58,768	60,424
	WISCONSIN ENERGY CORP 6.2% 04/01/2033	273,530	248,667
	YALE UNIVERSITY .873% 04/15/2025-2025	189,999	179,832
	TOTAL CORPORATE BONDS	<u>24,063,890</u>	<u>22,295,244</u>
U.S. GOVERNMENT AND AGENCY SECURITIES:			
	FHLM CORP 3.000 2050-09-01 USD 3% 09/01/2050	257,176	216,652
	FHLM CORP 3.000 2051-09-01 USD 3% 09/01/2051	681,316	573,924
	FHLM CORP 3.000 2052-03-01 USD 3% 03/01/2052	257,820	273,573
	FHLM CORP 3.500 2052-02-01 USD 3.5% 02/01/2052	508,862	446,042
	FHLM CORP 3.500 2052-02-01 USD 3.5% 03/01/2052	678,078	598,999
	FHLM CORP 4.000 DTD 4/1/2022 4.00% 5/1/2052	521,684	491,689
	FHLM CORP 4.500 2037-09-01 USD 4.5% 10/01/2037	713,512	712,055
	FHLM CORP 4.500 2052-07-01 USD 4.5% 07/01/2052	522,811	500,498
	FHLM CORP 5.000 2038-03-01 USD 5% 03/01/2038	469,815	472,617
	FHLM CORP 5.000 2052-09-01 USD 5% 09/01/2052	736,432	726,987
	FHLM CORP 5.000 2052-11-01 USD 5% 11/01/2052	222,828	224,951
	FHLM CORP 5.500 2052-11-01 USD 5.5% 11/01/2052	250,526	252,528
	FHLM CORP 5.500 DTD 11/1/2022 5.50% 12/1/2052	494,737	503,721
	FHLM CORP CMO 3.5% 07/25/2032	445,895	429,364
	FHLM CORP GOLD POOL #C01649 5.5% 10/01/2033	26,127	26,947
	FHLM CORP GROUP NBR G1-8527 GOLD POOL 3%	65,966	61,367
	FHLM CORP MBS GOLD POOL 3% 12/01/2030	94,598	87,339
	FHLM CORP MULTICL CMO 1.5% 06/15/2041	21,390	20,920
	FHLM CORP MULTICL CMO 3.062% 12/25/2024	615,280	550,696
	FHLM CORP MULTICL CMO 3.43% 01/25/2027	594,721	578,179
	FHLM CORP MULTICL CMO 3.82% 12/25/2032	220,783	214,571
	FHLM CORP PARTN C GROUP NBR G1-5144/ GOLD POOL	91,765	86,964
	FHLM CORP PARTN C GROUP NBR G1-5922 GOLD POOL 3%	54,297	49,367
	FHLM CORP PARTN GROUP NBR G6-7702 GOLD POOL 4%	224,757	208,460
	FHLM CORP POOL #C00731 6.5% 02/01/2029	13,278	13,616
	FHLM DTD 10/1/2018 4.00% 11/1/2048	306,630	304,799
	FHLMC POOL #RA-7554 4.00% 06/01/2052	178,580	180,221
	FHLMC SUPER #SB0731 2.5% 06/01/2037 DTD 08/01/2022	537,516	536,179
	FNMA .875% 08/05/2030	576,716	550,078

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	FNMA 4.000 2037-09-01 USD 4% 10/01/2037	\$ 459,011	\$ 451,970
	FNMA 4.000 2037-11-01 USD 4% 11/01/2037	487,285	484,917
	FNMA 4.000 2052-05-01 USD 4% 05/01/2052	516,034	489,945
	FNMA 4.500 2053-05-01 USD 4.5% 05/01/2053	550,292	547,981
	FNMA 5.000 2052-06-01 USD 5% 06/01/2052	497,279	477,104
	FNMA 5.000 2052-12-01 USD 5% 12/01/2052	206,488	212,155
	FNMA 5.000 DTD 8/1/2022 5.00% 9/1/2052	167,045	165,737
	FNMA CMO 4.5% 06/25/2024	3,795	3,681
	FNMA DTD 3/1/2023 5.50% 4/1/2038	283,131	286,015
	FNMA GTD MTG 3.500 2047-08-01 USD 3.5%	262,504	247,849
	FNMA GTD MTG PA 3.000 2050-08-01 USD 3%	290,264	248,355
	FNMA GTD MTG PA 3.000 2050-09-01 USD 3%	232,372	198,483
	FNMA GTD MTG PA DTD 9/1/2021 2.50% 10/1/2051	703,558	576,453
	FNMA GTD MTG PA POOL NBR AE8748 4% 12/01/2040	57,407	53,089
	FNMA GTD MTG POOL NBR AH7007 4% 03/01/2041	40,170	36,503
	FNMA GTD MTG POOL NBR AJ1413 4.5% 09/01/2041	50,256	46,683
	FNMA GTD MTG POOL NBR AL8878 5% 11/01/2044	34,916	31,658
	FNMA GTD MTG POOL NBR AL9418 3.5% 08/01/2031	49,072	45,594
	FNMA GTD MTG POOL NBR AP7363 4% 10/01/2042	102,484	95,278
	FNMA PASS-THRU I 2.500 2050-06-01 USD 2.5% 06/01/2050	499,940	419,739
	FNMA POOL # MA4944 4.5% 03/01/2038 DTD 2/1/2023 4.50% 3/1/2038	103,418	103,719
	FNMA POOL #323979 6.5% 04/01/2029	2,131	2,097
	FNMA POOL #545993 6% 11/01/2032	44,343	46,045
	FNMA POOL #725162 6% 02/01/2034	47,762	44,980
	FNMA POOL #735141 5.5% 01/01/2035	34,258	34,471
	FNMA POOL #BT0417 2.5% 06/01/2051	131,472	146,408
	FNMA POOL #CA8256 2.5% 12/01/2050	551,658	546,530
	FNMA POOL #MA4894 6.00% 01/01/2053	272,436	279,746
	FNMA POOL #MA5093 5.00% 07/01/2038	514,885	518,686
	FNMA POOL NBR 890790 3% 08/01/2032	100,206	96,800
	FNMA POOL NBR AL2921 3.5% 08/01/2042	155,279	137,543
	FNMA POOL NBR AV0691 4% 12/01/2043	143,156	132,494
	GNMA II GTD CTF MULTI ISSUER 3.000 2051-09-20 USD 3%	484,446	416,692
	GNMA II GTD CTF MULTI ISSUER 3.000 2051-12-20 USD 3%	707,675	616,812
	GNMA II GTD CTF MULTI ISSUER 3.000 2052-02-20 USD 3%	136,710	121,576
	GNMA II GTD CTF MULTI ISSUER 3.500 2051-12-20 USD 3.5%	531,406	470,602
	GNMA II GTD CTF MULTI ISSUER 4.500 2052-05-20 USD 4.5%	606,048	584,351

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT AND AGENCY SECURITIES (CONTINUED):			
	GNMA PLATINUM POOLS USING GNMA I POOL NBR 783403 3.5% 09/15/41	\$ 67,821	\$ 62,156
	GNMA POOL # MA9244M 7.00% 10/20/53	338,767	342,942
	GNMA POOL #MA9019M 6.50% 07/20/2053	543,587	545,452
	GNMA POOL #MA9108M 6.5% 08/20/2053	200,221	202,809
	GNMA POOL #MA9174M 7.00% 09/20/2053	551,807	556,387
	GNMA POOL #MA9364M 6.5% 12/20/2053	552,551	553,300
	GNMA POOL #MA9365M 7.00% 12/20/2053	287,875	287,935
	GOVERNMENT NATL MTG ASSN CMO 1% 02/20/2051	219,655	176,937
	GOVERNMENT NATL MTG ASSN DTD 5/1/2023 6.00% 5/20/2053	643,886	645,074
	GOVERNMENT NATL MTG ASSN MBS 5.5% 04/20/2053	732,614	734,639
	GOVERNMENT NATL MTG ASSN MBS 6% 04/20/2053	558,654	555,416
	GOVERNMENT NATL MTG ASSN POOL # 781014 6% 04/15/2029	10,521	10,149
	UNITED STATES TREAS 2.5% NTS DTD 3/24/2022 2.50% 3/31/2027	422,832	430,083
	UNITED STATES TREAS 4.125% NTS DTD 11/2/2022 4.125% 11/15/2032	737,497	726,783
	UNITED STATES TREAS BDS 0% PIDI DTD 9/30/2019 1.50% 9/30/2024	1,058,238	1,072,368
	UNITED STATES TREAS BDS 1.25% DTD 5/15/2020 1.25% 5/15/2050	1,187,446	875,664
	UNITED STATES TREAS BDS 1.375% PIDI BDS 15/08/2050 USD (BONDS)	1,199,216	849,776
	UNITED STATES TREAS BDS 2.375% DTD 11/15/2019 2.375% 11/15/2049	1,001,312	735,438
	UNITED STATES TREAS BDS 2.5% 02/15/2045	1,398,670	1,173,707
	UNITED STATES TREAS BDS 2.5% DTD 5/15/2016 2.50% 5/15/2046	1,369,545	1,179,218
	UNITED STATES TREAS BDS 2.75% DTD 11/15/2012 2.75% 11/15/2042	1,570,633	1,172,514
	UNITED STATES TREAS BDS 3% DTD 5/15/2017 3.00% 5/15/2047	999,931	845,346
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	36,097,767	33,046,137
REAL ESTATE INVESTMENT TRUSTS			
	AGNC INVESTMENT CORP	37,401	42,124
	BOSTON PROPERTIES INC	38,370	38,804
	COHEN & STEERS INC	201,160	303,677
	CUBESMART	16,884	16,315
	DIAMONDROCK HOSPITALITY CO	275,373	316,067
	EPR PPTYS	28,236	29,215
	EQUITY RESIDENTIAL	15,187	16,758
	ESSEX PROPERTY TRUST INC	27,632	32,480
	HOST HOTELS & RESORTS, INC.	119,549	139,230
	IRON MTN INC NEW	182,514	252,488
	KIMCO RLTY CORP	8,571	7,693
	MEDICAL PPTYS TR INC COMMON STOCK	38,585	21,820

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	REAL ESTATE INVESTMENT TRUSTS (CONTINUED):		
	NNN REIT	\$ 41,456	\$ 44,264
	OMEGA HEALTHCARE INVESTORS	33,373	34,002
	PARK HOTELS & RESORTS INC	39,417	45,212
	PENNYMAC MTG INVT TR	200,343	202,274
	PHYSICIANS RLTY TR	335,668	243,972
	PROLOGIS INC	15,188	18,395
	RAYONIER INC	50,507	59,370
	REGENCY CENTERS CORP	57,608	60,970
	RITHM CAPITAL	52,568	55,568
	SPIRIT RLTY CAP INC NEW	33,982	38,884
	STAG INDL INC COM	389,843	426,364
	WEYERHAEUSER CO	14,452	15,855
	TOTAL REAL ESTATE INVESTMENT TRUSTS	<u>2,253,867</u>	<u>2,461,801</u>
	MUNICIPAL BONDS:		
	COLUMBIA SC WTRWKS & SWR SYS REV TXBL-REF-SER B 2.318% 02/01/2028	120,000	113,029
	MARIN CA CMNTY COLLEGE DIST TXBL-ELECTION 2016-SER B-1 3.89%	349,598	332,668
	METRO WASTEWTR RECLAMATION DIST TXBL-REF-SER B 2.713%	265,000	236,234
	NEW YORK ST URBAN DEV CORP REV TXBL-REF-SER D-2 3.27%	273,935	265,124
	OREGON ED TAXABLE BDS 2021A .592% 06/30/2024	160,000	156,600
	PRINCE GEORGES CNTY MD TAXABLE CONSOLIDATED GO PUB IMPT REF	80,000	73,708
	TEXAS ST TXBL-PUBLIC FIN AUTH 2018 3.952% 10/01/2037-2028	144,939	129,630
	TEXAS ST TXBL-REF-STATE OF TEXAS HIGHWA REF BDS 2019 2.704%	185,000	165,560
	UNIVERSITY CALIF REVS 3.063% 07/01/2025-2025	148,380	146,372
	UNIVERSITY MICH UNIV REVS TAXABLE GEN REGENTS BDS 2020 B	100,000	91,228
	VIRGINIA BUILD AMERICA BONDS 5.35% 05/15/2035	333,247	318,758
	VIRGINIA ST RES AUTH INFRASTRUCT 2.53% 11/01/2028	460,000	424,961
	TOTAL MUNICIPAL BONDS	<u>2,620,099</u>	<u>2,453,872</u>
	REGISTERED INVESTMENT COMPANIES:		
	BAIRD SHORT-TERM BD FD INSTL CL SHS	35,772,611	34,778,515
	FIDELITY MID CAP INDEX FUND-FAI	70,010,989	75,967,395
	PIMCO TOTAL RETURN FD INSTL	58,633,528	55,680,353
	TOTAL REGISTERED INVESTMENT COMPANIES	<u>164,417,128</u>	<u>166,426,263</u>
	INVESTMENT CONTRACT:		
	PRINCIPAL GLOBAL INVESTORS LLC	<u>3,197,655</u>	<u>3,688,116</u>

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	HEDGE FUNDS:		
	ENTRUST CAPITAL DIVERSIFIED FUND LTD	\$ 961,160	\$ 483,480
	ENTRUST SPECIAL OPPORTUNITIES FUND II LTD	969,519	139,931
	ENTRUST SPECIAL OPPORTUNITIES FUND III LTD CLASS A	6,597,050	5,857,492
	GROSVENOR INSTITUTIONAL PARTNERS L.P. - GIPMS	<u>9,247,154</u>	<u>17,528,572</u>
	TOTAL HEDGE FUNDS	<u>17,774,883</u>	<u>24,009,475</u>
	LIMITED PARTNERSHIPS:		
	AMERICAN STRATEGIC VALUE REALTY FUND	7,014,006	12,602,861
	ASB ALLEGIANCE REAL ESTATE FD LP	17,016,013	25,363,047
	FORT WASHINGTON HIGH YIELD II LLC	20,000,000	24,644,914
	GCM GROSVENOR MULTI-CLASS FUND II LP	30,312,793	47,242,750
	GROSVENOR OPPORTUNISTIC CREDIT FUND III LTD	1,399,501	407,893
	GROSVENOR OPPORTUNISTIC CREDIT FUND V LTD (OCFV)	4,136,314	14,091,073
	HAMILTON LANE PRIVATE EQUITY OFFSHORE VIII LP	3,053,176	4,379,837
	HAMILTON LANE SECONDARY FUND II LP	234,223	38,393
	LANDMARK EQUITY PARTNERS XIV LP	448,893	539,259
	LSV INTERNATIONAL AC VALUE EQUITY FUND LP	17,472,826	24,366,103
	SIGULER GUFF SMALL BUYOUT OPPORTUNITIES FUND III LP	7,028,448	18,881,001
	SIGULER GUFF SMALL BUYOUT OPPORTUNITIES FUND V LP	3,089,994	3,545,411
	U.S. REAL ESTATE INVESTMENT FUND LLC	<u>11,067,710</u>	<u>16,344,272</u>
	TOTAL LIMITED PARTNERSHIPS	<u>122,273,897</u>	<u>192,446,814</u>
	COLLECTIVE TRUST FUNDS:		
	BARINGS INTERNATIONAL SMALL CAP	17,000,000	19,982,511
	INVESCO INTERNATIONAL GROWTH TRUST CL 1	20,597,139	33,450,053
	MULTI-EMPLOYER PROPERTY TRUST	9,167,028	18,438,910
	RUSSELL 1000 GROWTH INDX NL	29,335,410	67,981,303
	S&P 500 FLAGSHIP NL FUND	<u>14,613,376</u>	<u>64,067,343</u>
	TOTAL COLLECTIVE TRUST FUNDS	<u>90,712,953</u>	<u>203,920,120</u>
	TOTAL ASSETS HELD AT END OF YEAR	<u>\$ 558,910,963</u>	<u>\$ 762,942,796</u>

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

EIN: 43-6058365 Plan Number: 001

Schedule H, Line 4j - Schedule of Reportable Transactions

December 31, 2023

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net Gain (Loss) (i)
<u>Series of transactions with the same issue in excess of 5% of the fair value of plan assets at the beginning of the plan year:</u>						
Comerica	Short Term Fund (332)	\$ -	\$ 114,902,456	\$ 114,902,456	\$ 114,902,456	\$ -
Comerica	Short Term Fund (792)	117,032,073	-	117,032,073	117,032,073	-
Fidelity	Mid Cap Index Fund (6)	42,056,239	-	42,056,239	42,056,239	-
Prudential	QMA US Mid Cap Core Equity (6)	-	47,664,212	43,552,082	47,664,212	4,112,130

**United Food and Commercial Workers Union Local 655 Food Employers Joint Pension
Plan**

**Schedules of Administrative Expenses
Years Ended December 31, 2023 and 2022**

	<u>2023</u>	<u>2022</u>
Administrative	\$ 144,383	\$ 237,432
Computer expenses	16,360	-
Insurance	742,212	672,566
Meetings and conferences	4,036	2,489
Miscellaneous	449	1,723
Payroll	270,299	292,284
Payroll compliance audits	22,524	13,540
Printing and postage	7,946	-
Professional fees - actuarial	193,158	263,795
Professional fees - audit and tax	45,777	74,826
Professional fees - legal	138,836	237,402
Rent	20,239	-
	<u>\$ 1,606,219</u>	<u>\$ 1,796,057</u>

Exhibit K(1): Summary of Plan Provisions

(Schedule MB, Line 6)

This exhibit summarizes the major provisions of the Plan included in the valuation. It is not intended to be, nor should it be interpreted as, a complete statement of all plan provisions.

Plan Year	January 1 through December 31
Pension Credit Year	January 1 through December 31
Plan Status	Ongoing plan
Regular Pension	• <i>Age Requirement:</i> 62 • <i>Service Requirement:</i> Five years of vesting service or 6 pension credits • <i>Amount:</i> – For participants hired on or before December 31, 2010, future benefit accruals will be determined based on the number of hours worked during a calendar year based on the following Table A:

Table A	
Hours Worked in a Calendar Year	Benefit Accrual
799 or less	\$0.00
800 – 1,099	16.50
1,100 – 1,399	21.00
1,400 – 1,699	25.50
1,700 or more	30.00

**Regular Pension
(continued)**

- For Participants hired on or after January 1, 2011, future benefit accrual will be determined based on number of hours worked during a calendar year based on the following Table B during their first 10 years of participation:

Table B		
Hours Worked in a Calendar Year	Benefit Accrual	
	During First Five Years of Participation	During Next Five Years of Participation
799 or less	\$0.00	\$0.00
800 – 1,099	12.50	14.50
1,100 – 1,399	16.00	18.50
1,400 – 1,699	19.50	22.50
1,700 or more	22.50	26.00

After 10 years of participation, benefits will be accrued according to Table A shown on the previous page.

- *Delayed Retirement Amount:* Regular pension accrued at normal retirement age (NRA), increased by 1.0% for first 60 months and 1.5% for each month thereafter.

Early Retirement

- *Age Requirement:* 52
- *Service Requirement:* 10 pension eligibility credits including one earned during the contribution period
- *Amount:* Regular pension accrued, reduced by 5% for each year of age less than 62

Disability

- *Age Requirement:* None
- *Service Requirement:* 10 pension eligibility credits including one earned during the contribution period
- *Amount:* Regular pension accrued

Vesting

- *Age Requirement:* None
- *Service Requirement:* 10 pension eligibility credits or 5 years of vesting service
Or
- *Age and Service Requirement:* Age 62 or, if later, the fifth anniversary of participation (Normal Retirement Age) before incurring a permanent break-in-service
- *Amount:* Benefit accrued at the benefit rate in effect at the end of the two consecutive calendar year period in which the participant failed to earn at least two quarters of a pension eligibility credit, or on the effective date of retirement if earlier. May be paid at regular or early retirement age if requirements are met.
- *Normal Retirement Age:* 62

Pre-Retirement Death Benefits:	
Joint and Survivor Spousal Pension	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 5 pension eligibility credits or 5 years of vesting service • <i>Amount:</i> 50% of the benefit participant would have received had he or she retired the day before he or she died and elected the 50% joint and survivor option, paid to qualified spouse. If the participant died prior to eligibility for an early retirement pension, the spouse's benefit is deferred to the date participant would have been eligible for early retirement. Reductions are made to the accrued benefit for early commencement (if applicable) and form of payment. • <i>Charge for Coverage:</i> None
Or	
Pre-Retirement Death Benefit	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 10 pension eligibility credits and active employee at death • <i>Amount:</i> 50% of the regular pension accrued (without reduction for early commencement and form of payment) payable immediately to the surviving spouse for life. If no surviving spouse or if the surviving spouse dies, the monthly death benefit is payable to any surviving dependent children until the earlier of the month in which their eighteenth birthday or their death occurs. • <i>Charge for Coverage:</i> None
Post-Retirement Death Benefit	• If married, pension benefits are paid in the form of a 50% joint and survivor annuity unless this form is rejected by the participant and spouse. If not rejected, the benefit amount otherwise payable is reduced to reflect the joint and survivor coverage. If not rejected, and the spouse predeceases the participant, the participant's benefit amount will subsequently be increased to the unreduced amount payable had the joint and survivor coverage been rejected (pop-up provision). If rejected, or if not married, benefits are payable for the life of the participant, or in any other available optional form elected by the employee in an actuarially equivalent amount.
Optional Forms of Benefits	• Single life annuity (for married participants) • 50% joint and survivor with pop-up provision (for single participants) • 75% or 100% joint and survivor with pop-up provision • 50% or 75% joint and survivor without pop-up provision • 10 year certain and life annuity • Social security equalization option
Participation	On the earliest of the first day on which the employer is required to contribute to the fund on behalf of the employee, the first January 1 or July 1 following completion of a 12 consecutive month period during which the employee completed at least 1,000 hours of service, or the first day of the month following the month in which the employee completes at least 250 hours of work for which contributions are made to the fund.

Pension Credit	• <i>Before January 1, 2004:</i> One pension credit for each calendar year in which the participant works 1,000 or more hours in covered employment; proportionate credit in quarters for less than 1,000 hours • <i>After December 31, 2003 but before January 1, 2011:</i> One pension credit for each calendar year in which the participant works 1,600 or more hours in covered employment; proportionate credit in quarters for less than 1,600 hours • <i>After December 31, 2010:</i> One pension credit for each calendar year in which the participant works 1,700 or more hours in covered employment; proportionate credit in quarters for less than 1,700 hours
Pension Eligibility Credit	One pension eligibility credit for each calendar year in which the participant works 1,000 or more hours in covered employment; proportionate credit in quarters for less than 1,000 hours; an employee retiring on a regular pension shall receive a full pension eligibility credit for the plan year in which he retires provided he works in covered employment from the beginning of such plan year up to his retirement date.
Vesting Credit	One year of vesting service for each calendar year during the contribution period in which the participant completed 1,000 hours or more of service
Contribution Rate	• \$1.37 per hour effective January 1, 2023 • \$1.22 per hour effective January 1, 2024 • \$1.07 per hour effective January 1, 2025
Changes in Plan Provisions	In May 2022, the Plan entered into a reciprocal agreement that provides for the recognition of certain eligibility credits and vesting service earned while a participant of The Dierbergs Markets, Inc. and Local 655 Variable Annuity Plan. This Plan provision is first reflected in the Present Value of Accumulated Benefits.

Exhibit K(2): Summary of Plan Provisions for benefits accrued under The Employers and Local 534 Meat Employees Pension Fund

(Schedule MB, Line 6)

This exhibit summarizes the major provisions of the Employers and Local 534 Meat Employees Pension Fund for accruals prior to January 1, 2018. It is not intended to be, nor should it be interpreted as, a complete statement of all plan provisions. Service requirement is determined with service earned under the United Food and Commercial Workers Union Local 655, Food Employers Joint Pension Plan included.

Plan Year	January 1 through December 31 (merger effective December 31, 2017)
Pension Credit Year	January 1 through December 31
Plan Status	Ongoing plan

Normal Retirement

- *Age Requirement:* 65
- *Service Requirement:* Five years of credited service
- *Amount:*
 - For participants who first retire or terminated participation on or after January 1, 2001, a monthly benefit according to the table below:

<u>Months Worked in a Year</u>	<u>Service After 1/1/1986</u>	<u>Service Before 1/1/1986¹</u>
1	\$3.69	\$2.84
2	7.38	5.69
3	11.07	8.53
4	14.75	11.38
5	18.44	14.22
6	22.13	17.07
7	25.82	19.92
8	29.50	22.76
9	33.19	25.61
10	36.88	28.45
11	40.57	31.29
12	44.25	34.14

¹ Benefit accrual rate proportionate reduced to \$26.46 for participants not covered by the Alternate Schedule 1, effective 30 days after the Rehabilitation Plan Schedule is ratified.

Delayed Retirement Amount: Regular pension accrued at normal retirement age (NRA), increased by actuarial equivalence from normal retirement age

Early Retirement

- *Age Requirement:* 52
- *Service Requirement:* 10 years of credited service
- *Amount:*
 - For participants covered by the Alternate Schedule 1: Normal pension accrued, reduced by 3% for each year of age less than 62
 - For other participants: Normal pension accrued, reduced by actuarial equivalence from normal retirement age

Disability	• <i>Age and Service Requirements:</i> – Age 35 and 5 years of credited service; or – 10 pension eligibility credits including one earned during the contribution period. • <i>Other Requirement:</i> Permanent and total disabled for six months and not covered by the Default Schedule of the Rehabilitation Plan • <i>Amount:</i> Normal pension accrued, but not less than \$50 per month
Vesting	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 5 years of vesting service • <i>Amount:</i> Normal pension accrued, actuarially reduced to the effective date, if commenced prior to the normal retirement age • <i>Normal Retirement Age:</i> 65
Pre-Retirement Surviving Spouse Death Benefits	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 5 years of vesting service • <i>Amount:</i> 50% of the benefit participant would have received had the participant terminated employment on the date of death, survived to the earliest retirement date, retired under the 50% joint and survivor form, and died the following day. • <i>Charge for Coverage:</i> None
Post-Retirement Death Benefit	• If married, pension benefits are paid in the form of a 50% joint and survivor annuity unreduced unless this form is rejected by the participant and spouse. If rejected, or if not married, benefits are payable for the life of the participant, or in any other available optional form elected by the participant in an actuarially equivalent amount.
Optional Forms of Benefits	• Single life annuity (for married participants) • 50% joint and survivor with or without pop-up provision (for single participants) • 75% or 100% joint and survivor with pop-up provision • 75% joint and survivor without pop-up provision • 10 year certain and life annuity
Participation	• Date the first contribution is received by the Fund.
Credited Future Service	• One month of credited service for each month an employee works 92 or more contributory hour of service.
Vesting Service	• One year of vesting service for each calendar year during the contribution period in which the participant completed 1,000 hours or more of service.

Exhibit K(3): Summary of Plan Provisions for benefits accrued under The Employers and Local 534 Grocery Employees Pension Fund

(Schedule MB, Line 6)

This exhibit summarizes the major provisions of the Plan in effect for the Employers and Local 534 Grocery Employees Pension Fund for accruals prior to January 1, 2018. It is not intended to be, nor should it be interpreted as, a complete statement of all plan provisions. Service requirement is determined with service earned under the UFCW Local 655, Food Employers Joint Pension Plan included.

Plan Year	January 1 through December 31 (merger effective December 31, 2017)		
Pension Credit Year	January 1 through December 31		
Plan Status	Ongoing plan		
Normal Retirement	• <i>Age Requirement:</i> 65 • <i>Service Requirement:</i> Five years credited service • <i>Amount:</i> – For participants who first retire or terminated participation on or after January 1, 2001, a monthly benefit according to the table below:		
	Contributory Hours of Service	Years of Service Prior to 5/1/2006	Years of Service on or After 5/1/2006
	1,750 & Over	\$32.25	\$30.00
	1,500 – 1,749	28.22	26.25
	1,250 – 1,499	24.19	22.50
	1,000 – 1,249	20.16	18.75
	750 – 999	16.13	15.00
	501 – 749	12.09	11.25
	Less than 501	0.00	0.00
	¹ These rates are effective on the first day of the month following ratification of a collective bargaining agreement compliant with one of the Rehabilitation Plan schedules and the required participant notice.		
	• <i>Delayed Retirement Amount:</i> Regular pension accrued at normal retirement age (NRA), increased by actuarial equivalence from normal retirement age		

Early Retirement	• <i>Age Requirement:</i> 52 • <i>Service Requirement:</i> 10 years credited service • <i>Amount:</i> Regular pension accrued, reduced by actuarial equivalence from normal retirement age
Disability	• <i>Age and Service Requirements:</i> – Age 35 and 5 years of credited service; or – 10 pension eligibility credits including one earned during the contribution period. • <i>Other Requirement:</i> Permanent and total disabled for six months and not covered by the Default Schedule of the Rehabilitation Plan • <i>Amount:</i> Normal pension accrued, but not less than \$50 per month
Vesting	• <i>Age Requirement:</i> None. • <i>Service Requirement:</i> 5 years of vesting service • <i>Amount:</i> Normal pension accrued, actuarially reduced to the effective date, if commenced prior to the Normal Retirement Age • <i>Normal Retirement Age:</i> 65
Pre-Retirement Surviving Spouse Death Benefits	• <i>Age Requirement:</i> None • <i>Service Requirement:</i> 5 years of vesting service • <i>Amount:</i> 50% of the benefit participant would have received had the participant terminated employment on the date of death, survived to the earliest retirement date, retired under the 50% joint and survivor form, and died the following day • <i>Charge for Coverage:</i> None
Post-Retirement Death Benefit	• If married, pension benefits are paid in the form of a 50% joint and survivor annuity unreduced unless this form is rejected by the participant and spouse. If rejected, or if not married, benefits are payable for the life of the participant, or in any other available optional form elected by the participant in an actuarially equivalent amount.
Optional Forms of Benefits	• Single life annuity (for married participant) • 50% joint and survivor with or without pop-up provision (for single participants) • 75% or 100% joint and survivor with pop-up provision • 75% joint and survivor without pop-up provision • 10 year certain and life annuity
Participation	Date the first contribution is received by the Fund
Credited Future Service	One year of future service credited for each year an employee works 1,750 or more hours of covered employment.

Vesting Service	One year of vesting service for each calendar year during the contribution period in which the participant completed 1,000 hours or more of service.
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United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MONEY MARKET FUNDS:		
	COMERICA SHORT TERM FUND	\$ 4,236,520	\$ 4,236,520
	FIRST BANK INTEREST BEARING CHECKING ACCOUNT	<u>5,471,788</u>	<u>5,471,788</u>
	TOTAL MONEY MARKET FUNDS	<u>9,708,308</u>	<u>9,708,308</u>
	COMMON STOCKS:		
	1ST CTZNS BANCSHS INC N C CL A	45,499	79,462
	3M CO	243,928	228,697
	ABBOTT LABS	29,032	33,571
	ACADIA HEALTHCARE CO INC	32,644	37,247
	ACUITY BRANDS INC	219,066	313,390
	ADVANCE AUTO PARTS	94,519	56,392
	ADVANCED ENERGY INDS INC	98,312	343,098
	AECOM TECHNOLOGY CORP DELAWARE	10,692	13,310
	AES CORP	136,087	146,570
	AFFILIATED MANAGERS GROUP INC	26,800	32,707
	AFFIRM HOLDINGS INC COM CL A	29,658	95,332
	AFLAC INC	191,913	239,828
	AGCO CORP	29,178	27,317
	AGILENT TECHNOLOGIES INC	124,826	143,896
	AIR LEASE CORP	30,378	31,707
	AIR PRODUCTS & CHEMICAL INC	387,856	422,747
	AKAMAI TECHNOLOGIES	59,036	77,874
	ALBEMARLE CORP	87,431	60,682
	ALCOA CORPORATION	44,642	24,310
	ALLEGION PLC	20,733	23,691
	ALLIANT ENERGY CORP	83,955	83,824
	ALLISON TRANSMISSION HLDGS INC	32,366	34,890
	ALLSTATE CORP	201,750	301,237
	ALLY FINL INC	34,078	39,180
	ALTRIA GROUP INC	148,436	139,334
	AMC ENTMT HLDGS INC CL A NEW COM	32,360	5,594
	AMC NETWORKS INC	181,729	292,372
	AMCOR PLC	151,037	131,962
	AMDOCS LTD	97,616	95,624
	AMEDISYS INC	42,140	43,918
	AMEREN CORP	133,634	114,731
	AMERICAN AXLE & MFG HLDGS INC	437,724	339,890

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COMMON STOCKS (CONTINUED):		
	AMERICAN ELEC PWR INC	\$ 9,250	\$ 8,284
	AMERICAN EXPRESS CO	246,328	338,336
	AMERICAN FINL GROUP INC OH	17,057	17,477
	AMERICAN INTL GROUP INC	166,611	228,860
	AMERISAFE INC	172,843	188,056
	AMETEK INC	73,818	77,993
	ANNALY MTG MGMT INC COM NEW	30,392	32,929
	ANSYS INC	38,413	50,077
	ANTERO MIDSTREAM CORPORATION COM	50,855	60,194
	ANYWHERE REAL ESTATE INC	460,759	319,940
	AON PLC SHS CL A	38,235	33,758
	APA CORPORATION COM	31,069	38,786
	APPLIED INDUSTRIAL TECH INC	116,111	388,553
	APTARGROUP INC	402,047	428,714
	ARAMARK HLDGS CORP	19,685	21,974
	ARCHER DANIELS MIDLAND CO	118,726	174,917
	ARDAGH GROUP SA	20,344	29,948
	ARES COML REAL ESTATE CORP	251,142	255,167
	ARMSTRONG WORLD INDS INC NEW	10,856	15,141
	ARROW ELECTRS INC	25,882	26,895
	ASHLAND INC.	71,988	68,713
	ASSURANT INC	216,775	245,153
	ASSURED GUARANTY LTD	60,627	82,986
	AT&T INC	672,438	586,662
	ATRION CORP	139,565	85,228
	AUTOMATIC DATA PROCESSING INC	40,334	44,031
	AUTONATION INC	12,721	17,121
	AUTOZONE INC	92,385	118,938
	AVERY DENNISON CORP	61,354	73,182
	AVIS BUDGET GROUP INC	22,688	19,499
	AVNET INC	41,612	44,402
	AXALTA COATING SYSTEMS LTD	43,521	49,664
	AXIS CAPITAL HOLDINGS LTD	70,381	72,479
	AZENTA INC COM	31,051	46,315
	B & G FOODS HLDGS CORP CLASS A	364,619	268,590
	BADGER METER INC	101,921	251,623
	BANC CALIF INC	302,451	262,677

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	COMMON STOCKS (CONTINUED):		
	BANDWIDTH INC	\$ 227,333	\$ 284,914
	BANK NEW YORK MELLON CORP	183,715	211,739
	BANK OF AMERICA CORP	949,546	1,005,555
	BANK OZK	10,656	13,554
	BATH BODY WORKS INC COM	17,475	18,257
	BAXTER INTL INC	61,725	66,534
	BECTON DICKINSON & CO	178,523	173,851
	BELDEN CDT INC	249,167	315,180
	BERKSHIRE HATHAWAY INC CL B	861,477	1,136,319
	BERRY PLASTICS GROUP INC	54,385	66,918
	BEST BUY	237,411	248,304
	BILL HOLDINGS INC	12,439	8,159
	BIOGEN IDEC INC	254,141	239,362
	BIOMARIN PHARMACEUTICAL INC	90,503	95,649
	BJS WHSL CLUB HLDGS INC	14,458	14,932
	BLACKROCK INC	234,280	280,071
	BOEING CO	260,267	360,753
	BOK FINL CORP COM NEW	29,960	31,605
	BORG WARNER	85,762	80,161
	BRIGHTHOUSE FINL INC	30,463	34,980
	BRIGHTVIEW HLDGS INC	262,767	274,745
	BRISTOL MYERS SQUIBB CO	87,203	79,582
	BROADRIDGE FINL SOLUTIONS INC	72,397	99,789
	BROWN & BROWN INC	121,408	157,082
	BRUNSWICK CORP	23,339	27,284
	BUILDERS FIRSTSOURCE INC	83,422	144,069
	BWX TECHNOLOGIES INC	27,957	33,838
	C H ROBINSON WORLDWIDE INC	81,417	71,617
	CABLE ONE INC	324,450	215,400
	CACI INTL INC CL A	81,783	85,499
	CACTUS INC	274,335	361,021
	CAESARS ENTERTAINMENT, INC	132,873	132,999
	CALLON PETROLEUM CO	238,993	206,356
	CAPRI HOLDINGS LTD	15,637	18,890
	CARDINAL HEALTH INC	141,425	168,941
	CARGURUS INC	221,544	305,141
	CARLISLE COMPANIES INC	20,781	23,745

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	CARMAX INC	\$ 71,719	\$ 71,138
	CARNIVAL CORP	76,538	119,157
	CARTER'S INC	381,961	373,851
	CASEYS GENERAL STORES	76,101	96,159
	CATERPILLAR INC	241,239	315,776
	CATHAY BANCORP INC	247,838	285,783
	CAVCO INDUSTRIES INC	197,844	290,468
	CBRE GROUP INC	21,243	26,531
	CDW CORP	31,031	35,462
	CENTENE CORP	78,642	85,861
	CENTERPOINT ENERGY INC	145,530	143,879
	CENTRAL GARDEN & PET CO	151,070	153,171
	CHEMED CORP	327,444	406,986
	CHEMOURS CO	22,869	24,570
	CHEVRON CORPORATION	569,956	658,541
	CHILDRENS PLACE RETAIL STS INC	363,041	177,401
	CHOICE HOTELS INTL INC	219,101	271,807
	CHURCH & DWIGHT INC	58,894	58,249
	CIENA CORP	105,091	101,363
	CINCINNATI FINANCIAL CORP	179,509	206,403
	CINTAS CORP	91,900	132,585
	CIRRUS LOGIC INC	80,726	344,407
	CISCO SYS INC	1,111,906	1,128,465
	CITIGROUP INC	755,306	827,104
	CLARIVATE ANALYTICS PLC	3,967	3,639
	CLEAN HARBORS INC	36,976	59,333
	CLEARFIELD INC	174,803	209,085
	CMS ENERGY CORP	84,361	81,821
	COCA COLA CO	34,420	35,417
	COGNIZANT TECHNOLOGY SOLUTIONS	419,406	425,914
	COLFAX CORP COM	45,126	37,421
	COLUMBIA BANKING SYSTEM INC	178,423	173,687
	COLUMBIA SPORTSWEAR CO	455,447	433,095
	COMCAST CORP CL A	224,092	240,824
	COMERICA INC	42,917	58,991
	COMFORT SYSTEM USA INC	107,786	264,286
	COMMERCE BANCSHARES INC	193,577	225,444

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	COMSTOCK RESOURCES INC	\$ 250,408	\$ 271,961
	CONAGRA FOODS INC	174,895	147,083
	CONOCOPHILLIPS	226,110	254,309
	CONSOLIDATED EDISON INC	16,108	17,375
	CONSTELLATION BRANDS INC CL A	157,936	164,390
	CONSTELLATION ENERGY CORP. COM	174,586	195,206
	COOPER COMPANIES INC	72,615	79,094
	CORCEPT THERAPEUTICS INC	276,138	380,178
	CORE LABORATORIES INC	252,921	142,569
	CORNING INCORPORATED	336,307	298,897
	CORVEL CORP	122,210	444,978
	COSTAR GROUP INC	31,162	30,761
	COTERRA ENERGY INC COM	70,971	68,189
	COUSINS PROPERTIES INC	18,427	21,842
	CRANE CO. COMMON STOCK	55,600	86,006
	CRANE NXT, CO.	77,527	83,030
	CREDIT ACCEPTANCE CORP	28,015	30,898
	CROSS COUNTRY HEALTHCARE INC	259,875	233,871
	CSG SYSTEMS INTL INC	232,556	286,270
	CSX CORP	342,212	388,165
	CULLEN FROST	16,054	16,816
	CURTISS WRIGHT CORP	23,355	30,077
	CVS/CAREMARK CORP	561,725	611,229
	DARDEN RESTAURANTS INC	51,417	58,162
	DARLING INTL INC	50,718	45,305
	DECKERS OUTDOOR CORP	41,397	494,638
	DELTA AIR LINES INC	19,058	21,282
	DENTSPLY SIRONA INC	178,149	164,212
	DEVON ENERGY CORPORATION	64,565	47,746
	DIAMONDBACK ENERGY INC	39,448	38,925
	DICKS SPORTING GOODS INC	78,869	94,636
	DISCOVER FINL SVCS	74,513	74,072
	DISH NETWORK CORP A	40,887	15,960
	DOLBY LABORATORIES INC CL A	42,687	44,469
	DOLLAR TREE INC	253,474	233,956
	DONALDSON INC	388,429	519,663
	DONNELLEY FINANCIAL SOLUTIONS, INC	241,200	282,536

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	DOVER CORP	\$ 145,362	\$ 184,418
	DRIVEN BRANDS HOLDINGS INC COM	22,595	12,463
	DROPBOX INC CLASS A	11,892	16,332
	DT MIDSTREAM INC COMMON STOCK	39,036	45,922
	DTE ENERGY CO	52,077	51,161
	DUKE ENERGY CORP	15,902	15,623
	DUPONT DE NEMOURS INC	154,426	182,555
	DYCOM INDS INC	204,477	599,619
	EAGLE MATERIALS INC	26,466	34,686
	EAST WEST BANCORP INC	19,917	23,312
	EASTMAN CHEMICAL CO	91,565	101,586
	EATON CORP PLC	205,085	296,209
	EDISON INTERNATIONAL	153,823	174,221
	ELECTRONIC ARTS	86,806	92,210
	ELEVANCE HEALTH INC	278,267	415,916
	EMERSON ELECTRIC	165,477	213,250
	ENCOMPASS HEALTH CORP	17,632	18,081
	ENCORE CAPITAL GROUP INC	204,202	392,298
	ENERSYS	213,430	305,909
	ENTERGY CORP NEW	104,828	103,214
	ENVISTA HOLDINGS CORPORATION	28,623	29,955
	EQUIFAX INC	130,041	171,372
	ESAB CORP. COM	17,449	23,907
	ESSENTIAL UTILITIES INC	45,539	38,620
	EURONET SVCS INC	48,128	49,020
	EVERCORE PARTNERS INC	325,637	427,283
	EVERGY INC	169,559	139,217
	EVERSOURCE ENERGY	26,498	23,454
	EXELON CORP CORPORATION	68,543	57,979
	EXLSERVICE HLDGS INC	246,196	415,241
	EXPEDITORS INTERNATIONAL	31,014	35,870
	EXXON MOBIL CORPORATION	1,035,701	1,145,571
	F N B CORP PA	22,092	27,499
	F5, INC.	120,400	140,678
	FASTENAL CO	55,682	61,143
	FEDEX CORP	603,282	672,394
	FIDELITY NATL INFORMATION SVCS COM	91,748	85,480

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	COMMON STOCKS (CONTINUED):		
	FIRST HAWAIIAN INC	\$ 50,331	\$ 61,311
	FIRST HORIZON NATIONAL CORP	29,849	25,403
	FIRST SOURCE CORP	120,000	154,959
	FIRSTENERGY CORP	97,126	93,263
	FISERV INC	160,597	179,467
	FLOWERS FOODS INC	416,474	437,977
	FLOWSERVE CORP	37,712	43,528
	FMC CORP - NEW	29,363	36,947
	FNF GROUP	29,708	33,010
	FORD MOTOR CO	344,871	365,737
	FORTIVE CORP	155,834	181,866
	FORTREA HLDGS COMMON STOCK	38,739	51,896
	FORWARD AIR CORP	110,309	122,282
	FRANKLIN ELEC INC	140,043	295,846
	FRANKLIN RES INC	68,615	79,837
	FREEPORT-MCMORAN COPPER & GOLD B	27,965	32,523
	FRESHPET INC	20,968	29,412
	FTI CONSULTING INC	36,108	42,817
	GALLAGHER ARTHUR J & CO	149,410	166,861
	GAMESTOP CORP NEW CL A	74,044	68,349
	GAP INC	20,440	41,214
	GARMIN LTD	183,123	248,596
	GATES INDUSTRIAL CORPORATION PLC	24,105	25,189
	GATX CORP	129,620	316,179
	GE HEALTHCARE TECHNOLOGIES INC. COMMON STOCK	154,656	201,264
	GEN DIGITAL INC.	33,604	40,414
	GENERAL DYNAMICS CORP	177,419	232,145
	GENERAL ELECTRIC CO COM NEW	296,497	577,398
	GENERAL MILLS INC	48,136	43,188
	GENERAL MOTORS CO	191,079	201,152
	GENESCO INC	209,508	170,769
	GENPACT LTD	44,784	40,437
	GENTEX CORP	56,445	65,483
	GENUINE PARTS CO	215,887	211,767
	GERMAN AMERN BANCORP	8,783	8,265
	GILEAD SCIENCES INC	365,124	422,953
	GLOBE LIFE INSURANCE	49,528	56,722

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	GLOBUS MED INC	\$ 243,836	\$ 303,913
	GODADDY INC CLASS A	72,679	108,496
	GOLDMAN SACHS GROUP INC	540,791	665,067
	GRACO INC	18,632	19,347
	GRAND CANYON ED INC	49,297	67,869
	GRAPHIC PACKAGING HOLDING CORP	31,384	34,337
	GREEN DOT CORP CL A	456,539	240,075
	GREENBRIER CORP	245,627	393,202
	GRIFFON CORPORATION	187,029	584,511
	GROUP 1 AUTOMOTIVE INC	118,710	554,627
	GUIDEWIRE SOFTWARE INC	46,450	60,081
	HAEMONETICS CORP MASS	302,287	399,246
	HANOVER INS GROUP INC	367,738	356,125
	HARLEY DAVIDSON INC	44,867	46,824
	HARTFORD FINL SVCS GROUP INC	148,589	172,656
	HASBRO INC	131,876	98,546
	HAWAIIAN ELECTRIC INDS INC	61,412	48,047
	HAYWARD HOLDINGS INC COM	28,438	36,394
	HCA HLDGS INC COM	213,165	216,273
	HEALTHPEAK PROPERTIES INC.	48,713	58,549
	HELMERICH & PAYNE INC	284,724	328,552
	HEWLETT PACKARD ENTERPRISE CO	226,006	235,394
	HEXCEL CORP NEW	46,352	54,796
	HF SINCLAIR CORPORATION COM	107,571	135,924
	HIBBETT SPORTS INC	256,843	612,170
	HOLOGIC INC	123,896	115,106
	HONEYWELL INTERNATIONAL INC	216,044	243,683
	HOPE BANCORP INC	310,343	286,054
	HORMEL FOODS CORP	40,881	35,931
	HOWARD HUGHES HOLDINGS INC COM	23,979	25,922
	HOWMET AEROSPACE INC COM	67,184	100,393
	HP INC	258,949	388,071
	HUBBELL INC	48,903	51,313
	HUMANA INC	135,911	151,077
	HUNTINGTON INGALLS INDS INC	32,480	38,946
	HUNTSMAN CORP	19,611	19,400
	IAC INC	53,842	40,437

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	IBM CORP	\$ 564,871	\$ 754,947
	ICU MED INC	406,926	219,029
	IDACORP INC	278,364	284,243
	IDEX CORP	138,007	147,635
	INCYTE CORPORATION	28,075	27,879
	INDEPENDENT BK CORP MASS	203,517	223,425
	INGERSOLL RAND INC COM	19,962	24,362
	INGREDION INC	74,298	78,793
	INMODE LTD	183,993	210,124
	INSPERITY INC	132,150	179,347
	INTEGER HLDGS CORP	117,181	401,274
	INTEGRA LIFESCIENCES HLDGS	31,000	29,962
	INTEL CORP	446,642	457,727
	INTERDIGITAL INC PA	228,620	447,185
	INTERNATIONAL BANCSHARES CORP	256,637	279,748
	INTERNATIONAL FLAVORS	122,052	88,824
	INTERNATIONAL PAPER CO	42,907	49,019
	INTERPUBLIC GROUP COS INC	107,720	103,273
	INVESCO LTD	72,294	79,120
	IONIS PHARMACEUTICALS INC	5,384	7,740
	ITT INC	58,876	90,564
	JABIL CIRCUIT INC	42,504	58,477
	JACOBS ENGINEERING GROUP INC.	46,160	65,160
	JAZZ PHARMACEUTICALS PLC	80,080	73,431
	JEFFERIES FINL GROUP INC	64,033	100,015
	JM SMUCKER COMPANY-NEW	113,803	98,956
	JOHNSON & JOHNSON	410,955	391,693
	JOHNSON CONTROLS INTERNATIONAL	223,262	291,197
	JONES LANG LASALLE INC	350,996	476,897
	JPMORGAN CHASE & CO	1,637,734	2,478,017
	JUNIPER NETWORKS INC	264,572	252,997
	KBR INC	6,513	5,763
	KEMPER CORP DEL	39,695	40,055
	KENVUE INC COM	69,769	73,654
	KEYCORP	70,696	73,123
	KIMBERLY CLARK CORP	85,811	74,121
	KIRBY CORP	56,068	61,136

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	KOHL'S CORP	\$ 30,260	\$ 41,414
	KOPPERS HLDGS INC	365,264	612,591
	KRAFT HEINZ CO	148,245	144,703
	KROGER CO	411,444	367,920
	KYNDRYL HOLDINGS INC COMMON STOCK	26,944	43,596
	LA Z BOY INCORPORATED	265,485	360,708
	LABORATORY CORP OF AMER HLDGS	118,523	137,056
	LAKELAND FINL CORP	80,117	142,049
	LANCASTER COLONY CORP	307,957	339,269
	LANDSTAR SYSTEM INC	129,752	298,802
	LAS VEGAS SANDS CORP	32,942	34,742
	LAZARD LTD CL A	51,287	58,360
	LEAR CORP	19,048	20,052
	LEIDOS HLDGS INC	67,245	84,427
	LENNOX INTERNATIONAL INC	11,742	12,978
	LIBERTY MEDIA CORP DEL COM	37,048	43,522
	LIGAND PHARMACEUTICALS INC CL B	180,529	240,685
	LINCOLN NATL CORP IND	29,527	26,431
	LITHIA MTRS INC - CL A	109,740	553,190
	LITTLEFUSE INC	349,397	383,949
	LKQ CORP	115,631	102,366
	LOEWS CORP	57,871	67,015
	LOUISIANA PAC CORP	15,905	17,849
	LUMENTUM HLDGS INC	50,095	47,493
	M D C HLDGS INC	232,068	496,090
	MACYS INC	26,089	34,989
	MADISON SQUARE GARDEN CO A	21,515	21,820
	MANPOWER INC WIS	43,945	42,516
	MARATHON OIL CORP	23,530	25,537
	MARATHON PETE CORP	257,397	340,931
	MARRIOTT VACATIONS WORLDWIDE COR	19,356	13,667
	MARSH & MCLENNAN COS INC	293,764	325,131
	MARTIN MARIETTA MATERIALS INC	16,574	26,442
	MARVELL TECHNOLOGY INC LTD COM	47,083	49,695
	MASTEC INC	8,841	8,632
	MC CORMICK & CO	57,241	59,046
	MCDONALDS CORP	180,976	185,912

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	MCKESSON CORP	\$ 263,568	\$ 445,850
	MDU RESOURCES GROUP INC	23,987	23,839
	MEDPACE HLDGS INC	158,238	480,946
	MEDTRONIC PLC	260,836	227,945
	MERCK & CO INC	59,037	62,687
	MERCURY COMPUTER SYS INC	23,330	24,465
	METLIFE INC	92,087	100,385
	MGM MIRAGE	59,687	61,122
	MICRON TECHNOLOGY INC	99,542	123,999
	MIDDLEBY CORP	48,356	48,272
	MINERALS TECHNOLOGIES INC	226,775	295,580
	MISTER CAR WASH INC COM	19,459	19,820
	MODERNA INC COM	136,962	141,915
	MOLINA HEALTHCARE INC	14,840	18,427
	MOLSON COORS BREWING CO CL B	49,835	52,029
	MONDELEZ INTL INC	149,486	169,559
	MOODY'S CORPORATION	34,161	35,541
	MORGAN STANLEY	467,723	491,894
	MOSAIC CO NEW	45,389	44,913
	MOTOROLA SOLUTIONS INC.	79,482	142,769
	MSA SAFETY INC	19,641	20,428
	MSC INDL DIRECT INC CL A	392,659	472,985
	NASDAQ STOCK MARKET INC	137,660	149,594
	NATIONAL FUEL GAS CO N J	21,581	21,824
	NCR ATLEOS CORPORATION COM SHS	22,913	26,136
	NCR VOYIX	11,585	13,257
	NETAPP INC	61,978	68,941
	NEW YORK TIMES CO CLASS A	83,264	99,597
	NEWMARKET CORP	49,190	67,137
	NEWS CORP NEW	10,281	18,535
	NEXSTAR MEDIA GROUP INC COMMON STOCK	60,095	60,349
	NISOURCE INC	134,965	125,661
	NMI HLDGS INC -CLASS A	187,375	279,586
	NORDSON CORP	84,342	100,117
	NORDSTROM INC	11,660	14,243
	NORFOLK SOUTHERN CORP	210,980	238,980
	NORTHERN TRUST CORP	115,996	102,353

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	NORTHROP GRUMMAN CORP	\$ 121,464	\$ 128,270
	NORTHWEST NATURAL HOLDING CO	400,814	335,273
	NRG ENERGY INC	102,188	150,809
	NUCOR CORP	13,948	15,490
	NVENT ELECTRIC PLC-W/I	59,904	87,158
	O REILLY AUTOMOTIVE INC NEW	171,460	175,765
	OCCIDENTAL PETROLEUM CORP	53,459	50,634
	OGE ENERGY CORP	23,265	22,774
	OLD REP INTL CORP	43,794	52,773
	OLIN CORP COM PAR \$1	11,936	12,570
	OLLIES BARGAIN OUTLET HLDGS INC	44,293	48,418
	OMNICOM GROUP INC	85,056	93,863
	ONE GAS INC	177,786	198,042
	ONEMAIN HLDGS INC	24,422	30,750
	ONEOK INC	150,029	169,090
	ORACLE CORPORATION	50,093	54,296
	ORGANON CO COMMON STOCK	43,680	38,040
	OSHKOSH TRUCK CORP	60,314	78,814
	OTIS WORLDWIDE CORP COM	65,520	77,481
	OVINTIV INC	10,807	13,571
	OWENS & MINOR INC	314,981	384,437
	OWENS CORNING NEW	63,525	79,896
	P G & E CORPORATION	61,047	63,574
	PACCAR INC	176,990	299,297
	PACKAGING CORP OF AMERICA	44,636	54,412
	PARKER HANNIFIN CORP	28,796	43,306
	PATTERSON COS INC	176,744	300,717
	PAYPAL HLDGS INC	70,443	64,603
	PEDIATRIX MEDICAL GROUP, INC	350,107	201,810
	PERMIAN RESOURCES CORP CLASS A COM	280,731	406,286
	PERRIGO CO PLC	44,932	42,671
	PETCO HEALTH AND WELLNESS COMPAN	18,769	6,769
	PFIZER INC	1,338,064	1,049,856
	PHIBRO ANIMAL HEALTH CORP -A	360,082	210,524
	PHILIP MORRIS INTL INC	428,992	434,179
	PHILLIPS 66	120,596	157,505
	PHINIA INC COM	38,961	39,347

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	PINNACLE FINANCIAL PARTNERS INC	\$ 23,231	\$ 27,213
	PLEXUS CORP	253,296	282,760
	PNC FINL SVCS GROUP INC	110,138	106,227
	POLARIS INDUSTRIES INC	22,404	20,091
	POPULAR INC	43,664	58,270
	POST HLDGS INC	45,773	47,729
	POWER INTEGRATIONS INC	214,108	392,486
	PPG INDUSTRIALS INDS INC	29,913	35,593
	PPL CORPORATION	188,217	178,697
	PREFERRED BK LOS ANGELES CA	275,444	264,441
	PREMIER INC	92,713	76,292
	PRESTIGE BRANDS HLDGS INC	194,680	325,078
	PRIMERICA INC	11,244	12,757
	PRIMORIS SVCS CORP	234,569	409,147
	PRINCIPAL FINANCIAL GROUP	94,274	101,248
	PROASSURANCE CORPORATION	325,134	199,817
	PROCTER & GAMBLE CO	894,158	853,302
	PROGRESS SOFTWARE CORP	264,471	346,977
	PROGRESSIVE CORP	54,313	86,330
	PRUDENTIAL FINL INC JR SB GLBL	124,024	126,941
	PUBLIC SVC ENTERPRISE GROUP INC	14,278	13,147
	PULTE HOMES INC	30,106	34,166
	QIAGEN NV SHS NEW COM	43,887	41,432
	QORVO INC	48,709	50,675
	QUALYS INC	247,816	455,370
	QUANTA SVCS INC	161,993	198,104
	QUANTUMSCAPE CORPORATION CL A	26,086	27,522
	QUEST DIAGNOSTICS INC	187,983	186,138
	QUIDELORTHO CORP COM	11,784	13,119
	REGAL BELOIT CORP WISCONSIN	25,156	32,120
	REGENERON PHARMACEUTICALS INC	191,771	231,869
	REINSURANCE GROUP OF AMERICA	60,042	75,066
	RELIANCE STEEL & ALUMINUM CO	50,864	59,852
	REPUBLIC SVCS INC	154,350	178,103
	REVVITY INC	106,553	87,995
	REYNOLDS PRESTO PRODUCTS INC COM	46,654	44,447
	ROBERT HALF INC	82,005	76,227

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	ROPER INDS INC NEW	\$ 250,810	\$ 298,208
	ROSS STORES INC	23,036	29,339
	ROYAL CARIBBEAN CRUISES LTD	32,710	49,724
	RPM INTERNATIONAL INC	20,790	28,242
	RTX Corporation	178,949	197,056
	RYDER SYSTEMS INC	18,166	28,190
	SALESFORCE INC	429,658	538,911
	SCANSOURCE INC	359,911	489,580
	SCHEIN HENRY INC	146,077	135,218
	SCIENCE APPLICATIONS INTL CORP N	54,560	63,155
	SEABOARD CORP DEL	29,200	28,561
	SEI INVESTMENT COMPANY	113,269	128,053
	SELECT MED HLDGS CORP	180,597	391,275
	SELECTIVE INSURANCE GROUP INC	415,134	887,362
	SEMPRA ENERGY	8,454	8,370
	SENSATA TECHNOLOGIES HOLDING PLC	56,954	55,002
	SENSIENT TECHNOLOGIES CORP	232,575	234,630
	SERVICE CORP INTERNATL	86,995	88,711
	SHUTTERSTOCK INC	305,563	185,395
	SILGAN HOLDINGS INC	254,265	353,900
	SKYWORKS SOLUTIONS INC	63,376	73,185
	SLM CORP	59,448	73,555
	SNAP ON INC	160,124	187,746
	SOFI TECHNOLOGIES INC COM	30,023	43,621
	SONOCO PRODS CO	28,614	27,879
	SPARTANNASH CO	256,016	262,319
	SPECTRUM BRANDS HOLDINGS, INC. COM	55,164	64,135
	SPIRIT AEROSYSTEMS HLDGS INC	28,854	37,691
	SPROUTS FMRS MKT INC	349,106	454,736
	SS&C TECHNOLOGIES HLDGS INC	111,450	114,031
	SSR MNG INC	29,153	22,628
	STANLEY BLACK & DECKER INC	40,973	36,493
	STATE STR CORP	239,775	260,730
	STEEL DYNAMICS INC	15,445	16,416
	STERICYCLE INC	74,991	82,270
	STERIS PUBLIC COMPANY LIMITED	108,935	113,003
	STIFEL FINANCIAL CORP	25,152	30,426

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	SUNRUN INC	\$ 49,640	\$ 55,985
	SYNAPTICS INC	106,002	265,806
	SYNCHRONY FINL	127,443	150,354
	SYNNEX CORP	79,819	87,379
	SYNOVUS FINL CORP	24,267	22,138
	T ROWE PRICE GROUP INC	67,381	49,968
	TAKE-TWO INTERACTIVE SOFTWARE	33,014	33,960
	TELADOC INC	36,990	30,321
	TELEDYNE TECHNOLOGIES INC	158,258	174,053
	TENET HEALTHCARE CORP	22,143	26,223
	TERADATA CORP DEL	252,188	357,652
	TERADYNE INC	44,308	55,020
	TETRA TECH INC NEW	68,804	398,963
	TEXAS ROADHOUSE INC CLASS A	170,586	421,694
	TEXTRON INC	84,680	100,686
	THE AZEK COMPANY INC CL A	20,367	28,152
	THE CIGNA GROUP	189,729	216,502
	THERMO FISHER SCIENTIFIC INC SR	288,766	294,588
	THOR IND INC	47,473	63,973
	TIMKEN CO	46,268	54,662
	TITAN MACHY INC	327,144	336,250
	T-MOBILE US INC	246,472	319,057
	TOMPKINS COUNTY TRUSTCO INC	64,942	60,230
	TRAVEL PLUS LEISURE CO	22,513	24,509
	TRAVELERS COS INC	131,512	144,772
	TRIMBLE NAV LTD	25,824	28,781
	TRIPADVISOR INC	27,434	36,343
	TRIUMPH GROUP INC NEW	414,520	295,787
	TTM TECHNOLOGIES	399,843	391,930
	TYSON FOODS INC CLASS A	169,662	124,646
	U S PHYSICAL THERAPY INC	282,644	329,809
	UGI CORP	47,426	34,858
	U-HAUL HOLDING COMPANY COM SER N	22,193	31,064
	ULTRA CLEAN HLDGS INC COM	209,974	443,957
	UMB FINANCIAL CORP	173,417	198,765
	UNDER ARMOUR INC	23,408	29,784
	UNIFIRST CORP MASS	150,263	229,552

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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COMMON STOCKS (CONTINUED):			
	UNITED BANKSHARES INC W VA	\$ 134,484	\$ 158,461
	UNITED PARCEL SERVICE	83,960	85,848
	UNITED RENTALS INC	48,474	77,985
	UNITED THERAPEUTICS CORP DEL	79,538	83,558
	UNITEDHEALTH GROUP INC	361,881	379,585
	UNITIL CORP	129,014	139,311
	UNIVERSAL HEALTH SVCS INC CL B	51,238	62,653
	UNUMPROVIDENT CORP	57,337	61,002
	US BANCORP DEL	82,612	106,728
	US STEEL CORP	24,802	51,715
	V F CORP	15,229	16,619
	VAIL RESORTS INC	21,424	20,280
	VALERO ENERGY CORP CORP NEW	210,931	228,670
	VALMONT INDS INC	172,681	205,255
	VERADIGM INC	142,050	149,860
	VERISIGN INC	35,290	34,601
	VERITEX HLDGS INC	258,290	214,549
	VERTEX PHARMACEUTICALS INC	20,965	30,924
	VERTIV HOLDINGS, LLC	28,033	35,398
	VESTIS CORPORATION	33,587	38,581
	VIASAT INC	22,974	16,574
	VICTORIA'S SECRET CO COMMON STOCK	17,624	27,575
	VIRTU FINANCIAL INC CLASS A	21,806	25,082
	VISTRA ENERGY CORP	71,528	99,882
	VITAL ENERGY, INC	394,526	333,442
	VOYA FINL INC	69,998	72,960
	WABTEC CORP	113,782	134,768
	WAFD INC	206,900	290,048
	WALGREENS BOOTS ALLIANCE INC	263,648	169,819
	WAL-MART STORES INC	1,145,675	1,319,846
	WALT DISNEY CO	727,370	549,776
	WASTE MANAGEMENT INC	153,406	171,757
	WATTS WATER TECHNOLOGIES INC	135,659	344,803
	WAYFAIR INC CLASS A	28,448	45,781
	WEBSTER FINL CORP WATERBURY CONN	313,115	516,838
	WEC ENERGY GROUP INC	109,684	109,084
	WELLS FARGO & CO & CO NEW	580,651	688,785

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	COMMON STOCKS (CONTINUED):		
	WESCO INTERNATIONAL INC	\$ 19,424	\$ 22,257
	WESTERN ALLIANCE COMMON STOCK BANCORPORATION	28,246	46,908
	WESTERN DIGITAL CORP	19,069	21,681
	WESTERN UN CO	53,311	55,976
	WESTROCK CO	56,943	86,818
	WEX INC	138,422	266,534
	WHIRLPOOL CORP	94,971	61,007
	WHITE MOUNTAINS INSURANCE	36,512	40,635
	WILLIS TOWERS WATSON PLC	325,526	371,207
	WINTRUST FINL CORP	20,494	27,640
	WOLFSPEED INC COM	49,288	30,283
	WOODWARD INC	52,602	62,892
	WYNN RESORTS LTD	58,798	59,768
	XCEL ENERGY INC	104,787	107,228
	YUM! BRANDS INC	115,901	112,498
	ZILLOW GROUP INC	11,694	14,123
	ZILLOW GROUP INC C	36,631	44,089
	ZIMMER BIOMET HOLDINGS, INC	129,596	112,207
	ZIONS BANCORP	58,787	63,869
	TOTAL COMMON STOCKS	<u>85,790,516</u>	<u>102,486,646</u>
	CORPORATE BONDS:		
	ADOBE INC 2.3% 02/01/2030-2029	166,423	147,807
	AEP TRANSMISSION CO LLC 3.1% 12/01/2026-2026	335,385	288,228
	AIR PRODUCTS & CHEMICAL INC 2.05% 05/15/2030-2030	398,190	325,042
	ALLSTATE CORP .75% 12/15/2025-2025	205,988	193,610
	AMAZON COM INC 3.875% 08/22/2037-2037	153,361	120,632
	AMER WATER WORKS 3.45% 06/01/2029-2029	264,062	231,246
	AMERICAN EXPRESS CR CORP 3.3% 05/03/2027-2027	164,294	143,277
	AMPHENOL CORP CL A 2.05% 03/01/2025-2025	537,175	521,203
	ANALOG DEVICES INC 3.5% 12/05/2026-2026	254,944	219,798
	ANHEUSER-BUSCH INBEV WORLDWIDE I 6.625% 08/15/2033	281,656	237,426
	APPLE INC SR 4.85% 05/10/2053 DTD 05/10/2023 4.85% 05/10/2053	99,389	101,894
	APPLIED MATLS INC 1.75% 06/01/2030-2030	318,954	289,170
	AT&T INC 5.15% 11/15/2046-2046	177,421	176,843
	AUTOMATIC DATA PROCESSING 1.7% 05/15/2028	163,063	144,320
	AVERY DENNISON CORP .85% 08/15/2024-2022	138,649	140,694

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	CORPORATE BONDS (CONTINUED):		
	BROWN FORMAN CORP 4.75% 04/15/2033	\$ 114,481	\$ 117,247
	BURLINGTON NORTH SANTA FE 7.29% 06/01/2036	335,268	282,623
	CANADIAN NATL RAILWAY CO 6.712% 07/15/2036	286,512	234,395
	CATERPILLAR INC 6.625% 07/15/2028	268,682	233,952
	CHURCH DWIGHT CO., INC. 5.6% 11/15/2032-2032	144,103	144,659
	CINTAS CORP NO 2 4% 05/01/2032-2032	289,469	280,256
	CNH EQUIPMENT TRUST ABS .4% 12/15/2025	134,139	130,864
	CNH EQUIPMENT TRUST ABS .81% 12/15/2026	178,650	171,811
	COLGATE PALMOLIVE CO 3.25% 08/15/2032	292,850	278,337
	COMCAST CORP NEW 6.5% 11/15/2035	265,251	255,836
	CONOCO INC SR NTS 6.95% 04/15/2029	207,666	211,658
	CONTINENTAL AIRLS INC CL B 4% DTD 10/3/2012 4.00% 4/29/2026	265,298	255,647
	CUMMINS 1.5% 09/01/2030-2030	268,064	233,500
	DAIMLER TRUCKS RETAIL 6.03% 03/15/202 Ser 2023-1 DTD 9/27/2023	404,994	410,689
	DAIRY FARMERS OF AMERICA INC ABS 2024-09-16 USD 5.07% 09/16/2024	42,497	42,465
	DELTA AIR LINES 2019- 1AA 3.204% 04/25/2024	377,529	367,018
	DICKS SPORTING GOODS INC 3.15% 01/15/2032-2031	168,981	174,635
	DOMINION ENERGY INC PERP GLBL -C 7% 06/15/2038	301,186	247,914
	DTE ELEC CO 3.7% 03/15/2045-2044	110,940	85,608
	DUKE ENERGY CAROLINAS LLC 3.75% 06/01/2045-2044	211,464	172,105
	EASTMAN CHEMICAL 3.8% 03/15/2025	282,808	284,911
	EATON CORP OHIO 4.15% 11/02/2042	284,718	224,503
	EMERSON ELECTRIC .875% 10/15/2026-2026	94,692	86,176
	EVERGY INC 2.9% 09/15/2029-2029	275,512	235,183
	EXXON MOBIL CORPORATION 2.019% 08/16/2024-2024	120,307	112,760
	EXXON MOBIL CORPORATION 2.61% 10/15/2030-2030	298,842	295,112
	FEDEX 2020-1 CLASS AA 1.875% 02/20/2034	549,926	456,907
	FLORIDA PWR & LT CO SR GLBL FL 3.125% 12/01/2025-2025	591,451	524,885
	GENERAL MTRS FINL CO INC 2.7% 08/20/2027-2027	403,699	382,821
	GENUINE PARTS CO SR 6.5% 11/01/2028 CALLABLE	268,799	286,718
	GEORGIA PAC CORP DEB 7.375% 12/01/2025	468,195	400,211
	GLOBAL MARKETS INC 3.65% 01/12/2027	294,174	281,309
	GRAINGER W W INC 1.85% 02/15/2025-2020	401,337	400,550
	HCA INC 4.125% 06/15/2029-2029	64,019	66,928
	HERSHEY CO 1.7% 06/01/2030-2030	352,867	314,933
	ILLINOIS TOOL WORKS INC 2.65% 11/15/2026-2026	140,663	143,249
	JACOBS ENGR GROUP INC DTD 8/18/2023 6.35% 8/18/2028	195,529	203,658

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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	CORPORATE BONDS (CONTINUED):		
	JOHN DEERE OWNER TRUST 2022-B ABS 3.73% 06/16/2025	\$ 175,264	\$ 175,567
	JPMORGAN CHASE & CO 2.182% 06/01/2028-2028	159,518	146,346
	KENVUE INC SR GLBL NT 5.05% 03/22/205 CALLABLE	137,452	160,361
	KIMBERLY CLARK CORP 2.65% 03/01/2025	454,496	453,682
	KLA-TENCOR CORP 4.95% 07/15/2052-2052	85,602	101,025
	KROGER CO 2.65% 10/15/2026-2026	181,049	160,626
	LOCKHEED MARTIN CORP 7.75% 05/01/2026	202,677	159,363
	LOWES COMPANIES INC 5.625% 04/15/2053	194,171	209,686
	MAGELLAN MIDSTREAM 5% 03/01/2026-2025	299,356	279,398
	MARTIN MARIETTA 3.2% 07/15/2051-2031	184,439	148,518
	MCDONALDS CORP 3.7% DTD 12/9/2015 3.70% 1/30/2026	198,142	196,620
	MICROSOFT CORP 3.3% 02/06/2027-2026	326,325	282,440
	MOLSON COORS BREWING CO 4.2% 07/15/2046-2046	121,722	140,598
	MONDELEZ INTL INC 1.5% 05/04/2025-2025	276,218	281,200
	NATIONAL RURAL UTILS COOP FIN 3.05% 04/25/2027-2022	485,503	432,318
	NVENT FIN S A R L 4.55% 04/15/2028-2028	136,460	140,856
	OGLETHORPE POWER CORPORATION 4.55% 06/01/2044	245,550	209,815
	ORACLE CORPORATION 6.15% 11/09/2029	165,798	172,120
	PACKAGING CORP OF AMERICA 3.65% 09/15/2024-2024	256,121	236,554
	PEPSICO INC 2.75% 03/19/2030-2029	233,425	234,248
	PINNACLE WEST CAPITAL CORP 1.3% 06/15/2025-2025	473,820	447,564
	PUBLIC SVC CO COLORADO 4.3% 03/15/2044-2043	124,397	94,747
	PUBLIC SVC ELEC & GAS 5.2% 08/01/2033 CALLABLE	99,958	103,781
	QUANTA 3.05% 10/01/2041-2041	160,437	128,468
	REPUBLIC 1.75% 02/15/2032-2031	322,020	264,537
	REPUBLIC 3.375% 11/15/2027-2027	133,736	115,256
	TENNESSEE GAS PIPELINE CO 7% 10/15/2028	212,303	178,778
	TEXAS INSTRS INC 1.75% 05/04/2030-2030	228,328	237,130
	T-MOBILE USA INC 3.875% 04/15/2030-2030	137,331	118,538
	TRANSATLANTIC HLDGS 8.00% 11/30/2039	152,209	161,441
	TRANSCONTINENTAL GAS PIPE LINE C 7.85% 02/01/2026-2025	364,334	303,662
	UNION PAC RR CO 2014-1 PASS THRU 3.227% 05/14/2026	515,821	501,617
	UNITED PARCEL SERVICE 5.2% 04/01/2040-2039	182,113	171,432
	VALERO ENERGY CORP 1.2% 03/15/2024	458,268	455,451
	VERIZON MASTER TRUST ABS .99% 04/20/2028	479,776	463,637
	WALT DISNEY CO 7.125% 04/08/2028	414,819	338,111
	WASTE CONNECTIONS INC 4.25% 12/01/2028-2028	437,330	402,967

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

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CORPORATE BONDS (CONTINUED):			
	WASTE MANAGEMENT INC .75% 11/15/2025-2025	\$ 503,992	\$ 469,115
	WELLS FARGO & CO 3% 04/22/2026	206,797	215,525
	WISCONSIN 4.75% 09/30/2032-2032	58,768	60,424
	WISCONSIN ENERGY CORP 6.2% 04/01/2033	273,530	248,667
	YALE UNIVERSITY .873% 04/15/2025-2025	189,999	179,832
	TOTAL CORPORATE BONDS	<u>24,063,890</u>	<u>22,295,244</u>
U.S. GOVERNMENT AND AGENCY SECURITIES:			
	FHLM CORP 3.000 2050-09-01 USD 3% 09/01/2050	257,176	216,652
	FHLM CORP 3.000 2051-09-01 USD 3% 09/01/2051	681,316	573,924
	FHLM CORP 3.000 2052-03-01 USD 3% 03/01/2052	257,820	273,573
	FHLM CORP 3.500 2052-02-01 USD 3.5% 02/01/2052	508,862	446,042
	FHLM CORP 3.500 2052-02-01 USD 3.5% 03/01/2052	678,078	598,999
	FHLM CORP 4.000 DTD 4/1/2022 4.00% 5/1/2052	521,684	491,689
	FHLM CORP 4.500 2037-09-01 USD 4.5% 10/01/2037	713,512	712,055
	FHLM CORP 4.500 2052-07-01 USD 4.5% 07/01/2052	522,811	500,498
	FHLM CORP 5.000 2038-03-01 USD 5% 03/01/2038	469,815	472,617
	FHLM CORP 5.000 2052-09-01 USD 5% 09/01/2052	736,432	726,987
	FHLM CORP 5.000 2052-11-01 USD 5% 11/01/2052	222,828	224,951
	FHLM CORP 5.500 2052-11-01 USD 5.5% 11/01/2052	250,526	252,528
	FHLM CORP 5.500 DTD 11/1/2022 5.50% 12/1/2052	494,737	503,721
	FHLM CORP CMO 3.5% 07/25/2032	445,895	429,364
	FHLM CORP GOLD POOL #C01649 5.5% 10/01/2033	26,127	26,947
	FHLM CORP GROUP NBR G1-8527 GOLD POOL 3%	65,966	61,367
	FHLM CORP MBS GOLD POOL 3% 12/01/2030	94,598	87,339
	FHLM CORP MULTICL CMO 1.5% 06/15/2041	21,390	20,920
	FHLM CORP MULTICL CMO 3.062% 12/25/2024	615,280	550,696
	FHLM CORP MULTICL CMO 3.43% 01/25/2027	594,721	578,179
	FHLM CORP MULTICL CMO 3.82% 12/25/2032	220,783	214,571
	FHLM CORP PARTN C GROUP NBR G1-5144/ GOLD POOL	91,765	86,964
	FHLM CORP PARTN C GROUP NBR G1-5922 GOLD POOL 3%	54,297	49,367
	FHLM CORP PARTN GROUP NBR G6-7702 GOLD POOL 4%	224,757	208,460
	FHLM CORP POOL #C00731 6.5% 02/01/2029	13,278	13,616
	FHLM DTD 10/1/2018 4.00% 11/1/2048	306,630	304,799
	FHLMC POOL #RA-7554 4.00% 06/01/2052	178,580	180,221
	FHLMC SUPER #SB0731 2.5% 06/01/2037 DTD 08/01/2022	537,516	536,179
	FNMA .875% 08/05/2030	576,716	550,078

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT AND AGENCY SECURITIES (CONTINUED):			
	FNMA 4.000 2037-09-01 USD 4% 10/01/2037	\$ 459,011	\$ 451,970
	FNMA 4.000 2037-11-01 USD 4% 11/01/2037	487,285	484,917
	FNMA 4.000 2052-05-01 USD 4% 05/01/2052	516,034	489,945
	FNMA 4.500 2053-05-01 USD 4.5% 05/01/2053	550,292	547,981
	FNMA 5.000 2052-06-01 USD 5% 06/01/2052	497,279	477,104
	FNMA 5.000 2052-12-01 USD 5% 12/01/2052	206,488	212,155
	FNMA 5.000 DTD 8/1/2022 5.00% 9/1/2052	167,045	165,737
	FNMA CMO 4.5% 06/25/2024	3,795	3,681
	FNMA DTD 3/1/2023 5.50% 4/1/2038	283,131	286,015
	FNMA GTD MTG 3.500 2047-08-01 USD 3.5%	262,504	247,849
	FNMA GTD MTG PA 3.000 2050-08-01 USD 3%	290,264	248,355
	FNMA GTD MTG PA 3.000 2050-09-01 USD 3%	232,372	198,483
	FNMA GTD MTG PA DTD 9/1/2021 2.50% 10/1/2051	703,558	576,453
	FNMA GTD MTG PA POOL NBR AE8748 4% 12/01/2040	57,407	53,089
	FNMA GTD MTG POOL NBR AH7007 4% 03/01/2041	40,170	36,503
	FNMA GTD MTG POOL NBR AJ1413 4.5% 09/01/2041	50,256	46,683
	FNMA GTD MTG POOL NBR AL8878 5% 11/01/2044	34,916	31,658
	FNMA GTD MTG POOL NBR AL9418 3.5% 08/01/2031	49,072	45,594
	FNMA GTD MTG POOL NBR AP7363 4% 10/01/2042	102,484	95,278
	FNMA PASS-THRU I 2.500 2050-06-01 USD 2.5% 06/01/2050	499,940	419,739
	FNMA POOL # MA4944 4.5% 03/01/2038 DTD 2/1/2023 4.50% 3/1/2038	103,418	103,719
	FNMA POOL #323979 6.5% 04/01/2029	2,131	2,097
	FNMA POOL #545993 6% 11/01/2032	44,343	46,045
	FNMA POOL #725162 6% 02/01/2034	47,762	44,980
	FNMA POOL #735141 5.5% 01/01/2035	34,258	34,471
	FNMA POOL #BT0417 2.5% 06/01/2051	131,472	146,408
	FNMA POOL #CA8256 2.5% 12/01/2050	551,658	546,530
	FNMA POOL #MA4894 6.00% 01/01/2053	272,436	279,746
	FNMA POOL #MA5093 5.00% 07/01/2038	514,885	518,686
	FNMA POOL NBR 890790 3% 08/01/2032	100,206	96,800
	FNMA POOL NBR AL2921 3.5% 08/01/2042	155,279	137,543
	FNMA POOL NBR AV0691 4% 12/01/2043	143,156	132,494
	GNMA II GTD CTF MULTI ISSUER 3.000 2051-09-20 USD 3%	484,446	416,692
	GNMA II GTD CTF MULTI ISSUER 3.000 2051-12-20 USD 3%	707,675	616,812
	GNMA II GTD CTF MULTI ISSUER 3.000 2052-02-20 USD 3%	136,710	121,576
	GNMA II GTD CTF MULTI ISSUER 3.500 2051-12-20 USD 3.5%	531,406	470,602
	GNMA II GTD CTF MULTI ISSUER 4.500 2052-05-20 USD 4.5%	606,048	584,351

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT AND AGENCY SECURITIES (CONTINUED):			
	GNMA PLATINUM POOLS USING GNMA I POOL NBR 783403 3.5% 09/15/41	\$ 67,821	\$ 62,156
	GNMA POOL # MA9244M 7.00% 10/20/53	338,767	342,942
	GNMA POOL #MA9019M 6.50% 07/20/2053	543,587	545,452
	GNMA POOL #MA9108M 6.5% 08/20/2053	200,221	202,809
	GNMA POOL #MA9174M 7.00% 09/20/2053	551,807	556,387
	GNMA POOL #MA9364M 6.5% 12/20/2053	552,551	553,300
	GNMA POOL #MA9365M 7.00% 12/20/2053	287,875	287,935
	GOVERNMENT NATL MTG ASSN CMO 1% 02/20/2051	219,655	176,937
	GOVERNMENT NATL MTG ASSN DTD 5/1/2023 6.00% 5/20/2053	643,886	645,074
	GOVERNMENT NATL MTG ASSN MBS 5.5% 04/20/2053	732,614	734,639
	GOVERNMENT NATL MTG ASSN MBS 6% 04/20/2053	558,654	555,416
	GOVERNMENT NATL MTG ASSN POOL # 781014 6% 04/15/2029	10,521	10,149
	UNITED STATES TREAS 2.5% NTS DTD 3/24/2022 2.50% 3/31/2027	422,832	430,083
	UNITED STATES TREAS 4.125% NTS DTD 11/2/2022 4.125% 11/15/2032	737,497	726,783
	UNITED STATES TREAS BDS 0% PIDI DTD 9/30/2019 1.50% 9/30/2024	1,058,238	1,072,368
	UNITED STATES TREAS BDS 1.25% DTD 5/15/2020 1.25% 5/15/2050	1,187,446	875,664
	UNITED STATES TREAS BDS 1.375% PIDI BDS 15/08/2050 USD (BONDS)	1,199,216	849,776
	UNITED STATES TREAS BDS 2.375% DTD 11/15/2019 2.375% 11/15/2049	1,001,312	735,438
	UNITED STATES TREAS BDS 2.5% 02/15/2045	1,398,670	1,173,707
	UNITED STATES TREAS BDS 2.5% DTD 5/15/2016 2.50% 5/15/2046	1,369,545	1,179,218
	UNITED STATES TREAS BDS 2.75% DTD 11/15/2012 2.75% 11/15/2042	1,570,633	1,172,514
	UNITED STATES TREAS BDS 3% DTD 5/15/2017 3.00% 5/15/2047	999,931	845,346
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	36,097,767	33,046,137
REAL ESTATE INVESTMENT TRUSTS			
	AGNC INVESTMENT CORP	37,401	42,124
	BOSTON PROPERTIES INC	38,370	38,804
	COHEN & STEERS INC	201,160	303,677
	CUBESMART	16,884	16,315
	DIAMONDROCK HOSPITALITY CO	275,373	316,067
	EPR PPTYS	28,236	29,215
	EQUITY RESIDENTIAL	15,187	16,758
	ESSEX PROPERTY TRUST INC	27,632	32,480
	HOST HOTELS & RESORTS, INC.	119,549	139,230
	IRON MTN INC NEW	182,514	252,488
	KIMCO RLTY CORP	8,571	7,693
	MEDICAL PPTYS TR INC COMMON STOCK	38,585	21,820

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
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Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	REAL ESTATE INVESTMENT TRUSTS (CONTINUED):		
	NNN REIT	\$ 41,456	\$ 44,264
	OMEGA HEALTHCARE INVESTORS	33,373	34,002
	PARK HOTELS & RESORTS INC	39,417	45,212
	PENNYMAC MTG INVT TR	200,343	202,274
	PHYSICIANS RLTY TR	335,668	243,972
	PROLOGIS INC	15,188	18,395
	RAYONIER INC	50,507	59,370
	REGENCY CENTERS CORP	57,608	60,970
	RITHM CAPITAL	52,568	55,568
	SPIRIT RLTY CAP INC NEW	33,982	38,884
	STAG INDL INC COM	389,843	426,364
	WEYERHAEUSER CO	14,452	15,855
	TOTAL REAL ESTATE INVESTMENT TRUSTS	<u>2,253,867</u>	<u>2,461,801</u>
	MUNICIPAL BONDS:		
	COLUMBIA SC WTRWKS & SWR SYS REV TXBL-REF-SER B 2.318% 02/01/2028	120,000	113,029
	MARIN CA CMNTY COLLEGE DIST TXBL-ELECTION 2016-SER B-1 3.89%	349,598	332,668
	METRO WASTEWTR RECLAMATION DIST TXBL-REF-SER B 2.713%	265,000	236,234
	NEW YORK ST URBAN DEV CORP REV TXBL-REF-SER D-2 3.27%	273,935	265,124
	OREGON ED TAXABLE BDS 2021A .592% 06/30/2024	160,000	156,600
	PRINCE GEORGES CNTY MD TAXABLE CONSOLIDATED GO PUB IMPT REF	80,000	73,708
	TEXAS ST TXBL-PUBLIC FIN AUTH 2018 3.952% 10/01/2037-2028	144,939	129,630
	TEXAS ST TXBL-REF-STATE OF TEXAS HIGHWA REF BDS 2019 2.704%	185,000	165,560
	UNIVERSITY CALIF REVS 3.063% 07/01/2025-2025	148,380	146,372
	UNIVERSITY MICH UNIV REVS TAXABLE GEN REGENTS BDS 2020 B	100,000	91,228
	VIRGINIA BUILD AMERICA BONDS 5.35% 05/15/2035	333,247	318,758
	VIRGINIA ST RES AUTH INFRASTRUCT 2.53% 11/01/2028	460,000	424,961
	TOTAL MUNICIPAL BONDS	<u>2,620,099</u>	<u>2,453,872</u>
	REGISTERED INVESTMENT COMPANIES:		
	BAIRD SHORT-TERM BD FD INSTL CL SHS	35,772,611	34,778,515
	FIDELITY MID CAP INDEX FUND-FAI	70,010,989	75,967,395
	PIMCO TOTAL RETURN FD INSTL	58,633,528	55,680,353
	TOTAL REGISTERED INVESTMENT COMPANIES	<u>164,417,128</u>	<u>166,426,263</u>
	INVESTMENT CONTRACT:		
	PRINCIPAL GLOBAL INVESTORS LLC	<u>3,197,655</u>	<u>3,688,116</u>

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan
EIN: 43-6058365 Plan Number: 001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2023

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	HEDGE FUNDS:		
	ENTRUST CAPITAL DIVERSIFIED FUND LTD	\$ 961,160	\$ 483,480
	ENTRUST SPECIAL OPPORTUNITIES FUND II LTD	969,519	139,931
	ENTRUST SPECIAL OPPORTUNITIES FUND III LTD CLASS A	6,597,050	5,857,492
	GROSVENOR INSTITUTIONAL PARTNERS L.P. - GIPMS	<u>9,247,154</u>	<u>17,528,572</u>
	TOTAL HEDGE FUNDS	<u>17,774,883</u>	<u>24,009,475</u>
	LIMITED PARTNERSHIPS:		
	AMERICAN STRATEGIC VALUE REALTY FUND	7,014,006	12,602,861
	ASB ALLEGIANCE REAL ESTATE FD LP	17,016,013	25,363,047
	FORT WASHINGTON HIGH YIELD II LLC	20,000,000	24,644,914
	GCM GROSVENOR MULTI-CLASS FUND II LP	30,312,793	47,242,750
	GROSVENOR OPPORTUNISTIC CREDIT FUND III LTD	1,399,501	407,893
	GROSVENOR OPPORTUNISTIC CREDIT FUND V LTD (OCFV)	4,136,314	14,091,073
	HAMILTON LANE PRIVATE EQUITY OFFSHORE VIII LP	3,053,176	4,379,837
	HAMILTON LANE SECONDARY FUND II LP	234,223	38,393
	LANDMARK EQUITY PARTNERS XIV LP	448,893	539,259
	LSV INTERNATIONAL AC VALUE EQUITY FUND LP	17,472,826	24,366,103
	SIGULER GUFF SMALL BUYOUT OPPORTUNITIES FUND III LP	7,028,448	18,881,001
	SIGULER GUFF SMALL BUYOUT OPPORTUNITIES FUND V LP	3,089,994	3,545,411
	U.S. REAL ESTATE INVESTMENT FUND LLC	<u>11,067,710</u>	<u>16,344,272</u>
	TOTAL LIMITED PARTNERSHIPS	<u>122,273,897</u>	<u>192,446,814</u>
	COLLECTIVE TRUST FUNDS:		
	BARINGS INTERNATIONAL SMALL CAP	17,000,000	19,982,511
	INVESCO INTERNATIONAL GROWTH TRUST CL 1	20,597,139	33,450,053
	MULTI-EMPLOYER PROPERTY TRUST	9,167,028	18,438,910
	RUSSELL 1000 GROWTH INDX NL	29,335,410	67,981,303
	S&P 500 FLAGSHIP NL FUND	<u>14,613,376</u>	<u>64,067,343</u>
	TOTAL COLLECTIVE TRUST FUNDS	<u>90,712,953</u>	<u>203,920,120</u>
	TOTAL ASSETS HELD AT END OF YEAR	<u>\$ 558,910,963</u>	<u>\$ 762,942,796</u>

Pension Credits												
Age	Less than 1		1 - 5		5 - 9		10 - 14		15 - 19		20 - 24	
	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.
Under 25	7	—	407	\$33	33	\$112	—	—	—	—	—	—
25 - 29	5	—	166	47	147	149	7	—	—	—	—	—
30 - 34	2	—	98	53	121	164	84	\$329	19	—	—	—
35 - 39	1	—	75	64	65	213	60	348	82	\$534	16	—
40 - 44	—	—	66	48	58	244	31	337	40	560	95	\$760
45 - 49	2	—	69	79	47	250	31	345	24	562	41	777
50 - 54	—	—	71	70	52	407	30	334	31	532	40	766
55 - 59	1	—	93	68	85	309	50	326	31	524	55	777
60 - 64	3	—	79	74	91	243	36	361	33	549	34	794
65 - 69	—	—	44	50	39	203	16	—	11	—	13	—
70 & over	—	—	39	44	29	151	10	—	2	—	2	—

Age	25 - 29		30 - 34		35 - 39		40 & over	
	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.	No	Average Accrued Mon. Ben.
Under 25	—	—	—	—	—	—	—	—
25 - 29	—	—	—	—	—	—	—	—
30 - 34	—	—	—	—	—	—	—	—
35 - 39	—	—	—	—	—	—	—	—
40 - 44	13	—	—	—	—	—	—	—
45 - 49	76	\$960	12	—	—	—	—	—
50 - 54	69	964	56	\$1,236	24	\$1,396	—	—
55 - 59	63	957	26	1,240	57	1,429	16	—
60 - 64	51	1057	40	1,332	43	1,496	57	\$1,818
65 - 69	14	—	3	—	5	—	7	—
70 & over	3	—	—	—	—	—	—	—

Note: Excludes 2,564 participants with less than one pension eligibility credit.

Withdrawal Liability Payments

Payment Date	Periodic Payments	Lump Sum Amounts	Total Amounts
03/31/2023	\$435,048	\$0	\$435,048
05/30/2023	0	75,000	75,000
06/08/2023	0	10,689,232	10,689,232
10/31/2023	0	1,000	1,000
12/08/2023	0	1,000	1,000

Description of Withdrawal Liability Interest Rate

(Schedule MB, Line 6f(1))

Investment Return

To the extent the vested benefits are matched by the market value of plan assets on hand: interest assumptions prescribed by the Pension Benefit Guaranty Corporation under 29 C.F.R. Ch. XL, Part 4044, which are in effect for the applicable withdrawal liability valuation date, are used.

PBGC Interest Rates as of December 31, 2022:

- First 20 years 3.90%
- After 20 years 3.65%

To the extent the vested benefits are not matched by plan assets (at market), the interest assumption is the same as used for plan funding: 7.00%.

The portion of the vested benefits that is matched by readily available assets is determined by comparing the total present value of vested benefits plus expenses – at PBGC rates – with the total market value of assets; each vested benefit is treated as covered by assets to the same extent as all other vested benefits.

The present value of vested benefits is based on a blend of two liability calculations. The first calculation is performed on a market value basis, using discount rates selected based on estimated annuity purchase rates available for benefits being settled, because withdrawal liability essentially settles an employer's obligation to the Plan. The second calculation uses the interest rate determined by the plan actuary for minimum funding, based on the expected return on current and future assets. For benefits that could be settled immediately, because assets on hand are sufficient to cover their market value, the first calculation basis is used: annuity purchase rates promulgated by PBGC under ERISA Sec. 4044 for multiemployer plans terminating by mass withdrawal on the measurement date. For benefits that cannot be settled immediately because they are not currently funded, the calculation uses the second basis: the interest rate used for plan funding calculations.

Affected Benefits liabilities are valued at the same interest rate assumption (7.50%) used for plan funding for the plan year for which the pool is established.

Projection of Employer Contributions and Withdrawal Liability Payments

Payment Date	Employer Contributions	Withdrawal Liability Payments	Total
2023	\$9,868,381	\$1,349,780	\$11,218,161
2024	8,740,244	1,784,828	10,525,072
2025	7,737,839	1,784,828	9,522,667
2026	7,737,839	1,784,828	9,522,667
2027	7,737,839	1,784,828	9,522,667
2028	7,611,532	1,784,828	9,396,360
2029	7,207,598	1,784,828	8,992,426
2030	7,176,643	1,784,828	8,961,471
2031	7,153,862	1,740,192	8,894,054
2032	7,150,489	1,740,192	8,890,681

Note: Projected employer contributions and withdrawal liability payments shown above are based on the assumptions used for the Funding Standard Account projection as described in the Actuarial Certification of Plan Status as of January 1, 2023, dated March 29, 2023.

Schedule of FSA Bases (Charges) (Schedule MB, Line 9c)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Plan amendment	09/01/1993	\$104,284	.67	\$104,284
Plan amendment	01/01/1995	59,344	2	30,675
Change in assumptions	01/01/1995	77,247	2	39,930
Change in assumptions	01/01/1996	1,036,527	3	369,131
Plan amendment	01/01/1997	282,002	4	77,808
Plan amendment	01/01/1998	236,521	5	53,911
Plan amendment	01/01/1999	747,149	6	146,494
Plan amendment	01/01/2002	373,700	9	53,606
Plan amendment	01/01/2004	730,467	11	91,040
Change in assumptions	01/01/2005	1,830,169	12	215,348
Plan amendment	01/01/2007	2,727,753	14	291,500
Change in assumptions	01/01/2007	4,618,618	14	493,566
Base due to 2008 investment loss	01/01/2009	3,003,793	15	308,225
Base due to December 31, 2008 investment loss – Meat Plan	01/01/2009	48,136,601	15	4,939,383
Base due to December 31, 2008 investment loss – Meat Plan	01/01/2010	595,025	15	61,057
Experience loss	01/01/2010	4,346,982	2	2,246,991
Base due to December 31, 2008 investment loss – Meat Plan	01/01/2011	1,620,540	15	166,287
Change in assumptions	01/01/2011	3,646,639	3	1,298,652
Base due to December 31, 2008 investment loss	01/01/2011	36,855,955	15	3,781,856
Base due to December 31, 2008 investment loss – Meat Plan	01/01/2012	1,733,328	15	177,860
Base due to December 31, 2008 investment loss	01/01/2012	8,103,360	15	831,500

2023 Schedule MB, Lines 9c and 9h - Schedule of Funding Standard Account Bases
 United Food and Commercial Workers Union Local 655, Food Employers Joint Pension Plan
 EIN 43-6058365/PN 001

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Experience loss	01/01/2013	456,865	5	104,136
Change in assumptions	01/01/2013	604,463	5	137,778
Base due to December 31, 2008 investment loss	01/01/2013	5,108,116	5	1,164,320
Change in assumptions	01/01/2015	1,154,983	7	200,290
Experience loss	01/01/2015	1,301,303	7	225,664
Plan amendment	01/01/2015	2,368,192	7	410,678
Experience loss	01/01/2016	61,056	8	9,556
Experience loss	01/01/2016	8,971,502	8	1,404,147
Plan amendment	01/01/2017	324,197	9	46,505
Experience	01/01/2017	7,976,745	9	1,144,227
Plan amendment - Grocery Plan	01/01/2018	1,913,487	10	254,614
Experience loss	01/01/2018	5,273,199	10	701,668
Experience loss	01/01/2019	14,378,014	11	1,791,970
Experience loss	01/01/2020	9,941,338	12	1,169,752
Change in assumptions	01/01/2020	17,143,080	12	2,017,148
Change in assumptions	01/01/2022	414,592	14	44,305
Plan amendment	01/01/2022	1,231,259	14	131,578
Experience loss	01/01/2023	5,931,414	15	608,633
Total		\$205,419,809		\$27,346,073

Schedule of FSA Bases (Credits) (Schedule MB, Line 9h)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Change in assumptions	01/01/2009	\$245,202	1	\$245,202
Experience gain	01/01/2009	4,609,923	1	4,609,923
Change in asset method	01/01/2009	15,672,475	16	1,550,515
Experience gain	01/01/2010	236,642	2	122,322
Base due to December 31, 2008 investment loss	01/01/2010	18,345,396	15	1,882,454
Plan amendment	01/01/2011	28,549	3.5	8,858
Experience gain	01/01/2011	217,831	3	77,575
Plan amendment	01/01/2011	995,954	3	354,682
Experience gain	01/01/2011	14,753,055	3	5,253,903
Plan amendment	01/01/2012	90,928	4	25,088
Plan amendment	01/01/2012	240,655	4	66,400
Experience gain	01/01/2012	423,260	4	116,783
Experience gain	01/01/2012	1,636,156	4	451,439
Change in assumptions	01/01/2012	4,499,677	4	1,241,524
Plan amendment	01/01/2013	5,257	5	1,198
Plan amendment	01/01/2013	26,245	4.4	6,668
Plan amendment	01/01/2014	3,585	5.1	804
Experience gain	01/01/2014	26,064	6	5,110
Experience gain	01/01/2014	1,009,816	6	197,995
Experience gain	01/01/2015	508,093	7	88,111
Change in assumptions	01/01/2016	2,902,759	8	454,316
Experience gain	01/01/2017	23,950	9	3,436

2023 Schedule MB, Lines 9c and 9h - Schedule of Funding Standard Account Bases
 United Food and Commercial Workers Union Local 655, Food Employers Joint Pension Plan
 EIN 43-6058365/PN 001

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Experience gain - Meat Plan	01/01/2018	456,787	10	60,781
Change in assumptions - Meat Plan	01/01/2018	791,842	10	105,365
Experience gain	01/01/2021	9,081,628	13	1,015,537
Experience gain	01/01/2022	26,458,094	14	2,827,429
Total		\$103,289,823		\$20,773,418

Exhibit J: Statement of Actuarial Assumptions, Methods and Models

(Schedule MB, Line 6)

Mortality Rates

- *Non-Annuitants*: 110% of the RP-2006 Blue Collar Employee Mortality Tables, projected generationally using Scale MP-2019
- *Healthy Annuitants*: 110% of the RP-2006 Blue Collar Healthy Annuitant Mortality Tables, projected generationally using Scale MP-2019
- *Disabled Annuitants*: 110% of the RP-2006 Disabled Retiree Mortality Tables, projected generationally using Scale MP-2019

110% of the underlying tables with the generational projection to the ages of participants as of the measurement date reasonably reflect the mortality experience of the Plan as of the measurement date. The mortality tables were then adjusted to future years using the MP-2019 scale to anticipate future mortality improvement.

The mortality rates were based on historical and current demographic data, estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of deaths and the projected number based on the prior years' assumption over the most recent five years.

Annuitant Mortality Rates

Age	Rate (%) ¹			
	Healthy		Disabled	
	Male	Female	Male	Female
55	0.66%	0.47%	2.59%	1.68%
60	0.98%	0.72%	3.08%	2.13%
65	1.48%	1.03%	3.73%	2.46%
70	2.22%	1.54%	4.55%	3.10%
75	3.50%	2.51%	6.03%	4.49%
80	5.81%	4.33%	8.59%	6.92%
85	9.88%	7.65%	12.89%	10.64%
90	16.79%	13.32%	19.84%	15.79%

¹ Mortality rates shown above are sample rates in 2023

Termination Rates

Age	Rate (%)			
	Mortality ¹		Disability	Withdrawal ²
	Male	Female		
20	0.07%	0.03%	0.02%	14.76%
25	0.09%	0.03%	0.03%	14.76%
30	0.09%	0.04%	0.03%	8.17%
35	0.12%	0.05%	0.04%	8.47%
40	0.13%	0.07%	0.07%	7.00%
45	0.16%	0.09%	0.11%	6.29%
50	0.25%	0.13%	0.18%	5.89%
55	0.40%	0.22%	0.30%	3.00%
60	0.70%	0.34%	0.49%	0.13%

¹ Mortality rates shown above are sample rates in 2023

² Withdrawal rates cut out at early retirement age. Before 5 years of vesting service, withdrawal rates are as follows:

Years of Vesting Service	Withdrawal Rate
Less than 2	30%
2 – 3	20%
3 – 4	15%

The withdrawal rates and disability rates were based on historical and current demographic data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of withdrawals and disability retirements and the projected number based on the prior years' assumption over the most recent five years.

Retirement Rates	Retirement Rates ¹	
	From Active Status	From Inactive Status
	Age	
	52 – 54	1%
	55 – 56	2%
	57 – 59	2%
	60	10%
	61	20%
	62	35%
	63-64	20%
	65	40%
	67 – 70	10%
	71	100%
¹ These rates are increased by 10% for active participants and 20% for inactive participants in the year that a participant reaches Social Security Normal Retirement Age. (Age 66 for those born in or before 1954 and age 67 for those born in 1955 or after).		
The retirement rates were based on historical and current demographic data, estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of retirements by age and the projected number based on the prior years' assumption over the most recent five years.		
Description of Weighted Average Retirement Age for Retirement from Active Status	Age 63, determined as follows: The weighted average retirement age for each participant is calculated as the sum of the product of each potential current or future retirement age times the probability of surviving from current age to that age and then retiring at that age, assuming no other decrements. The overall weighted retirement age is the average of the individual retirement ages based on all the active participants included in the January 1, 2023 actuarial valuation.	
Future Benefit Accruals	Based on the average of the participant's hours during the previous two years with a minimum of 0.25 pension credits. The future benefit accruals were based on historical and current demographic data, estimated future experience and professional judgment. As part of the analysis, a comparison was made between the assumed and the actual benefit accruals over the most recent five years.	
Unknown Data for Participants	Same as those exhibited by participants with similar known characteristics. If not specified, participants are assumed to be male.	
Definition of Active Participants	Active participants are defined as those with at least 250 hours in the most recent plan year and who have accumulated at least one pension eligibility credit, excluding those who have retired as of the valuation date and those who were employed by a withdrawn employer.	

Percent Married	Males 80%, Females 65%
Age and Gender of Spouse	If actual age is unknown, spouses are assumed 4 years younger than male participants and 2 years older than female participants. If not given, spouses are assumed to be of the opposite sex of the participants.
Benefit Election	- Male participants: 50% elect the 50% joint and survivor pension with pop-up provision and 50% elect the single life annuity. - Female participants: 30% elect the 50% joint and survivor pension with pop-up provision and 70% elect the single life annuity. The benefit elections were based on historical and current demographic data, adjusted to reflect the plan design, and estimated future experience and professional judgment. As part of the analysis, a comparison was made between the assumed and the actual option election patterns over the most recent five years.
Delayed Retirement Factors	Active participants work enough hours each month to not qualify for delayed retirement adjustment. Inactive vested participants who are assumed to commence receipt of benefits after attaining normal retirement age qualify for delayed retirement increases.
Net Investment Return	7.00% The net investment return assumption is a long-term estimate derived from historical data, current and recent market expectations, and professional judgment. As part of the analysis, a building block approach was used that reflects inflation expectations and anticipated risk premiums for each of the portfolio's asset classes as provided by Segal Marco Advisors as well as the Plan's target asset allocation.
Annual Administrative Expenses	\$1,750,000 for the year beginning January 1, 2023 (equivalent to \$1,687,346 payable at the beginning of the year) or 51.8% of Normal Cost. The annual administrative expenses were based on historical and current data and estimated future experience and professional judgment.
Actuarial Value of Assets	The market value of assets less unrecognized returns in prior years. Unrecognized return is equal to the difference between the actual market return and the expected return on the market value, and is recognized, 20% per year, over a five-year period. The actuarial value is further adjusted, if necessary, to be within 80% to 120% on the market value of assets.
Actuarial Cost Method	Unit Credit Actuarial Cost Method. Normal Cost and Actuarial Accrued Liability are calculated on an individual basis.
Benefits Valued	Unless otherwise indicated, includes all benefits summarized in Exhibit L.
Current Liability Assumptions	<i>Interest:</i> 2.55%, within the permissible range prescribed under IRC Section 431(c)(6)(E) <i>Mortality:</i> Mortality prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1(a)(2): RP-2006 employee and annuitant mortality tables, projected generationally using scale MP-2021 (previously, MP-2020)

Actuarial Models

Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are prepared to meet regulatory, legislative and client requirements. Deterministic cost projections are based on a proprietary forecasting model. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the responsible Enrolled Actuary.

UFCW Local 655 Pension Fund
FEIN: 43-6058365
Plan #: 001
Plan Year End: December 31, 2023

Form 5500, Schedule R, Lines 14(b) and 14(c)

Due to changes in the Plan's reporting system, the number of participants in which their last contributing employer is no longer making contributions to the Plan for the previous years is now able to be estimated.

**FSA Contribution
Timing (Schedule MB,
line 3a)**

Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a July 1 contribution date.

Schedule of Projection of Expected Benefit Payments

(Schedule MB, Line 8b(1))

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	\$1,528,574	\$2,478,078	\$52,586,853	\$56,593,505
2024	2,835,376	4,180,777	51,166,507	58,182,660
2025	4,144,056	5,681,486	49,681,624	59,507,166
2026	5,328,288	7,147,260	48,141,882	60,617,430
2027	6,434,325	8,563,387	46,588,813	61,586,524
2028	7,399,826	9,989,853	45,011,706	62,401,385
2029	8,325,087	11,226,658	43,379,751	62,931,496
2030	9,143,758	12,404,853	41,704,165	63,252,775
2031	9,849,211	13,491,904	39,993,982	63,335,097
2032	10,493,443	14,437,599	38,241,425	63,172,468
2033	11,010,128	15,248,272	36,448,558	62,706,958
2034	11,458,898	15,883,598	34,628,761	61,971,257
2035	11,814,300	16,405,511	32,780,573	61,000,384
2036	12,122,654	16,863,729	30,909,892	59,896,275
2037	12,370,461	17,258,397	29,023,230	58,652,088
2038	12,555,787	17,601,591	27,127,819	57,285,196
2039	12,700,807	17,892,751	25,231,763	55,825,321
2040	12,797,729	18,200,921	23,344,115	54,342,766
2041	12,857,830	18,446,028	21,474,822	52,778,679
2042	12,863,644	18,695,423	19,634,632	51,193,700
2043	12,828,845	18,838,354	17,834,862	49,502,061

2023 Schedule MB, Line 8b(1) - Schedule of Projection of Expected Benefit Payments
 United Food and Commercial Workers Union Local 655, Food Employers Joint Pension Plan
 EIN 43-6058365/PN 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2044	12,740,115	18,930,171	16,087,167	47,757,453
2045	12,611,523	18,975,258	14,403,302	45,990,083
2046	12,436,661	18,944,420	12,794,719	44,175,800
2047	12,223,176	18,860,153	11,272,203	42,355,532
2048	11,974,403	18,681,924	9,845,389	40,501,716
2049	11,683,730	18,452,313	8,522,453	38,658,496
2050	11,360,702	18,157,389	7,309,574	36,827,666
2051	11,008,760	17,810,122	6,210,515	35,029,397
2052	10,622,477	17,411,293	5,226,475	33,260,245
2053	10,219,854	16,960,266	4,356,127	31,536,247
2054	9,796,242	16,436,478	3,595,898	29,828,618
2055	9,357,736	15,870,442	2,940,231	28,168,408
2056	8,913,149	15,255,620	2,381,991	26,550,760
2057	8,469,049	14,611,918	1,912,946	24,993,913
2058	8,017,626	13,942,727	1,524,132	23,484,485
2059	7,571,992	13,272,043	1,206,212	22,050,247
2060	7,140,225	12,578,196	949,740	20,668,161
2061	6,711,411	11,901,406	745,487	19,358,304
2062	6,301,833	11,214,356	584,750	18,100,940
2063	5,905,206	10,535,019	459,578	16,899,803
2064	5,516,013	9,869,057	362,918	15,747,989
2065	5,142,979	9,222,743	288,716	14,654,438
2066	4,789,123	8,594,628	231,928	13,615,679
2067	4,447,438	7,986,726	188,460	12,622,624

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2068	4,122,368	7,401,463	155,075	11,678,906
2069	3,814,965	6,838,918	129,259	10,783,142
2070	3,522,168	6,299,180	109,097	9,930,445
2071	3,245,632	5,782,370	93,157	9,121,159
2072	2,983,355	5,289,367	80,377	8,353,098

This assumes the following:

- No additional benefits will be accrued.
- Experience is in line with valuation assumptions.
- No new entrants are covered by the Plan.

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.)	
B	This return/report is: ☐ a single-employer plan ☐ the first return/report ☐ an amended return/report	☐ a DFE (specify) _____ ☐ the final 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 UFCW UNION LOCAL NO. 655, FOOD EMPLOYER'S JOINT PE	1b	Three-digit plan number (PN) 001
		1c	Effective date of plan 01/01/1963
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) BOARD OF TRUSTEES OF UFCW LOCAL 655, FOOD EMPLOYERS 300 WEIDMAN ROAD BALLWIN MO 63011-4433	2b	Employer Identification Number (EIN) 43-6058365
		2c	Plan Sponsor's telephone number 636-394-6500
		2d	Business code (see instructions) 445110

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		10/10/2024	SUSAN PERNEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10-10-2024	DAVID COOK
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE		10-10-2024	DAVID COOK
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2023)
v. 230728

3a Plan administrator's name and address ☒ Same as Plan Sponsor	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	19,939
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)	7,157
a (2) Total number of active participants at the end of the plan year	6a(2)	6,550
b Retired or separated participants receiving benefits	6b	6,467
c Other retired or separated participants entitled to future benefits	6c	5,814
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	18,831
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	692
f Total. Add lines 6d and 6e	6f	19,523
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)	
(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	21

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1B

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 1
 (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 _____

United Food and Commercial Workers Union Local 655 Food Employers Joint Pension Plan

EIN: 43-6058365 Plan Number: 001

Schedule H, Line 4j - Schedule of Reportable Transactions

December 31, 2023

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net Gain (Loss) (i)
<u>Series of transactions with the same issue in excess of 5% of the fair value of plan assets at the beginning of the plan year:</u>						
Comerica	Short Term Fund (332)	\$ -	\$ 114,902,456	\$ 114,902,456	\$ 114,902,456	\$ -
Comerica	Short Term Fund (792)	117,032,073	-	117,032,073	117,032,073	-
Fidelity	Mid Cap Index Fund (6)	42,056,239	-	42,056,239	42,056,239	-
Prudential	QMA US Mid Cap Core Equity (6)	-	47,664,212	43,552,082	47,664,212	4,112,130

SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

► Round off amounts to nearest dollar.
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan UFCW UNION LOCAL NO. 655, FOOD EMPLOYERS' JOINT PENSION PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF TRUSTEES UFCW LOCAL NO. 655 FOOD EMPLOYERS JOINT PENSION PLAN	D Employer Identification Number (EIN) 43-6058365

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2023	
b Assets	
(1) Current value of assets	1b(1) 730,995,925
(2) Actuarial value of assets for funding standard account.....	1b(2) 789,486,265
c (1) Accrued liability for plan using immediate gain methods	1c(1) 771,125,352
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method.....	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method.....	1c(3) 771,125,352
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 1,390,151,383
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 9,369,358
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 56,714,270
(3) Expected plan disbursements for the plan year	1d(3) 58,464,270

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

SIGN HERE William Gitterman WJG Signature of actuary William Gitterman, FSA, MAAA Type or print name of actuary SEGal Firm name 101 N. WACKER DR., SUITE 500 CHICAGO IL 60606-1724 Address of the firm	10/14/2024 Date 2308743 Most recent enrollment number 312-984-8500 Telephone number (including area code)
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i If box h is checked, enter period of use of shortfall method	5j	
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- k** Has a change been made in funding method for this plan year? ☐ Yes ☒ No
- l** If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval? ☐ Yes ☐ No
- m** If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method 5m

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a	2.55 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:		
(1) Males.....	6c(1)	A A
(2) Females	6c(2)	A A
d Valuation liability interest rate	6d	7.00 % 7.00 %
e Salary scale	6e	% ☒ N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate	6f(1)	☐ Single rate ☐ ERISA 4044 ☒ Other ☐ N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	%
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	6.2 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h	-13.0 %
i Expense load included in normal cost reported in line 9b	6i	☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	6i(2)	1,687,346
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	5,931,414	608,633

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval.....	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)).....	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	

e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)

8e**9** Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any

9a

0

b Employer's normal cost for plan year as of valuation date

9b

4,942,770

c Amortization charges as of valuation date:

Outstanding balance

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

9c(1)

205,419,809

27,346,073

(2) Funding waivers

9c(2)

(3) Certain bases for which the amortization period has been extended

9c(3)

d Interest as applicable on lines 9a, 9b, and 9c

9d

2,260,219

e Total charges. Add lines 9a through 9d

9e

34,549,062

Credits to funding standard account:

f Prior year credit balance, if any

9f

120,490,899

g Employer contributions. Total from column (b) of line 3

9g

20,452,075

Outstanding balance

h Amortization credits as of valuation date

9h

103,289,823

20,773,418

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h

9i

10,604,325

j Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL)

9j(1)

177,152,513

(2) "RPA '94" override (90% current liability FFL)

9j(2)

455,859,638

(3) FFL credit

9j(3)

k (1) Waived funding deficiency

9k(1)

(2) Other credits

9k(2)

l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)

9l

172,320,717

m Credit balance: If line 9l is greater than line 9e, enter the difference

9m

137,771,655

n Funding deficiency: If line 9e is greater than line 9l, enter the difference

9n**o** Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the current plan year

9o(1)

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date

9o(2)(a)

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))

9o(2)(b)

0

(3) Total as of valuation date

9o(3)

0

10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.)

10

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions

☐ Yes ☒ No