

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 05/01/2023 and ending 04/30/2024	
A	This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY	1b Three-digit plan number (PN) ▶ 002
		1c Effective date of plan 05/01/2019
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 ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUIT 1419 HAMPTON AVENUE ST. LOUIS, MO 63139-3159	2b Employer Identification Number (EIN) 37-1942230 2c Plan Sponsor's telephone number 314-269-5244 2d Business code (see instructions) 525100

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.	12/20/2024	STEPHEN C. PINKLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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 23861
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) 23861 6a(2) 17034 6b 264 6c 8512 6d 25810 6e 214 6f 26024 6g(1) 23861 6g(2) 25719 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7 982

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

2E

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2023 or fiscal plan year beginning 05/01/2023 and ending 04/30/2024

A Name of plan ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUIT	D Employer Identification Number (EIN) 37-1942230

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

x

No
- b

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

(b)

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

(b)

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

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

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

MID AMERICA CARPENTERS REGIONAL BEN

1419 HAMPTON AVE
ST. LOUIS, MO 63139

(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?
99 13	NONE	390345	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COMMERCE BANK

8000 FORSYTH, 4TH FLOOR
ST. LOUIS, MO 63105

43-6026325

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 28 50	NONE	86796	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ANDERS MINKLER HUBER & HELM LLP

800 MARKET ST STE 500
ST. LOUIS, MO 63101

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	52363	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)

ARNOLD, NEWBOLD, SOLLARS & HOLLINS,

1100 MAIN ST STE 2001
KANSAS CITY, MO 64105

43-1174269

(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	40947	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ADVERTISING PRINTING CO.

1229 S VANDEVENTER AVE
ST. LOUIS, MO 63110

43-0153380

(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	39941	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MARQUETTE ASSOCIATES

180 NORTH LASALLE STREET SUITE 4500
CHICAGO, IL 60601

36-3485298

(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?
	NONE	31291	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)

BASYS, LLC

3700 KOPPERS ST STE 400
BALTIMORE, MD 21227

52-2796473

(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	NONE	17035	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CONSTRUCTION BENEFIT AUDIT CORP

720 OAK ST STE 212
KANSAS CITY, MO 64106-1676

43-1244218

(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	6717	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 05/01/2023 and ending 04/30/2024					
A Name of plan ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY				B Three-digit plan number (PN) ▶ 002	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUIT				D Employer Identification Number (EIN) 37-1942230	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: UBC RUSSELL 3000 INDEX TRUST					
b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY					
c EIN-PN 20-2583973-357		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 42233897	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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</			

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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 05/01/2023 and ending 04/30/2024		
A Name of plan ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF ST. LOUIS KANSAS CITY CARPENTERS REGIONAL ANNUIT	D Employer Identification Number (EIN) 37-1942230	

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	159405	293110
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1477817	1624569
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	188734	316700
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7396403	5040526
(2) U.S. Government securities	1c(2)	5675651	12083692
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)	10242374	15326193
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)	8654900	13966113
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	26497272	42233897
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2952338	4687220
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other.....	1c(15)	2764435	3468403

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	48483	37349
f Total assets (add all amounts in lines 1a through 1e)	1f	66057812	99077772
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	28886	28886
i Acquisition indebtedness	1i		
j Other liabilities	1j	20174	338053
k Total liabilities (add all amounts in lines 1g through 1j)	1k	49060	366939
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	66008752	98710833

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)	26751893	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)	20627	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		26772520
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	262515	
(B) U.S. Government securities	2b(1)(B)	234727	
(C) Corporate debt instruments	2b(1)(C)	635240	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	96148	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1228630
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	119632	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		119632
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	47299866	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	47369065	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-69199
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-902378	
(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)		7239664
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		264977
c Other income	2c		-52093
d Total income. Add all income amounts in column (b) and enter total	2d		34601753

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1140851	
(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)		1140851
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	25009	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	59080	
(5) Investment advisory and investment management fees	2i(5)	127056	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	41850	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	505826	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		758821
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1899672

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		32702081
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 HUB 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?	☒		3000000
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 _____.

ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY FUND

**FINANCIAL STATEMENTS WITH
SUPPLEMENTARY INFORMATION AND
ADDITIONAL INFORMATION
AND
INDEPENDENT AUDITORS' REPORT
YEARS ENDED APRIL 30, 2024 AND 2023**

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Independent Auditors' Report

Board of Trustees
St. Louis-Kansas City Carpenters Regional Annuity Fund
St. Louis, MO

Opinion

We have audited the accompanying financial statements of St. Louis-Kansas City Carpenters Regional Annuity Fund (the "Fund"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of April 30, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Fund as of April 30, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

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 Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

Supplemental Schedules Required by ERISA

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

December 20, 2024

St. Louis-Kansas City Carpenters Regional Annuity Fund
Statements of Net Assets Available for Benefits
April 30, 2024 and 2023

Assets			
		<u>2024</u>	<u>2023</u>
Investments, at Fair Value		<u>\$ 96,806,044</u>	<u>\$ 64,183,373</u>
Receivables			
Employer contributions		1,624,569	1,477,817
Accrued interest		306,509	178,524
Due from related party		<u>8,778</u>	<u>8,797</u>
Total Receivables		<u>1,939,856</u>	<u>1,665,138</u>
Property and Equipment, net		<u>37,349</u>	<u>48,483</u>
Other Assets			
Cash		293,110	159,405
Prepaid expense		<u>1,413</u>	<u>1,413</u>
Total Other Assets		<u>294,523</u>	<u>160,818</u>
Total Assets		<u>99,077,772</u>	<u>66,057,812</u>
Liabilities			
Accounts Payable and Accrued Expenses		28,886	28,886
Due to Related Party		19,211	20,174
Due to Broker		<u>318,842</u>	<u>-</u>
Total Liabilities		<u>366,939</u>	<u>49,060</u>
Net Assets Available for Benefits		<u>\$ 98,710,833</u>	<u>\$ 66,008,752</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
Statements of Changes in Net Assets Available for Benefits
Years Ended April 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to Net Assets:		
Investment Income		
Net appreciation in fair value of investments	\$ 6,533,064	\$ 594,901
Interest and dividends	1,348,262	699,200
Partnership loss	<u>(57,814)</u>	<u>(113,864)</u>
	7,823,512	1,180,237
Less: investment expense	<u>(97,015)</u>	<u>(69,380)</u>
Net Investment Income	7,726,497	1,110,857
Employer Contributions	26,751,893	22,400,252
Rollover Contributions	20,627	2,706
Other Income	<u>5,721</u>	<u>11,225</u>
Total Additions	<u>34,504,738</u>	<u>23,525,040</u>
Deductions from Net Assets:		
Benefits Paid Directly to Participants	1,140,851	669,980
Administrative Expenses	<u>661,806</u>	<u>537,688</u>
Total Deductions	<u>1,802,657</u>	<u>1,207,668</u>
Net Increase	32,702,081	22,317,372
Net Assets Available for Benefits, Beginning of Year	<u>66,008,752</u>	<u>43,691,380</u>
Net Assets Available for Benefits, End of Year	<u>\$ 98,710,833</u>	<u>\$ 66,008,752</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
Notes to Financial Statements
April 30, 2024 and 2023

1. Fund Description

The following description of the St. Louis-Kansas City Carpenters Regional Annuity Fund (the "Fund") provides only general information. Participants of the Fund should refer to the Fund instrument and summary description for a more complete description of the Fund's provisions.

General

The Fund is a multiemployer defined contribution retirement plan. The Fund was established May 1, 2019 under a collective bargaining agreement ("CBA") between the Associated General Contractors of Missouri, the Home Builders Association of St. Louis and Eastern Missouri, Flooring Industry Council of Greater St. Louis, Southern Illinois Builders Association and the St. Louis-Kansas City Carpenters Regional Council (the "CRC") (collectively the "Unions"), representing the various contractors (the "Employers"). The Fund was established to provide annuity benefits to members covered by the CBA between the Unions and the Employers signatory to the CBA. The Fund is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

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

Eligibility

Employees are eligible to participate in the Fund on the date they begin working for an Employer required to contribute to the Fund. When a participant meets the requirements for their retirement benefits, they are entitled to benefits on the full amount of their individual accounts.

Employer Contributions

Employer contributions to the Fund are in accordance with the CBA with the Employers. Employers pay contributions with respect to each of their employees in the hourly amounts required by the applicable CBA. Participants are not required or permitted to contribute to the Fund. Rollover contributions from a participants' prior qualified plan are permissible.

Participant Accounts

The Fund maintains a separate individual account for each participant. Each participant's account is credited with contributions remitted to the Fund from Employers based on the participants' hours worked. In addition, these accounts get adjusted monthly for investment income less general and administrative expenses on a proportionate basis. Investment options are not participant directed. Benefit distributions are deducted from the participants' accounts when paid.

St. Louis-Kansas City Carpenters Regional Annuity Fund
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April 30, 2024 and 2023

Vesting and Forfeitures

Participants are one hundred percent vested in their account balances once the participant has three or more years of credited service, has attained normal retirement age, the participant dies, or the participant is deemed disabled.

If a participant terminates before rendering three years of service and there are five consecutive one-year breaks in service, they generally forfeit the right to receive annuity benefits. The forfeited amounts are used to pay general and administrative expenses, as stipulated in the Fund document. There were no forfeitures as of April 30, 2024 or 2023.

Payment of Benefits

Participants with three or more years of credited service are entitled to benefit payments beginning at the normal retirement age of 62, as provided by the Fund document. The Fund permits early retirement beginning at the age of 55. Participants may elect to receive their annuity benefits in the form of a lump-sum distribution or through annual partial distributions that are no less than 5 percent of the participant's account at the time.

2. Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Fund 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.

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 disclosures of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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. Partnership loss is the Fund's proportionate share of the loss attributable to the partnership as a whole. Net appreciation in fair value of investments includes the Fund's gains and losses on investments bought and sold as well as held during the year.

St. Louis-Kansas City Carpenters Regional Annuity Fund
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Fair Value Measurements

The Fund 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 represent Employer contributions due to the Fund for hours worked prior to the end of the Fund year, but not received by year end. Employer contributions receivables are reported at their outstanding balances, net of an estimate for credit losses. Management determines the allowance for credit losses by regularly evaluating individual Employer contributions receivables and considers the Employer's financial condition, payment history, current economic conditions, and management's expectation of conditions in the future. Employer contributions receivables are written off when deemed uncollectible. Management is of the opinion that no allowance for credit losses is necessary as of April 30, 2024 and 2023.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Fund permits the payment of Fund expenses from Fund assets and are allocated to participant accounts at the end of the fiscal year.

Subsequent Events

The Fund has evaluated subsequent events through December 20, 2024, the date the financial statements were available to be issued.

3. Change in Accounting Principal

Effective May 1, 2023, the Fund 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 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 change in the allowance from credit losses.

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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.

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

Level 1 investments consist of interest-bearing cash, mutual funds, and U.S. government and agency securities. Interest-bearing cash is valued at the cost plus accrued interest, which approximates fair value. Mutual funds are recorded at the closing price reported by the fund. 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 Fund are deemed to be actively traded. U.S. government and agency securities are valued at the closing price reported on the active market on which the individual securities are traded.

Level 2 investments consist of U.S. government and agency securities, municipal bonds, corporate bonds, and foreign bonds. U.S. government and agency securities, municipal bonds, corporate bonds, and foreign bonds 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 a limited partnership. The limited partnership is valued at estimated fair value as determined by the partnerships' management and supported by independent sources and valuations. The fair value is based on estimates made in accordance with valuation guidelines in the Partnership Agreement and GAAP.

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Investments also include a common collective trust fund that is valued at the NAV of shares of a bank collective trust held by the Fund at year-end. The NAV is based on the fair value of the underlying investments held by the trust. The NAV is 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 Fund 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.

The fair value of investments is measured as of April 30, as follows:

2024				
	Fair Value Measurements			
	Total	Level 1	Level 2	Level 3
Interest-bearing cash	\$ 5,040,526	\$ 5,040,526	\$ -	\$ -
U.S. government and agency securities	12,083,692	6,546,349	5,537,343	-
Municipal bonds	2,873,218	-	2,873,218	-
Corporate bonds	15,326,193	-	15,326,193	-
Foreign bonds	595,185	-	595,185	-
Limited partnership	13,966,113	-	-	13,966,113
Mutual funds	4,687,220	4,687,220	-	-
Total assets in fair value hierarchy	54,572,147	<u>\$ 16,274,095</u>	<u>\$ 24,331,939</u>	<u>\$ 13,966,113</u>
Investments measured at NAV	42,233,897			
	<u>\$ 96,806,044</u>			

2023				
	Fair Value Measurements			
	Total	Level 1	Level 2	Level 3
Interest bearing cash	\$ 7,396,403	\$ 7,396,403	\$ -	\$ -
U.S. government and agency securities	5,675,651	4,128,880	1,546,771	-
Municipal bonds	2,150,557	-	2,150,557	-
Corporate bonds	10,242,374	-	10,242,374	-
Foreign bonds	613,878	-	613,878	-
Limited partnership	8,654,900	-	-	8,654,900
Mutual funds	2,952,338	2,952,338	-	-
Total assets in fair value hierarchy	37,686,101	<u>\$ 14,477,621</u>	<u>\$ 14,553,580</u>	<u>\$ 8,654,900</u>
Investments measured at NAV	26,497,272			
	<u>\$ 64,183,373</u>			

St. Louis-Kansas City Carpenters Regional Annuity Fund
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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.

Investments measured at fair value based on NAV per share practical expedient as of April 30, are as follows:

<u>2024</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Common Collective Trust Fund:				
UBC Russell 3000 Index Trust	\$42,233,897	N/A	Daily	N/A
<u>2023</u>				
Common Collective Trust Fund:				
UBC Russell 3000 Index Trust	\$26,497,272	N/A	Daily	N/A

The following table sets forth a summary of changes in the estimated fair value of the Fund's Level 3 assets for the years ended April 30:

	<u>Limited Partnership</u>
Balance, April 30, 2022	\$ 5,743,377
Total losses (realized or unrealized) included in change in net assets	(138,477)
Purchases, sales, issuances, and settlements (net)	<u>3,050,000</u>
Balance, April 30, 2023	\$ 8,654,900
Purchases, sales, issuances, and settlements (net)	5,402,977
Total losses (realized or unrealized) included in change in net assets	<u>(91,764)</u>
Balance, April 30, 2024	<u>\$ 13,966,113</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
Notes to Financial Statements
April 30, 2024 and 2023

The following table represents the Fund'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, as of April 30:

2024			
Instrument	Fair Value	Valuation Technique(s)	Unobservable Inputs
Limited partnership	\$ 13,966,113	Market Approach	Value of underlying assets of the partnership
2023			
Instrument	Fair Value	Valuation Technique(s)	Unobservable Inputs
Limited partnership	\$ 8,654,900	Market Approach	Value of underlying assets of the partnership

5. Related Party Transactions

Mid-America Carpenters Regional Benefit Services ("MACRBS") was established to administer benefit funds professionally for the Carpenters members. Fees paid during the year for administrative services rendered by MACRBS represent the Fund's portion of expenses allocated to all funds utilizing MACRBS. Expenses are allocated based on time spent. Total expenses allocated to the Fund and paid to MACRBS amounted to \$390,347 and \$294,173 for the years ended April 30, 2024 and 2023, respectively.

The following table details the amounts due to related funds and due from related funds as of April 30:

	2024	2023
Due to:		
Carpenters' Pension Trust Fund of St. Louis	\$ 13	\$ 1,532
St. Louis-Kansas City Carpenters Regional Health Plan	18,162	8,475
St. Louis-Kansas City Carpenters Regional Joint Training Fund	-	142
Mid-America Carpenters Regional Benefits Services Inc	96	9,085
Kansas-City Pension	940	940
Total Due To Related Parties	<u>\$ 19,211</u>	<u>\$ 20,174</u>
Due from:		
St. Louis-Kansas City Carpenters Regional Health Plan	\$ -	\$ 24
Mid-America Carpenters Regional Benefits Services Inc	8,778	8,773
Total Due From Related Parties	<u>\$ 8,778</u>	<u>\$ 8,797</u>

6. Plan Amendments

On August 11, 2022, the Trustees amended the Fund's definition of earliest retirement age to permit distributions at any time after a participant begins to draw a pension from the Carpenters Pension Trust Fund of St. Louis, the Carpenters Pension Trust Fund of Kansas City, the Carpenters Pension Plan of Illinois, or the Kansas Construction Trades Open End Pension Trust.

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On October 13, 2022, the Fund was amended to clarify the criteria for a withdrawal of benefits from the Fund.

In February 2023, the Trustees approved amending the Fund to be in compliance with the SECURE 2.0 Act.

Effective May 1, 2023, the Fund amended the criteria for vesting and lump sum distributions.

In August 2023, the Trustees approved a clarifying amendment to the Fund regarding the requirements for distributions if a participant is not in a defined benefit pension plan.

7. Fund Termination

It is the intent of the Trustees to continue the Fund in full force and effect; however, the right to discontinue the Fund is reserved by the Trustees. During termination, the Fund's assets should not be used for or diverted to purposes other than the exclusive benefit of the participants and beneficiaries. In the event of termination, the net assets of the Fund, after providing for payment of any accumulated plan benefits, shall be distributed among affected participants as provided in the Fund. No part of the assets shall be returned to any Employer or inure to the benefit of any Employer or the Unions and all participants shall become 100 percent vested in their accounts under the Fund.

8. Tax Status of Fund

The IRS has determined and informed the Trustees by a letter dated April 3, 2020, that the Fund and related Trust, as then designed, was in compliance with the applicable sections of the Internal Revenue Code ("IRC"). The Fund has been amended since receiving the determination letter. Management believes that the Fund is designed and is currently being operated in compliance with applicable requirements of the IRC and therefore believes that the Fund is qualified and the related trust is tax-exempt.

In accordance with GAAP, management is required to evaluate tax positions taken by the Fund and recognize a tax liability if the Fund 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 Fund and has concluded that as of April 30, 2024 and 2023, 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 Fund is no longer subject to income tax examinations for years prior to 2020. The Fund 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 are currently no audits in progress for any tax periods.

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9. Risks and Uncertainties

Concentrations of Credit Risk

Financial instruments that subject the Plan to concentrations of credit and market risk consist of cash, investments, and receivables. The Plan maintains its cash primarily with one financial institution. Deposits at this bank are insured by the Federal Deposit Insurance Corporation ("FDIC") up to \$250,000. At April 30, 2024, there were \$22,003 in cash balances in excess of FDIC limits at the bank.

Investments

The Fund 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 that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Employer Contribution Receivables

The majority of the receivables are from Employers concentrated in the carpentry industry. The Fund generally does not require collateral, but in some cases can require a performance bond.

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
INTEREST-BEARING CASH			
	FS FINANCIAL SQUARE GOVT #465	\$ 5,040,526	\$ 5,040,526
U.S. GOVERNMENT & AGENCY SECURITIES:			
	FHLMC POOL #RE6076 2% 12/1/50	118,641	86,113
	FHLMC UMBS POOL #QI1647 5% 3/1/54	463,653	449,979
	FHR 2020-5042 CL LK 2% 11/25/50	128,020	84,457
	FHR 2021-5081 CL QA 2% 12/25/50	117,124	87,342
	FHR 5300 CL AB 5.5% 1/25/49	216,126	214,406
	FN POOL #AL3922 2.5% 7/1/28	26,829	24,502
	FN POOL #BS6512 3.75% 9/1/32	204,428	197,813
	FN POOL #MA4191 2% 11/1/50	120,443	87,560
	FN UMBS POOL #B08088 3% 11/1/39	21,479	18,500
	FN UMBS POOL #BP1352 3% 3/1/50	18,482	15,124
	FN UMBS POOL #FS4263 5% 12/1/52	201,317	194,979
	FN UMBS POOL #MA4054 2.5% 6/1/40	64,425	52,081
	FNMA POOL #AL3107 3% 11/1/32	35,880	31,584
	FNMA POOL #AL6854 3% 2/25/44	125,266	121,818
	FNMA POOL #BK9890 5% 8/1/48	4,550	4,191
	FNMA POOL #CB4160 4.5% 7/25/52	283,738	277,071
	FNMA POOL #CB5542 5.5% 1/25/53	292,356	285,950
	FNMA POOL #FS6404 4% 7/25/53	304,251	294,766
	FNMA POOL #FS6943 3% 6/1/52	269,973	259,125
	FNMA POOL #FS7152 5.5% 2/25/54	294,141	288,247
	FNMA POOL #MA2979 2.5% 4/1/32	13,809	12,647
	FNMA POOL #MA3351 3% 4/1/48	4,465	3,687
	FNR 2011-126 CL CL 2% 12/25/41	44,893	33,388
	FNR 2013-10 CL UC 2% 2/25/43	17,460	14,320
	FNR 2017-88 CL JH 3% 11/25/46	1,304	1,241
	FNR 2019-25 CL PD 2.5% 5/25/48	25,607	21,777
	FNR 2019-68 CL B 3% 11/25/49	22,657	18,181
	FR POOL #RA6127 3% 10/25/51	280,037	268,166
	FR POOL #RE6028 3% 4/1/50	24,214	19,094
	FR UMBS POOL #RA8327 4.5% 12/1/52	242,365	230,087
	FR UMBS POOL #RB5033 3% 2/1/40	17,281	14,669
	FR UMBS POOL #RB5038 3% 3/1/40	20,755	17,561
	FR UMBS POOL #RB5090 2% 11/1/40	95,230	75,422
	FR UMBS POOL #RB5095 2% 12/1/40	57,592	45,380
	FR UMBS POOL #RB5247 5.5% 7/1/43	206,563	203,759

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April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	FR UMBS POOL #RJ0917 5% 2/1/54	\$ 286,546	\$ 283,447
	FR UMBS POOL #SD3473 3% 4/1/47	212,954	212,938
	FR UMBS POOL #SD8106 2% 11/1/50	118,696	87,557
	FR UMBS POOL #SD8365 4.5% 9/1/53	201,483	197,155
	G2 POOL #MA6645 2.5% 5/20/50	53,467	41,933
	GNR 2014-131 CL DM 3% 2/20/44	7,524	6,969
	GNR 2020-12 CL AD 2.4% 7/16/53	122,631	97,231
	GNR 2020-24 CL AC 2.35% 2/16/61	108,001	86,359
	GNR 2020-28 CL AK 2.35% 9/16/61	143,044	111,866
	GNR 2023-19 CL AD 5% 2/20/50	159,719	157,797
	GNR 2023-97 CL CA 6% 8/20/45	198,041	199,106
	US TREASURY BD 1.75% 8/15/41	345,664	254,104
	US TREASURY BD 2% 11/15/41	308,308	231,343
	US TREASURY BD 2.375% 5/15/51	246,096	246,145
	US TREASURY BND 2.375% 11/15/49	261,807	261,592
	US TREASURY BOND 2.25% 8/15/46	290,679	176,410
	US TREASURY BOND 2.5% 2/15/46	104,133	67,834
	US TREASURY BOND 2.75% 11/15/47	313,661	272,832
	US TREASURY BOND 3% 2/15/48	160,943	139,295
	US TREASURY BOND 3.125% 5/15/48	378,041	333,492
	US TREASURY BOND 4.5% 2/15/36	69,129	49,799
	US TREASURY BOND 6.125% 8/15/29	150,493	133,150
	US TREASURY NOTE 0.875% 11/15/30	151,931	126,058
	US TREASURY NT 0.25% 8/31/25	421,840	421,754
	US TREASURY NT 0.375% 1/31/26	157,350	161,282
	US TREASURY NT 0.625% 5/15/30	145,899	137,776
	US TREASURY NT 1.625% 10/31/26	99,031	92,297
	US TREASURY NT 2% 6/30/24	76,063	74,572
	US TREASURY NT 2.25% 3/31/26	158,911	137,699
	US TREASURY NT 2.375% 4/30/26	236,494	237,498
	US TREASURY NT 2.625% 1/31/26	116,273	105,480
	US TREASURY NT 2.625% 2/15/29	716,151	696,257
	US TREASURY NT 2.75% 6/30/25	79,342	72,941
	US TREASURY NT 2.75% 8/15/32	507,375	520,398
	US TREASURY NT 2.875% 5/15/32	242,084	228,501
	US TREASURY NT 3.125% 11/15/28	78,014	65,395
	US TREASURY NT 3.375% 5/15/33	256,051	248,575
	US TREASURY NT 3.875% 11/30/29	240,781	239,650

St. Louis-Kansas City Carpenters Regional Annuity Fund
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April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	US TREASURY NT 4.125% 11/15/32	\$ 367,432	\$ 336,112
	US TREASURY NTS 1.5% 2/15/30	480,180	478,106
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	<u>13,157,616</u>	<u>12,083,692</u>
MUNICIPAL BONDS:			
	AMER PWR OH TXBL 2.563% 02/15/26	50,000	47,448
	BRECKSVILLE OH S/D GO 0% 12/1/30	46,170	45,606
	BROWARD CNTY FL TXBL 2.404% 10/1/27	50,000	45,734
	CA ST UNIV TXBL 2.248% 10/1/26	50,000	46,560
	CENTRAL AZ TXBL COPS 1.975% 7/1/28	160,000	139,843
	CINCINNATI OH TXBL GO 1.88% 12/1/31	85,733	68,355
	CO ST HSG TXBL 4.943% 5/1/32	200,000	194,664
	CT ST TXBL GO 5.05% 5/15/27	203,840	199,894
	DENVER CO TXBL HSG 2.303% 12/1/25	50,000	47,622
	E GRANDRAPIDS MI SD GO 2.284% 5/1/26	65,000	61,313
	ESTES PARK CO TXBL 2.746% 11/1/26	50,000	47,022
	FRASER MI S/D TXBL GO 2.088% 5/1/25	50,000	48,356
	GREENSBORO NC TXBL 2.568% 11/1/27	50,000	45,977
	HARRIS CNTY TX TXBL 3.481% 5/15/42	150,000	113,042
	IA ST TXBL 1.5% 7/1/26	100,000	92,482
	KY ST LEASE TXBL 4.393% 6/1/27	165,000	161,032
	MIAMI DADE FL TXBL 2.601% 10/1/29	50,000	44,292
	MO ST HLTH & EDU TXBL 2.744% 10/1/26	50,000	47,051
	MONTGOMERY VA TXBL 2.342% 6/1/25	40,000	38,730
	NEW YORK NY TXBL GO 5.13% 8/1/24	230,000	229,754
	NY CITY NY HSG TXBL 2.578% 5/1/26	60,000	57,077
	OH ST HOSP TXBL 2.785% 1/1/31	50,000	42,984
	PATOKA LAKE IN TXBL 2.48% 1/1/27	60,000	55,980
	PIKE CNTY PA TXBL GO 1.75% 12/1/29	150,000	124,800
	PRINCE GEORGE MD TXBL 1.922% 9/15/32	110,000	86,915
	SAN JOSE CA TXBL GO 1.86% 9/1/29	100,000	86,047
	SANTA MONICA CA TXBL 4.011% 8/1/32	145,000	135,726
	SPRINGDALE AR TXBL 4.975% 8/1/27	220,000	218,632
	TN HSG TXBL 5.356% 1/1/33	150,000	149,016
	TX ST UNIV OF TX TXBL 2.351% 3/15/26	50,000	47,450
	UNIV OF NE NE TXBL 2.075% 10/1/25	50,000	47,850
	WY KS SD #500 TXBL GO 1.95% 9/1/26	60,000	55,964
	TOTAL MUNICIPAL BONDS	<u>3,100,743</u>	<u>2,873,218</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS:			
	ADOBE INC NT 1.9% 2/1/25	\$ 64,862	\$ 63,316
	ADVENT HLTH SYST 2.952% 3/1/29	50,000	44,126
	AIR LEASE NT 2.3% 2/1/25	76,332	72,886
	AIR PROD & CHEMICALS NT 4.85% 2/8/34	224,384	214,839
	ALEXANDRIA RE NT 2.75% 12/15/29	29,621	25,952
	ALLEGHANY CORP NT 3.625% 5/15/30	231,980	228,515
	AMER FINCL GRP NT 4.5% 6/15/47	148,387	142,463
	AMEREN ILLINOIS NT 3.8% 5/15/28	154,726	123,325
	AMERICAN EXPRESS NT 4.05% 5/3/29	99,813	95,140
	AMERICAN HONDA FIN NT 4.6% 4/17/30	189,753	182,658
	AMERIPRISE FINL NT 2.875% 9/15/26	51,640	47,142
	AMGEN INC NT 2.2% 2/21/27	39,915	36,695
	ANHEUSER-BUSCH NT 4.6% 4/15/48	94,901	86,359
	AON NORTH AMERICA NT 5.75% 3/1/54	173,936	169,178
	APPLIED MATERIALS NT 3.9% 10/1/25	54,630	49,026
	ARTHUR J GALLAGHER NT 6.5% 2/15/34	129,747	135,387
	AT&T INC NT 5.4% 2/15/34	109,638	107,474
	ATMOS ENERGY NT 5.45% 10/15/32	134,698	135,296
	AUTOZONE INC NT 1.65% 1/15/31	59,818	47,146
	BAKER HUGHES LLC NT 3.337% 12/15/27	41,341	37,327
	BANCO SANTANDER NT 6.607% 11/7/28	231,286	228,219
	BANK OF AMERICA NT 3.875% 8/1/25	48,385	44,091
	BANK OF NY MELLON NT 1.05% 10/15/26	211,790	216,742
	BANK OF NY MELLON NT V/R 10/25/34	50,000	52,781
	BERKSHIRE HATHAWAY NT 4.45% 1/15/49	47,188	32,098
	BHP BILLITON FIN NT 4.9% 2/28/33	179,647	172,759
	BK OF AMER NT V/R 10/24/31	100,000	79,514
	BOARDWALK PIPELINES NT 3.6% 9/1/32	127,075	122,413
	BORGWARNER INC NT 4.375% 3/15/45	42,972	31,398
	BP CAP MARKETS NT 4.893% 9/11/33	231,834	235,384
	BRISTOL MYERS NT 6.8% 11/15/26	57,396	46,608
	BRUNSWICK CORP NT 4.4% 9/15/32	77,170	70,328
	BURLINGTON NORTH NT 5.4% 6/1/41	38,921	29,114
	CANADIAN PAC NT 2.875% 11/15/29	31,474	30,863
	CAPITAL ONE FINL NT 3.2% 2/5/25	75,938	68,628
	CARMX 2022-4 CL A3 5.34% 8/16/27	159,962	159,582
	CATERPILLAR FINL NT 4.85% 2/27/29	49,932	49,317
	CH ROBINSON NT 4.2% 4/15/28	150,125	143,250

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	CHARLES SCHWAB NT V/R 5/19/34	\$ 180,000	\$ 179,230
	CINTAS CORPORATION NT 4% 5/1/32	139,920	127,898
	CITIGROUP INC NT V/R 1/29/31	45,000	38,217
	COCA-COLA NT 3.375% 3/25/27	74,986	71,902
	COLGATE-PALMOLIVE NT 4.6% 3/1/33	179,658	174,087
	COMCAST CORP NT 3.45% 2/1/50	39,904	27,476
	COMCAST CORP NT 4.7% 10/15/48	87,557	51,785
	COMERICA INC NT 3.8% 7/22/26	31,821	28,414
	COMMONWEALTH EDISON NT 3% 3/1/50	74,897	47,044
	CONOCO FUNDING CO NT 7.25% 10/15/31	249,271	244,336
	CONSUMERS ENERGY CO NT 3.8% 11/15/28	152,722	150,202
	COSTCO WHOLESALE NT 1.375% 6/20/27	74,831	67,096
	DTRT 2022-1 CL A3 5.23% 2/17/26	139,930	139,441
	DUKE ENERGY OHIO NT 5.25% 4/1/33	292,888	282,944
	EMERSON ELEC NT 0.875% 10/15/26	149,568	135,573
	ENTERPRISE PRODS NT 3.2% 2/15/52	59,540	38,939
	ERP OPER NT 2.5% 2/15/30	187,398	188,188
	ESSENTIAL UTIL NT 5.375% 1/15/34	148,130	144,453
	ESTEE LAUDER NT 5% 2/14/34	204,362	196,790
	EVEREST REINSURANCE NT 4.868% 6/1/44	179,342	171,426
	EXTRA SPACE NT 3.5% 7/1/26	74,105	76,403
	FFCB NT 0.8% 7/21/28	124,949	106,281
	FFCB NT 2.08% 11/27/29	75,000	64,485
	FHLB NT 0.5% 4/14/25	99,651	95,642
	FHLB NT 2.875% 6/14/24	108,110	99,688
	FHLB NT 2.875% 9/13/24	79,265	74,309
	FLORIDA P&L NT 5.1% 4/1/33	179,708	175,477
	GATX CORP NT 3.85% 3/30/27	71,262	62,022
	GENERAL DYNAMICS NT 3.5% 4/1/27	69,406	66,817
	GENERAL MOTORS FIN NT 5.4% 4/6/26	74,904	74,531
	GEORGIA PACIFIC NT 7.75% 11/15/29	35,702	27,936
	GMCAR 2022-3 CL A2A 3.5% 9/16/25	10,626	10,613
	GOLDMAN SACHS NT 3.5% 4/1/25	74,973	73,505
	HARTFORD FINL NT 6.1% 10/1/41	60,381	60,964
	HONEYWELL INTL NT 5% 3/1/35	298,872	291,198
	HUNTINGTON BNC SHRS NT V/R 8/21/29	115,000	115,488
	ILLINOIS TOOL WORKS NT 3.9% 9/1/42	156,505	146,065
	INTEL CORP NT 5.2% 2/10/33	235,009	229,282

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS (CONTINUED):			
	JOHN DEERE NT 2.05% 1/9/25	\$ 69,980	\$ 68,402
	JOHNSON & JOHNSON NT 0.55% 9/1/25	134,853	127,073
	JPMORGAN CHASE NT V/R 1/23/35	275,000	266,563
	KEY BANK NT 3.4% 5/20/26	95,470	79,824
	KIMBERLY-CLARK NT 3.1% 3/26/30	69,946	62,560
	KINDER MORGAN NT 2% 2/15/31	69,342	56,137
	LOCKHEED MARTIN NT 4.75% 2/15/34	209,315	200,619
	LOEWS CORP NT 3.75% 4/1/26	37,696	33,935
	LOUISVILLE ELEC NT 4.375% 10/1/45	58,782	57,017
	LOUISVILLE G&E NT 5.125% 11/15/40	50,297	36,325
	MASTERCARD INC NT 2% 3/3/25	49,880	48,606
	MASTERCARD INC NT 4.85% 3/9/33	104,489	102,749
	MEAD JOHNSON NT 4.125% 11/15/25	49,395	43,945
	META PLATFORMS NT 5.6% 5/15/53	231,494	223,142
	METLIFE INC NT 5.375% 7/15/33	238,783	238,219
	MID-AMERICA APTS NT 2.75% 3/15/30	39,905	34,632
	MORGAN STANLEY NT V/R 1/23/30	143,855	137,928
	NATIONAL FUEL GAS NT 5.2% 7/15/25	82,723	74,363
	NATL RURAL UTIL NT 8% 3/1/32	218,174	210,513
	NEVADA POWER NT 5.375% 9/15/40	62,694	46,204
	NIKE INC NT 2.4% 3/27/25	79,891	77,888
	NORTHERN TR CORP NT 3.95% 10/30/25	55,031	48,815
	NUMERICA CRDT UN MKT CD 5.1% 7/31/28 FDIC #N/A	250,000	254,505
	NW NATURAL GAS NT 5.75% 3/15/33	184,593	180,083
	OCCIDENTAL CLG NT 2.515% 10/1/29	50,000	41,252
	ONEOK INC NT 6.05% 9/1/33	124,970	126,388
	PARKER-HANNIFIN NT 3.25% 6/14/29	31,097	27,236
	PAYPAL HLDDGS NT 2.3% 6/1/30	158,978	156,123
	PFIZER INC NT 4% 3/15/49	107,769	70,920
	PG&E WILDFIRE REC NT 3.594% 6/1/30	123,489	117,020
	PINNACLE WEST CAP NT 1.3% 6/15/25	101,872	94,861
	PNC FINANCIAL SVCS NT 1.15% 8/13/26	39,924	36,409
	PPL ELECTRIC UTILS NT 3.95% 6/1/47	94,809	96,201
	PRAXAIR INC NT 2% 8/10/50	134,305	70,432
	PRECISION CASTPARTS NT 3.9% 1/15/43	140,018	92,252
	PROCTER GAMBLE NT 2.8% 3/25/27	152,148	131,879
	PROGRESSIVE CORP NT 4.95% 6/15/33	206,243	203,971
	PROLOGIS LP NT 1.25% 10/15/30	129,506	101,139

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	PRUDENTIAL FNDG NT 3.125% 4/14/30	\$ 138,035	\$ 131,693
	PUBLIC SERVICE NT 4.75% 8/15/41	48,270	34,273
	PUGET SOUND ENERGY NT 3.25% 9/15/49	143,232	129,478
	PUGET SOUND ENERGY NT 5.483% 6/1/35	62,644	48,586
	QUALCOMM INC NT 6% 5/20/53	216,226	209,922
	REALTY INCOME CORP NT 3.1% 12/15/29	26,835	22,187
	REALTY INCOME NT 4.125% 10/15/26	54,937	48,491
	ROYAL BANK OF CANADA NT 5.2% 8/1/28	246,250	248,573
	RTX CORP NT 4.7% 12/15/41	140,064	125,875
	STANFORD UNIV NT 2.413% 6/1/50	85,000	51,517
	STATE STREET CORP NT V/R 8/4/33	50,000	45,172
	STATOIL ASA NT 7.15% 11/15/25	186,181	179,219
	TEXAS INSTRUMENTS NT 3.65% 8/16/32	139,593	125,516
	T-MOBILE US INC NT 6% 6/15/54	119,796	120,761
	TOLEDO EDISON CO NT 6.15% 5/15/37	55,319	40,828
	TOYOTA MOTOR NT 4.55% 9/20/27	159,845	156,382
	TRAVELERS COS NT 3.75% 5/15/46	130,154	79,814
	TRUIST FINANCIAL CORP NT V/R 1/26/29	190,000	184,273
	UNION PACIFIC CORP NT 4.15% 1/15/45	33,387	23,445
	US BANCORP NT V/R 1/23/35	100,000	97,691
	VERIZON COMMN NT 2.65% 11/20/40	74,930	50,112
	VIRGINIA POWER NT 4.877% 5/1/31	299,990	293,400
	VODAFONE GROUP NT 5.625% 2/10/53	124,479	117,008
	VZMT 2022-7 CL A1A V/R 11/22/27	159,972	159,621
	WELLS FARGO & CO NT 3% 10/23/26	51,327	47,030
	WELLTOWER INC NT 2.7% 2/15/27	29,968	27,864
	WW GRAINGER NT 4.6% 6/15/45	137,540	87,244
	XILINX INC NT 2.95% 6/1/24	56,432	54,846
	YALE UNIV NT 0.873% 4/15/25	100,000	95,756
	TOTAL CORPORATE BONDS	<u>16,523,492</u>	<u>15,326,193</u>
	FOREIGN BONDS:		
	BELL CANADA NT 3.2% 2/15/52	79,969	51,047
	CANADIAN NATL NT 2.45% 5/1/50	88,084	52,501
	DH EUROPE FIN NT 2.6% 11/15/29	24,976	21,863
	ENBRIDGE INC NT 2.5% 1/15/25	24,954	24,413
	MAGNA INTL NT 4.15% 10/1/25	59,700	53,925
	MITSUBISHI UFJ FIN NT V/R 4/19/28	125,000	119,825

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	FOREIGN BONDS (CONTINUED):		
	ROGERS COMM NT 7.5% 8/15/38	\$ 78,760	\$ 56,207
	TORONTO-DOMINION NT 4.693% 9/15/27	160,000	156,322
	TRANSCANADA NT 7.7% 6/15/29	<u>76,026</u>	<u>59,082</u>
	TOTAL FOREIGN BONDS	<u>717,469</u>	<u>595,185</u>
	MUTUAL FUND:		
	FIDELITY GLOBAL EX US INDEX FUND	<u>4,139,642</u>	<u>4,687,220</u>
	LIMITED PARTNERSHIP:		
	PROLOAN BOND FUND LLC	<u>9,057,432</u>	<u>13,966,113</u>
	COMMON COLLECTIVE TRUST FUND:		
	UBC RUSSELL 3000 INDEX TRUST	<u>34,471,487</u>	<u>42,233,897</u>
	TOTAL ASSETS AT END OF YEAR	<u>\$ 86,208,407</u>	<u>\$ 96,806,044</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended April 30, 2024

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>Single transaction in excess of 5% of the fair value of plan assets at the beginning of the plan year: None</u>						
<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: None</u>						
<u>Series of transactions in excess of 5% of the fair value of plan assets at the beginning of the plan year</u>						
Invesco Trust Co.	UBC Russell 3000 Index Trust (5)	\$ 8,500,000	\$ -	\$ 8,500,000	\$ 8,500,000	\$ -
Commerce Bank	Financial Square TR Government (359)	40,800,045	-	28,134,267	28,134,267	-
Commerce Bank	Financial Square TR Government (89)	-	43,155,923	43,155,923	43,155,923	-

St. Louis-Kansas City Carpenters Regional Annuity Fund
Schedules of Administrative Expenses
Years Ended April 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Bank administrative fees	\$ 25,758	\$ 21,602
Contract administrator fees	24,682	36,464
Depreciation	12,096	12,821
Insurance - general	4,712	3,551
Investment expenses - consulting fees	30,041	34,329
Meetings and conventions	1,525	682
Miscellaneous	11,951	370
Office supplies and expense	43,156	24,053
Payroll audit expense	13,740	20,697
Printing and postage	41,746	30,207
Professional fees - consulting	327	3,090
Professional fees - legal and accounting	87,190	68,192
Salaries and benefits	364,882	281,630
	<u>\$ 661,806</u>	<u>\$ 537,688</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	INTEREST-BEARING CASH		
	FS FINANCIAL SQUARE GOVT #465	\$ 5,040,526	\$ 5,040,526
	U.S. GOVERNMENT & AGENCY SECURITIES:		
	FHLMC POOL #RE6076 2% 12/1/50	118,641	86,113
	FHLMC UMBS POOL #QI1647 5% 3/1/54	463,653	449,979
	FHR 2020-5042 CL LK 2% 11/25/50	128,020	84,457
	FHR 2021-5081 CL QA 2% 12/25/50	117,124	87,342
	FHR 5300 CL AB 5.5% 1/25/49	216,126	214,406
	FN POOL #AL3922 2.5% 7/1/28	26,829	24,502
	FN POOL #BS6512 3.75% 9/1/32	204,428	197,813
	FN POOL #MA4191 2% 11/1/50	120,443	87,560
	FN UMBS POOL #B08088 3% 11/1/39	21,479	18,500
	FN UMBS POOL #BP1352 3% 3/1/50	18,482	15,124
	FN UMBS POOL #FS4263 5% 12/1/52	201,317	194,979
	FN UMBS POOL #MA4054 2.5% 6/1/40	64,425	52,081
	FNMA POOL #AL3107 3% 11/1/32	35,880	31,584
	FNMA POOL #AL6854 3% 2/25/44	125,266	121,818
	FNMA POOL #BK9890 5% 8/1/48	4,550	4,191
	FNMA POOL #CB4160 4.5% 7/25/52	283,738	277,071
	FNMA POOL #CB5542 5.5% 1/25/53	292,356	285,950
	FNMA POOL #FS6404 4% 7/25/53	304,251	294,766
	FNMA POOL #FS6943 3% 6/1/52	269,973	259,125
	FNMA POOL #FS7152 5.5% 2/25/54	294,141	288,247
	FNMA POOL #MA2979 2.5% 4/1/32	13,809	12,647
	FNMA POOL #MA3351 3% 4/1/48	4,465	3,687
	FNR 2011-126 CL CL 2% 12/25/41	44,893	33,388
	FNR 2013-10 CL UC 2% 2/25/43	17,460	14,320
	FNR 2017-88 CL JH 3% 11/25/46	1,304	1,241
	FNR 2019-25 CL PD 2.5% 5/25/48	25,607	21,777
	FNR 2019-68 CL B 3% 11/25/49	22,657	18,181
	FR POOL #RA6127 3% 10/25/51	280,037	268,166
	FR POOL #RE6028 3% 4/1/50	24,214	19,094
	FR UMBS POOL #RA8327 4.5% 12/1/52	242,365	230,087
	FR UMBS POOL #RB5033 3% 2/1/40	17,281	14,669
	FR UMBS POOL #RB5038 3% 3/1/40	20,755	17,561
	FR UMBS POOL #RB5090 2% 11/1/40	95,230	75,422
	FR UMBS POOL #RB5095 2% 12/1/40	57,592	45,380
	FR UMBS POOL #RB5247 5.5% 7/1/43	206,563	203,759

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):		
	FR UMBS POOL #RJ0917 5% 2/1/54	\$ 286,546	\$ 283,447
	FR UMBS POOL #SD3473 3% 4/1/47	212,954	212,938
	FR UMBS POOL #SD8106 2% 11/1/50	118,696	87,557
	FR UMBS POOL #SD8365 4.5% 9/1/53	201,483	197,155
	G2 POOL #MA6645 2.5% 5/20/50	53,467	41,933
	GNR 2014-131 CL DM 3% 2/20/44	7,524	6,969
	GNR 2020-12 CL AD 2.4% 7/16/53	122,631	97,231
	GNR 2020-24 CL AC 2.35% 2/16/61	108,001	86,359
	GNR 2020-28 CL AK 2.35% 9/16/61	143,044	111,866
	GNR 2023-19 CL AD 5% 2/20/50	159,719	157,797
	GNR 2023-97 CL CA 6% 8/20/45	198,041	199,106
	US TREASURY BD 1.75% 8/15/41	345,664	254,104
	US TREASURY BD 2% 11/15/41	308,308	231,343
	US TREASURY BD 2.375% 5/15/51	246,096	246,145
	US TREASURY BND 2.375% 11/15/49	261,807	261,592
	US TREASURY BOND 2.25% 8/15/46	290,679	176,410
	US TREASURY BOND 2.5% 2/15/46	104,133	67,834
	US TREASURY BOND 2.75% 11/15/47	313,661	272,832
	US TREASURY BOND 3% 2/15/48	160,943	139,295
	US TREASURY BOND 3.125% 5/15/48	378,041	333,492
	US TREASURY BOND 4.5% 2/15/36	69,129	49,799
	US TREASURY BOND 6.125% 8/15/29	150,493	133,150
	US TREASURY NOTE 0.875% 11/15/30	151,931	126,058
	US TREASURY NT 0.25% 8/31/25	421,840	421,754
	US TREASURY NT 0.375% 1/31/26	157,350	161,282
	US TREASURY NT 0.625% 5/15/30	145,899	137,776
	US TREASURY NT 1.625% 10/31/26	99,031	92,297
	US TREASURY NT 2% 6/30/24	76,063	74,572
	US TREASURY NT 2.25% 3/31/26	158,911	137,699
	US TREASURY NT 2.375% 4/30/26	236,494	237,498
	US TREASURY NT 2.625% 1/31/26	116,273	105,480
	US TREASURY NT 2.625% 2/15/29	716,151	696,257
	US TREASURY NT 2.75% 6/30/25	79,342	72,941
	US TREASURY NT 2.75% 8/15/32	507,375	520,398
	US TREASURY NT 2.875% 5/15/32	242,084	228,501
	US TREASURY NT 3.125% 11/15/28	78,014	65,395
	US TREASURY NT 3.375% 5/15/33	256,051	248,575
	US TREASURY NT 3.875% 11/30/29	240,781	239,650

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	US TREASURY NT 4.125% 11/15/32	\$ 367,432	\$ 336,112
	US TREASURY NTS 1.5% 2/15/30	480,180	478,106
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	<u>13,157,616</u>	<u>12,083,692</u>
MUNICIPAL BONDS:			
	AMER PWR OH TXBL 2.563% 02/15/26	50,000	47,448
	BRECKSVILLE OH S/D GO 0% 12/1/30	46,170	45,606
	BROWARD CNTY FL TXBL 2.404% 10/1/27	50,000	45,734
	CA ST UNIV TXBL 2.248% 10/1/26	50,000	46,560
	CENTRAL AZ TXBL COPS 1.975% 7/1/28	160,000	139,843
	CINCINNATI OH TXBL GO 1.88% 12/1/31	85,733	68,355
	CO ST HSG TXBL 4.943% 5/1/32	200,000	194,664
	CT ST TXBL GO 5.05% 5/15/27	203,840	199,894
	DENVER CO TXBL HSG 2.303% 12/1/25	50,000	47,622
	E GRANDRAPIDS MI SD GO 2.284% 5/1/26	65,000	61,313
	ESTES PARK CO TXBL 2.746% 11/1/26	50,000	47,022
	FRASER MI S/D TXBL GO 2.088% 5/1/25	50,000	48,356
	GREENSBORO NC TXBL 2.568% 11/1/27	50,000	45,977
	HARRIS CNTY TX TXBL 3.481% 5/15/42	150,000	113,042
	IA ST TXBL 1.5% 7/1/26	100,000	92,482
	KY ST LEASE TXBL 4.393% 6/1/27	165,000	161,032
	MIAMI DADE FL TXBL 2.601% 10/1/29	50,000	44,292
	MO ST HLTH & EDU TXBL 2.744% 10/1/26	50,000	47,051
	MONTGOMERY VA TXBL 2.342% 6/1/25	40,000	38,730
	NEW YORK NY TXBL GO 5.13% 8/1/24	230,000	229,754
	NY CITY NY HSG TXBL 2.578% 5/1/26	60,000	57,077
	OH ST HOSP TXBL 2.785% 1/1/31	50,000	42,984
	PATOKA LAKE IN TXBL 2.48% 1/1/27	60,000	55,980
	PIKE CNTY PA TXBL GO 1.75% 12/1/29	150,000	124,800
	PRINCE GEORGE MD TXBL 1.922% 9/15/32	110,000	86,915
	SAN JOSE CA TXBL GO 1.86% 9/1/29	100,000	86,047
	SANTA MONICA CA TXBL 4.011% 8/1/32	145,000	135,726
	SPRINGDALE AR TXBL 4.975% 8/1/27	220,000	218,632
	TN HSG TXBL 5.356% 1/1/33	150,000	149,016
	TX ST UNIV OF TX TXBL 2.351% 3/15/26	50,000	47,450
	UNIV OF NE NE TXBL 2.075% 10/1/25	50,000	47,850
	WY KS SD #500 TXBL GO 1.95% 9/1/26	60,000	55,964
	TOTAL MUNICIPAL BONDS	<u>3,100,743</u>	<u>2,873,218</u>

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS:			
	ADOBE INC NT 1.9% 2/1/25	\$ 64,862	\$ 63,316
	ADVENT HLTH SYST 2.952% 3/1/29	50,000	44,126
	AIR LEASE NT 2.3% 2/1/25	76,332	72,886
	AIR PROD & CHEMICALS NT 4.85% 2/8/34	224,384	214,839
	ALEXANDRIA RE NT 2.75% 12/15/29	29,621	25,952
	ALLEGHANY CORP NT 3.625% 5/15/30	231,980	228,515
	AMER FINCL GRP NT 4.5% 6/15/47	148,387	142,463
	AMEREN ILLINOIS NT 3.8% 5/15/28	154,726	123,325
	AMERICAN EXPRESS NT 4.05% 5/3/29	99,813	95,140
	AMERICAN HONDA FIN NT 4.6% 4/17/30	189,753	182,658
	AMERIPRISE FINL NT 2.875% 9/15/26	51,640	47,142
	AMGEN INC NT 2.2% 2/21/27	39,915	36,695
	ANHEUSER-BUSCH NT 4.6% 4/15/48	94,901	86,359
	AON NORTH AMERICA NT 5.75% 3/1/54	173,936	169,178
	APPLIED MATERIALS NT 3.9% 10/1/25	54,630	49,026
	ARTHUR J GALLAGHER NT 6.5% 2/15/34	129,747	135,387
	AT&T INC NT 5.4% 2/15/34	109,638	107,474
	ATMOS ENERGY NT 5.45% 10/15/32	134,698	135,296
	AUTOZONE INC NT 1.65% 1/15/31	59,818	47,146
	BAKER HUGHES LLC NT 3.337% 12/15/27	41,341	37,327
	BANCO SANTANDER NT 6.607% 11/7/28	231,286	228,219
	BANK OF AMERICA NT 3.875% 8/1/25	48,385	44,091
	BANK OF NY MELLON NT 1.05% 10/15/26	211,790	216,742
	BANK OF NY MELLON NT V/R 10/25/34	50,000	52,781
	BERKSHIRE HATHAWAY NT 4.45% 1/15/49	47,188	32,098
	BHP BILLITON FIN NT 4.9% 2/28/33	179,647	172,759
	BK OF AMER NT V/R 10/24/31	100,000	79,514
	BOARDWALK PIPELINES NT 3.6% 9/1/32	127,075	122,413
	BORGWARNER INC NT 4.375% 3/15/45	42,972	31,398
	BP CAP MARKETS NT 4.893% 9/11/33	231,834	235,384
	BRISTOL MYERS NT 6.8% 11/15/26	57,396	46,608
	BRUNSWICK CORP NT 4.4% 9/15/32	77,170	70,328
	BURLINGTON NORTH NT 5.4% 6/1/41	38,921	29,114
	CANADIAN PAC NT 2.875% 11/15/29	31,474	30,863
	CAPITAL ONE FINL NT 3.2% 2/5/25	75,938	68,628
	CARMX 2022-4 CL A3 5.34% 8/16/27	159,962	159,582
	CATERPILLAR FINL NT 4.85% 2/27/29	49,932	49,317
	CH ROBINSON NT 4.2% 4/15/28	150,125	143,250

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS (CONTINUED):			
	CHARLES SCHWAB NT V/R 5/19/34	\$ 180,000	\$ 179,230
	CINTAS CORPORATION NT 4% 5/1/32	139,920	127,898
	CITIGROUP INC NT V/R 1/29/31	45,000	38,217
	COCA-COLA NT 3.375% 3/25/27	74,986	71,902
	COLGATE-PALMOLIVE NT 4.6% 3/1/33	179,658	174,087
	COMCAST CORP NT 3.45% 2/1/50	39,904	27,476
	COMCAST CORP NT 4.7% 10/15/48	87,557	51,785
	COMERICA INC NT 3.8% 7/22/26	31,821	28,414
	COMMONWEALTH EDISON NT 3% 3/1/50	74,897	47,044
	CONOCO FUNDING CO NT 7.25% 10/15/31	249,271	244,336
	CONSUMERS ENERGY CO NT 3.8% 11/15/28	152,722	150,202
	COSTCO WHOLESALE NT 1.375% 6/20/27	74,831	67,096
	DTRT 2022-1 CL A3 5.23% 2/17/26	139,930	139,441
	DUKE ENERGY OHIO NT 5.25% 4/1/33	292,888	282,944
	EMERSON ELEC NT 0.875% 10/15/26	149,568	135,573
	ENTERPRISE PRODS NT 3.2% 2/15/52	59,540	38,939
	ERP OPER NT 2.5% 2/15/30	187,398	188,188
	ESSENTIAL UTIL NT 5.375% 1/15/34	148,130	144,453
	ESTEE LAUDER NT 5% 2/14/34	204,362	196,790
	EVEREST REINSURANCE NT 4.868% 6/1/44	179,342	171,426
	EXTRA SPACE NT 3.5% 7/1/26	74,105	76,403
	FFCB NT 0.8% 7/21/28	124,949	106,281
	FFCB NT 2.08% 11/27/29	75,000	64,485
	FHLB NT 0.5% 4/14/25	99,651	95,642
	FHLB NT 2.875% 6/14/24	108,110	99,688
	FHLB NT 2.875% 9/13/24	79,265	74,309
	FLORIDA P&L NT 5.1% 4/1/33	179,708	175,477
	GATX CORP NT 3.85% 3/30/27	71,262	62,022
	GENERAL DYNAMICS NT 3.5% 4/1/27	69,406	66,817
	GENERAL MOTORS FIN NT 5.4% 4/6/26	74,904	74,531
	GEORGIA PACIFIC NT 7.75% 11/15/29	35,702	27,936
	GMCAR 2022-3 CL A2A 3.5% 9/16/25	10,626	10,613
	GOLDMAN SACHS NT 3.5% 4/1/25	74,973	73,505
	HARTFORD FINL NT 6.1% 10/1/41	60,381	60,964
	HONEYWELL INTL NT 5% 3/1/35	298,872	291,198
	HUNTINGTON BNC SHRS NT V/R 8/21/29	115,000	115,488
	ILLINOIS TOOL WORKS NT 3.9% 9/1/42	156,505	146,065
	INTEL CORP NT 5.2% 2/10/33	235,009	229,282

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	CORPORATE BONDS (CONTINUED):		
	JOHN DEERE NT 2.05% 1/9/25	\$ 69,980	\$ 68,402
	JOHNSON & JOHNSON NT 0.55% 9/1/25	134,853	127,073
	JPMORGAN CHASE NT V/R 1/23/35	275,000	266,563
	KEY BANK NT 3.4% 5/20/26	95,470	79,824
	KIMBERLY-CLARK NT 3.1% 3/26/30	69,946	62,560
	KINDER MORGAN NT 2% 2/15/31	69,342	56,137
	LOCKHEED MARTIN NT 4.75% 2/15/34	209,315	200,619
	LOEWS CORP NT 3.75% 4/1/26	37,696	33,935
	LOUISVILLE ELEC NT 4.375% 10/1/45	58,782	57,017
	LOUISVILLE G&E NT 5.125% 11/15/40	50,297	36,325
	MASTERCARD INC NT 2% 3/3/25	49,880	48,606
	MASTERCARD INC NT 4.85% 3/9/33	104,489	102,749
	MEAD JOHNSON NT 4.125% 11/15/25	49,395	43,945
	META PLATFORMS NT 5.6% 5/15/53	231,494	223,142
	METLIFE INC NT 5.375% 7/15/33	238,783	238,219
	MID-AMERICA APTS NT 2.75% 3/15/30	39,905	34,632
	MORGAN STANLEY NT V/R 1/23/30	143,855	137,928
	NATIONAL FUEL GAS NT 5.2% 7/15/25	82,723	74,363
	NATL RURAL UTIL NT 8% 3/1/32	218,174	210,513
	NEVADA POWER NT 5.375% 9/15/40	62,694	46,204
	NIKE INC NT 2.4% 3/27/25	79,891	77,888
	NORTHERN TR CORP NT 3.95% 10/30/25	55,031	48,815
	NUMERICA CRDT UN MKT CD 5.1% 7/31/28 FDIC #N/A	250,000	254,505
	NW NATURAL GAS NT 5.75% 3/15/33	184,593	180,083
	OCCIDENTAL CLG NT 2.515% 10/1/29	50,000	41,252
	ONEOK INC NT 6.05% 9/1/33	124,970	126,388
	PARKER-HANNIFIN NT 3.25% 6/14/29	31,097	27,236
	PAYPAL HLDDGS NT 2.3% 6/1/30	158,978	156,123
	PFIZER INC NT 4% 3/15/49	107,769	70,920
	PG&E WILDFIRE REC NT 3.594% 6/1/30	123,489	117,020
	PINNACLE WEST CAP NT 1.3% 6/15/25	101,872	94,861
	PNC FINANCIAL SVCS NT 1.15% 8/13/26	39,924	36,409
	PPL ELECTRIC UTILS NT 3.95% 6/1/47	94,809	96,201
	PRAXAIR INC NT 2% 8/10/50	134,305	70,432
	PRECISION CASTPARTS NT 3.9% 1/15/43	140,018	92,252
	PROCTER GAMBLE NT 2.8% 3/25/27	152,148	131,879
	PROGRESSIVE CORP NT 4.95% 6/15/33	206,243	203,971
	PROLOGIS LP NT 1.25% 10/15/30	129,506	101,139

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS (CONTINUED):			
	PRUDENTIAL FNDG NT 3.125% 4/14/30	\$ 138,035	\$ 131,693
	PUBLIC SERVICE NT 4.75% 8/15/41	48,270	34,273
	PUGET SOUND ENERGY NT 3.25% 9/15/49	143,232	129,478
	PUGET SOUND ENERGY NT 5.483% 6/1/35	62,644	48,586
	QUALCOMM INC NT 6% 5/20/53	216,226	209,922
	REALTY INCOME CORP NT 3.1% 12/15/29	26,835	22,187
	REALTY INCOME NT 4.125% 10/15/26	54,937	48,491
	ROYAL BANK OF CANADA NT 5.2% 8/1/28	246,250	248,573
	RTX CORP NT 4.7% 12/15/41	140,064	125,875
	STANFORD UNIV NT 2.413% 6/1/50	85,000	51,517
	STATE STREET CORP NT V/R 8/4/33	50,000	45,172
	STATOIL ASA NT 7.15% 11/15/25	186,181	179,219
	TEXAS INSTRUMENTS NT 3.65% 8/16/32	139,593	125,516
	T-MOBILE US INC NT 6% 6/15/54	119,796	120,761
	TOLEDO EDISON CO NT 6.15% 5/15/37	55,319	40,828
	TOYOTA MOTOR NT 4.55% 9/20/27	159,845	156,382
	TRAVELERS COS NT 3.75% 5/15/46	130,154	79,814
	TRUIST FINANCIAL CORP NT V/R 1/26/29	190,000	184,273
	UNION PACIFIC CORP NT 4.15% 1/15/45	33,387	23,445
	US BANCORP NT V/R 1/23/35	100,000	97,691
	VERIZON COMMN NT 2.65% 11/20/40	74,930	50,112
	VIRGINIA POWER NT 4.877% 5/1/31	299,990	293,400
	VODAFONE GROUP NT 5.625% 2/10/53	124,479	117,008
	VZMT 2022-7 CL A1A V/R 11/22/27	159,972	159,621
	WELLS FARGO & CO NT 3% 10/23/26	51,327	47,030
	WELLTOWER INC NT 2.7% 2/15/27	29,968	27,864
	WW GRAINGER NT 4.6% 6/15/45	137,540	87,244
	XILINX INC NT 2.95% 6/1/24	56,432	54,846
	YALE UNIV NT 0.873% 4/15/25	100,000	95,756
	TOTAL CORPORATE BONDS	<u>16,523,492</u>	<u>15,326,193</u>
FOREIGN BONDS:			
	BELL CANADA NT 3.2% 2/15/52	79,969	51,047
	CANADIAN NATL NT 2.45% 5/1/50	88,084	52,501
	DH EUROPE FIN NT 2.6% 11/15/29	24,976	21,863
	ENBRIDGE INC NT 2.5% 1/15/25	24,954	24,413
	MAGNA INTL NT 4.15% 10/1/25	59,700	53,925
	mitsubishi UFJ FIN NT V/R 4/19/28	125,000	119,825

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
April 30, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	FOREIGN BONDS (CONTINUED):		
	ROGERS COMM NT 7.5% 8/15/38	\$ 78,760	\$ 56,207
	TORONTO-DOMINION NT 4.693% 9/15/27	160,000	156,322
	TRANSCANADA NT 7.7% 6/15/29	<u>76,026</u>	<u>59,082</u>
	TOTAL FOREIGN BONDS	<u>717,469</u>	<u>595,185</u>
	MUTUAL FUND:		
	FIDELITY GLOBAL EX US INDEX FUND	<u>4,139,642</u>	<u>4,687,220</u>
	LIMITED PARTNERSHIP:		
	PROLOAN BOND FUND LLC	<u>9,057,432</u>	<u>13,966,113</u>
	COMMON COLLECTIVE TRUST FUND:		
	UBC RUSSELL 3000 INDEX TRUST	<u>34,471,487</u>	<u>42,233,897</u>
	TOTAL ASSETS AT END OF YEAR	<u>\$ 86,208,407</u>	<u>\$ 96,806,044</u>

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4085 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

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

OMB Nos. 1210 - 0110
1210 - 0089

2023

This Form is Open to
Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning **05/01/2023** and ending **04/30/2024**

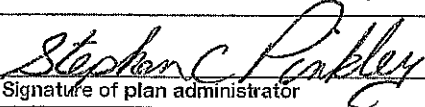
- A** This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- B** This return/report is: ☐ a single-employer plan ☐ a DFE (specify) _____
☐ the first return/report ☐ the final return/report
☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here ☒
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
☐ special extension (enter description) _____
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ☐

Part II Basic Plan Information - enter all requested information

1a Name of plan ST. LOUIS-KANSAS CITY CARPENTERS REGIONAL ANNUITY		1b Three-digit plan number (PN) ▶ 002
		1c Effective date of plan 05/01/2019
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 ST. LOUIS KANSAS CITY CARPENT 1419 HAMPTON AVENUE ST. LOUIS MO 63139		2b Employer Identification Number (EIN) 37-1942230 2c Plan Sponsor's telephone number 3142695244 2d Business code (see instructions) 525100

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		12/20/2024	STEPHEN C. PINKLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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:

4b EIN

4d PN

a Sponsor's name

c Plan Name

5 Total number of participants at the beginning of the plan year

5 23,861

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) 23,861

a (2) Total number of active participants at the end of the plan year

6a(2) 17,034

b Retired or separated participants receiving benefits

6b 264

c Other retired or separated participants entitled to future benefits

6c 8,512

d Subtotal. Add lines 6a(2), 6b, and 6c

6d 25,810

e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits

6e 214

f Total. Add lines 6d and 6e

6f 26,024

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) 23,861

(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)

6g(2) 25,719

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)

7 982

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

2E

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

9a Plan funding arrangement (check all that apply)

- (1) ☐ Insurance
 (2) ☐ Code section 412(e)(3) insurance contracts
 (3) ☒ Trust
 (4) ☐ General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) ☐ Insurance
 (2) ☐ Code section 412(e)(3) insurance contracts
 (3) ☒ Trust
 (4) ☐ General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

St. Louis-Kansas City Carpenters Regional Annuity Fund
EIN: 37-1942230 Plan Number: 002
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended April 30, 2024

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>Single transaction in excess of 5% of the fair value of plan assets at the beginning of the plan year: None</u>						
<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: None</u>						
<u>Series of transactions in excess of 5% of the fair value of plan assets at the beginning of the plan year</u>						
Invesco Trust Co.	UBC Russell 3000 Index Trust (5)	\$ 8,500,000	\$ -	\$ 8,500,000	\$ 8,500,000	\$ -
Commerce Bank	Financial Square TR Government (359)	40,800,045	-	28,134,267	28,134,267	-
Commerce Bank	Financial Square TR Government (89)	-	43,155,923	43,155,923	43,155,923	-