

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2023</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

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) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. ▶

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>MANCHESTER POLICE RELIEF ASSOCIATION PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>501</u></p>
<p>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) <u>MANCHESTER POLICE RELIEF ASSOCIATION</u></p> <p><u>405 VALLEY ST</u> <u>MANCHESTER, NH 03103</u></p>	<p>1c Effective date of plan <u>02/01/1976</u></p> <p>2b Employer Identification Number (EIN) <u>02-0262209</u></p> <p>2c Plan Sponsor's telephone number <u>603-668-8711</u></p> <p>2d Business code (see instructions) <u>813000</u></p>

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.	04/03/2025	GARY SIMMONS
	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 <input checked="" type="checkbox"/> 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	265
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)	118
	6a(2)	113
	6b	140
	6c	0
	6d	253
	6e	
	6f	
	6g(1)	
6g(2)		
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	

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

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:
4A 4D 4E 4L

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> 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	b General Schedules
(1) <input type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan MANCHESTER POLICE RELIEF ASSOCIATION PLAN	B Three-digit plan number (PN) ▶	501
C Plan sponsor's name as shown on line 2a of Form 5500 MANCHESTER POLICE RELIEF ASSOCIATION	D Employer Identification Number (EIN) 02-0262209	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

WIPFLI LLP

43 CONSTITUTION DRIVE, SUITE 100
BEDFORD, NH 03110

39-0758449

(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	INDEPENDENT AUDIT	23119	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MORGAN STANLEY SMITH BARNEY, LLC

ONE HARBOUR PLACE SUITE 125
PORTSMOUTH, NH 03801

13-3444705

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	INVESTMENT MANAGEMENT	17988	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

KMS ACTUARIES, LLC

52 HUNT RD.
KINGSTON, NH 03848

45-2158124

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	ACTUARY	7060	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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
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For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan MANCHESTER POLICE RELIEF ASSOCIATION PLAN	B Three-digit plan number (PN) ▶	501
C Plan sponsor's name as shown on line 2a of Form 5500 MANCHESTER POLICE RELIEF ASSOCIATION	D Employer Identification Number (EIN) 02-0262209	

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	15380	23724
(2) U.S. Government securities	1c(2)	185089	186292
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	631445	704702
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	831914	914718
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	831914	914718

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)		
(B) Participants	2a(1)(B)	20751	
(C) Others (including rollovers)	2a(1)(C)	5540	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		26291
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	197	
(B) U.S. Government securities	2b(1)(B)	5927	
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6124
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	7741	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		7741
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	245938	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	237579	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		8359
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	126324	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		126324

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		174839

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	37239	
(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)		37239
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	23119	
(5) Investment advisory and investment management fees	2i(5)	17988	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	7060	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	6629	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		54796
j Total expenses. Add all expense amounts in column (b) and enter total	2j		92035

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		82804
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: WIPFLI LLP

(2) EIN: 39-0758449

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.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		235500
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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 _____.

Manchester Police Relief Association

Financial Statements

Years Ended June 30, 2024 and 2023

Supplemental Schedule as of June 30, 2024



WIPFLI

Independent Auditor's Report

To the Plan Administrator
Manchester Police Relief Association
Manchester, New Hampshire

Opinion

We have audited the accompanying financial statements of Manchester Police Relief Association, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits - modified cash basis and statements of benefit obligations - modified cash basis as of June 30, 2024 and 2023, and the related statements of changes in net assets available for benefits - modified cash basis and statements of changes in benefit obligations - modified cash basis for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits - modified cash basis and the benefit obligations - modified cash basis of Manchester Police Relief Association as of June 30, 2024 and 2023, and the changes in net assets available for benefits - modified cash basis and changes in benefit obligations - modified cash basis for the years then ended, in accordance with the modified cash basis of accounting as described in Note 2.

Basis for Opinion

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

Emphasis of Matter - Basis of Accounting

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note 2, and for determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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 Manchester Police Relief Association's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Manchester Police Relief Association'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 Manchester Police Relief Association's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2024 is presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

A handwritten signature in black ink that reads "Wipfli LLP". The signature is written in a cursive, flowing style.

Wipfli LLP

Bedford, New Hampshire

March 30, 2025

Manchester Police Relief Association

Statements of Net Assets Available for Benefits - Modified Cash Basis

<i>June 30,</i>	2024	2023
<u>ASSETS</u>		
INVESTMENTS, at fair value		
Common stock	\$ 704,702	\$ 631,445
U.S. Treasury and Federal Agency Obligations	186,292	185,089
Total investments	890,994	816,534
CASH	23,724	15,380
<u>NET ASSETS</u>		
NET ASSETS AVAILABLE FOR BENEFITS	\$ 914,718	\$ 831,914

See accompanying notes to financial statements.

Manchester Police Relief Association

Statements of Changes in Net Assets Available for Benefits - Modified Cash Basis

Years Ended June 30,	2024	2023
ADDITIONS TO NET ASSETS:		
Dues	\$ 20,751	\$ 22,996
Contributions	5,540	-
Investment income:		
Change in unrealized appreciation of investments	103,971	124,340
Realized gain (loss) from sale of investments	30,712	(32,531)
Dividends	7,741	8,576
Interest	6,124	6,158
	148,548	106,543
Less: investment fees	17,988	16,612
	130,560	89,931
	156,851	112,927
REDUCTIONS IN NET ASSETS:		
Benefits paid:		
Hospital and medical benefits	14,711	18,853
Dental benefits	6,178	4,587
Death benefits	16,350	7,150
	37,239	30,590
Clerk fees	3,600	3,600
Professional fees	30,254	30,631
Office supplies and miscellaneous	2,954	2,592
	74,047	67,413
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	82,804	45,514
Net assets available for benefits:		
Beginning of year	831,914	786,400
End of year	\$ 914,718	\$ 831,914

See accompanying notes to financial statements.

Manchester Police Relief Association

Statements of Benefit Obligations - Modified Cash Basis

<i>June 30,</i>	2024	2023
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS AND BENEFICIARIES:		
Benefits payable	\$ 1,367	\$ 1,720
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, AT PRESENT VALUE OF ESTIMATED AMOUNTS:		
Claims incurred but not reported	3,229	3,437
Total obligations other than postretirement benefit obligations	4,596	5,157
POSTRETIREMENT BENEFIT OBLIGATIONS:		
Current retirees	392,792	422,387
Other participants fully eligible for benefits	6,409	3,997
Other participants not fully eligible for benefits	21,175	28,190
Total postretirement benefit obligations	420,376	454,574
Total benefit obligations	\$ 424,972	\$ 459,731

See accompanying notes to financial statements.

Manchester Police Relief Association

Statements of Changes in Benefit Obligations - Modified Cash Basis

Years Ended June 30,	2024	2023
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS AND BENEFICIARIES:		
Balance - beginning of year	\$ 1,720	\$ 1,140
Claims reported and approved for payment, including benefits reclassified from benefit obligations	36,886	31,170
Benefits paid	(37,239)	(30,590)
Balance - end of year	1,367	1,720
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, AT PRESENT VALUE OF ESTIMATED AMOUNTS:		
Balance - beginning of year	3,437	4,086
Net change during year:		
Change in claims incurred but not reported	(208)	(649)
Balance - end of year	3,229	3,437
TOTAL OBLIGATIONS OTHER THAN POSTRETIREMENT BENEFIT OBLIGATIONS	4,596	5,157
POSTRETIREMENT BENEFIT OBLIGATIONS:		
Balance - beginning of year	454,574	485,749
Change in actuarial assumptions	(22,720)	(31,496)
Increase (decrease) in benefits earned	(1,010)	3,473
Passage of time	21,491	21,030
Benefits paid during year	(31,959)	(24,182)
Balance - end of year	420,376	454,574
TOTAL BENEFIT OBLIGATIONS - end of year	\$ 424,972	\$ 459,731

See accompanying notes to financial statements.

Manchester Police Relief Association

Notes to Financial Statements

Note 1: The Association

The Manchester Police Relief Association (Association) was established for the purpose of providing aid and relief to its members. The membership is comprised of individuals who are, or were at one time, officers of the Manchester, New Hampshire Police Department. The Association is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Officers are eligible for membership after completion of one year of service. All members under the age of 60 pay annual dues of \$144. Members who are 60 years of age or older are exempt from the payment of dues. The Association may also receive charitable contributions.

In addition to providing hospital, medical and dental benefits in excess of insured amounts to members, the Association also provides death benefits to members and their families, all as provided for and in limits stated in their trust agreement.

In the event of the dissolution of the Association, the Association has the right to terminate the trust which holds the Association's assets. Upon termination and after payment of all liabilities, the remaining assets would be distributed to the participants in accordance with the Trust Agreement.

Note 2: Summary of Significant Accounting Policies

Financial Statement Presentation

The Association's books and records are maintained on the modified cash basis. Consequently, certain revenue and the related assets are recognized when received rather than when earned, and certain expenses are recognized when paid rather than when the obligation is incurred; accordingly, the financial statements are not intended to present net assets and changes in net assets in conformity with accounting principles generally accepted in the United States of America.

The Association's assets are held in a trust for the benefit of the Association. The accompanying financial statements include the Trust's accounts and transactions.

Financial Statement Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, benefit obligations and changes therein and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and reductions in net assets during the reporting period. Actual results could differ from those estimates.

Federal and State Income Taxes

The Association is exempt from Federal and state income taxes under the provisions of Section 501(c)(9) of the Internal Revenue Code.

Manchester Police Relief Association

Notes to Financial Statements

Note 2: Summary of Significant Accounting Policies (Continued)

Federal and State Income Taxes (Continued)

The Association recognizes the tax benefit of an uncertain tax position only if the plan administrator determines that it is more likely than not that the tax position would be sustained upon examination by taxing authorities based on the technical merit of the position. The plan administrator has determined that through June 30, 2024, the Association did not have any uncertain tax positions that are material to the accompanying financial statements.

Payment of Benefits

The Association reimburses members for various medical, dental and vision services that have not been reimbursed by the members' insurance carriers. The benefits are paid from the trust's assets up to certain amounts per year, per individual, and are subject to various restrictions on type and cost of service, as defined in the bylaws.

In addition, upon the death of a member, the Association provides a death benefit to the beneficiary of a deceased member in the amount of \$2,550. A member is also entitled to a death benefit payment of \$2,050 upon the death of that member's spouse. Members joining after September 14, 2004 are no longer eligible to receive the spousal death benefit.

Benefits Payable and Estimated Claims Incurred but Not Reported and Related Expenses

Benefits payable represent claims received but not paid as of June 30, 2024 and 2023.

Estimated claims incurred but not reported (IBNR) represent anticipated claims by members for the various Association benefits as of June 30, 2024 and 2023, based upon past experience.

Postretirement Benefits

The postretirement benefit obligations represent the actuarial present value of those estimated future benefits that are attributed to member service rendered to the date of the financial statements, reduced by the actuarial present value of contributions expected to be received in the future from current Association members. Postretirement benefits include future benefits expected to be paid to or for currently retired members and their beneficiaries and active members and their beneficiaries after retirement from service. The postretirement benefit obligations will be funded by contributions from the Association's participating members and from existing Association assets.

The actuarial present value of the expected postretirement benefit obligations is determined by an actuary and is the amount that results from applying actuarial assumptions to historical claims-cost data to estimate future annual incurred claims costs per member and to adjust such estimates for the time value of money (through discounts for interest) and the probability of payment (by means of decrements, such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

Manchester Police Relief Association

Notes to Financial Statements

Note 2: Summary of Significant Accounting Policies (Continued)

Postretirement Benefits (Continued)

For measurement purposes, the following key assumptions are utilized as of June 30, 2024 and 2023:

	2024	2023
Weighted average assumed discount rate	5.32 %	4.90 %
Mortality improvement scale	MP 2021	MP 2019
Retirement Age*	60	60

*Members vested as of 1/1/12 retire after attaining age 60 or attaining age 45 with 20 or more years of service; members hired prior to 7/1/11 and not vested as of 1/1/12 retire after attaining age 46 with 21 years of service, members hired on or after 7/1/11 retire after attaining age 60 or attaining age 52.5 with 25 years of service.

The foregoing assumptions are based on the presumption that the Association will continue. If the Association were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of the postretirement benefit obligations.

Investment Valuation and Income Recognition

Investments in securities are stated at fair value, and the resulting appreciation or depreciation is included in net assets available for benefits. The measurement of fair value is made using the fair value hierarchy established by accounting principles generally accepted in the United States of America (see Note 3).

Purchases and sales are recorded on a trade date basis. Interest and dividend income is recorded when received. For purposes of determining the realized gain or loss on a sale, the cost of securities sold is based on the average cost of all shares of such securities held at the date of sale. The change in value of investments includes the Association's gains and losses on investments bought and sold as well as held during the year.

For purposes of determining gain or loss on Form 5500, the cost of securities sold is the market value as of the beginning of the year for securities held at that date. Offsetting differences are reported in the unrealized appreciation or depreciation of investments.

Manchester Police Relief Association

Notes to Financial Statements

Note 3: Fair Value Measurements

The fair value of the Association's investments is determined using a hierarchy that prioritizes the inputs to valuation techniques. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority; Level 2 inputs consist of quoted prices of similar assets in active markets, quoted prices for identical or similar assets in inactive markets, observable inputs other than quoted market prices, or inputs that are derived principally from or corroborated by observable market data by correlation or other means; and Level 3 inputs consist of inputs that are unobservable and significant to the fair value measurement, and have the lowest priority. The Association uses appropriate valuation techniques based on available inputs to measure the fair value of its investments. An asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used as of June 30, 2024 and 2023.

Fair values for common stocks are valued using quoted prices of identical assets in active markets. U.S. Treasury and Federal Agency obligations are valued using quoted prices of identical assets in inactive markets (not frequently traded).

The following table sets forth by level, within the fair value hierarchy, the fair value of the Association's assets as of June 30, 2024 and 2023:

	2024			
	Level 1	Level 2	Level 3	Total
Common stock	\$ 704,702	\$ -	\$ -	\$ 704,702
U.S. Treasury and Federal Agency obligations	-	186,292	-	186,292
Totals	\$ 704,702	\$ 186,292	\$ -	\$ 890,994

	2023			
	Level 1	Level 2	Level 3	Total
Common stock	\$ 631,445	\$ -	\$ -	\$ 631,445
U.S. Treasury and Federal Agency obligations	-	185,089	-	185,089
Totals	\$ 631,445	\$ 185,089	\$ -	\$ 816,534

All assets disclosed above have been valued using a market approach. There have been no changes in the valuation techniques and related inputs. The inputs and methodology used for valuing investment securities are not necessarily indicative of the risk associated with investing in those securities.

Manchester Police Relief Association

Notes to Financial Statements

Note 4: Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of the change in unrealized appreciation (depreciation) of assets per the accompanying financial statements to Schedule H of Form 5500 for the years ended June 30, 2024 and 2023.

	2024	2023
Net change in unrealized appreciation of investments per the financial statements	\$ 103,971	\$ 124,340
Difference in method of computing realized gains and losses between Form 5500 and the financial statements	22,353	(20,764)
Net change in unrealized appreciation of investments per Schedule H of Form 5500	\$ 126,324	\$ 103,576

Note 5: Party-in-Interest Transactions

The Association has cash held at Morgan Stanley Bank N.A. which is affiliated with Morgan Stanley, the Custodian of the investments and the Association's investment manager. The Association also has investments in Morgan Stanley stock. The fair value of the cash held and investments was \$28,875 and \$19,821 at June 30, 2024 and 2023, respectively. Fees paid by the Association for investment management services amounted to approximately \$18,000 and \$16,600 for the years ended June 30, 2024 and 2023, respectively. The Association also has arrangements with various other service providers, including its accounting and actuarial firms, which also qualify as party-in-interest transactions under ERISA.

Note 6: Risks and Uncertainties

The Association 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 the fair value of the investments and the amounts reported in the statements of net assets available for benefits - modified cash basis.

The actuarial present value of benefit obligations is reported based on certain assumptions, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

Manchester Police Relief Association

Notes to Financial Statements

Note 7: Change in Actuarial Assumptions

The postretirement benefit obligation is based on certain assumptions as described in Note 2. Changes in assumptions which resulted in a net decrease of \$22,720 to the benefit obligation for the year ended June 30, 2024 resulted from an increase in the discount rate and a change to mortality improvement rates. Changes in assumptions which resulted in a net decrease of \$31,496 to the benefit obligation for the year ended June 30, 2023 resulted from an increase in the discount rate.

Note 8: Subsequent Events

Management has evaluated subsequent events through March 30, 2025, the date when the financial statements were available to be issued.

MANCHESTER POLICE RELIEF ASSOCIATION

Exhibit I

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

Employer Identification Number: 02-0262209

Three Digit Plan Number: 501

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	<u>Cash</u>			
*	Morgan Stanley Acct 5438	Morgan Stanley Bank N.A.	8,479	8,479
*	Morgan Stanley Acct 5430	Morgan Stanley Bank N.A.	11,133	11,133
*	Morgan Stanley Acct 5835	Morgan Stanley Bank N.A.	4,112	4,112
	Total cash		\$ 23,724	\$ 23,724
	<u>Common Stock</u>			
	AbbVie, Inc.	59.508 shares of common stock	6,283	10,207
	Accenture PLC Ireland Class A	17.242 shares of common stock	5,122	5,231
	Adobe Systems, Inc.	22 shares of common stock	4,623	12,221
	AerCap Holdings N.V.	67 shares of common stock	3,813	6,244
	Airbnb, Inc.	22.772 shares of common stock	2,924	3,453
	Alcon, Inc.	6.993 shares of common stock	369	623
	Allegion Pub Ltd. Co.	35 shares of common stock	3,844	4,135
	Allstate Corp.	31 shares of common stock	3,803	4,949
	Alphabet, Inc. Class A	81.001 shares of common stock	8,949	14,755
	Amazon.com, Inc.	128 shares of common stock	4,424	24,736
	American Express Co.	19 shares of common stock	2,448	4,399
	American Homes 4 Rent	68 shares of common stock	2,701	2,527
	Ameriprise Financial, Inc.	9 shares of common stock	1,177	3,845
	Apple, Inc.	60.497 shares of common stock	3,022	12,742
	Aptiv PLC	32.162 shares of common stock	2,429	2,265
	Arch Capital Group Ltd.	48 shares of common stock	1,946	4,843
	ASML Holding N.V.	6 shares of common stock	2,826	6,136
	Atlassian Corp. PLC Class A	16.327 shares of common stock	3,597	2,888
	Autodesk Inc. Delaware	31 shares of common stock	3,261	7,671
	Autozone, Inc.	1 shares of common stock	2,169	2,964
	Becton Dickinson & Company	18 shares of common stock	4,450	4,207
	Best Buy Co.	60 shares of common stock	4,235	5,057
	Biogen, Inc.	15.439 shares of common stock	2,271	3,579
	BJ's Wholesale Club Holdings, Inc.	52 shares of common stock	3,258	4,568
	Broadcom Ltd.	12.741 shares of common stock	1,094	20,456
	Builders Firstsource, Inc.	26 shares of common stock	2,140	3,599
	Caesars Entertainment, Inc. New	66 shares of common stock	2,718	2,623
	Carlsberg A/S	168 shares of common stock	4,403	4,035
	CBRE Group, Inc. Class A	47 shares of common stock	3,836	4,188
	Charles Rivers Labs Intl., Inc.	16.481 shares of common stock	4,720	3,405
	Charles Schwab Corp. New	99 shares of common stock	6,312	7,295
	Chesapeake Energy Corp.	67 shares of common stock	4,120	5,507
	Cintas Corp.	5.645 shares of common stock	3,128	3,953
	Comcast Corp. Class A - New	236.134 shares of common stock	6,165	9,247
	Crowdstrike Holdings, Inc.	36.02 shares of common stock	5,393	13,803
	CRH PLC	65 shares of common stock	3,630	4,874
	Cummins, Inc.	18 shares of common stock	5,295	4,985
	Diageo PLC Spon ADR New	15.934 shares of common stock	2,848	2,009
	DocuSign, Inc.	30 shares of common stock	1,669	1,605
	Diamondback Energy, Inc.	39 shares of common stock	7,206	7,807
	Dow, Inc.	86 shares of common stock	4,964	4,562
	Doximity, Inc.	60.475 shares of common stock	2,348	1,691
	E.L.F. Beauty, Inc.	9.939 shares of common stock	1,864	2,094
	Eaton Corp. PLC	19.695 shares of common stock	2,999	6,175
	Eli Lilly and Co.	4.56 shares of common stock	1,729	4,129
	Emcor Group, Inc.	14 shares of common stock	1,618	5,111
	Entergy Corp. New	32 shares of common stock	3,303	3,424
	Equinix, Inc.	5.307 shares of common stock	2,285	4,015
			169,731	284,837

(Continued)

MANCHESTER POLICE RELIEF ASSOCIATION

Exhibit I

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

(Continued)

Employer Identification Number: 02-0262209

Three Digit Plan Number: 501

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Amounts brought forward		169,731	284,837
	Estee Lauder Co., Inc. Class A	34.855 shares of common stock	5,660	3,709
	Etsy Inc. Com.	21 shares of common stock	3,706	1,239
	FirstEnergy Corp.	90 shares of common stock	3,619	3,444
	Fiserv, Inc.	36 shares of common stock	3,442	5,365
	Freeport-McMoran, Inc.	78.778 shares of common stock	1,344	3,829
	Gallagher, Arthur J. & Co.	18 shares of common stock	3,106	4,668
	Hubspot, Inc.	11 shares of common stock	3,207	6,488
	Idexx Labs	6.345 shares of common stock	3,283	3,091
	Insulet Corp.	11.320 shares of common stock	2,607	2,284
	Intuit, Inc.	8.913 shares of common stock	4,488	5,858
	Intuitive Surgical, Inc.	13.464 shares of common stock	4,640	5,989
	Johnson Controls International PLC	54.449 shares of common stock	1,587	3,619
	JPMorgan Chase & Co.	62 shares of common stock	7,054	12,540
	KKR & Co., Inc. Class A	60 shares of common stock	2,732	6,314
	KLA Corp.	5 shares of common stock	1,619	4,123
	L3Harris Technologies, Inc.	19 shares of common stock	1,191	4,267
	Labcorp Holdings, Inc.	27 shares of common stock	5,308	5,495
	Liberty Media Corp. Series C	20.382 shares of common stock	1,184	1,464
	Lockheed Martin Corp.	6 shares of common stock	2,309	2,803
	Lowe's Companies, Inc.	20 shares of common stock	2,663	4,409
	Marsh & McLennan Companies, Inc.	23 shares of common stock	3,798	4,847
	Masco Corp.	73 shares of common stock	3,149	4,867
	McKesson Corp.	9 shares of common stock	1,205	5,256
	Meta Platforms, Inc.	25 shares of common stock	2,330	12,606
	Microsoft Corp.	71 shares of common stock	5,225	31,733
	Molina Healthcare, Inc.	13 shares of common stock	3,702	3,865
	Mongoddb, Inc. Class A	6.09 shares of common stock	2,269	1,522
	Monster Beverage Corp.	66.223 shares of common stock	1,848	3,308
*	Morgan Stanley	53 shares of common stock	2,910	5,151
	NetApp, Inc. Com	51 shares of common stock	3,213	6,569
	Netflix, Inc.	18.729 shares of common stock	6,062	12,640
	Nextera Energy, Inc.	43 shares of common stock	3,041	3,045
	Nvidia Corp.	213.421 shares of common stock	785	26,366
	Palo Alto Networks, Inc.	20.842 shares of common stock	820	7,066
	Parker Hannifin Corp.	10 shares of common stock	2,849	5,058
	PayPal Holdings, Inc.	74.103 shares of common stock	5,079	4,300
	Pinterest, Inc. Class A	97.706 shares of common stock	2,765	4,306
	Procter & Gamble	16 shares of common stock	2,211	2,639
	Prologis, Inc.	18 shares of common stock	1,930	2,022
	Reliance, Inc.	9 shares of common stock	1,502	2,570
	Renaissance Re Holdings Ltd.	20 shares of common stock	3,188	4,470
	RTX Corp.	87 shares of common stock	7,702	8,734
	S&P Global, Inc.	10.936 shares of common stock	2,146	4,877
	Salesforce.com, Inc.	25.742 shares of common stock	4,454	6,618
	Schlumberger Ltd.	104 shares of common stock	4,416	4,907
	Seagate Technology Holdings PLC	28.927 shares of common stock	450	2,987
	Servicenow, Inc.	6.876 shares of common stock	4,225	5,409
	Shell PLC ADR	109 shares of common stock	4,477	7,868
	Sherwin Williams Company Ohio	13 shares of common stock	3,307	3,880
	Snowflake, Inc. Class A	21.277 shares of common stock	3,364	2,874
	Starbucks Corp. Washington	26.655 shares of common stock	2,539	2,075
	Stryker Corp.	8 shares of common stock	1,770	2,722
	Taiwan Semiconductor Mfg. Co. Ltd. ADR	39 shares of common stock	3,794	6,779
	Target Corp.	62.694 shares of common stock	8,105	9,281
	TD Synnex Corp.	38 shares of common stock	4,338	4,385
			349,448	603,437

(Continued)

MANCHESTER POLICE RELIEF ASSOCIATION

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

(Continued)

Employer Identification Number: 02-0262209

Three Digit Plan Number: 501

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Amounts brought forward		349,448	603,437
	TE Connectivity Ltd. New	43 shares of common stock	2,469	6,468
	Tesla, Inc.	7.897 shares of common stock	952	1,563
	Thermo Fisher Scientific	19.17 shares of common stock	5,609	10,601
	TJX Companies, Inc. New	45.895 shares of common stock	3,950	5,053
	TKO Group Holdings, Inc. Class A	16.743 shares of common stock	1,621	1,808
	Uber Technologies, Inc.	76.053 shares of common stock	1,954	5,528
	Union Pacific Corp.	13.280 shares of common stock	2,933	3,005
	United Therapeutics Corp.	11 shares of common stock	3,020	3,504
	Unitedhealth Group, Inc.	39.79 shares of common stock	6,428	20,263
	Valvoline, Inc. Com	48 shares of common stock	1,581	2,074
	Vertex Pharmaceuticals, Inc.	27.642 shares of common stock	3,600	12,956
	Visa, Inc. Class A	42 shares of common stock	2,927	11,024
	W. W. Grainger, Inc.	6.661 shares of common stock	1,488	6,010
	Wells Fargo & Co. New	124 shares of common stock	5,846	7,364
	Wolfspeed, Inc.	50.473 shares of common stock	1,983	1,149
	Workday, Inc. Class A	12.948 shares of common stock	3,226	2,895
	Total common stock		399,035	704,702
	<u>U.S. Treasury and Federal Agency Obligations</u>			
	Federal National Mortgage Association	27,000 Due 11/15/2030, 6.625%	30,892	30,193
	U.S. Treasury Notes	8,000 Due 06/30/2025, 4.625%	7,967	7,962
	U.S. Treasury Notes	48,000 Due 10/31/2026, 1.125%	42,922	44,301
	U.S. Treasury Notes	25,000 Due 10/31/2027, 4.125%	24,940	24,726
	U.S. Treasury Notes	16,000 Due 04/30/2026, 4.875%	15,996	16,024
	U.S. Treasury Notes	30,000 Due 05/15/2032, 2.875%	28,356	27,068
	U.S. Treasury Notes	7,000 Due 11/15/2033, 4.500%	7,155	7,078
	U.S. Treasury Bonds	7,000 Due 08/15/2041, 1.750%	4,854	4,651
	U.S. Treasury Bonds	12,000 Due 05/15/2044, 3.375%	10,636	10,046
	U.S. Treasury Bonds	9,000 Due 08/15/2052, 3.000%	6,823	6,813
	U.S. Treasury Bonds	10,000 Due 05/15/2049, 2.875%	8,160	7,430
	Total U.S. Treasury and Federal Agency Obligations		188,701	186,292
	Total investments in securities		\$ 587,736	\$ 890,994

* Party in Interest

See Independent Auditor's Report.

MANCHESTER POLICE RELIEF ASSOCIATION

Exhibit I

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

Employer Identification Number: 02-0262209

Three Digit Plan Number: 501

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	<u>Cash</u>			
*	Morgan Stanley Acct 5438	Morgan Stanley Bank N.A.	8,479	8,479
*	Morgan Stanley Acct 5430	Morgan Stanley Bank N.A.	11,133	11,133
*	Morgan Stanley Acct 5835	Morgan Stanley Bank N.A.	4,112	4,112
	Total cash		\$ 23,724	\$ 23,724
	<u>Common Stock</u>			
	AbbVie, Inc.	59.508 shares of common stock	6,283	10,207
	Accenture PLC Ireland Class A	17.242 shares of common stock	5,122	5,231
	Adobe Systems, Inc.	22 shares of common stock	4,623	12,221
	AerCap Holdings N.V.	67 shares of common stock	3,813	6,244
	Airbnb, Inc.	22.772 shares of common stock	2,924	3,453
	Alcon, Inc.	6.993 shares of common stock	369	623
	Allegion Pub Ltd. Co.	35 shares of common stock	3,844	4,135
	Allstate Corp.	31 shares of common stock	3,803	4,949
	Alphabet, Inc. Class A	81.001 shares of common stock	8,949	14,755
	Amazon.com, Inc.	128 shares of common stock	4,424	24,736
	American Express Co.	19 shares of common stock	2,448	4,399
	American Homes 4 Rent	68 shares of common stock	2,701	2,527
	Ameriprise Financial, Inc.	9 shares of common stock	1,177	3,845
	Apple, Inc.	60.497 shares of common stock	3,022	12,742
	Aptiv PLC	32.162 shares of common stock	2,429	2,265
	Arch Capital Group Ltd.	48 shares of common stock	1,946	4,843
	ASML Holding N.V.	6 shares of common stock	2,826	6,136
	Atlassian Corp. PLC Class A	16.327 shares of common stock	3,597	2,888
	Autodesk Inc. Delaware	31 shares of common stock	3,261	7,671
	Autozone, Inc.	1 shares of common stock	2,169	2,964
	Becton Dickinson & Company	18 shares of common stock	4,450	4,207
	Best Buy Co.	60 shares of common stock	4,235	5,057
	Biogen, Inc.	15.439 shares of common stock	2,271	3,579
	BJ's Wholesale Club Holdings, Inc.	52 shares of common stock	3,258	4,568
	Broadcom Ltd.	12.741 shares of common stock	1,094	20,456
	Builders Firstsource, Inc.	26 shares of common stock	2,140	3,599
	Caesars Entertainment, Inc. New	66 shares of common stock	2,718	2,623
	Carlsberg A/S	168 shares of common stock	4,403	4,035
	CBRE Group, Inc. Class A	47 shares of common stock	3,836	4,188
	Charles Rivers Labs Intl., Inc.	16.481 shares of common stock	4,720	3,405
	Charles Schwab Corp. New	99 shares of common stock	6,312	7,295
	Chesapeake Energy Corp.	67 shares of common stock	4,120	5,507
	Cintas Corp.	5.645 shares of common stock	3,128	3,953
	Comcast Corp. Class A - New	236.134 shares of common stock	6,165	9,247
	Crowdstrike Holdings, Inc.	36.02 shares of common stock	5,393	13,803
	CRH PLC	65 shares of common stock	3,630	4,874
	Cummins, Inc.	18 shares of common stock	5,295	4,985
	Diageo PLC Spon ADR New	15.934 shares of common stock	2,848	2,009
	DocuSign, Inc.	30 shares of common stock	1,669	1,605
	Diamondback Energy, Inc.	39 shares of common stock	7,206	7,807
	Dow, Inc.	86 shares of common stock	4,964	4,562
	Doximity, Inc.	60.475 shares of common stock	2,348	1,691
	E.L.F. Beauty, Inc.	9.939 shares of common stock	1,864	2,094
	Eaton Corp. PLC	19.695 shares of common stock	2,999	6,175
	Eli Lilly and Co.	4.56 shares of common stock	1,729	4,129
	Emcor Group, Inc.	14 shares of common stock	1,618	5,111
	Entergy Corp. New	32 shares of common stock	3,303	3,424
	Equinix, Inc.	5.307 shares of common stock	2,285	4,015
			169,731	284,837

(Continued)

MANCHESTER POLICE RELIEF ASSOCIATION

Exhibit I

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

(Continued)

Employer Identification Number: 02-0262209

Three Digit Plan Number: 501

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Amounts brought forward		169,731	284,837
	Estee Lauder Co., Inc. Class A	34.855 shares of common stock	5,660	3,709
	Etsy Inc. Com.	21 shares of common stock	3,706	1,239
	FirstEnergy Corp.	90 shares of common stock	3,619	3,444
	Fiserv, Inc.	36 shares of common stock	3,442	5,365
	Freeport-McMoran, Inc.	78.778 shares of common stock	1,344	3,829
	Gallagher, Arthur J. & Co.	18 shares of common stock	3,106	4,668
	Hubspot, Inc.	11 shares of common stock	3,207	6,488
	Idexx Labs	6.345 shares of common stock	3,283	3,091
	Insulet Corp.	11.320 shares of common stock	2,607	2,284
	Intuit, Inc.	8.913 shares of common stock	4,488	5,858
	Intuitive Surgical, Inc.	13.464 shares of common stock	4,640	5,989
	Johnson Controls International PLC	54.449 shares of common stock	1,587	3,619
	JPMorgan Chase & Co.	62 shares of common stock	7,054	12,540
	KKR & Co., Inc. Class A	60 shares of common stock	2,732	6,314
	KLA Corp.	5 shares of common stock	1,619	4,123
	L3Harris Technologies, Inc.	19 shares of common stock	1,191	4,267
	Labcorp Holdings, Inc.	27 shares of common stock	5,308	5,495
	Liberty Media Corp. Series C	20.382 shares of common stock	1,184	1,464
	Lockheed Martin Corp.	6 shares of common stock	2,309	2,803
	Lowe's Companies, Inc.	20 shares of common stock	2,663	4,409
	Marsh & McLennan Companies, Inc.	23 shares of common stock	3,798	4,847
	Masco Corp.	73 shares of common stock	3,149	4,867
	McKesson Corp.	9 shares of common stock	1,205	5,256
	Meta Platforms, Inc.	25 shares of common stock	2,330	12,606
	Microsoft Corp.	71 shares of common stock	5,225	31,733
	Molina Healthcare, Inc.	13 shares of common stock	3,702	3,865
	Mongoddb, Inc. Class A	6.09 shares of common stock	2,269	1,522
	Monster Beverage Corp.	66.223 shares of common stock	1,848	3,308
*	Morgan Stanley	53 shares of common stock	2,910	5,151
	NetApp, Inc. Com	51 shares of common stock	3,213	6,569
	Netflix, Inc.	18.729 shares of common stock	6,062	12,640
	Nextera Energy, Inc.	43 shares of common stock	3,041	3,045
	Nvidia Corp.	213.421 shares of common stock	785	26,366
	Palo Alto Networks, Inc.	20.842 shares of common stock	820	7,066
	Parker Hannifin Corp.	10 shares of common stock	2,849	5,058
	PayPal Holdings, Inc.	74.103 shares of common stock	5,079	4,300
	Pinterest, Inc. Class A	97.706 shares of common stock	2,765	4,306
	Procter & Gamble	16 shares of common stock	2,211	2,639
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(Continued)

MANCHESTER POLICE RELIEF ASSOCIATION

Attachment to Form 5500 Schedule H, Line 4i

Supplemental Schedule of Assets (Held at End of Year)

June 30, 2024

(Continued)

Employer Identification Number: 02-0262209

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	Workday, Inc. Class A	12.948 shares of common stock	3,226	2,895
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	<u>U.S. Treasury and Federal Agency Obligations</u>			
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	Total investments in securities		\$ 587,736	\$ 890,994

* Party in Interest

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