

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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: [X] a multiemployer plan [] a multiple-employer plan... B This return/report is: [] a single-employer plan [] a DFE... C If the plan is a collectively-bargained plan, check here... [X] D Check box if filing under: [X] Form 5558 [] automatic extension... 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: WESTCHESTER - FAIRFIELD JOINT ELECTRICAL APPRENTICESHIP AND TRAINING FUND
1b Three-digit plan number (PN): 520
1c Effective date of plan: 12/07/1961
2a Plan sponsor's name (employer, if for a single-employer plan): THE WESTCHESTER - FAIRFIELD ELECTRICAL JOINT ELECTRICAL APPRENTICESHIP TRAINING COMMITTEE
2b Employer Identification Number (EIN): 13-1955999
2c Plan Sponsor's telephone number: 914-946-0472
2d Business code (see instructions): 238210

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2023) v. 230707

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY 158-11 HARRY VAN ARSDALE JR. AVENUE FLUSHING, NY 11365	3b Administrator's EIN 13-0891035 3c Administrator's telephone number 718-591-2000
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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
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5 Total number of participants at the beginning of the plan year	5	115
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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)	115
a(2) Total number of active participants at the end of the plan year	6a(2)	114
b Retired or separated participants receiving benefits	6b	0
c Other retired or separated participants entitled to future benefits	6c	0
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	114
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	
f Total. Add lines 6d and 6e	6f	
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)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	
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	57
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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:
 4J 4L

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

a Pension Schedules

(1) **R** (Retirement Plan Information)

(2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4) **DCG** (Individual Plan Information) – Number Attached _____

(5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

(1) **H** (Financial Information)

(2) **I** (Financial Information – Small Plan)

(3) **A** (Insurance Information) – Number Attached 0

(4) **C** (Service Provider Information)

(5) **D** (DFE/Participating Plan Information)

(6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <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 WESTCHESTER - FAIRFIELD JOINT ELECTRICAL APPRENTICESHIP AND TRAINING FUND	B Three-digit plan number (PN) ▶	520
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTCHESTER - FAIRFIELD ELECTRICAL JOINT ELECTRICAL APPRENTICESHIP	D Employer Identification Number (EIN) 13-1955999	

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)

RSM US LLP

42-0714325

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	36000	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)

JOINT INDUSTRY BOARD

13-0891035

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14 50	PLAN ADMINISTRATOR	13200	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)

ALLIANT INSURANCE SERVICES, INC.

33-0785439

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
23 50	NONE	12380	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"/>

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)

COHEN WEISS AND SIMON

13-1592323

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	6551	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)

(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 <input type="checkbox"/> No <input 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)

(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 <input type="checkbox"/> No <input 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

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

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

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

(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 <u>WESTCHESTER - FAIRFIELD JOINT ELECTRICAL APPRENTICESHIP AND TRAINING FUND</u>	B Three-digit plan number (PN) ▶	<u>520</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTCHESTER - FAIRFIELD ELECTRICAL JOINT ELECTRICAL APPRENTICESHIP</u>	D Employer Identification Number (EIN) <u>13-1955999</u>	

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	50487	70150
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	101766	55156
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	14728	3728
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1158641	1110809
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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	51234	130459
f Total assets (add all amounts in lines 1a through 1e)	1f	1376856	1370302
Liabilities			
g Benefit claims payable	1g	85982	77782
h Operating payables	1h	4091	36797
i Acquisition indebtedness	1i		
j Other liabilities	1j	28486	108724
k Total liabilities (add all amounts in lines 1g through 1j)	1k	118559	223303
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1258297	1146999

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)	1410477	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		1410477
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	65956	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(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)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		24226
d Total income. Add all income amounts in column (b) and enter total	2d		1500659

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1465314	
(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)		1465314
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)	13200	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	36000	
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	8078	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	89365	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		146643
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1611957

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-111298
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: RSM US LLP

(2) EIN: 42-0714325

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		15000000
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.)			
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 _____.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Financial Report and Supplementary Information
June 30, 2024

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Independent Auditor's Report

Board of Trustees
Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Opinion

We have audited the financial statements of Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and plan benefit obligations as of June 30, 2024 and 2023, the related statements of changes in net assets available for benefits and in benefit obligations 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 and plan benefit obligations of the Plan as of June 30, 2024 and 2023, and the changes in its net assets available for benefits and in benefit obligations 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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 Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of June 30, 2024, and supplemental schedule of reportable transactions for the year ended June 30, 2024, 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 (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

RSM US LLP

New York, New York
April 9, 2025

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

**Statements of Net Assets Available for Benefits and of Benefit Obligations
June 30, 2024 and 2023**

	2024	2023
Assets		
Investments, at fair value	\$ 1,110,809	\$ 1,158,641
Cash—noninterest bearing	70,150	50,487
Contributions receivable from employers, net	55,156	101,766
Right-of-use lease asset, net	108,724	28,486
Accrued interest receivable	138	-
Due from affiliate	-	11,613
Fixed assets, net	21,735	22,748
Security deposit	3,590	3,115
Total assets	1,370,302	1,376,856
Liabilities		
Lease liability	108,724	28,486
Due to affiliate	30,000	-
Accounts payable and accrued expenses	6,797	4,091
Total liabilities	145,521	32,577
Net assets available for benefits	1,224,781	1,344,279
Benefit obligations:		
Apprentice Training Program benefits payable	77,782	85,982
Total benefit obligations	77,782	85,982
Excess of net assets available for benefits over benefit obligations	\$ 1,146,999	\$ 1,258,297

See notes to financial statements.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

**Statements of Changes in Net Assets Available for Benefits and of Changes in Benefit Obligations
Years Ending June 30, 2024 and 2023**

	2024	2023
Additions:		
Employers' contributions	\$ 1,410,477	1,506,204
Investment income	65,956	39,525
Other income	24,226	12,945
Total additions	1,500,659	1,558,674
Deductions:		
Training expenses	1,473,514	1,408,369
Administrative expenses	146,643	91,343
Total deductions	1,620,157	1,499,712
Net (decrease) increase in net assets available for benefits	(119,498)	58,962
Net (decrease) increase in benefit obligations:		
Apprentice Training Program benefits payable	(8,200)	588
Net (decrease) increase in benefit obligations	(8,200)	588
Net (decrease) increase in net assets available for benefits over benefit obligations	(111,298)	58,374
Excess of net assets available for benefits over benefit obligations:		
Beginning	1,258,297	1,199,923
Ending	\$ 1,146,999	\$ 1,258,297

See notes to financial statements.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 1. Organization and Significant Accounting Policies

Organization: Westchester-Fairfield Chapter of the National Electrical Contractors Association, Inc. and Local Union No. 3 of the International Brotherhood of Electrical Workers, AFL-CIO (Local 3) maintain Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund (the Plan). The Plan is administered by Joint Industry Board of the Electrical Industry (JIB). The Plan's purpose is to maintain standards in conformity with National Apprenticeship and Training Standards for the electrical contracting industry, governing the selection, qualifications, education and training of all apprentices and journey workers.

The Plan was originally established for, and continues to provide training to, participants of the inside electricians' apprenticeship program, which includes on the job training and higher education course work. The Plan also covers administrative and other expenses associated with this training.

The Plan is covered under the terms of a three-year collective bargaining agreement (the Agreement) and the related agreement and working rules between Local 3 and the electrical contractors' associations and independent contractors (the participating employers).

Under the terms of the Agreement the cost of the entire program is borne by the participating employers. Participating employers contribute 1.75% of standard gross wages plus \$0.25 per hour to the Plan. Employers in the M and MIJ Divisions are not required to make contributions to the Plan.

Apprentices entering the Apprenticeship Program after June 1, 2023, receive a contribution of \$1 per hour to the Apprenticeship Graduation Fund. Upon successful completion and graduation from the Apprentice Program these graduates will receive a graduation award which will include a payment to the Annuity Plan of the Electrical Industry on the graduate's behalf. If the Apprentice does not complete and graduate from the Apprentice Program, all amounts contributed on their behalf to the Apprentice Graduation Fund will be forfeited to the Plan. Until graduation, apprentices will be eligible for a death benefit from the Plan. During the year ended June 30, 2024, the Plan received \$31,649 in contributions to the Apprenticeship Graduation Fund which is included within Employers' contributions on the statements of changes in net assets available for benefits and of changes in benefit obligations. During the year ended June 30, 2023, the Plan did not yet receive any contributions to the Apprenticeship Graduation Fund yet.

Basis of accounting: The financial statements of the Plan have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

Estimates: The preparation of financial statements in conformity with U.S. GAAP 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 revenue and expenses during the reporting period. Actual results could differ from those estimates.

Cash: The Plan maintains its cash in bank deposit accounts at a high-credit-quality financial institution. Balances are insured by the Federal Deposit Insurance Corporation up to \$250,000. The Plan balance may at times be in excess of the federally insured limit; however, the Plan has not experienced any losses and does not believe it is exposed to any significant credit risk.

Investment valuation and income recognition: Investments held by the Plan are stated 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 (i.e., an exit price). See Note 2 for further discussion of the fair value measurements.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 1. Organization and Significant Accounting Policies (Continued)

Purchases and sales of securities are recorded on a trade-date basis. Investment income is recognized on the accrual basis.

Employer contributions and related receivables: Contributions receivable are reported at their outstanding balances net of an estimated reserve for doubtful accounts and are primarily composed of balances due from employers. The Plan estimates doubtful accounts based upon historical bad debts, factors related to specific employers' ability to pay, and current economic trends and conditions. The Plan deems all receivables collectable and expects to collect these receivables within one year.

Fixed assets: The fixed assets of the Plan are used primarily to provide benefits and services to participants of the Plan and other affiliated and related entities and are valued at cost, less accumulated depreciation of amortization. Fixed assets are depreciated over five years on a straight-line basis. The Plan capitalizes all fixed assets over \$1,000.

Benefit obligations: Benefit obligations represent program related expenditures payable as of the end of the Plan's fiscal year.

Training expenses: Training expenses are recorded as expenses to the Plan when paid. Training expenses include tuition, instructor fees, books, apprentice salaries and benefits and other expenses associated with running the apprentice program.

Administrative expenses: JIB allocates certain administrative and record-keeping costs to the Plan, in addition to payroll and related benefits directly attributable to the Plan. In computing these allocated costs, various factors were considered, including time spent, space used, costs incurred, and the volume of transactions relating to the Plan in relation to the various other entities administered by JIB.

Graduation fund participant accounts: The graduation fund participant accounts are credited with graduation fund employer contributions, decreased by distributions and forfeitures, and credited with an allocation of the Fund's earnings net of administrative expenses and investment fees, including realized and unrealized changes in the fair value of the Fund's investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. The earnings or losses are allocated annually based on the participant's account balance at June 30. Participant accounts share in the Plan's investments and are not participant directed. See note 9.

Operating leases: In February 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2016-02, *Leases (Topic 842)*, to increase transparency and comparability among organizations related to their leasing arrangements. This comprehensive new standard amends and supersedes existing lease accounting guidance and is intended to increase transparency and comparability among organizations by recognizing right-of-use (ROU) lease assets and lease liabilities on the statement of net assets available for benefits and requiring disclosure of key information about leasing arrangements. Lease expense continues to be recognized in a manner similar to legacy U.S. GAAP. The Plan adopted the new lease standard on July 1, 2022, using the optional transition method to the modified retrospective approach. Under this transition provision, results for reporting periods beginning on July 1, 2022, are presented under Topic 842, while prior period amounts continue to be reported and disclosed in accordance with the Plan's historical accounting treatment under Accounting Standards Codification (ASC) Topic 840, Leases.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 1. Organization and Significant Accounting Policies (Continued)

As permitted, the Plan elected the package of three practical expedients under the transition guidance within the new standard. The Plan has elected not to recognize leases with original lease terms of 12 months or less (short-term leases) on the Plan's statement of net assets. Additionally, the Plan has elected to account for any lease and non-lease components for its real estate lease as one lease component. The Plan has elected to use the risk-free rate (see Note 4 for details).

Reclassification: Certain 2023 amounts have been reclassified to conform to current year presentation. The reclassification had no impact on previously reported net assets.

Subsequent events: The Plan evaluates events occurring after the date of the financial statements to consider whether the impact of such events needs to be reflected and/or disclosed in the financial statements. Such evaluation is performed through the date the financial statements are available for issuance, which is April 9, 2025, for these financial statements.

Note 2. Fair Value Measurements

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

Level 1: Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

Level 2: Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:

- Quoted prices for similar assets and liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in markets that are not active
- Observable inputs other than quoted prices that are used in the valuation of the asset or liability (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

Level 3: Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the estimated valuations that market participants would use in pricing the asset or liability (including assumptions about risk).

The asset's or liability'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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 2. Fair Value Measurements (Continued)

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

Money market fund: Valued at the daily closing price as reported by the fund. The money market fund held by is registered with the Securities and Exchange Commission. This fund is required to publish its daily net asset value (NAV) and to transact at that price, which constitutes as active market.

Investments measured at NAV: Valued at the NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund/trust less its liability. This practical expedient is not used when it is determined to be probable that the fund/trust will sell the investment for an amount different than the reported NAV.

The valuation method described above may produce fair value calculations that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes that its valuation method is appropriate and consistent with those of 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 following tables present Plan's investments by type at fair value as of June 30, 2024 and 2023:

Type of Security	Investments as of June 30, 2024			
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 1,078,492	\$ -	\$ -	\$ 1,078,492
Total assets in the fair value hierarchy	\$ 1,078,492	\$ -	\$ -	1,078,492
Investments measured at NAV (a)				32,317
Total investments at fair value				<u>\$ 1,110,809</u>

Type of Security	Investments as of June 30, 2023			
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 1,158,641	\$ -	\$ -	\$ 1,158,641
Total investments at fair value	\$ 1,158,641	\$ -	\$ -	\$ 1,158,641

- a) In accordance with the guidance by FASB ASU 2015-07, Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these 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 and of benefit obligations.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 2. Fair Value Measurements (Continued)

The following table sets forth additional disclosures of the Plan's investment whose fair value is estimated using NAV per share as of June 30, 2024 and 2023:

Investment	Fair Value		Unfunded Commitment	Redemption Frequency	Redemption Notice Period
	2024	2023			
State Street Institutional Liquid Reserves Fund (b)	\$ 32,317	\$ -	\$ -	Daily	None

- b) The State Street Institutional Liquid Reserves Fund's investment objective is to preserve capital with a secondary goal of providing income. The Fund has no restrictions on the NAV price or its equivalent. There are no known or anticipated redemptions.

Note 3. Fixed Assets

Fixed assets consist of the following as of June 30, 2024 and 2023:

	2024	2023
Computer equipment	\$ 50,556	\$ 41,347
Furniture and fixtures	1,296	1,296
	<u>51,852</u>	<u>42,643</u>
Less accumulated depreciation	(30,117)	(19,895)
Property assets, net	<u>\$ 21,735</u>	<u>\$ 22,748</u>

Depreciation provided on the straight-line method over the estimated useful lives of the assets of five years was \$10,222 and \$7,857 for the years ended June 30, 2024 and 2023, respectively. The Plan did not dispose of any fully depreciated fixed assets during the year ended June 30, 2024. The Plan disposed of \$984 of fully depreciated fixed assets during the year ended June 30, 2023.

Note 4. Operating Leases

The premises occupied by the Plan are leased from the Electrical Workers Local 3 Realty Corporation under the terms of an operating lease that was renewed effective March 1, 2021, for three years, expiring on February 28, 2024 and an operating lease that was renewed effective March 1, 2024, for three years, expiring on February 28, 2027. Certain expenses, such as electric, gas, water, and sewer, are included in the annual rent. The lease also contains provisions for escalation charges.

Lease expenses is as follows for the years ending June 30:

	2024	2023
Operating lease cost	<u>\$ 43,083</u>	<u>\$ 34,667</u>

Total rent expense, including tax escalations, for the year ended June 30, 2024 was \$44,701.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 4. Operating Leases (Continued)

Supplemental statement of net asset information related to leases is as follows as of June 30, 2023 and 2024:

	2024	2023
Weighted-average remaining lease term (years):		
Operating leases	2.66	0.67
Weighted-average discount rate:		
Operating leases	4.32%	2.84%

Future minimum lease payments and reconciliation to the lease liabilities recognized under Topic 842, for all noncancellable leases on the Plan's statements of net assets available for benefits as of June 30, 2024, are as follows:

Years ending June 30:		
2025		\$ 43,083
2026		43,083
2027		28,722
		<u>114,888</u>
Less imputed interest		<u>(6,164)</u>
Total present value of lease liabilities		<u>\$ 108,724</u>

Future minimum lease payments and reconciliation to the lease liabilities recognized under Topic 842, for all noncancellable leases on the Plan's statements of net assets available for benefits as of June 30, 2023, are as follows:

Years ending June 30:		
2024		\$ 28,722
Total lease payments		<u>28,722</u>
Less imputed interest		<u>(236)</u>
Total present value of lease liabilities		<u>\$ 28,486</u>

Note 5. Tax Status

The Trust established under the Plan has received a determination letter from the Internal Revenue Service in April 1964 stating that the Plan is tax exempt under provisions of Section 501(c)(5) of the Internal Revenue Code (the Code) as a labor organization, except to the extent that any unrelated business taxable income is not set-aside for the exempt purposes of the Plan. All such set-asides have been made for the fiscal years ended June 30, 2024 and 2023.

The Plan and Trust are required to operate in conformity with the Code to maintain the tax-exempt status of the Trust. The Plan's management believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, it believes that the Plan is qualified, and the related Trust is tax-exempt.

Plan management has evaluated all of the Plan's tax positions for all open tax years and has concluded that the Plan has taken no uncertain tax positions that require adjustment to the financial statements.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 6. Plan Termination

Although they have not expressed any intent to do so, the trustees have the right under the Agreement to modify the benefits provided to participants and to terminate the Plan, subject to the provisions of applicable law and the terms of the Agreement.

Note 7. Related-Party and Party-In-Interest Transactions

The Plan invests in a short-term investment fund managed by the Plan's custodian. The Plan holds a bank account and a money market fund with JP Morgan Chase Bank, which are used for transactions in the ordinary course of administering the Plan. In addition, as described in Notes 1 and 2, the Plan has several other ongoing arrangements with related parties and parties-in-interest. These transactions are considered exempt party-in-interest transactions under ERISA.

Note 8. Due From (To) Affiliates

Amounts due from affiliate consists of the following as of June 30:

	2024	2023
Local 3	\$ -	\$ 11,613

Amounts due from Local 3 are for refund of rent overpayments.

Amounts due to affiliate consists of the following as of June 30:

	2024	2023
JIB	\$ (30,000)	\$ -

Amounts due to JIB are for reimbursement of audit fees.

Note 9. Apprentice Graduation Fund

The following amounts were recorded in the Graduation Fund participant accounts during the year ended June 30, 2024:

Employers' contributions	\$ 34,070
Investment income, net of fees	679
Forfeitures	(4,169)
	<u>\$ 30,580</u>
Opening balance in the Graduation Fund	\$ -
Net increase in the Graduation Fund	30,580
Ending balance in the Graduation Fund	<u>\$ 30,580</u>

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Notes to Financial Statements

Note 10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500:

	June 30	
	2024	2023
Net assets available for benefits per the financial statements	\$ 1,224,781	\$ 1,344,279
Apprentice Training Program benefits payable	77,782	85,982
Net assets per the Form 5500	<u>\$ 1,146,999</u>	<u>\$ 1,258,297</u>

The following is a reconciliation of training expenses per the financial statements to benefits paid per the Form 5500:

	Year Ended June 30, 2024
Training expenses	\$ 1,473,514
Add amounts payable at June 30, 2024	77,782
Less amounts payable at June 30, 2023	(85,982)
Benefits paid per the Form 5500	<u>\$ 1,465,314</u>

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
June 30, 2024

(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
	*JP Morgan Prime Money Market Fund		\$ 1,078,492	\$ 1,078,492
	*State Street Institutional Liquid Reserves Fund		32,317	32,317
	Total investments		\$ 1,110,809	\$ 1,110,809

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
Single Transactions:					
*JP Morgan Prime Money Market Fund	\$ 1,158,641	\$ -	\$ 1,158,641	\$ 1,158,641	\$ -
*JP Morgan Prime Money Market Fund	1,163,256	-	1,163,256	1,163,256	-
*JP Morgan Prime Money Market Fund	1,196,213	-	1,196,213	1,196,213	-
*JP Morgan Prime Money Market Fund	1,196,213	-	1,196,213	1,196,213	-
*JP Morgan Prime Money Market Fund	1,196,007	-	1,196,007	1,196,007	-
*JP Morgan Prime Money Market Fund	1,195,680	-	1,195,680	1,195,680	-
*JP Morgan Prime Money Market Fund	1,195,680	-	1,195,680	1,195,680	-
*JP Morgan Prime Money Market Fund	1,195,700	-	1,195,700	1,195,700	-
*JP Morgan Prime Money Market Fund	1,191,584	-	1,191,584	1,191,584	-
*JP Morgan Prime Money Market Fund	1,190,535	-	1,190,535	1,190,535	-
*JP Morgan Prime Money Market Fund	1,213,703	-	1,213,703	1,213,703	-
*JP Morgan Prime Money Market Fund	1,243,802	-	1,243,802	1,243,802	-
*JP Morgan Prime Money Market Fund	1,198,801	-	1,198,801	1,198,801	-
*JP Morgan Prime Money Market Fund	1,198,921	-	1,198,921	1,198,921	-
*JP Morgan Prime Money Market Fund	1,199,041	-	1,199,041	1,199,041	-
*JP Morgan Prime Money Market Fund	1,198,304	-	1,198,304	1,198,304	-
*JP Morgan Prime Money Market Fund	1,198,304	-	1,198,304	1,198,304	-
*JP Morgan Prime Money Market Fund	1,218,718	-	1,218,718	1,218,718	-
*JP Morgan Prime Money Market Fund	1,211,648	-	1,211,648	1,211,648	-
*JP Morgan Prime Money Market Fund	1,211,648	-	1,211,648	1,211,648	-
*JP Morgan Prime Money Market Fund	1,211,648	-	1,211,648	1,211,648	-
*JP Morgan Prime Money Market Fund	1,216,173	-	1,216,173	1,216,173	-
*JP Morgan Prime Money Market Fund	1,250,283	-	1,250,283	1,250,283	-
*JP Morgan Prime Money Market Fund	1,214,426	-	1,214,426	1,214,426	-
*JP Morgan Prime Money Market Fund	1,214,226	-	1,214,226	1,214,226	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,214,226	\$ -	\$ 1,214,226	\$ 1,214,226	\$ -
*JP Morgan Prime Money Market Fund	1,241,551	-	1,241,551	1,241,551	-
*JP Morgan Prime Money Market Fund	1,242,401	-	1,242,401	1,242,401	-
*JP Morgan Prime Money Market Fund	1,243,001	-	1,243,001	1,243,001	-
*JP Morgan Prime Money Market Fund	1,243,001	-	1,243,001	1,243,001	-
*JP Morgan Prime Money Market Fund	1,240,696	-	1,240,696	1,240,696	-
*JP Morgan Prime Money Market Fund	1,240,574	-	1,240,574	1,240,574	-
*JP Morgan Prime Money Market Fund	1,240,574	-	1,240,574	1,240,574	-
*JP Morgan Prime Money Market Fund	1,262,975	-	1,262,975	1,262,975	-
*JP Morgan Prime Money Market Fund	1,262,975	-	1,262,975	1,262,975	-
*JP Morgan Prime Money Market Fund	1,261,017	-	1,261,017	1,261,017	-
*JP Morgan Prime Money Market Fund	1,292,256	-	1,292,256	1,292,256	-
*JP Morgan Prime Money Market Fund	1,247,890	-	1,247,890	1,247,890	-
*JP Morgan Prime Money Market Fund	1,224,297	-	1,224,297	1,224,297	-
*JP Morgan Prime Money Market Fund	1,224,210	-	1,224,210	1,224,210	-
*JP Morgan Prime Money Market Fund	1,224,210	-	1,224,210	1,224,210	-
*JP Morgan Prime Money Market Fund	1,222,472	-	1,222,472	1,222,472	-
*JP Morgan Prime Money Market Fund	1,208,365	-	1,208,365	1,208,365	-
*JP Morgan Prime Money Market Fund	1,208,365	-	1,208,365	1,208,365	-
*JP Morgan Prime Money Market Fund	1,213,495	-	1,213,495	1,213,495	-
*JP Morgan Prime Money Market Fund	1,212,395	-	1,212,395	1,212,395	-
*JP Morgan Prime Money Market Fund	1,209,721	-	1,209,721	1,209,721	-
*JP Morgan Prime Money Market Fund	1,264,156	-	1,264,156	1,264,156	-
*JP Morgan Prime Money Market Fund	1,264,283	-	1,264,283	1,264,283	-
*JP Morgan Prime Money Market Fund	1,264,199	-	1,264,199	1,264,199	-
*JP Morgan Prime Money Market Fund	1,264,199	-	1,264,199	1,264,199	-
*JP Morgan Prime Money Market Fund	1,264,199	-	1,264,199	1,264,199	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,263,419	\$ -	\$ 1,263,419	\$ 1,263,419	\$ -
*JP Morgan Prime Money Market Fund	1,300,962	-	1,300,962	1,300,962	-
*JP Morgan Prime Money Market Fund	1,300,841	-	1,300,841	1,300,841	-
*JP Morgan Prime Money Market Fund	1,296,680	-	1,296,680	1,296,680	-
*JP Morgan Prime Money Market Fund	1,211,298	-	1,211,298	1,211,298	-
*JP Morgan Prime Money Market Fund	1,257,196	-	1,257,196	1,257,196	-
*JP Morgan Prime Money Market Fund	1,255,162	-	1,255,162	1,255,162	-
*JP Morgan Prime Money Market Fund	1,255,162	-	1,255,162	1,255,162	-
*JP Morgan Prime Money Market Fund	1,255,162	-	1,255,162	1,255,162	-
*JP Morgan Prime Money Market Fund	1,276,698	-	1,276,698	1,276,698	-
*JP Morgan Prime Money Market Fund	1,273,165	-	1,273,165	1,273,165	-
*JP Morgan Prime Money Market Fund	1,271,522	-	1,271,522	1,271,522	-
*JP Morgan Prime Money Market Fund	1,274,192	-	1,274,192	1,274,192	-
*JP Morgan Prime Money Market Fund	1,273,884	-	1,273,884	1,273,884	-
*JP Morgan Prime Money Market Fund	1,308,280	-	1,308,280	1,308,280	-
*JP Morgan Prime Money Market Fund	1,306,189	-	1,306,189	1,306,189	-
*JP Morgan Prime Money Market Fund	1,305,877	-	1,305,877	1,305,877	-
*JP Morgan Prime Money Market Fund	1,300,660	-	1,300,660	1,300,660	-
*JP Morgan Prime Money Market Fund	1,299,330	-	1,299,330	1,299,330	-
*JP Morgan Prime Money Market Fund	1,324,065	-	1,324,065	1,324,065	-
*JP Morgan Prime Money Market Fund	1,322,897	-	1,322,897	1,322,897	-
*JP Morgan Prime Money Market Fund	1,322,776	-	1,322,776	1,322,776	-
*JP Morgan Prime Money Market Fund	1,317,953	-	1,317,953	1,317,953	-
*JP Morgan Prime Money Market Fund	1,318,085	-	1,318,085	1,318,085	-
*JP Morgan Prime Money Market Fund	1,316,765	-	1,316,765	1,316,765	-
*JP Morgan Prime Money Market Fund	1,345,491	-	1,345,491	1,345,491	-
*JP Morgan Prime Money Market Fund	1,345,491	-	1,345,491	1,345,491	-
*JP Morgan Prime Money Market Fund	1,342,521	-	1,342,521	1,342,521	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,377,148	\$ -	\$ 1,377,148	\$ 1,377,148	\$ -
*JP Morgan Prime Money Market Fund	1,376,848	-	1,376,848	1,376,848	-
*JP Morgan Prime Money Market Fund	1,256,814	-	1,256,814	1,256,814	-
*JP Morgan Prime Money Market Fund	1,255,760	-	1,255,760	1,255,760	-
*JP Morgan Prime Money Market Fund	1,255,520	-	1,255,520	1,255,520	-
*JP Morgan Prime Money Market Fund	1,261,206	-	1,261,206	1,261,206	-
*JP Morgan Prime Money Market Fund	1,251,332	-	1,251,332	1,251,332	-
*JP Morgan Prime Money Market Fund	1,260,232	-	1,260,232	1,260,232	-
*JP Morgan Prime Money Market Fund	1,288,473	-	1,288,473	1,288,473	-
*JP Morgan Prime Money Market Fund	1,283,332	-	1,283,332	1,283,332	-
*JP Morgan Prime Money Market Fund	1,297,520	-	1,297,520	1,297,520	-
*JP Morgan Prime Money Market Fund	1,295,230	-	1,295,230	1,295,230	-
*JP Morgan Prime Money Market Fund	1,293,558	-	1,293,558	1,293,558	-
*JP Morgan Prime Money Market Fund	1,289,611	-	1,289,611	1,289,611	-
*JP Morgan Prime Money Market Fund	1,199,367	-	1,199,367	1,199,367	-
*JP Morgan Prime Money Market Fund	1,198,661	-	1,198,661	1,198,661	-
*JP Morgan Prime Money Market Fund	1,196,135	-	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	1,196,135	-	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	1,196,135	-	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	1,196,135	-	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	1,199,135	-	1,199,135	1,199,135	-
*JP Morgan Prime Money Market Fund	1,240,123	-	1,240,123	1,240,123	-
*JP Morgan Prime Money Market Fund	1,238,825	-	1,238,825	1,238,825	-
*JP Morgan Prime Money Market Fund	1,224,351	-	1,224,351	1,224,351	-
*JP Morgan Prime Money Market Fund	1,222,703	-	1,222,703	1,222,703	-
*JP Morgan Prime Money Market Fund	1,221,403	-	1,221,403	1,221,403	-
*JP Morgan Prime Money Market Fund	1,226,633	-	1,226,633	1,226,633	-
*JP Morgan Prime Money Market Fund	1,226,423	-	1,226,423	1,226,423	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,281,252	\$ -	\$ 1,281,252	\$ 1,281,252	\$ -
*JP Morgan Prime Money Market Fund	1,280,252	-	1,280,252	1,280,252	-
*JP Morgan Prime Money Market Fund	1,280,252	-	1,280,252	1,280,252	-
*JP Morgan Prime Money Market Fund	1,285,683	-	1,285,683	1,285,683	-
*JP Morgan Prime Money Market Fund	1,281,558	-	1,281,558	1,281,558	-
*JP Morgan Prime Money Market Fund	1,282,278	-	1,282,278	1,282,278	-
*JP Morgan Prime Money Market Fund	1,296,740	-	1,296,740	1,296,740	-
*JP Morgan Prime Money Market Fund	1,296,740	-	1,296,740	1,296,740	-
*JP Morgan Prime Money Market Fund	1,292,624	-	1,292,624	1,292,624	-
*JP Morgan Prime Money Market Fund	1,292,624	-	1,292,624	1,292,624	-
*JP Morgan Prime Money Market Fund	1,277,197	-	1,277,197	1,277,197	-
*JP Morgan Prime Money Market Fund	1,252,590	-	1,252,590	1,252,590	-
*JP Morgan Prime Money Market Fund	1,252,715	-	1,252,715	1,252,715	-
*JP Morgan Prime Money Market Fund	1,252,715	-	1,252,715	1,252,715	-
*JP Morgan Prime Money Market Fund	1,252,046	-	1,252,046	1,252,046	-
*JP Morgan Prime Money Market Fund	1,251,987	-	1,251,987	1,251,987	-
*JP Morgan Prime Money Market Fund	1,251,987	-	1,251,987	1,251,987	-
*JP Morgan Prime Money Market Fund	1,290,780	-	1,290,780	1,290,780	-
*JP Morgan Prime Money Market Fund	1,295,769	-	1,295,769	1,295,769	-
*JP Morgan Prime Money Market Fund	1,295,551	-	1,295,551	1,295,551	-
*JP Morgan Prime Money Market Fund	1,320,114	-	1,320,114	1,320,114	-
*JP Morgan Prime Money Market Fund	1,317,486	-	1,317,486	1,317,486	-
*JP Morgan Prime Money Market Fund	1,313,609	-	1,313,609	1,313,609	-
*JP Morgan Prime Money Market Fund	1,312,717	-	1,312,717	1,312,717	-
*JP Morgan Prime Money Market Fund	1,324,562	-	1,324,562	1,324,562	-
*JP Morgan Prime Money Market Fund	1,323,893	-	1,323,893	1,323,893	-
*JP Morgan Prime Money Market Fund	1,319,909	-	1,319,909	1,319,909	-
*JP Morgan Prime Money Market Fund	1,319,909	-	1,319,909	1,319,909	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,319,909	\$ -	\$ 1,319,909	\$ 1,319,909	\$ -
*JP Morgan Prime Money Market Fund	1,301,498	-	1,301,498	1,301,498	-
*JP Morgan Prime Money Market Fund	1,301,498	-	1,301,498	1,301,498	-
*JP Morgan Prime Money Market Fund	1,299,992	-	1,299,992	1,299,992	-
*JP Morgan Prime Money Market Fund	1,256,467	-	1,256,467	1,256,467	-
*JP Morgan Prime Money Market Fund	1,256,077	-	1,256,077	1,256,077	-
*JP Morgan Prime Money Market Fund	1,253,876	-	1,253,876	1,253,876	-
*JP Morgan Prime Money Market Fund	1,275,001	-	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	1,275,001	-	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	1,275,001	-	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	1,275,001	-	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	1,275,001	-	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	1,167,831	-	1,167,831	1,167,831	-
*JP Morgan Prime Money Market Fund	1,166,527	-	1,166,527	1,166,527	-
*JP Morgan Prime Money Market Fund	1,166,602	-	1,166,602	1,166,602	-
*JP Morgan Prime Money Market Fund	1,166,467	-	1,166,467	1,166,467	-
*JP Morgan Prime Money Market Fund	1,212,858	-	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	1,212,858	-	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	1,212,858	-	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	1,212,113	-	1,212,113	1,212,113	-
*JP Morgan Prime Money Market Fund	1,211,165	-	1,211,165	1,211,165	-
*JP Morgan Prime Money Market Fund	1,172,988	-	1,172,988	1,172,988	-
*JP Morgan Prime Money Market Fund	1,194,863	-	1,194,863	1,194,863	-
*JP Morgan Prime Money Market Fund	1,194,863	-	1,194,863	1,194,863	-
*JP Morgan Prime Money Market Fund	1,193,884	-	1,193,884	1,193,884	-
*JP Morgan Prime Money Market Fund	1,188,207	-	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	1,188,207	-	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	1,188,207	-	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	1,188,207	-	1,188,207	1,188,207	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,220,074	\$ -	\$ 1,220,074	\$ 1,220,074	\$ -
*JP Morgan Prime Money Market Fund	1,219,955	-	1,219,955	1,219,955	-
*JP Morgan Prime Money Market Fund	1,219,955	-	1,219,955	1,219,955	-
*JP Morgan Prime Money Market Fund	1,224,600	-	1,224,600	1,224,600	-
*JP Morgan Prime Money Market Fund	1,223,500	-	1,223,500	1,223,500	-
*JP Morgan Prime Money Market Fund	1,266,031	-	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	1,266,031	-	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	1,266,031	-	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	1,266,031	-	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	1,258,870	-	1,258,870	1,258,870	-
*JP Morgan Prime Money Market Fund	1,256,492	-	1,256,492	1,256,492	-
*JP Morgan Prime Money Market Fund	1,281,016	-	1,281,016	1,281,016	-
*JP Morgan Prime Money Market Fund	1,279,678	-	1,279,678	1,279,678	-
*JP Morgan Prime Money Market Fund	1,279,653	-	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	1,279,653	-	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	1,279,653	-	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	1,275,407	-	1,275,407	1,275,407	-
*JP Morgan Prime Money Market Fund	1,227,571	-	1,227,571	1,227,571	-
*JP Morgan Prime Money Market Fund	1,159,565	-	1,159,565	1,159,565	-
*JP Morgan Prime Money Market Fund	1,184,565	-	1,184,565	1,184,565	-
*JP Morgan Prime Money Market Fund	1,217,039	-	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	1,217,039	-	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	1,217,039	-	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	1,222,378	-	1,222,378	1,222,378	-
*JP Morgan Prime Money Market Fund	1,222,278	-	1,222,278	1,222,278	-
*JP Morgan Prime Money Market Fund	1,248,808	-	1,248,808	1,248,808	-
*JP Morgan Prime Money Market Fund	1,247,708	-	1,247,708	1,247,708	-
*JP Morgan Prime Money Market Fund	1,247,039	-	1,247,039	1,247,039	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,237,769	\$ -	\$ 1,237,769	\$ 1,237,769	\$ -
*JP Morgan Prime Money Market Fund	1,235,412	-	1,235,412	1,235,412	-
*JP Morgan Prime Money Market Fund	1,258,113	-	1,258,113	1,258,113	-
*JP Morgan Prime Money Market Fund	1,258,239	-	1,258,239	1,258,239	-
*JP Morgan Prime Money Market Fund	1,256,858	-	1,256,858	1,256,858	-
*JP Morgan Prime Money Market Fund	1,256,123	-	1,256,123	1,256,123	-
*JP Morgan Prime Money Market Fund	1,256,159	-	1,256,159	1,256,159	-
*JP Morgan Prime Money Market Fund	1,286,417	-	1,286,417	1,286,417	-
*JP Morgan Prime Money Market Fund	1,259,016	-	1,259,016	1,259,016	-
*JP Morgan Prime Money Market Fund	1,148,305	-	1,148,305	1,148,305	-
*JP Morgan Prime Money Market Fund	1,148,905	-	1,148,905	1,148,905	-
*JP Morgan Prime Money Market Fund	1,169,220	-	1,169,220	1,169,220	-
*JP Morgan Prime Money Market Fund	1,159,112	-	1,159,112	1,159,112	-
*JP Morgan Prime Money Market Fund	1,163,448	-	1,163,448	1,163,448	-
*JP Morgan Prime Money Market Fund	1,163,565	-	1,163,565	1,163,565	-
*JP Morgan Prime Money Market Fund	1,163,065	-	1,163,065	1,163,065	-
*JP Morgan Prime Money Market Fund	1,163,090	-	1,163,090	1,163,090	-
*JP Morgan Prime Money Market Fund	1,188,765	-	1,188,765	1,188,765	-
*JP Morgan Prime Money Market Fund	1,187,783	-	1,187,783	1,187,783	-
*JP Morgan Prime Money Market Fund	1,186,889	-	1,186,889	1,186,889	-
*JP Morgan Prime Money Market Fund	1,185,527	-	1,185,527	1,185,527	-
*JP Morgan Prime Money Market Fund	1,185,027	-	1,185,027	1,185,027	-
*JP Morgan Prime Money Market Fund	1,191,924	-	1,191,924	1,191,924	-
*JP Morgan Prime Money Market Fund	1,191,570	-	1,191,570	1,191,570	-
*JP Morgan Prime Money Market Fund	1,191,070	-	1,191,070	1,191,070	-
*JP Morgan Prime Money Market Fund	1,182,881	-	1,182,881	1,182,881	-
*JP Morgan Prime Money Market Fund	1,216,581	-	1,216,581	1,216,581	-
*JP Morgan Prime Money Market Fund	1,216,031	-	1,216,031	1,216,031	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,214,931	\$ -	\$ 1,214,931	\$ 1,214,931	\$ -
*JP Morgan Prime Money Market Fund	1,213,429	-	1,213,429	1,213,429	-
*JP Morgan Prime Money Market Fund	1,212,929	-	1,212,929	1,212,929	-
*JP Morgan Prime Money Market Fund	1,208,381	-	1,208,381	1,208,381	-
*JP Morgan Prime Money Market Fund	1,172,058	-	1,172,058	1,172,058	-
*JP Morgan Prime Money Market Fund	1,200,028	-	1,200,028	1,200,028	-
*JP Morgan Prime Money Market Fund	1,196,438	-	1,196,438	1,196,438	-
*JP Morgan Prime Money Market Fund	1,196,438	-	1,196,438	1,196,438	-
*JP Morgan Prime Money Market Fund	1,196,739	-	1,196,739	1,196,739	-
*JP Morgan Prime Money Market Fund	1,153,133	-	1,153,133	1,153,133	-
*JP Morgan Prime Money Market Fund	1,153,133	-	1,153,133	1,153,133	-
*JP Morgan Prime Money Market Fund	1,155,959	-	1,155,959	1,155,959	-
*JP Morgan Prime Money Market Fund	1,178,329	-	1,178,329	1,178,329	-
*JP Morgan Prime Money Market Fund	1,177,769	-	1,177,769	1,177,769	-
*JP Morgan Prime Money Market Fund	1,176,110	-	1,176,110	1,176,110	-
*JP Morgan Prime Money Market Fund	1,206,463	-	1,206,463	1,206,463	-
*JP Morgan Prime Money Market Fund	1,114,853	-	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	1,114,853	-	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	1,114,853	-	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	1,135,990	-	1,135,990	1,135,990	-
*JP Morgan Prime Money Market Fund	1,132,400	-	1,132,400	1,132,400	-
*JP Morgan Prime Money Market Fund	1,128,087	-	1,128,087	1,128,087	-
*JP Morgan Prime Money Market Fund	1,127,468	-	1,127,468	1,127,468	-
*JP Morgan Prime Money Market Fund	1,080,437	-	1,080,437	1,080,437	-
*JP Morgan Prime Money Market Fund	1,080,437	-	1,080,437	1,080,437	-
*JP Morgan Prime Money Market Fund	1,092,409	-	1,092,409	1,092,409	-
*JP Morgan Prime Money Market Fund	1,092,409	-	1,092,409	1,092,409	-
*JP Morgan Prime Money Market Fund	1,078,965	-	1,078,965	1,078,965	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ 1,078,491	\$ -	\$ 1,078,491	\$ 1,078,491	\$ -
*JP Morgan Prime Money Market Fund	-	1,163,140	1,163,140	1,163,140	-
*JP Morgan Prime Money Market Fund	-	1,196,094	1,196,094	1,196,094	-
*JP Morgan Prime Money Market Fund	-	1,196,213	1,196,213	1,196,213	-
*JP Morgan Prime Money Market Fund	-	1,196,007	1,196,007	1,196,007	-
*JP Morgan Prime Money Market Fund	-	1,195,561	1,195,561	1,195,561	-
*JP Morgan Prime Money Market Fund	-	1,195,680	1,195,680	1,195,680	-
*JP Morgan Prime Money Market Fund	-	1,195,581	1,195,581	1,195,581	-
*JP Morgan Prime Money Market Fund	-	1,191,584	1,191,584	1,191,584	-
*JP Morgan Prime Money Market Fund	-	1,190,636	1,190,636	1,190,636	-
*JP Morgan Prime Money Market Fund	-	1,213,703	1,213,703	1,213,703	-
*JP Morgan Prime Money Market Fund	-	1,243,802	1,243,802	1,243,802	-
*JP Morgan Prime Money Market Fund	-	1,198,801	1,198,801	1,198,801	-
*JP Morgan Prime Money Market Fund	-	1,198,801	1,198,801	1,198,801	-
*JP Morgan Prime Money Market Fund	-	1,198,921	1,198,921	1,198,921	-
*JP Morgan Prime Money Market Fund	-	1,198,304	1,198,304	1,198,304	-
*JP Morgan Prime Money Market Fund	-	1,198,304	1,198,304	1,198,304	-
*JP Morgan Prime Money Market Fund	-	1,218,718	1,218,718	1,218,718	-
*JP Morgan Prime Money Market Fund	-	1,211,769	1,211,769	1,211,769	-
*JP Morgan Prime Money Market Fund	-	1,211,648	1,211,648	1,211,648	-
*JP Morgan Prime Money Market Fund	-	1,211,648	1,211,648	1,211,648	-
*JP Morgan Prime Money Market Fund	-	1,216,173	1,216,173	1,216,173	-
*JP Morgan Prime Money Market Fund	-	1,250,283	1,250,283	1,250,283	-
*JP Morgan Prime Money Market Fund	-	1,214,426	1,214,426	1,214,426	-
*JP Morgan Prime Money Market Fund	-	1,214,226	1,214,226	1,214,226	-
*JP Morgan Prime Money Market Fund	-	1,214,226	1,214,226	1,214,226	-
*JP Morgan Prime Money Market Fund	-	1,241,551	1,241,551	1,241,551	-
*JP Morgan Prime Money Market Fund	-	1,242,401	1,242,401	1,242,401	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,243,001	\$ 1,243,001	\$ 1,243,001	\$ -
*JP Morgan Prime Money Market Fund	-	1,243,001	1,243,001	1,243,001	-
*JP Morgan Prime Money Market Fund	-	1,240,696	1,240,696	1,240,696	-
*JP Morgan Prime Money Market Fund	-	1,240,574	1,240,574	1,240,574	-
*JP Morgan Prime Money Market Fund	-	1,240,574	1,240,574	1,240,574	-
*JP Morgan Prime Money Market Fund	-	1,262,975	1,262,975	1,262,975	-
*JP Morgan Prime Money Market Fund	-	1,262,975	1,262,975	1,262,975	-
*JP Morgan Prime Money Market Fund	-	1,261,017	1,261,017	1,261,017	-
*JP Morgan Prime Money Market Fund	-	1,292,256	1,292,256	1,292,256	-
*JP Morgan Prime Money Market Fund	-	1,247,890	1,247,890	1,247,890	-
*JP Morgan Prime Money Market Fund	-	1,224,297	1,224,297	1,224,297	-
*JP Morgan Prime Money Market Fund	-	1,224,210	1,224,210	1,224,210	-
*JP Morgan Prime Money Market Fund	-	1,224,210	1,224,210	1,224,210	-
*JP Morgan Prime Money Market Fund	-	1,222,472	1,222,472	1,222,472	-
*JP Morgan Prime Money Market Fund	-	1,208,365	1,208,365	1,208,365	-
*JP Morgan Prime Money Market Fund	-	1,208,365	1,208,365	1,208,365	-
*JP Morgan Prime Money Market Fund	-	1,213,495	1,213,495	1,213,495	-
*JP Morgan Prime Money Market Fund	-	1,212,395	1,212,395	1,212,395	-
*JP Morgan Prime Money Market Fund	-	1,209,721	1,209,721	1,209,721	-
*JP Morgan Prime Money Market Fund	-	1,264,156	1,264,156	1,264,156	-
*JP Morgan Prime Money Market Fund	-	1,264,156	1,264,156	1,264,156	-
*JP Morgan Prime Money Market Fund	-	1,264,073	1,264,073	1,264,073	-
*JP Morgan Prime Money Market Fund	-	1,264,199	1,264,199	1,264,199	-
*JP Morgan Prime Money Market Fund	-	1,264,199	1,264,199	1,264,199	-
*JP Morgan Prime Money Market Fund	-	1,263,419	1,263,419	1,263,419	-
*JP Morgan Prime Money Market Fund	-	1,300,962	1,300,962	1,300,962	-
*JP Morgan Prime Money Market Fund	-	1,300,841	1,300,841	1,300,841	-
*JP Morgan Prime Money Market Fund	-	1,296,680	1,296,680	1,296,680	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,211,298	\$ 1,211,298	\$ 1,211,298	\$ -
*JP Morgan Prime Money Market Fund	-	1,257,196	1,257,196	1,257,196	-
*JP Morgan Prime Money Market Fund	-	1,255,287	1,255,287	1,255,287	-
*JP Morgan Prime Money Market Fund	-	1,255,162	1,255,162	1,255,162	-
*JP Morgan Prime Money Market Fund	-	1,255,162	1,255,162	1,255,162	-
*JP Morgan Prime Money Market Fund	-	1,276,698	1,276,698	1,276,698	-
*JP Morgan Prime Money Market Fund	-	1,273,165	1,273,165	1,273,165	-
*JP Morgan Prime Money Market Fund	-	1,271,522	1,271,522	1,271,522	-
*JP Morgan Prime Money Market Fund	-	1,274,192	1,274,192	1,274,192	-
*JP Morgan Prime Money Market Fund	-	1,273,884	1,273,884	1,273,884	-
*JP Morgan Prime Money Market Fund	-	1,308,280	1,308,280	1,308,280	-
*JP Morgan Prime Money Market Fund	-	1,306,189	1,306,189	1,306,189	-
*JP Morgan Prime Money Market Fund	-	1,305,877	1,305,877	1,305,877	-
*JP Morgan Prime Money Market Fund	-	1,300,660	1,300,660	1,300,660	-
*JP Morgan Prime Money Market Fund	-	1,299,330	1,299,330	1,299,330	-
*JP Morgan Prime Money Market Fund	-	1,324,065	1,324,065	1,324,065	-
*JP Morgan Prime Money Market Fund	-	1,322,897	1,322,897	1,322,897	-
*JP Morgan Prime Money Market Fund	-	1,322,776	1,322,776	1,322,776	-
*JP Morgan Prime Money Market Fund	-	1,317,953	1,317,953	1,317,953	-
*JP Morgan Prime Money Market Fund	-	1,317,953	1,317,953	1,317,953	-
*JP Morgan Prime Money Market Fund	-	1,316,765	1,316,765	1,316,765	-
*JP Morgan Prime Money Market Fund	-	1,345,491	1,345,491	1,345,491	-
*JP Morgan Prime Money Market Fund	-	1,345,491	1,345,491	1,345,491	-
*JP Morgan Prime Money Market Fund	-	1,342,521	1,342,521	1,342,521	-
*JP Morgan Prime Money Market Fund	-	1,377,148	1,377,148	1,377,148	-
*JP Morgan Prime Money Market Fund	-	1,376,848	1,376,848	1,376,848	-
*JP Morgan Prime Money Market Fund	-	1,256,814	1,256,814	1,256,814	-
*JP Morgan Prime Money Market Fund	-	1,255,760	1,255,760	1,255,760	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,255,520	\$ 1,255,520	\$ 1,255,520	\$ -
*JP Morgan Prime Money Market Fund	-	1,261,206	1,261,206	1,261,206	-
*JP Morgan Prime Money Market Fund	-	1,261,206	1,261,206	1,261,206	-
*JP Morgan Prime Money Market Fund	-	1,260,232	1,260,232	1,260,232	-
*JP Morgan Prime Money Market Fund	-	1,288,473	1,288,473	1,288,473	-
*JP Morgan Prime Money Market Fund	-	1,283,332	1,283,332	1,283,332	-
*JP Morgan Prime Money Market Fund	-	1,297,520	1,297,520	1,297,520	-
*JP Morgan Prime Money Market Fund	-	1,295,230	1,295,230	1,295,230	-
*JP Morgan Prime Money Market Fund	-	1,293,558	1,293,558	1,293,558	-
*JP Morgan Prime Money Market Fund	-	1,289,611	1,289,611	1,289,611	-
*JP Morgan Prime Money Market Fund	-	1,199,247	1,199,247	1,199,247	-
*JP Morgan Prime Money Market Fund	-	1,198,661	1,198,661	1,198,661	-
*JP Morgan Prime Money Market Fund	-	1,196,135	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	-	1,196,135	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	-	1,196,135	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	-	1,196,135	1,196,135	1,196,135	-
*JP Morgan Prime Money Market Fund	-	1,199,135	1,199,135	1,199,135	-
*JP Morgan Prime Money Market Fund	-	1,239,999	1,239,999	1,239,999	-
*JP Morgan Prime Money Market Fund	-	1,238,825	1,238,825	1,238,825	-
*JP Morgan Prime Money Market Fund	-	1,224,229	1,224,229	1,224,229	-
*JP Morgan Prime Money Market Fund	-	1,222,703	1,222,703	1,222,703	-
*JP Morgan Prime Money Market Fund	-	1,221,403	1,221,403	1,221,403	-
*JP Morgan Prime Money Market Fund	-	1,226,633	1,226,633	1,226,633	-
*JP Morgan Prime Money Market Fund	-	1,226,423	1,226,423	1,226,423	-
*JP Morgan Prime Money Market Fund	-	1,281,252	1,281,252	1,281,252	-
*JP Morgan Prime Money Market Fund	-	1,280,252	1,280,252	1,280,252	-
*JP Morgan Prime Money Market Fund	-	1,280,252	1,280,252	1,280,252	-
*JP Morgan Prime Money Market Fund	-	1,285,683	1,285,683	1,285,683	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,281,558	\$ 1,281,558	\$ 1,281,558	\$ -
*JP Morgan Prime Money Market Fund	-	1,282,278	1,282,278	1,282,278	-
*JP Morgan Prime Money Market Fund	-	1,296,740	1,296,740	1,296,740	-
*JP Morgan Prime Money Market Fund	-	1,296,740	1,296,740	1,296,740	-
*JP Morgan Prime Money Market Fund	-	1,292,624	1,292,624	1,292,624	-
*JP Morgan Prime Money Market Fund	-	1,292,624	1,292,624	1,292,624	-
*JP Morgan Prime Money Market Fund	-	1,277,197	1,277,197	1,277,197	-
*JP Morgan Prime Money Market Fund	-	1,252,590	1,252,590	1,252,590	-
*JP Morgan Prime Money Market Fund	-	1,252,590	1,252,590	1,252,590	-
*JP Morgan Prime Money Market Fund	-	1,252,715	1,252,715	1,252,715	-
*JP Morgan Prime Money Market Fund	-	1,252,046	1,252,046	1,252,046	-
*JP Morgan Prime Money Market Fund	-	1,251,987	1,251,987	1,251,987	-
*JP Morgan Prime Money Market Fund	-	1,251,987	1,251,987	1,251,987	-
*JP Morgan Prime Money Market Fund	-	1,290,780	1,290,780	1,290,780	-
*JP Morgan Prime Money Market Fund	-	1,295,769	1,295,769	1,295,769	-
*JP Morgan Prime Money Market Fund	-	1,295,551	1,295,551	1,295,551	-
*JP Morgan Prime Money Market Fund	-	1,320,114	1,320,114	1,320,114	-
*JP Morgan Prime Money Market Fund	-	1,317,486	1,317,486	1,317,486	-
*JP Morgan Prime Money Market Fund	-	1,313,609	1,313,609	1,313,609	-
*JP Morgan Prime Money Market Fund	-	1,312,717	1,312,717	1,312,717	-
*JP Morgan Prime Money Market Fund	-	1,324,562	1,324,562	1,324,562	-
*JP Morgan Prime Money Market Fund	-	1,323,893	1,323,893	1,323,893	-
*JP Morgan Prime Money Market Fund	-	1,319,777	1,319,777	1,319,777	-
*JP Morgan Prime Money Market Fund	-	1,319,909	1,319,909	1,319,909	-
*JP Morgan Prime Money Market Fund	-	1,319,909	1,319,909	1,319,909	-
*JP Morgan Prime Money Market Fund	-	1,301,498	1,301,498	1,301,498	-
*JP Morgan Prime Money Market Fund	-	1,301,498	1,301,498	1,301,498	-
*JP Morgan Prime Money Market Fund	-	1,299,992	1,299,992	1,299,992	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,256,341	\$ 1,256,341	\$ 1,256,341	\$ -
*JP Morgan Prime Money Market Fund	-	1,256,077	1,256,077	1,256,077	-
*JP Morgan Prime Money Market Fund	-	1,253,876	1,253,876	1,253,876	-
*JP Morgan Prime Money Market Fund	-	1,275,001	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	-	1,275,001	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	-	1,275,001	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	-	1,275,001	1,275,001	1,275,001	-
*JP Morgan Prime Money Market Fund	-	1,167,831	1,167,831	1,167,831	-
*JP Morgan Prime Money Market Fund	-	1,166,643	1,166,643	1,166,643	-
*JP Morgan Prime Money Market Fund	-	1,165,602	1,165,602	1,165,602	-
*JP Morgan Prime Money Market Fund	-	1,166,467	1,166,467	1,166,467	-
*JP Morgan Prime Money Market Fund	-	1,212,858	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	-	1,212,858	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	-	1,212,858	1,212,858	1,212,858	-
*JP Morgan Prime Money Market Fund	-	1,212,113	1,212,113	1,212,113	-
*JP Morgan Prime Money Market Fund	-	1,211,165	1,211,165	1,211,165	-
*JP Morgan Prime Money Market Fund	-	1,172,988	1,172,988	1,172,988	-
*JP Morgan Prime Money Market Fund	-	1,194,744	1,194,744	1,194,744	-
*JP Morgan Prime Money Market Fund	-	1,194,863	1,194,863	1,194,863	-
*JP Morgan Prime Money Market Fund	-	1,193,884	1,193,884	1,193,884	-
*JP Morgan Prime Money Market Fund	-	1,188,207	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	-	1,188,207	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	-	1,188,207	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	-	1,188,207	1,188,207	1,188,207	-
*JP Morgan Prime Money Market Fund	-	1,220,074	1,220,074	1,220,074	-
*JP Morgan Prime Money Market Fund	-	1,219,955	1,219,955	1,219,955	-
*JP Morgan Prime Money Market Fund	-	1,219,955	1,219,955	1,219,955	-
*JP Morgan Prime Money Market Fund	-	1,224,600	1,224,600	1,224,600	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,223,500	\$ 1,223,500	\$ 1,223,500	\$ -
*JP Morgan Prime Money Market Fund	-	1,266,031	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	-	1,266,031	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	-	1,266,031	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	-	1,266,031	1,266,031	1,266,031	-
*JP Morgan Prime Money Market Fund	-	1,258,870	1,258,870	1,258,870	-
*JP Morgan Prime Money Market Fund	-	1,256,492	1,256,492	1,256,492	-
*JP Morgan Prime Money Market Fund	-	1,281,016	1,281,016	1,281,016	-
*JP Morgan Prime Money Market Fund	-	1,279,678	1,279,678	1,279,678	-
*JP Morgan Prime Money Market Fund	-	1,279,653	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	-	1,279,653	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	-	1,279,653	1,279,653	1,279,653	-
*JP Morgan Prime Money Market Fund	-	1,275,407	1,275,407	1,275,407	-
*JP Morgan Prime Money Market Fund	-	1,227,571	1,227,571	1,227,571	-
*JP Morgan Prime Money Market Fund	-	1,159,565	1,159,565	1,159,565	-
*JP Morgan Prime Money Market Fund	-	1,184,566	1,184,566	1,184,566	-
*JP Morgan Prime Money Market Fund	-	1,217,039	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	-	1,217,039	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	-	1,217,039	1,217,039	1,217,039	-
*JP Morgan Prime Money Market Fund	-	1,222,378	1,222,378	1,222,378	-
*JP Morgan Prime Money Market Fund	-	1,222,278	1,222,278	1,222,278	-
*JP Morgan Prime Money Market Fund	-	1,248,808	1,248,808	1,248,808	-
*JP Morgan Prime Money Market Fund	-	1,247,708	1,247,708	1,247,708	-
*JP Morgan Prime Money Market Fund	-	1,247,039	1,247,039	1,247,039	-
*JP Morgan Prime Money Market Fund	-	1,237,769	1,237,769	1,237,769	-
*JP Morgan Prime Money Market Fund	-	1,235,412	1,235,412	1,235,412	-
*JP Morgan Prime Money Market Fund	-	1,258,113	1,258,113	1,258,113	-
*JP Morgan Prime Money Market Fund	-	1,258,113	1,258,113	1,258,113	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,256,858	\$ 1,256,858	\$ 1,256,858	\$ -
*JP Morgan Prime Money Market Fund	-	1,256,123	1,256,123	1,256,123	-
*JP Morgan Prime Money Market Fund	-	1,256,033	1,256,033	1,256,033	-
*JP Morgan Prime Money Market Fund	-	1,286,417	1,286,417	1,286,417	-
*JP Morgan Prime Money Market Fund	-	1,258,890	1,258,890	1,258,890	-
*JP Morgan Prime Money Market Fund	-	1,148,305	1,148,305	1,148,305	-
*JP Morgan Prime Money Market Fund	-	1,148,790	1,148,790	1,148,790	-
*JP Morgan Prime Money Market Fund	-	1,169,220	1,169,220	1,169,220	-
*JP Morgan Prime Money Market Fund	-	1,159,112	1,159,112	1,159,112	-
*JP Morgan Prime Money Market Fund	-	1,163,332	1,163,332	1,163,332	-
*JP Morgan Prime Money Market Fund	-	1,163,448	1,163,448	1,163,448	-
*JP Morgan Prime Money Market Fund	-	1,163,065	1,163,065	1,163,065	-
*JP Morgan Prime Money Market Fund	-	1,163,090	1,163,090	1,163,090	-
*JP Morgan Prime Money Market Fund	-	1,188,765	1,188,765	1,188,765	-
*JP Morgan Prime Money Market Fund	-	1,187,665	1,187,665	1,187,665	-
*JP Morgan Prime Money Market Fund	-	1,186,889	1,186,889	1,186,889	-
*JP Morgan Prime Money Market Fund	-	1,185,527	1,185,527	1,185,527	-
*JP Morgan Prime Money Market Fund	-	1,185,027	1,185,027	1,185,027	-
*JP Morgan Prime Money Market Fund	-	1,191,924	1,191,924	1,191,924	-
*JP Morgan Prime Money Market Fund	-	1,191,570	1,191,570	1,191,570	-
*JP Morgan Prime Money Market Fund	-	1,191,070	1,191,070	1,191,070	-
*JP Morgan Prime Money Market Fund	-	1,182,881	1,182,881	1,182,881	-
*JP Morgan Prime Money Market Fund	-	1,216,581	1,216,581	1,216,581	-
*JP Morgan Prime Money Market Fund	-	1,216,031	1,216,031	1,216,031	-
*JP Morgan Prime Money Market Fund	-	1,214,931	1,214,931	1,214,931	-
*JP Morgan Prime Money Market Fund	-	1,213,429	1,213,429	1,213,429	-
*JP Morgan Prime Money Market Fund	-	1,212,929	1,212,929	1,212,929	-
*JP Morgan Prime Money Market Fund	-	1,208,381	1,208,381	1,208,381	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
*JP Morgan Prime Money Market Fund	\$ -	\$ 1,172,058	\$ 1,172,058	\$ 1,172,058	\$ -
*JP Morgan Prime Money Market Fund	-	1,200,028	1,200,028	1,200,028	-
*JP Morgan Prime Money Market Fund	-	1,196,438	1,196,438	1,196,438	-
*JP Morgan Prime Money Market Fund	-	1,196,438	1,196,438	1,196,438	-
*JP Morgan Prime Money Market Fund	-	1,196,739	1,196,739	1,196,739	-
*JP Morgan Prime Money Market Fund	-	1,153,133	1,153,133	1,153,133	-
*JP Morgan Prime Money Market Fund	-	1,153,133	1,153,133	1,153,133	-
*JP Morgan Prime Money Market Fund	-	1,155,959	1,155,959	1,155,959	-
*JP Morgan Prime Money Market Fund	-	1,178,329	1,178,329	1,178,329	-
*JP Morgan Prime Money Market Fund	-	1,177,769	1,177,769	1,177,769	-
*JP Morgan Prime Money Market Fund	-	1,176,110	1,176,110	1,176,110	-
*JP Morgan Prime Money Market Fund	-	1,205,583	1,205,583	1,205,583	-
*JP Morgan Prime Money Market Fund	-	1,114,853	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	-	1,114,853	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	-	1,114,853	1,114,853	1,114,853	-
*JP Morgan Prime Money Market Fund	-	1,135,990	1,135,990	1,135,990	-
*JP Morgan Prime Money Market Fund	-	1,132,400	1,132,400	1,132,400	-
*JP Morgan Prime Money Market Fund	-	1,128,087	1,128,087	1,128,087	-
*JP Morgan Prime Money Market Fund	-	1,127,468	1,127,468	1,127,468	-
*JP Morgan Prime Money Market Fund	-	1,080,437	1,080,437	1,080,437	-
*JP Morgan Prime Money Market Fund	-	1,080,437	1,080,437	1,080,437	-
*JP Morgan Prime Money Market Fund	-	1,092,409	1,092,409	1,092,409	-
*JP Morgan Prime Money Market Fund	-	1,092,409	1,092,409	1,092,409	-
*JP Morgan Prime Money Market Fund	-	1,078,965	1,078,965	1,078,965	-
*JP Morgan Prime Money Market Fund	-	1,078,491	1,078,491	1,078,491	-
*JP Morgan Prime Money Market Fund	-	1,078,491	1,078,491	1,078,491	-

* Denotes a party in interest as defined by ERISA.

Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund
Employer Identification Number: 13-1955999
Plan Number: 520

Schedule H, Line 4j—Schedule of Reportable Transactions
Year Ended June 30, 2024

Identity of Party Involved and Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transactions Date	Net Current Gain or (Loss)
Series Transactions:					
*JP Morgan Prime Money Market Fund	\$ 307,060,834	\$ -	\$ 307,060,834	\$ 307,060,834	\$ -
*JP Morgan Prime Money Market Fund	-	307,140,983	307,140,983	307,140,983	-

* Denotes a party-in-interest as defined by ERISA.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 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

1a Name of plan WESTCHESTER - FAIRFIELD JOINT ELECTRICAL APPRENTICESHIP AND TRAINING FUND	1b Three-digit plan number (PN) ▶ 520
	1c Effective date of plan 12/07/1961
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) THE WESTCHESTER - FAIRFIELD ELECTRICAL JOINT ELECTRICAL APPRENTICESHIP TRAINING COMMITTEE 200 BLOOMINGDALE RD WHITE PLAINS NY 10605	2b Employer Identification Number (EIN) 13-1955999
	2c Plan Sponsor's telephone number 914-946-0472
	2d Business code (see instructions) 238210

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		<u>4-4-25</u>	HUMBERTO J. RESTREPO
	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. 2300728

Attachment to Form 5500
Schedule H, Line 4j – Schedule of Reportable Transactions

Plan Name: Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Plan Sponsor's Name: The Westchester - Fairfield Joint Electrical Apprenticeship Training Committee

EIN: 13-1955999

PN: 520

Plan Year End: 6/30/2024

See Supplemental Schedule attached with IQPA Opinion and Financial Statements.

Attachment to Form 5500
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

Plan Name: Westchester - Fairfield Joint Electrical Apprenticeship and Training Fund

Plan Sponsor's Name: The Westchester - Fairfield Joint Electrical Apprenticeship Training Committee

EIN: 13-1955999

PN: 520

Plan Year End: 6/30/2024

See Supplemental Schedule attached with IQPA Opinion and Financial Statements.