

<p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: x-small;">This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; text-align: center;">2023</p> <hr/> <p style="text-align: center;">This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description) _____

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>LOCAL 68 ENGINEERS UNION ANNUITY PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES</u></p> <p><u>PO BOX 805</u> <u>WEST CALDWELL, NJ 07007</u></p>	<p>1c Effective date of plan <u>05/01/1976</u></p> <p>2b Employer Identification Number (EIN) <u>22-6289939</u></p> <p>2c Plan Sponsor's telephone number <u>973-227-6426</u></p> <p>2d Business code (see instructions) <u>561210</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/14/2025	THOMAS P. GIBLIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	04/14/2025	JOSE GARCIA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	6602
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	5196
	6a(2)	5385
	6b	288
	6c	924
	6d	6597
	6e	239
	6f	6836
	6g(1)	6602
6g(2)	6836	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	290

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2C

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

- a Pension Schedules**
- (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 2
 - (4) **C** (Service Provider Information)
 - (5) **D** (DFE/Participating Plan Information)
 - (6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan LOCAL 68 ENGINEERS UNION ANNUITY PLAN		B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES		D Employer Identification Number (EIN) 22-6289939	

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

1 Coverage Information:

(a) Name of insurance carrier

US LIFE

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-6101875	60607	7D9262566C	6836	07/01/2023	06/30/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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	(c) Amount	(d) Purpose	

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	(c) Amount	(d) Purpose	

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

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

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year..... **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

- a** Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	982556
c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	39302
▶ FAIR VALUE ADJUSTMENT		
(6) Total additions	7c(6)	39302
d Total of balance and additions (add lines 7b and 7c(6))	7d	1021858
e Deductions:	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	
	(5) Total deductions	7e(5)
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	1021858

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan LOCAL 68 ENGINEERS UNION ANNUITY PLAN		B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES		D Employer Identification Number (EIN) 22-6289939	

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

1 Coverage Information:

(a) Name of insurance carrier
TRANSAMERICA RETIREMENT SOLUTIONS

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-3689044	70688	CH71567AB	6836	07/01/2023	06/30/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	3846158

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year.....	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year **7b**

c Additions: (1) Contributions deposited during the year	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	

(6) Total additions **7c(6)**

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d**

e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year (2) Administration charge made by carrier	7e(1)	
	7e(2)	
	7e(3)	
	7e(4)	

(5) Total deductions **7e(5)**

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 0

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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 LOCAL 68 ENGINEERS UNION ANNUITY PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES	D Employer Identification Number (EIN) 22-6289939	

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

GREAT GRAY TRUST COMPANY LLC

92-1941236

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

CORBIN ERISA OPPORTUNITY FUND LP

30-0299433

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

GOLDENTREE ASSET MGMT LP

13-4118850

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

GLOUSTON PRIVATE EQUITY OPPT VI FTE

98-1445316

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

ENTRUST GLOBAL PTRS OFFSHORE LP

90-0644478

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

FIRST EAGLE INVESTMENT MGMT LLC

57-1156902

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

HAMILTON LANE ADVISORS LLC

23-2962336

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

GCM GROSVENOR SECONDARY OPPT FUND I

85-1428697

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

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

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

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

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

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

LOCAL 68 ENG UNION WELFARE FD

22-1550500

(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?
13	AFFILIATED FUND	165559	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)

LOCAL 68 ENG UNION EDUCATION FD

22-6066637

(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?
13	AFFILIATED FUND	132839	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)

CHARTWELL INVESTMENT PTRS

36-4776242

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 71 51	NONE	163208	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)

WASILEWSKI & KEATING PC

22-2676761

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	19800	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)

BRIDGEWAY BENEFIT TECHNOLOGIES

3000 S. LENOLA RD
MAPLE SHADE, NJ 08052

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	NONE	37905	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)

ORANSKY SCARAGGI & BORG PC

22-3522685

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	24400	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)

INVESTMENT PERFORMANCE SVCS LLC

58-2432390

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 16	NONE	267500	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)

COMERICA BANK

42-1741646

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 72	NONE	48428	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	66637	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

WEDGE CAPITAL MANAGEMENT LLP

56-1557450

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 71 51	NONE	151306	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)

HARDMAN JOHNSTON GLOBAL ADVISORS

13-3257590

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 72 51	NONE	278867	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)

THE NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 72 51	NONE	68178	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

CHRISTOPHER RUTON

22-6289939

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
30	EMPLOYEE	30906	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)

GREAT LAKES ADVISORS

80-0292839

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 71	NONE	245922	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)

MSPC

22-2951202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	20000	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"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2023 <hr/> 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>LOCAL 68 ENGINEERS UNION ANNUITY PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES</u>	D Employer Identification Number (EIN) <u>22-6289939</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>POOLED SEPARATE ACCOUNTS</u>		
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA RETIREMENT SOLUTIONS</u>		
c EIN-PN <u>04-6784256-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3846158</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>NT COLL. RUSSELL 1000 GROWTH IND. F</u>		
b Name of sponsor of entity listed in (a): <u>THE NORTHERN TRUST CO</u>		
c EIN-PN <u>45-6138589-099</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>118311316</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>NT COLL. RUSSELL 1000 VALUE IND. FUND</u>		
b Name of sponsor of entity listed in (a): <u>THE NORTHERN TRUST CO</u>		
c EIN-PN <u>45-6138589-098</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>92296491</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AFL-CIO BLDG INVESTMENT TRUST</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST CO LLC</u>		
c EIN-PN <u>52-6328901-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>14467410</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>GOLDENTREE MS FD OFFSHORE ERISA LTD</u>		
b Name of sponsor of entity listed in (a): <u>GOLDENTREE ASSET MANAGEMENT</u>		
c EIN-PN <u>98-1018819-002</u>	d Entity code <u>E</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>76824908</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>HARDMAN JOHNSTON INT'L EQ GRP TRUST</u>		
b Name of sponsor of entity listed in (a): <u>HARDMAN JOHNSTON GLOBAL ADVISORS LLC</u>		
c EIN-PN <u>26-6493485-001</u>	d Entity code <u>E</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>37819313</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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.	<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 LOCAL 68 ENGINEERS UNION ANNUITY PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES	D Employer Identification Number (EIN) 22-6289939

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	472859	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	5000	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	5779657	5601554
(2) U.S. Government securities	1c(2)	62247244	53145112
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	97038926	133015090
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	64558106	75056826
(5) Partnership/joint venture interests	1c(5)	234974516	210593481
(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)	184857647	243196039
(10) Value of interest in pooled separate accounts	1c(10)	3544185	3846158
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	126497841	114644221
(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)	982556	1021858
(15) Other	1c(15)	90268955	78883818

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	871227492	919004157
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	77739	154857
i Acquisition indebtedness	1i		
j Other liabilities	1j		5721498
k Total liabilities (add all amounts in lines 1g through 1j)	1k	77739	5876355
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	871149753	913127802

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)	38007299	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		38007299
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	615866	
(B) U.S. Government securities	2b(1)(B)	1440596	
(C) Corporate debt instruments	2b(1)(C)	5893943	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	259605	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		8210010
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	902062	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2637828	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3539890
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	365021319	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	350971681	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		14049638
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-843971	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-843971

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		38076008
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		301974
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		6929558
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		22672
d Total income. Add all income amounts in column (b) and enter total.....	2d		108293078

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	64628014	
(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)		64628014
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)	298398	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	20000	
(5) Investment advisory and investment management fees.....	2i(5)	1194733	
(6) Bank or trust company trustee/custodial fees.....	2i(6)	48428	
(7) Actuarial fees.....	2i(7)		
(8) Legal fees.....	2i(8)	24400	
(9) Valuation/appraisal fees.....	2i(9)		
(10) Other trustee fees and expenses.....	2i(10)		
(11) Other expenses.....	2i(11)	101056	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1687015
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		66315029

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		41978049
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: **MSPC**

(2) EIN: **22-2951202**

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		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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		643220749
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (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>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<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 LOCAL 68 ENGINEERS UNION ANNUITY PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES	D Employer Identification Number (EIN) 22-6289939	

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	293

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	38007299	
b Enter the amount contributed by the employer to the plan for this plan year	6b	38007299	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	0	
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment.....

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

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

LOCAL 68 ENGINEERS UNION
ANNUITY FUND

FINANCIAL STATEMENTS

FOR THE YEARS ENDED
JUNE 30, 2024 AND 2023

MSPC
Certified Public
Accountants and Advisors, P.C.



An independent firm associated with
Moore Global Network Limited

LOCAL 68 ENGINEERS UNION ANNUITY FUND

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of
Local 68 Engineers Union Annuity Fund
West Caldwell, New Jersey

Opinion

We have audited the financial statements of Local 68 Engineers Union Annuity Fund, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement of net assets available for benefits (modified cash basis) as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits (modified cash basis) for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits (modified cash basis) of Local 68 Engineers Union Annuity Fund as of June 30, 2024 and 2023, and the changes in its net assets available for benefits (modified cash basis) for the years then ended, in accordance with the modified cash basis of accounting as described in Note 2.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Local 68 Engineers Union Annuity Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter - Basis of Accounting

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Local 68 Engineers Union Annuity Fund's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current 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 Local 68 Engineers Union Annuity Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Local 68 Engineers Union Annuity Fund's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

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

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

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

A handwritten signature in black ink that reads "MSPC". The letters are cursive and slightly slanted.

MSPC
Certified Public Accountants and Advisors,
A Professional Corporation

Cranford, New Jersey
March 27, 2025

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Statements of Net Assets Available for Benefits (Modified Cash Basis)

	<u>2024</u>	<u>June 30,</u> <u>2023</u>
<i>Assets:</i>		
Investments at Fair Value:		
Short Term Investments	\$ 5,601,554	\$ 5,779,657
Common Stock	75,056,826	64,558,106
Corporate Bonds	133,015,090	97,038,926
U.S. Government Securities	53,145,112	52,758,841
Municipal Bonds	7,942,968	7,653,045
State of Israel Bond	--	250,000
Pooled Separate Account	3,846,158	3,544,185
Common Collective Trusts	357,840,260	321,994,225
Limited Partnerships	210,593,481	234,974,516
Real Estate Investment Fund	<u>70,940,850</u>	<u>81,215,576</u>
Total Investments at Fair Value	917,982,299	869,767,077
Investments at Contract Value:		
Insurance Company Investment Contract	<u>1,021,858</u>	<u>982,556</u>
Total Investments	919,004,157	870,749,633
Cash	--	472,859
Other Assets:		
Prepaid Payroll Taxes	<u>--</u>	<u>5,000</u>
Total Assets	<u>919,004,157</u>	<u>871,227,492</u>
Liabilities:		
Cash Overdraft	5,721,498	--
Due to Affiliated Funds	<u>154,857</u>	<u>77,739</u>
Total Liabilities	<u>5,876,355</u>	<u>77,739</u>
Net Assets Available for Benefits	<u>\$ 913,127,802</u>	<u>\$ 871,149,753</u>

See Accompanying Notes to Financial Statements.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

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

	<u>Years ended</u>	
	<u>June 30,</u>	
	<u>2024</u>	<u>2023</u>
Additions to Net Assets Attributed to:		
Investment Income		
Net Appreciation in Fair Value of Investments	\$ 58,513,207	\$ 31,777,306
Interest and Dividends	<u>11,749,900</u>	<u>12,384,850</u>
Totals	70,263,107	44,162,156
Less: Investment Fees	<u>1,243,161</u>	<u>1,277,541</u>
Net Investment Income	69,019,946	42,884,615
Employers' Contributions	38,007,299	36,436,053
Other Income	<u>22,672</u>	<u>487</u>
Total Additions	<u>107,049,917</u>	<u>79,321,155</u>
Deductions from Net Assets Attributed to:		
Benefits Paid Directly to Participants	<u>64,628,014</u>	<u>61,565,646</u>
Administrative Expenses:		
Shared Office Expenses	298,398	276,081
Professional Fees	102,105	69,310
Rent	22,330	22,330
Fiduciary Insurance	<u>21,021</u>	<u>23,531</u>
Total Administrative Expenses	<u>443,854</u>	<u>391,252</u>
Total Deductions	<u>65,071,868</u>	<u>61,956,898</u>
Net Increase in Net Assets Available for Benefits	41,978,049	17,364,257
Net Assets Available for Benefits - Beginning of Years	<u>871,149,753</u>	<u>853,785,496</u>
Net Assets Available for Benefits - End of Years	<u>\$ 913,127,802</u>	<u>\$ 871,149,753</u>

See Accompanying Notes to Financial Statements.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(1) Description of the Plan

The following brief description of the Local 68 Engineers Union Annuity Fund (the "Plan") provides only general information. Participants should refer to the Agreement and Declaration of Trust Plan document for a more complete description of the Plan's provisions.

General - The Plan is a multiemployer, defined contribution retirement fund which was established in accordance with an agreement and declaration of trust, as amended, between the International Union of Operating Engineers Local 68 (the "Local") and certain employers. The Plan is administered by a Board of Trustees, comprised of representatives of the Local and the employers. Employees of the Local and its affiliated benefit funds are also covered, provided contributions are made on their behalf. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions - All contributions to the Plan are made by participating employers in accordance with their collective bargaining agreements with the Local. The collective bargaining agreements require contributions to the Plan at fixed rates based upon hours worked and employee classification.

Vesting - Participants are fully vested in their account upon termination of employment or after age 65, or upon termination of employment for any other reason if their account balance is at least \$250.

Benefits - Upon termination of employment, a participant may elect to receive a lump sum payment or monthly installments over a period of time not to exceed 15 years.

Forfeited Accounts - During the fiscal years ended June 30, 2024 and 2023, forfeited nonvested accounts totaled \$493,995 and \$58,512 respectively. These amounts were added to the Reserve for Income and Expenses to be allocated to active participants.

Participant Accounts - Accounts are maintained for each participant accumulating employer contributions, interest allocations, withdrawals and cumulative balances. Individual statements are prepared and mailed to participants quarterly.

(2) Summary of Significant Accounting Policies

Basis of Accounting - The Plan's policy is to keep its accounts and records and prepare its financial statements on a modified cash basis, which is a comprehensive basis of accounting other than generally accepted accounting principles. This basis of presentation differs from accounting principles generally accepted in the United States of America (GAAP) in that certain revenues are recognized when received rather than earned and certain expenses are recognized when paid rather than when the obligation is incurred. Specifically, the variances from GAAP include omission of accrued investment income, accrued employer contributions and accrued expenses. Such variances are presumed to be material. However, similar to financial statements prepared in accordance with GAAP, these financial statements reflect the fair value of investments and interfund payables. The accompanying financial statements are not intended to present the financial position and results of operations in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates - The preparation of financial statements in conformity with the modified cash basis of accounting requires the Plan to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from those estimates.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(2) Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition - Certain investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fully benefit-responsive contracts held by the Plan are recorded at contract value. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Plan management determined the Plan's valuation policies utilizing information principally provided by its investment advisor and custodian.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation/depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Certain investment expenses are included in net appreciation of fair value of investments.

Payments of Benefits - Benefit payments to participants are recorded upon distribution.

Administrative Expenses - Expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. The Plan shares certain administrative expenses with related ERISA plans. In computing these allocated costs, various factors were considered, including the time spent, space used, costs incurred, and volume of transactions relating to the Plan in relation to the other plan. Certain investment-related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events - The Plan has evaluated subsequent events through March 27, 2025, the date on which the financial statements were available to be issued.

(3) Fair Value Measurements

Financial Accounting Standards Board ("FASB") Accounting Standards Codifications ("ASC") 820, *Fair Value Measurements and Disclosures*, establishes framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted market prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1-Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2-Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3-Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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.

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

Short-Term Investments: Valued using amortized cost, which approximates fair value.

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

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

U.S. Government Securities, Municipal Bonds and State of Israel Bond: Valued at the closing price reported on the active market on which the individual securities are traded (Level 1). Those U.S. government securities without quoted market prices are valued using pricing models maximizing the use of observable inputs for similar securities (Level 2)

Pooled Separate Account and Real Estate Investment Fund: Primarily valued at the net asset value (NAV), as a practical expedient, per shares based on quoted market price of underlying investments except as otherwise noted.

Common Collective Trust: Valued at the net asset value (NAV) of units of a collective trust. The NAV, as provided by the trustee, 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 less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Limited Partnerships: Valued at the net asset value (NAV) of shares held or ownership percentage of the Plan at the year end. The NAV is used as a practical expedient to estimate fair value and is based on the value of all assets of the Partnerships, less its liabilities.

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

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

The following tables sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2024 and 2023.

	<u>Assets at Fair Value as of June 30, 2024</u>			<u>Total</u>
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	
Short-Term Investments	\$ --	\$ 5,601,554	\$ --	\$ 5,601,554
Common Stock	75,056,826	--	--	75,056,826
Corporate Bonds	--	133,015,090	--	133,015,090
U.S. Government Securities	23,728,971	29,416,141	--	53,145,112
Municipal Bonds	--	7,942,968	--	7,942,968
	<u>\$ 98,785,797</u>	<u>\$ 175,975,753</u>	<u>\$ --</u>	<u>274,761,550</u>
<u>Total Assets in the Fair Value Hierarchy</u>				<u>274,761,550</u>
Investments Measured at Net Asset Value				<u>643,220,749</u>
<u>Total Investments at Fair Value</u>				<u>\$917,982,299</u>

	<u>Assets at Fair Value as of June 30, 2023</u>			<u>Total</u>
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	
Short-Term Investments	\$ --	\$ 5,779,657	\$ --	\$ 5,779,657
Common Stock	64,558,106	--	--	64,558,106
Corporate Bonds	--	97,038,926	--	97,038,926
U.S. Government Securities	26,311,357	26,447,484	--	52,758,841
Municipal Bonds	--	7,653,045	--	7,653,045
State of Israel Bond	--	250,000	--	250,000
	<u>\$ 90,869,463</u>	<u>\$ 137,169,112</u>	<u>\$ --</u>	<u>228,038,575</u>
<u>Total Assets in the Fair Value Hierarchy</u>				<u>228,038,575</u>
Investments Measured at Net Asset Value				<u>641,728,502</u>
<u>Total Investments at Fair Value</u>				<u>\$869,767,077</u>

Transfers Between Levels - The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

The following tables set forth additional disclosures of Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of June 30, 2024 and 2023:

	June 30, 2024			
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Common Collective Trusts:				
AFL-CIO Housing Investment Trust (b)	\$ 17,239,112	None	Monthly	15 Days
AFL-CIO Building Investment Trust (c)	14,467,410	None	Annually	1 Year
EntrustPermal Special Opportunities Fund IV Ltd (d)	881,710	8,800,000	Quarterly	95 Days
Goldentree Multi-Sector Fund Offshore ERISA Ltd (j)	76,824,908	None	Quarterly	90 Days
Johnston Intl Equity Group Trust (e)	37,819,313	None	Quarterly	90 Days
NT Collective Russell 1000 Growth Index Fund (a)	118,311,316	None	Monthly	30 Days
NT Collective Russell 1000 Value Index Fund (a)	92,296,491	None	Monthly	30 Days
Pooled Separate Account: Transamerica (a)	3,846,158	None	Monthly	30 Days
Real Estate Investment Fund:				
Intercontinental U.S. Real Estate Investment Fund LLC (f)	70,940,850	None	Quarterly	90 Days
Limited Partnerships:				
Boyd Watterson GSA Fund LP (g)	31,546,899	None	**	**
Boyd Watterson State Government Fund LP (h)	23,529,515	None	**	**
First Eagle Global Value Fund LP (l)	38,606,922	None	**	**
Corbin ERISA Opportunity Fund LP (i)	58,106,751	None	**	**
GCM Grosvenor Secondary Opportunities Feeder Fund III, LP (o)	11,434,167	13,200,000	**	**
Glouston Private Equity Opportunity VI FTE LP (m)	26,109,797	6,900,000	**	**
Hamilton Lane Secondary Feeder Fund LP (n)	21,259,430	14,300,000	**	**
<u>Total</u>	<u>\$ 643,220,749</u>			

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

	June 30, 2023			
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Common Collective Trusts:				
AFL-CIO Housing Investment Trust (b)	\$ 15,539,229	None	Monthly	15 Days
AFL-CIO Building Investment Trust (c)	9,488,403	None	Annually	1 Year
EntrustPermal Special Opportunities Fund IV Ltd (d)	1,150,334	8,600,000	Quarterly	95 Days
Goldentree Multi-Sector Fund Offshore ERISA Ltd (j)	68,081,843	None	Quarterly	90 Days
Johnston Intl Equity Group Trust (e)	58,415,998	None	Quarterly	90 Days
NT Collective Russell 1000 Growth Index Fund (a)	88,605,702	None	Monthly	30 Days
NT Collective Russell 1000 Value Index Fund (a)	80,712,716	None	Monthly	30 Days
Pooled Separate Account:				
Transamerica (a)	3,544,185	None	Monthly	30 Days
Real Estate Investment Fund:				
Intercontinental U.S. Real Estate Investment Fund LLC (f)	81,215,576	None	Quarterly	90 Days
Limited Partnerships:				
Boyd Watterson GSA Fund LP (g)	45,409,975	None	**	**
Boyd Watterson State Government Fund LP (h)	26,359,632	None	**	**
First Eagle Global Value Fund LP (l)	50,915,700	None	**	**
Corbin ERISA Opportunity Fund LP (i)	53,116,273	None	**	**
GCM Grosvenor Secondary Opportunities Feeder Fund III, LP (o)	8,140,153	16,000,000	**	**
Glouston Private Equity Opportunity VI FTE LP (m)	27,751,445	7,400,000	**	**
Hamilton Lane Secondary Feeder Fund LP (n)	23,272,918	12,900,000	**	**
Penn Square Global Real Estate Fund I, LP (k)	8,420	2,600,000	**	**
<u>Total</u>	<u>\$ 641,728,502</u>			

** Redemptions, once permissible, shall take place as described in each note below.

(a) Represents an investment measured using the NAV per share (or its equivalent) as the practical expedient and that investment is in a fund that files a Form 5500, Annual Return/Report of Employee Benefit Plan ("Form 5500"), as a direct filing entity ("DFE"). Participants should refer to the Form 5500 filing with the U.S. Department of Labor for additional information.

(b) The investment objective of the American Federation of Labor and Congress of Industrial Organizations Housing Investment Trust ("HIT") is to generate competitive risk-adjusted total rates of return for its participants by investing in fixed-income investments, primarily multifamily and single family mortgage-backed securities and mortgage-backed obligations. Other important objectives of the HIT are to encourage the construction of housing and to facilitate employment for union members in the construction trades and related industries.

(c) The American Federation of Labor and Congress of Industrial Organizations Building Investment Trust ("BIT") is a bank collective trust for which PNC Bank, National Association (PNC Bank) is Trustee. The primary objective of the BIT is to generate competitive risk-adjusted returns by investing in commercial real estate. The investors in the BIT are comprised of qualified pension funds and retirement plans with union beneficiaries. As a collateral objective, BIT investments help create union jobs and promote positive labor relations.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

(d) Special Opportunities Fund, Inc. (formerly, Insured Municipal Income Fund Inc.) was incorporated in Maryland on February 19, 1993, and is registered with the Securities and Exchange Commission under the Investment Company Act of 1940, as amended, as a closed-end diversified management investment company. Effective December 21, 2009, the Fund changed its name to the Special Opportunities Fund, Inc. and effective January 25, 2010 changed its investment objective to total return. The Fund's investment advisor, Bulldog Investors LLP, employs an opportunistic investment philosophy with a particular emphasis on investing in discounted closed-end funds, undervalued operating companies, and other attractive special situations including risk arbitrage and distressed securities.

(e) Johnston Intl Equity Group Trust takes a long-term view, operating as growth investors when researching companies but value investors when managing the portfolio. Due to this mindset and our rigorous growth, quality, and valuation hurdles, we operate in a narrow subset of the investment universe. Our approach requires patience and the durability to bear short-term volatility, but we believe that our portfolio companies will deliver sustainable earnings growth, continue to lead and increase share in their marketplace, and innovate products and services for long-term price appreciation and contributions to the future of the global economy.

(f) U.S. Real Estate Investment Fund LLC is a real estate investment fund that seeks to invest in a pool of real estate assets that are diversified by geography and property type, with a focus on yield driven investments and to a lesser extent, on value added investments. Redemptions can be requested quarterly.

(g) Boyd Watterson GSA Fund is a real estate opportunistic fund managed by Boyd Watterson Asset Management. The fund is located in Cleveland, Ohio and invests in the United States. The fund focuses on real estate assets leased by the U.S. General Services Administration, the federal government's procurement arm and targets office and retail assets. Redemptions must be requested in writing and in increments of \$250,000 and are subject to approval by the general partner.

(h) Boyd Watterson State Government Fund LP is a real estate opportunistic fund managed by Boyd Watterson Asset Management. The fund is located in Cleveland, Ohio and invests in the United States. The fund focuses on real estate assets invests in income producing properties leased to high-credit-quality state and local governments. Redemptions must be requested in writing and in increments of \$250,000.

(i) Corbin ERISA Opportunity Fund LP managed by Corbin Capital Partners, a woman-led independent alternative asset management firm that specializes in multi-strategy hedge fund and opportunistic credit investing. Investment strategy is to seek substantial return on capital through opportunistic investments primarily in a broad range of public and private credit instruments. Redemptions require 65 days written notice and can be up to 25% of account value

(j) GoldenTree's Multi-Sector strategy dynamically captures what we believe to be the most attractive risk adjusted returns across a broad universe of performing credit instruments, focusing primarily on leveraged loans, high yield bonds and structured products. The strategy seeks to deliver attractive single digit net returns across market cycles.

(k) Penn Square Global Real Estate Fund I is a closed private equity fund managed by Penn Square Real Estate Group, that invests in real estate private equity funds for income and capital appreciation. The partnership is illiquid but the Local 68 Pension Fund received \$-0- and \$113,000 in distributions from the partnership during fiscal year ended June 30, 2024 and 2023, respectively.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(3) Fair Value Measurements (Continued)

(l) First Eagle Global Value Fund LP seeks capital appreciation by investing primarily in equity securities. Redemptions require 10 days written notice and are subject to the discretion of the general partner.

(m) Glouston Private Equity Opportunity VI FTE LP is a 2018 vintage secondaries fund managed by Glouston Capital Partners. The fund is located in Boston, Massachusetts and will invest in other limited partnerships in the United States. No withdrawals are permitted.

(n) Hamilton Lane Secondary Feeder Fund LP holds a diversified portfolio of private equity investments funds. No withdrawals are permitted.

(4) Fully Benefit-Responsive Investment Contract

The Plan holds a traditional fully benefit-responsive guaranteed investment contract with the United States Life Insurance in the City of New York, member of American International Group ("U.S. Life"), totaling \$1,021,858 and \$982,556 at June 30, 2024 and 2023, respectively. U.S. Life maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by U.S. Life, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA (5) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, (4) a material amendment to the agreement without the consent of the issuer.

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(5) Transactions with Related Parties

Certain expenses are allocated among the Local 68 Engineers Union Welfare, Annuity, Pension and Education Funds ("affiliated plans") on a prorata basis. The Plan shares certain operating expenses and office space with the other affiliated plans.

The Plan's share of the allocated expenses were as follows:

	<u>2024</u>	<u>June 30,</u>	<u>2023</u>
Salaries	\$ 147,903		\$ 138,974
Payroll Taxes	12,692		11,861
International Pension Fund	25,722		23,187
Local 68 Benefits	86,526		79,077
Office Expenses	10,971		9,598
Insurance	2,951		2,989
Equipment Lease	3,017		2,951
Other	<u>8,616</u>		<u>7,444</u>
<u>Totals</u>	<u>\$ 298,398</u>		<u>\$ 276,081</u>

The Education Fund processes the payroll for employees who work specifically for that Fund and the payroll for employees that are shared among the affiliated plans. The Welfare Fund provides cash advances to the Education Fund to cover the shared payroll. Actual shared expenses are calculated and reimbursed on a quarterly basis.

The Plan pays fees for several arrangements with service providers and affiliated entities. These transactions are considered exempt party in interest transactions under ERISA.

(6) Commitments

The Plan leases office space from the Local 68 Engineers Union Education Fund, a related party on a month to month lease for \$1,861 per month. Rent expense was \$22,330 and \$22,330 for the years ended June 30, 2024 and 2023, respectively.

(7) Tax Status

The Plan obtained a favorable tax determination letter dated February 3, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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

LOCAL 68 ENGINEERS UNION ANNUITY FUND

Notes to Financial Statements

(8) Termination of the Plan

Although it has not expressed any intention to do so, the Plan may be terminated by the Board of Trustees, by unanimous vote, subject to collective bargaining agreements and applicable law. Upon termination of the trust, it shall be divided in accordance with the Board of Trustees determination and applicable law. In no event shall any assets of the Trust revert to any employer or union.

(9) Risks and Uncertainties

Investment Risk - The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investments securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

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SUPPLEMENTARY INFORMATION

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current Value</u>
Short-Term Investments:				
	Comerica Short Term Fund	1,135,805 Varying	\$ 1,135,805	\$ 1,453,169
	Invesco Stit Treasury Institutional	23,701 Varying	23,701	23,701
	US Government Money Market Fund	4,124,684 Varying	<u>4,124,684</u>	<u>4,124,684</u>
	Total Short Term Investments		<u>5,284,190</u>	<u>5,601,554</u>
Common Stock:				
	ACI Worldwide Inc	11,649	392,026	461,184
	Acuity Brands Inc	3,453	562,337	833,692
	Adient Plc	21,897	927,790	541,075
	Advanced Energy Inds Inc	3,943	428,695	428,841
	Alarm Com Hldgs Inc	4,129	228,525	262,357
	Allegion Plc	7,117	918,820	840,874
	Alpha Metallurgical Resources In	2,666	443,467	747,893
	Altair Engr Inc	8,474	818,003	831,130
	Amedisys Inc	7,795	713,526	715,581
	Api Group Corp Com Stk	12,107	309,802	455,586
	Archrock Inc	24,661	256,796	498,645
	Ardmore Shipping Corp	21,848	401,622	492,235
	Assurant Inc	2,557	453,428	425,101
	Avient Corporation	8,589	376,915	374,910
	Avnet Inc	9,976	524,527	513,664
	Balchem Corp	1,754	236,788	270,028
	Bank Ozk	22,106	888,490	906,346
	Beacon Roofing Supply Inc	9,800	812,844	886,900
	Blackbaud Inc	3,485	274,739	265,452
	BlueLinx Holdings Inc	2,334	271,562	217,272
	Brighthouse Finl Inc	9,539	481,368	413,420
	Brink's Co	6,928	432,672	709,427
	Cabot Corp	3,243	259,121	297,999
	Cactus Inc	14,485	584,322	763,939
	Caleres Inc	6,685	275,430	224,616
	Cars Com Inc	14,768	277,243	290,930
	Celsius Holdings I	6,723	421,913	383,816
	Century Cmnty Inc	4,999	312,359	408,218
	Cerevel Therapeutics Holdings In	10,634	444,691	434,824
	Chart Inds Inc	7,449	1,286,842	1,075,189
	Civitas Resources Inc Com New	4,128	302,630	284,832
	CNX Res Corp	21,768	326,998	528,962
	Comerica Inc	5,025	267,519	256,476
	Commvault Sys Inc	5,449	421,500	662,435
	Compass Diversified Tr	10,182	238,016	222,884
	Conmed Corp	7,009	678,719	485,864
	Consol Mng Corp Energy Inc	11,095	681,300	1,132,023
	Crocs Inc Com	4,643	524,745	677,599
	CSG Systems Intl Inc	8,095	444,755	333,271
	CSW Industrials Inc	1,651	311,334	438,027
	Customers Bancorp Inc	15,082	466,812	723,634
	Dream Finders Homes Inc Com Cl A	11,526	415,360	297,601
	Duolingo Inc Cl A Com	1,538	247,373	320,934

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Eagle Materials Inc	4,535	553,188	986,181
	East West Bancorp Inc	7,437	462,413	544,612
	Elanco Animal Health Inc	65,841	1,163,644	950,086
	Encompass Health Corp	15,041	976,772	1,290,367
	Energizer Hldgs Inc New	7,000	237,517	206,780
	Enersys	6,557	699,787	678,781
	Entegris Inc	2,243	280,420	303,702
	Euronet Svcs Inc	7,512	819,035	777,492
	Evercore Partners Inc	7,050	960,536	1,469,432
	Evertec Inc	10,176	358,325	338,352
	F5 Inc	3,374	616,161	581,104
	First Horizon National Corp	22,118	305,059	348,801
	Fluor Corp	17,094	702,131	744,444
	Franklin Bsp Realty Trust Inc	22,407	332,878	282,328
	Freshpet Inc	2,070	269,604	267,837
	Geo Group Inc New	18,678	283,071	268,216
	G-III Apparel Group Ltd	13,305	264,900	360,166
	Glaukos Corp	7,200	733,749	852,120
	Globe Life Insurance	13,080	1,098,100	1,076,222
	Guidewire Software Inc	9,745	1,123,666	1,343,738
	Haemonetics Corp Mass	8,143	709,841	673,670
	Hancock Hldg Co	13,081	503,026	625,664
	HCI Group Inc	2,374	265,939	218,812
	HealthEquity Inc	8,998	664,811	775,628
	Helmerich & Payne Inc	24,966	996,559	902,271
	HF Sinclair Corporation Com	4,953	291,690	264,193
	Hilton Grand Vacations Inc	11,079	456,526	447,924
	Independent Bk Corp Mass	6,739	352,468	341,802
	Insperty Inc	4,667	574,411	425,677
	Installed Bldg Prods Inc	5,608	631,671	1,153,453
	IPG Photonics Corp	5,522	633,658	466,002
	Jabil Circuit Inc	9,388	546,127	1,021,321
	Janus Henderson Group Plc	20,989	626,379	707,539
	Jones Lang Lasalle Inc	3,199	554,127	656,691
	Kyndryl Holdings Inc	45,408	1,163,872	1,194,684
	Lear Corp	2,425	325,042	276,959
	Livanova Plc	18,701	1,070,813	1,025,188
	Middleby Corp	4,281	628,224	524,893
	MKS Instruments Inc	9,274	1,121,984	1,210,999
	National Fuel Gas Co N J	12,131	664,268	657,379
	NCR Atleos Corporation Com Shs	14,576	326,897	393,844
	Neurocrine Biosciences Inc	6,135	650,777	844,605
	News Corp New	23,177	602,201	638,990
	NEXTracker Inc Class A Com	5,293	288,383	248,136
	NRG Energy Inc	11,490	730,882	894,611
	Nutanix Inc A	10,148	689,551	576,914
	Nvent Electric Plc-W/I	11,681	707,447	894,881
	Onto Innovation Inc Com	5,815	499,170	1,276,741
	OSI Sys Inc	2,402	328,458	330,323
	Oxford Inds Inc	2,833	236,902	283,725
	Pentair Plc	5,742	482,898	440,239

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)	
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>	
	Phinia Inc Com	19,394	773,089	763,348	
	Piper Sandler Companies	2,495	341,207	574,274	
	Primo Water Corporation	12,039	274,820	263,173	
	Pulte Homes Inc	7,574	325,108	833,897	
	Reinsurance Group Of America	5,133	914,331	1,053,651	
	Renaissance Re Hlds Ltd	1,334	198,140	298,162	
	Revolution Medicines Inc Com	7,423	228,006	288,087	
	Rithm Capital	68,722	735,786	749,757	
	Rxsight Inc. Com	11,926	390,805	717,587	
	Seadrill 2021 Ltd Com	12,480	586,120	642,727	
	Shift4 Payments Inc Cl A	3,287	221,792	241,101	
	Skechers USA Inc Cl A	8,996	439,108	621,804	
	Smith A O Corp	15,297	1,135,300	1,250,989	
	Spectrum Brands Holdings, Inc.	14,198	1,126,918	1,220,034	
	Sprouts Fmrs Mkt Inc	20,050	535,888	1,677,383	
	Technipfmc Plc	41,054	801,206	1,073,562	
	Terex Corp New	7,342	222,284	402,635	
	Textron Inc	15,714	820,912	1,349,204	
	Travel Plus Leisure Co	13,626	629,491	612,897	
	U S Physical Therapy Inc	2,172	292,746	200,736	
	UMB Financial Corp	3,748	229,291	312,658	
	Universal Display Corp	1,881	295,475	395,480	
	Urban Outfitters Inc	13,999	455,054	574,659	
	US Foods Hldg Corp	21,549	1,155,713	1,141,666	
	Western Alliance Common Stock	4,358	275,523	273,770	
	Wyndham Hotels & Resorts Inc	3,215	257,232	237,910	
	Xerox Holdings Corp	19,270	408,152	223,917	
	Yelp Inc	17,904	658,921	661,553	
	Total Common Stock		65,638,100	75,056,826	
	Corporate Bonds:				
	21st Century Fox Amer Inc Pp 144a	260,000	6.40% 12/15/35	268,541	250,234
	AAdvantage Loyalty Ip Ltd/ Ameri	2,856,667	5.50% 04/20/26	2,825,558	2,831,271
	Albertsons Cos Inc / Safeway Inc	2,960,000	3.25% 03/15/26	2,739,938	2,843,376
	Amazon Com Inc	1,080,000	3.15% 08/22/27	1,027,015	1,025,503
	AT&T Inc	620,000	2.30% 06/01/27	557,603	573,531
	AT&T Inc	1,030,000	4.10% 02/15/28	985,626	994,105
	Bank Of America Corp	2,130,000	3.56% 04/23/27	2,020,335	2,059,646
	Blackrock Inc	710,000	2.40% 04/30/30	614,697	619,837
	Boyd Gaming Corp	2,915,000	4.75% 12/01/27	2,769,527	2,805,600
	Brinks Co Sr	1,160,000	6.50% 06/15/29	1,167,025	1,172,157
	Brookfield Property Reit Inc/Bpr	440,000	4.50% 04/01/27	371,950	409,490
	Centene Corp	2,925,000	4.25% 12/15/27	2,738,748	2,792,761
	Charter Comm Opt LLC/Cap Sr Secd	2,800,000	4.91% 07/23/25	2,747,172	2,772,812
	Citigroup Inc	1,745,000	3.07% 02/24/28	1,606,742	1,646,826
	Conoco Inc Sr Nts	885,000	6.95% 04/15/29	973,166	959,260
	Crown Amers LLC / Crown Amers Ca	2,830,000	4.75% 02/01/26	2,751,491	2,781,296
	DCP Midstream Oper LP	393,000	5.38% 07/15/25	389,070	391,526
	Deere John Cap Corp	420,000	4.70% 06/10/30	417,279	415,867
	Deere John Cap Corp	520,000	3.45% 03/07/29	488,747	490,053

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	Duke Energy Carolinas LLC	1,175,000	3.95%	11/15/28	1,122,608	1,129,810
	ESAB Corporation Sr	1,920,000	6.25%	04/15/29	1,923,063	1,931,520
	Ford Motor Credit Co	1,990,000	4.06%	11/01/24	1,926,091	1,978,000
	Fortress Transn & Infrastructure	2,975,000	5.50%	01/05/28	2,809,757	2,884,411
	GFL Environmental Inc Pp	1,562,000	3.75%	08/01/25	1,487,962	1,547,973
	GGAM Fin Ltd Sr Glbl 144a 26	1,275,000	7.75%	05/15/26	1,279,781	1,301,036
	GGAM Finance Ltd	1,515,000	8.00%	02/15/27	1,524,165	1,564,874
	GLP Capital LP / Fin Ii	1,805,000	5.25%	06/01/25	1,773,729	1,789,892
	GLP Capital LP / Fin Ii	1,010,000	5.38%	04/15/26	991,392	1,001,758
	Hat Holdings I LLC And Hat Holdi	1,230,000	3.38%	06/15/26	1,125,815	1,159,829
	Hat Holdings I LLC And Hat Holdi	1,095,000	6.00%	04/15/25	1,084,766	1,093,949
	Herc Hldgs Inc Sr	1,035,000	6.63%	06/15/29	1,038,625	1,049,511
	Hilton Domestic Oper Co Inc	1,965,000	5.38%	05/01/25	1,940,463	1,958,437
	Hilton Worldwide Fin LLC / Hilt	630,000	4.88%	04/01/27	619,763	618,988
	Home Depot Inc	450,000	2.95%	06/15/29	409,771	412,214
	Home Depot Inc Sr Glbl	835,000	4.85%	06/25/31	830,393	828,445
	Howmet Aerospace Inc	1,905,000	6.88%	05/01/25	1,936,320	1,919,097
	Icahn Enterprises/Fin	1,630,000	5.25%	05/15/27	1,512,188	1,529,951
	Icahn Enterprises/Fin	1,410,000	6.25%	05/15/26	1,366,375	1,398,875
	International Game Technology Pl	1,222,000	6.25%	01/15/27	1,219,759	1,225,996
	International Game Technology Pl	1,606,000	6.50%	02/15/25	1,608,987	1,606,867
	Jazz Securities Designated Activ	3,105,000	4.38%	01/15/29	2,884,000	2,882,558
	JPMorgan Chase & Co	2,150,000	4.01%	04/23/29	2,025,165	2,055,744
	Kinetik Hldgs LP	2,820,000	6.63%	12/15/28	2,844,017	2,865,007
	Macquarie Airfinance Holdings Lt	1,705,000	8.38%	05/01/28	1,734,332	1,797,019
	Macquarie Airfinance Holdings Lt	335,000	6.40%	03/26/29	341,700	340,668
	Marsh & McLennan Cos	620,000	5.15%	03/15/34	619,510	618,493
	MidAmerican Energy Co	533,000	3.65%	04/15/29	495,395	503,999
	New Fortress Energy LLC Pp 144a	1,817,000	6.75%	09/15/25	1,720,126	1,763,853
	New Fortress Energy LLC Pp 144a	1,135,000	6.50%	09/30/26	1,094,057	1,044,211
	Onemain Financial Corporation	820,000	3.50%	01/15/27	754,324	768,299
	Park Inter Hldgs LLC	1,050,000	4.88%	05/15/29	982,494	984,606
	Park Intermediate Holdings LLC /	1,285,000	5.88%	10/01/28	1,262,481	1,266,560
	Phinia Inc Sr Sec	1,625,000	6.75%	04/15/29	1,638,581	1,649,115
	Prime Sec Svcs Borrower LLC / Pr	2,905,000	5.75%	04/15/26	2,851,581	2,882,922
	Regal Beloit Corp	105,000	6.05%	02/15/26	104,034	105,257
	SBA Communications Corp	2,950,000	3.88%	02/15/27	2,720,855	2,811,439
	Sensata Technologies Bv Pp	765,000	5.00%	10/01/25	748,182	771,288
	Sirius XM Holdings Inc Com Pp	2,985,000	3.13%	09/01/26	2,678,890	2,808,407
	SLM Corp	1,810,000	3.13%	11/02/26	1,580,522	1,685,961
	SLM Corp	1,195,000	4.20%	10/29/25	1,110,215	1,162,388
	Springleaf Fin Corp Sr	700,000	7.13%	03/15/26	711,928	711,305
	Starwood Ppty Tr Inc Pp 144a	3,005,000	3.63%	07/15/26	2,613,145	2,826,713
	State Str Corp Sr Var	1,005,000	0.00%	11/21/29	1,004,834	1,028,376
	Sunoco LP / Sunoco Fin Corp	1,420,000	5.88%	03/15/28	1,365,515	1,413,823
	Sunoco LP / Sunoco Fin Corp	1,485,000	6.00%	04/15/27	1,469,663	1,483,070
	Tallgrass Energy	1,180,000	7.38%	02/15/29	1,180,000	1,185,770
	Tallgrass Energy Partners LP / T	950,000	5.50%	01/15/28	907,375	908,903
	Tallgrass Energy Partners LP / T	770,000	6.00%	03/01/27	756,284	758,912
	TD Funding Corp	1,215,000	6.38%	03/01/29	1,215,350	1,221,124
	TD Funding Corp Pp	1,615,000	6.75%	08/15/28	1,637,519	1,634,735

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LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	Tegna Inc	775,000	4.63%	03/15/28	707,715	698,314
	Tegna Inc Pp	2,145,000	4.75%	03/15/26	2,048,067	2,096,780
	Tenet Healthcare Corp	1,600,000	4.25%	06/01/29	1,482,790	1,490,016
	Tenet Healthcare Corp	1,425,000	5.13%	11/01/27	1,400,756	1,394,548
	Teva Pharmaceutical Fin Neth Iii	2,220,000	3.15%	10/01/26	2,011,560	2,083,559
	Teva Pharmaceutical Fin Neth Sr Gbl Nt	335,000	3.15%	10/01/26	338,613	342,943
	Teva Pharmaceutical Fin Neth Sr Gbl Nt	485,000	3.15%	10/01/26	464,674	467,375
	Texas Childrens Hosp	425,000	3.37%	10/01/29	396,360	401,948
	Toyota Mtr Cr Corp	1,230,000	5.05%	05/16/29	1,227,984	1,234,305
	Toyota Mtr Cr Corp Fr	433,000	0.80%	10/16/25	392,381	409,324
	Truist Bank Global	1,240,000	2.25%	03/11/30	985,393	1,034,247
	Verizon Commns Inc	1,685,000	4.33%	09/21/28	1,625,087	1,638,410
	Vici Properties Inc Pp	2,990,000	4.25%	12/01/26	2,805,439	2,883,526
	Vistra Operations Co LLC Pp	2,915,000	5.50%	09/01/26	2,845,534	2,874,656
	Waste Management Inc	1,270,000	1.15%	03/15/28	1,080,507	1,109,091
	Wesco Distr Inc	1,365,000	6.38%	03/15/29	1,369,188	1,369,928
	Western Digital Corp Sr Nt	2,830,000	4.75%	02/15/26	2,698,387	2,770,683
	Western Midstream Operating LP	1,955,000	3.35%	02/01/25	1,867,324	1,921,296
	Wyndham Destinations, Inc	380,000	6.60%	10/01/25	381,144	382,345
	Wyndham Destinations, Inc Pp	2,335,000	6.63%	07/31/26	2,325,729	2,352,653
	XPO Inc Sr Sec	2,345,000	6.25%	06/01/28	2,348,713	2,352,034
	Total Corporate Bonds				<u>130,847,422</u>	<u>133,015,090</u>
	Us Government Securities:					
	Federal Home Ln Mtg Corp	293,491	4.00%	12/01/47	283,758	279,940
	Federal Home Ln Mtg Corp Multicl	605,045	2.81%	01/25/25	582,210	595,881
	Federal Home Ln Mtg Corp Multicl	970,000	3.00%	12/25/25	924,125	940,650
	Federal Home Ln Mtg Corp Multicl	1,010,000	2.77%	05/25/25	963,496	984,939
	Federal Home Ln Mtg Corp Multicl	114,201	2.90%	04/25/26	111,511	111,309
	Federal Home Ln Mtg Corp Multicl	1,101,777	3.02%	01/25/25	1,062,692	1,084,918
	Federal Home Ln Mtg Corp Multicl	1,170,000	3.28%	06/25/25	1,129,968	1,147,712
	Federal Home Ln Mtg Corp Partn	850,086	3.45%	08/01/32	781,941	776,468
	Federal Home Ln Mtg Corp Partn C	80,646	4.00%	08/01/30	78,678	78,901
	Federal Home Ln Mtg Corp Partn Gold Pool	356,861	3.42%	10/01/33	331,576	321,275
	Federal Home Ln Mtg Corp Partn Gold Pool	366,065	3.49%	10/01/33	344,342	348,769
	Federal Home Loan Mtg Corp	806,649	2.50%	01/01/35	739,441	736,196
	Federal Home Loan Mtg Corp Cmo	70,000	1.66%	08/25/28	61,269	61,705
	Federal Home Loan Mtg Corp Cmo	10,673	0.68%	06/25/26	9,821	10,343
	Federal Home Loan Mtg Corp Cmo	95,000	1.47%	09/25/27	83,764	85,496
	Federal Natl Mtg Assn	348,153	3.22%	04/01/28	328,720	329,384
	Federal Natl Mtg Assn	404,526	3.50%	12/01/42	377,864	369,741
	Federal Natl Mtg Assn Cmo	743,245	3.05%	10/25/27	693,780	703,225
	Federal Natl Mtg Assn Gtd Mtg	35,475	5.50%	04/01/41	36,399	35,785
	Federal Natl Mtg Assn Gtd Mtg	167,313	3.50%	03/01/33	160,513	160,832
	Federal Natl Mtg Assn Gtd Mtg	23,811	6.21%	07/01/44	23,664	24,248
	Federal Natl Mtg Assn Gtd Remic	202,629	2.00%	02/25/33	182,746	184,605
	Federal Natl Mtg Assn Gtd Remic	187,884	2.50%	09/25/45	166,605	166,625
	FHLMC	445,000	3.47%	02/25/31	414,937	409,697
	FHLMC Multifamily Structured Cmo	735,000	2.12%	04/25/55	647,318	654,783
	FHLMC Pc Prepay Prm 30 Cmo	17,909	1.90%	06/25/26	17,412	17,765

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LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

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(a)	(b)	(c)			(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			<u>Cost</u>	<u>Current Value</u>
	FHLMC Pool	46,729	3.50%	08/01/45	42,389	42,612
	FHLMC Pool	686,199	5.00%	12/01/47	689,854	678,973
	FHLMC Pool	154,188	3.00%	09/01/46	137,878	135,246
	FHLMC Pool	512,064	3.50%	08/01/45	475,901	466,331
	FHLMC Var	965,000	0.00%	11/25/32	855,935	870,307
	FNMA Pass-Thru I	264,915	2.50%	12/01/36	242,484	240,596
	FNMA Pass-Thru I	307,515	3.00%	11/01/46	277,851	271,216
	FNMA Pass-Thru I	276,456	3.50%	07/01/34	265,169	267,165
	FNMA Pass-Thru I	208,147	3.50%	07/01/44	195,134	190,311
	FNMA Pass-Thru I	720,892	3.50%	09/01/47	672,157	656,661
	FNMA Pass-Thru I	111,221	4.50%	11/01/38	109,708	109,432
	FNMA Pass-Thru I	177,413	5.00%	12/01/47	178,431	175,002
	FNMA Pass-Thru I	164,446	5.50%	05/01/44	168,997	165,047
	FNMA Pass-Thru I	23,653	7.00%	08/01/36	24,749	24,552
	FNMA Pass-Thru I	648,069	5.50%	05/01/44	665,038	650,441
	FNMA Pool	565,000	2.73%	09/01/24	545,677	559,949
	FNMA Pool	795,000	3.46%	05/01/28	754,058	755,035
	FNMA Pool	139,246	3.50%	09/01/35	133,295	134,013
	FNMA Pool	179,448	5.00%	09/01/49	177,878	177,225
	FNMA Pool	1,245,361	6.00%	02/01/49	1,283,695	1,273,494
	FNMA Pool	296,216	5.50%	11/01/52	300,011	292,205
	FNMA Remic Trust Var	1,180,000	0.00%	07/25/28	1,147,920	1,149,224
	FNMA Var	2,255,000	0.00%	04/25/32	1,756,234	1,852,411
	GNMA I & II - Single Issuer Pool	971,214	3.60%	12/15/34	911,614	930,209
	GNMA I & II - Single Issuer Pool	659,850	2.69%	06/15/33	592,631	600,536
	GNMA I & II - Single Issuer Pool	191,721	1.66%	08/15/26	180,301	184,712
	GNMA I & II - Single Issuer Pool	1,391,437	3.31%	05/15/30	1,341,052	1,352,741
	GNMA I & II - Single Issuer Pool	924,022	3.02%	09/15/41	843,505	825,060
	GNMA I & II - Single Issuer Pool	602,733	3.63%	09/15/37	567,065	560,692
	GNMA Pool	601,826	5.50%	06/15/41	616,848	612,719
	Government National Mortgage Association	642,778	5.00%	11/15/40	645,542	642,161
	Government Natl Mtg Assn	657,687	1.97%	09/15/41	587,979	515,890
	Resolution Fdg Corp Fed Book	1,875,000	VAR	04/15/30	1,401,480	1,432,781
	US Treasury	5,405,000	2.38%	03/31/29	4,928,016	4,944,548
	US Treasury	2,465,000	0.25%	08/31/25	2,234,455	2,332,210
	US Treasury	4,175,000	0.63%	08/15/30	3,281,988	3,345,887
	US Treasury	3,585,000	1.25%	03/31/28	3,150,021	3,192,765
	US Treasury	1,185,000	2.13%	05/15/25	1,124,913	1,154,309
	US Treasury	2,565,000	2.25%	11/15/25	2,424,349	2,473,327
	US Treasury	2,595,000	2.25%	11/15/27	2,413,039	2,446,488
	US Treasury	4,720,000	1.38%	11/15/31	3,817,649	3,839,437
	Total US Government Securities				52,701,440	53,145,112
	Municipal Bonds:					
	Alabama St Pub Sch & College	1,035,000	5.15%	09/01/27	1,044,590	1,044,739
	Chicago Il Sales Tax Rev Rev Ref	585,000	0.00%	01/01/32	384,704	396,759
	Chicago Il Sales Tax Rev Rev Ref	490,000	0.00%	01/01/33	309,844	314,134
	Fairfax Txbl-Ref	495,000	2.11%	04/01/25	470,587	483,580
	Lane Cnty Ore Sch Dist No 4 J Eu	15,000	4.70%	06/15/28	14,869	15,007
	Massachusetts St Sch Bldg Auth	780,000	1.75%	08/15/30	655,742	670,730

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)			(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			<u>Cost</u>	<u>Current Value</u>
	Metro Wastewater Reclamation Dist	670,000	2.41%	04/01/28	606,404	620,494
	Metro Wastewater Reclamation Dist	125,000	2.46%	04/01/29	111,365	113,983
	New York St Dorm Auth St Pers In	130,000	1.54%	03/15/27	115,934	119,061
	New York St Urban Dev Corp Rev	35,000	1.00%	03/15/26	32,419	32,659
	New York St Urban Dev Corp St Sa	595,000	1.31%	03/15/26	538,485	560,014
	Norfolk Va Taxable Go Bds 2021	625,000	1.70%	10/01/30	519,100	527,069
	Oregon Cmnty College Dists	135,000	5.68%	06/30/26	137,836	137,047
	Oregon Ed Taxable Bds 2021a	630,000	1.36%	06/30/27	554,023	570,604
	St Johns Cnty Fla Incl Dev Auth	515,000	5.00%	08/15/47	515,319	517,065
	Tennessee St Sch Bd Auth Taxable	730,000	1.13%	11/01/28	613,051	628,293
	Texas Nat Gas Securitization Fin	1,193,149	5.10%	04/01/35	<u>1,196,631</u>	<u>1,191,730</u>
	Total Municipal Bonds				<u>7,820,903</u>	<u>7,942,968</u>
	Pooled Separate Account:					
	Transamerica	3,846,159			<u>3,312,975</u>	<u>3,846,158</u>
	Common Collective Trusts:					
	AFL-CIO Bldg Investment Trust	2,676			15,539,229	14,467,410
	AFL-CIO Housing Investment Tr	17,976			17,119,878	17,239,112
	Entrustpermal Special Oppor. Fund Iv	932,844			892,907	881,710
	Goldentree Multi-Sector Fd Offshore					
	Erisa Ltd	34,696			68,081,842	76,824,908
	Johnston Int'l Equity Group Trust	917,066			34,446,457	37,819,313
	Nt Collective Russell 1000 Growth Index Fd	99,270			88,605,690	118,311,316
	Nt Collective Russell 1000 Value Index Fd	155,166			<u>81,662,469</u>	<u>92,296,491</u>
	Total Common Collective Trusts				<u>306,348,472</u>	<u>357,840,260</u>
	Limited Partnerships:					
	Boyd Watterson Gsa Fund LP	30,076			33,992,036	31,546,899
	Boyd Watterson State Govt Fund LP	22,420			26,656,245	23,529,515
	Corbin Erisa Opportunity Fund LP	57,545,439			40,750,000	58,106,751
	First Eagle Global Value Fund LP	2,653			34,030,124	38,606,922
	GCM Grosvenor Secondary Fund Iii LP	11,270,294			9,256,728	11,434,167
	Glouston Private Equity Oppor Vi Fte LP	26,769,173			15,515,347	26,109,797
	Hamilton Lane Secondary Feeder Fd LP	21,128,518			<u>15,486,236</u>	<u>21,259,430</u>
	Total Limited Partnerships				<u>175,686,716</u>	<u>210,593,481</u>
	Real Estate Investment Fund:					
	U.S. Real Estate Investment Fund LLC	60,004			<u>72,554,549</u>	<u>70,940,850</u>
	Investment Contracts With Insurance Companies:					
	US Life Insurance Co.	1	4.00%		<u>815,613</u>	<u>1,021,858</u>
	Totals				<u>\$ 821,010,380</u>	<u>\$ 919,004,157</u>

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current Value</u>
Short-Term Investments:				
	Comerica Short Term Fund	1,135,805 Varying	\$ 1,135,805	\$ 1,453,169
	Invesco Stit Treasury Institutional	23,701 Varying	23,701	23,701
	US Government Money Market Fund	4,124,684 Varying	<u>4,124,684</u>	<u>4,124,684</u>
	Total Short Term Investments		<u>5,284,190</u>	<u>5,601,554</u>
Common Stock:				
	ACI Worldwide Inc	11,649	392,026	461,184
	Acuity Brands Inc	3,453	562,337	833,692
	Adient Plc	21,897	927,790	541,075
	Advanced Energy Inds Inc	3,943	428,695	428,841
	Alarm Com Hldgs Inc	4,129	228,525	262,357
	Allegion Plc	7,117	918,820	840,874
	Alpha Metallurgical Resources In	2,666	443,467	747,893
	Altair Engr Inc	8,474	818,003	831,130
	Amedisys Inc	7,795	713,526	715,581
	Api Group Corp Com Stk	12,107	309,802	455,586
	Archrock Inc	24,661	256,796	498,645
	Ardmore Shipping Corp	21,848	401,622	492,235
	Assurant Inc	2,557	453,428	425,101
	Avient Corporation	8,589	376,915	374,910
	Avnet Inc	9,976	524,527	513,664
	Balchem Corp	1,754	236,788	270,028
	Bank Ozk	22,106	888,490	906,346
	Beacon Roofing Supply Inc	9,800	812,844	886,900
	Blackbaud Inc	3,485	274,739	265,452
	BlueLinx Holdings Inc	2,334	271,562	217,272
	Brighthouse Finl Inc	9,539	481,368	413,420
	Brink's Co	6,928	432,672	709,427
	Cabot Corp	3,243	259,121	297,999
	Cactus Inc	14,485	584,322	763,939
	Caleres Inc	6,685	275,430	224,616
	Cars Com Inc	14,768	277,243	290,930
	Celsius Holdings I	6,723	421,913	383,816
	Century Cmnty Inc	4,999	312,359	408,218
	Cerevel Therapeutics Holdings In	10,634	444,691	434,824
	Chart Inds Inc	7,449	1,286,842	1,075,189
	Civitas Resources Inc Com New	4,128	302,630	284,832
	CNX Res Corp	21,768	326,998	528,962
	Comerica Inc	5,025	267,519	256,476
	Commvault Sys Inc	5,449	421,500	662,435
	Compass Diversified Tr	10,182	238,016	222,884
	Conmed Corp	7,009	678,719	485,864
	Consol Mng Corp Energy Inc	11,095	681,300	1,132,023
	Cros Inc Com	4,643	524,745	677,599
	CSG Systems Intl Inc	8,095	444,755	333,271
	CSW Industrials Inc	1,651	311,334	438,027
	Customers Bancorp Inc	15,082	466,812	723,634
	Dream Finders Homes Inc Com Cl A	11,526	415,360	297,601
	Duolingo Inc Cl A Com	1,538	247,373	320,934

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LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current Value</u>
	Eagle Materials Inc	4,535	553,188	986,181
	East West Bancorp Inc	7,437	462,413	544,612
	Elanco Animal Health Inc	65,841	1,163,644	950,086
	Encompass Health Corp	15,041	976,772	1,290,367
	Energizer Hldgs Inc New	7,000	237,517	206,780
	Energys	6,557	699,787	678,781
	Entegris Inc	2,243	280,420	303,702
	Euronet Svcs Inc	7,512	819,035	777,492
	Evercore Partners Inc	7,050	960,536	1,469,432
	Evertec Inc	10,176	358,325	338,352
	F5 Inc	3,374	616,161	581,104
	First Horizon National Corp	22,118	305,059	348,801
	Fluor Corp	17,094	702,131	744,444
	Franklin Bsp Realty Trust Inc	22,407	332,878	282,328
	Freshpet Inc	2,070	269,604	267,837
	Geo Group Inc New	18,678	283,071	268,216
	G-III Apparel Group Ltd	13,305	264,900	360,166
	Glaukos Corp	7,200	733,749	852,120
	Globe Life Insurance	13,080	1,098,100	1,076,222
	Guidewire Software Inc	9,745	1,123,666	1,343,738
	Haemonetics Corp Mass	8,143	709,841	673,670
	Hancock Hldg Co	13,081	503,026	625,664
	HCI Group Inc	2,374	265,939	218,812
	HealthEquity Inc	8,998	664,811	775,628
	Helmerich & Payne Inc	24,966	996,559	902,271
	HF Sinclair Corporation Com	4,953	291,690	264,193
	Hilton Grand Vacations Inc	11,079	456,526	447,924
	Independent Bk Corp Mass	6,739	352,468	341,802
	Insperty Inc	4,667	574,411	425,677
	Installed Bldg Prods Inc	5,608	631,671	1,153,453
	IPG Photonics Corp	5,522	633,658	466,002
	Jabil Circuit Inc	9,388	546,127	1,021,321
	Janus Henderson Group Plc	20,989	626,379	707,539
	Jones Lang Lasalle Inc	3,199	554,127	656,691
	Kyndryl Holdings Inc	45,408	1,163,872	1,194,684
	Lear Corp	2,425	325,042	276,959
	Livanova Plc	18,701	1,070,813	1,025,188
	Middleby Corp	4,281	628,224	524,893
	MKS Instruments Inc	9,274	1,121,984	1,210,999
	National Fuel Gas Co N J	12,131	664,268	657,379
	NCR Atleos Corporation Com Shs	14,576	326,897	393,844
	Neurocrine Biosciences Inc	6,135	650,777	844,605
	News Corp New	23,177	602,201	638,990
	NEXTracker Inc Class A Com	5,293	288,383	248,136
	NRG Energy Inc	11,490	730,882	894,611
	Nutanix Inc A	10,148	689,551	576,914
	Nvent Electric Plc-W/I	11,681	707,447	894,881
	Onto Innovation Inc Com	5,815	499,170	1,276,741
	OSI Sys Inc	2,402	328,458	330,323
	Oxford Inds Inc	2,833	236,902	283,725
	Pentair Plc	5,742	482,898	440,239

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Phinia Inc Com	19,394	773,089	763,348
	Piper Sandler Companies	2,495	341,207	574,274
	Primo Water Corporation	12,039	274,820	263,173
	Pulte Homes Inc	7,574	325,108	833,897
	Reinsurance Group Of America	5,133	914,331	1,053,651
	Renaissance Re Hldgs Ltd	1,334	198,140	298,162
	Revolution Medicines Inc Com	7,423	228,006	288,087
	Rithm Capital	68,722	735,786	749,757
	Rxsight Inc. Com	11,926	390,805	717,587
	Seadrill 2021 Ltd Com	12,480	586,120	642,727
	Shift4 Payments Inc Cl A	3,287	221,792	241,101
	Skechers USA Inc Cl A	8,996	439,108	621,804
	Smith A O Corp	15,297	1,135,300	1,250,989
	Spectrum Brands Holdings, Inc.	14,198	1,126,918	1,220,034
	Sprouts Fmrs Mkt Inc	20,050	535,888	1,677,383
	Technipfmc Plc	41,054	801,206	1,073,562
	Terex Corp New	7,342	222,284	402,635
	Textron Inc	15,714	820,912	1,349,204
	Travel Plus Leisure Co	13,626	629,491	612,897
	U S Physical Therapy Inc	2,172	292,746	200,736
	UMB Financial Corp	3,748	229,291	312,658
	Universal Display Corp	1,881	295,475	395,480
	Urban Outfitters Inc	13,999	455,054	574,659
	US Foods Hldg Corp	21,549	1,155,713	1,141,666
	Western Alliance Common Stock	4,358	275,523	273,770
	Wyndham Hotels & Resorts Inc	3,215	257,232	237,910
	Xerox Holdings Corp	19,270	408,152	223,917
	Yelp Inc	17,904	658,921	661,553
	Total Common Stock		65,638,100	75,056,826
	Corporate Bonds:			
	21st Century Fox Amer Inc Pp 144a	260,000	6.40% 12/15/35	250,234
	AAdvantage Loyalty Ip Ltd/ Ameri	2,856,667	5.50% 04/20/26	2,831,271
	Albertsons Cos Inc / Safeway Inc	2,960,000	3.25% 03/15/26	2,843,376
	Amazon Com Inc	1,080,000	3.15% 08/22/27	1,025,503
	AT&T Inc	620,000	2.30% 06/01/27	573,531
	AT&T Inc	1,030,000	4.10% 02/15/28	994,105
	Bank Of America Corp	2,130,000	3.56% 04/23/27	2,059,646
	Blackrock Inc	710,000	2.40% 04/30/30	619,837
	Boyd Gaming Corp	2,915,000	4.75% 12/01/27	2,805,600
	Brinks Co Sr	1,160,000	6.50% 06/15/29	1,172,157
	Brookfield Property Reit Inc/Bpr	440,000	4.50% 04/01/27	409,490
	Centene Corp	2,925,000	4.25% 12/15/27	2,792,761
	Charter Comm Opt LLC/Cap Sr Secd	2,800,000	4.91% 07/23/25	2,772,812
	Citigroup Inc	1,745,000	3.07% 02/24/28	1,646,826
	Conoco Inc Sr Nts	885,000	6.95% 04/15/29	959,260
	Crown Amers LLC / Crown Amers Ca	2,830,000	4.75% 02/01/26	2,781,296
	DCP Midstream Oper LP	393,000	5.38% 07/15/25	391,526
	Deere John Cap Corp	420,000	4.70% 06/10/30	415,867
	Deere John Cap Corp	520,000	3.45% 03/07/29	490,053

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LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	Duke Energy Carolinas LLC	1,175,000	3.95%	11/15/28	1,122,608	1,129,810
	ESAB Corporation Sr	1,920,000	6.25%	04/15/29	1,923,063	1,931,520
	Ford Motor Credit Co	1,990,000	4.06%	11/01/24	1,926,091	1,978,000
	Fortress Transn & Infrastructure	2,975,000	5.50%	01/05/28	2,809,757	2,884,411
	GFL Environmental Inc Pp	1,562,000	3.75%	08/01/25	1,487,962	1,547,973
	GGAM Fin Ltd Sr Glbl 144a 26	1,275,000	7.75%	05/15/26	1,279,781	1,301,036
	GGAM Finance Ltd	1,515,000	8.00%	02/15/27	1,524,165	1,564,874
	GLP Capital LP / Fin Ii	1,805,000	5.25%	06/01/25	1,773,729	1,789,892
	GLP Capital LP / Fin Ii	1,010,000	5.38%	04/15/26	991,392	1,001,758
	Hat Holdings I LLC And Hat Holdi	1,230,000	3.38%	06/15/26	1,125,815	1,159,829
	Hat Holdings I LLC And Hat Holdi	1,095,000	6.00%	04/15/25	1,084,766	1,093,949
	Herc Hldgs Inc Sr	1,035,000	6.63%	06/15/29	1,038,625	1,049,511
	Hilton Domestic Oper Co Inc	1,965,000	5.38%	05/01/25	1,940,463	1,958,437
	Hilton Worldwide Fin LLC / Hilt	630,000	4.88%	04/01/27	619,763	618,988
	Home Depot Inc	450,000	2.95%	06/15/29	409,771	412,214
	Home Depot Inc Sr Gbl	835,000	4.85%	06/25/31	830,393	828,445
	Howmet Aerospace Inc	1,905,000	6.88%	05/01/25	1,936,320	1,919,097
	Icahn Enterprises/Fin	1,630,000	5.25%	05/15/27	1,512,188	1,529,951
	Icahn Enterprises/Fin	1,410,000	6.25%	05/15/26	1,366,375	1,398,875
	International Game Technology Pl	1,222,000	6.25%	01/15/27	1,219,759	1,225,996
	International Game Technology Pl	1,606,000	6.50%	02/15/25	1,608,987	1,606,867
	Jazz Securities Designated Activ	3,105,000	4.38%	01/15/29	2,884,000	2,882,558
	JPMorgan Chase & Co	2,150,000	4.01%	04/23/29	2,025,165	2,055,744
	Kinetik Hldgs LP	2,820,000	6.63%	12/15/28	2,844,017	2,865,007
	Macquarie Airfinance Holdings Lt	1,705,000	8.38%	05/01/28	1,734,332	1,797,019
	Macquarie Airfinance Holdings Lt	335,000	6.40%	03/26/29	341,700	340,668
	Marsh & McLennan Cos	620,000	5.15%	03/15/34	619,510	618,493
	MidAmerican Energy Co	533,000	3.65%	04/15/29	495,395	503,999
	New Fortress Energy LLC Pp 144a	1,817,000	6.75%	09/15/25	1,720,126	1,763,853
	New Fortress Energy LLC Pp 144a	1,135,000	6.50%	09/30/26	1,094,057	1,044,211
	Onemain Financial Corporation	820,000	3.50%	01/15/27	754,324	768,299
	Park Inter Hldgs LLC	1,050,000	4.88%	05/15/29	982,494	984,606
	Park Intermediate Holdings LLC /	1,285,000	5.88%	10/01/28	1,262,481	1,266,560
	Phinia Inc Sr Sec	1,625,000	6.75%	04/15/29	1,638,581	1,649,115
	Prime Sec Svcs Borrower LLC / Pr	2,905,000	5.75%	04/15/26	2,851,581	2,882,922
	Regal Beloit Corp	105,000	6.05%	02/15/26	104,034	105,257
	SBA Communications Corp	2,950,000	3.88%	02/15/27	2,720,855	2,811,439
	Sensata Technologies Bv Pp	765,000	5.00%	10/01/25	748,182	771,288
	Sirius XM Holdings Inc Com Pp	2,985,000	3.13%	09/01/26	2,678,890	2,808,407
	SLM Corp	1,810,000	3.13%	11/02/26	1,580,522	1,685,961
	SLM Corp	1,195,000	4.20%	10/29/25	1,110,215	1,162,388
	Springleaf Fin Corp Sr	700,000	7.13%	03/15/26	711,928	711,305
	Starwood Pty Tr Inc Pp 144a	3,005,000	3.63%	07/15/26	2,613,145	2,826,713
	State Str Corp Sr Var	1,005,000	0.00%	11/21/29	1,004,834	1,028,376
	Sunoco LP / Sunoco Fin Corp	1,420,000	5.88%	03/15/28	1,365,515	1,413,823
	Sunoco LP / Sunoco Fin Corp	1,485,000	6.00%	04/15/27	1,469,663	1,483,070
	Tallgrass Energy	1,180,000	7.38%	02/15/29	1,180,000	1,185,770
	Tallgrass Energy Partners LP / T	950,000	5.50%	01/15/28	907,375	908,903
	Tallgrass Energy Partners LP / T	770,000	6.00%	03/01/27	756,284	758,912
	TD Funding Corp	1,215,000	6.38%	03/01/29	1,215,350	1,221,124
	TD Funding Corp Pp	1,615,000	6.75%	08/15/28	1,637,519	1,634,735

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LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	Tegna Inc	775,000	4.63%	03/15/28	707,715	698,314
	Tegna Inc Pp	2,145,000	4.75%	03/15/26	2,048,067	2,096,780
	Tenet Healthcare Corp	1,600,000	4.25%	06/01/29	1,482,790	1,490,016
	Tenet Healthcare Corp	1,425,000	5.13%	11/01/27	1,400,756	1,394,548
	Teva Pharmaceutical Fin Neth Iii	2,220,000	3.15%	10/01/26	2,011,560	2,083,559
	Teva Pharmaceutical Fin Neth Sr Gbl Nt	335,000	3.15%	10/01/26	338,613	342,943
	Teva Pharmaceutical Fin Neth Sr Gbl Nt	485,000	3.15%	10/01/26	464,674	467,375
	Texas Childrens Hosp	425,000	3.37%	10/01/29	396,360	401,948
	Toyota Mtr Cr Corp	1,230,000	5.05%	05/16/29	1,227,984	1,234,305
	Toyota Mtr Cr Corp Fr	433,000	0.80%	10/16/25	392,381	409,324
	Truist Bank Global	1,240,000	2.25%	03/11/30	985,393	1,034,247
	Verizon Commns Inc	1,685,000	4.33%	09/21/28	1,625,087	1,638,410
	Vici Properties Inc Pp	2,990,000	4.25%	12/01/26	2,805,439	2,883,526
	Vistra Operations Co LLC Pp	2,915,000	5.50%	09/01/26	2,845,534	2,874,656
	Waste Management Inc	1,270,000	1.15%	03/15/28	1,080,507	1,109,091
	Wesco Distr Inc	1,365,000	6.38%	03/15/29	1,369,188	1,369,928
	Western Digital Corp Sr Nt	2,830,000	4.75%	02/15/26	2,698,387	2,770,683
	Western Midstream Operating LP	1,955,000	3.35%	02/01/25	1,867,324	1,921,296
	Wyndham Destinations, Inc	380,000	6.60%	10/01/25	381,144	382,345
	Wyndham Destinations, Inc Pp	2,335,000	6.63%	07/31/26	2,325,729	2,352,653
	XPO Inc Sr Sec	2,345,000	6.25%	06/01/28	2,348,713	2,352,034
	Total Corporate Bonds				130,847,422	133,015,090
	Us Government Securities:					
	Federal Home Ln Mtg Corp	293,491	4.00%	12/01/47	283,758	279,940
	Federal Home Ln Mtg Corp Multicl	605,045	2.81%	01/25/25	582,210	595,881
	Federal Home Ln Mtg Corp Multicl	970,000	3.00%	12/25/25	924,125	940,650
	Federal Home Ln Mtg Corp Multicl	1,010,000	2.77%	05/25/25	963,496	984,939
	Federal Home Ln Mtg Corp Multicl	114,201	2.90%	04/25/26	111,511	111,309
	Federal Home Ln Mtg Corp Multicl	1,101,777	3.02%	01/25/25	1,062,692	1,084,918
	Federal Home Ln Mtg Corp Multicl	1,170,000	3.28%	06/25/25	1,129,968	1,147,712
	Federal Home Ln Mtg Corp Partn	850,086	3.45%	08/01/32	781,941	776,468
	Federal Home Ln Mtg Corp Partn C	80,646	4.00%	08/01/30	78,678	78,901
	Federal Home Ln Mtg Corp Partn Gold Pool	356,861	3.42%	10/01/33	331,576	321,275
	Federal Home Ln Mtg Corp Partn Gold Pool	366,065	3.49%	10/01/33	344,342	348,769
	Federal Home Loan Mtg Corp	806,649	2.50%	01/01/35	739,441	736,196
	Federal Home Loan Mtg Corp Cmo	70,000	1.66%	08/25/28	61,269	61,705
	Federal Home Loan Mtg Corp Cmo	10,673	0.68%	06/25/26	9,821	10,343
	Federal Home Loan Mtg Corp Cmo	95,000	1.47%	09/25/27	83,764	85,496
	Federal Natl Mtg Assn	348,153	3.22%	04/01/28	328,720	329,384
	Federal Natl Mtg Assn	404,526	3.50%	12/01/42	377,864	369,741
	Federal Natl Mtg Assn Cmo	743,245	3.05%	10/25/27	693,780	703,225
	Federal Natl Mtg Assn Gtd Mtg	35,475	5.50%	04/01/41	36,399	35,785
	Federal Natl Mtg Assn Gtd Mtg	167,313	3.50%	03/01/33	160,513	160,832
	Federal Natl Mtg Assn Gtd Mtg	23,811	6.21%	07/01/44	23,664	24,248
	Federal Natl Mtg Assn Gtd Remic	202,629	2.00%	02/25/33	182,746	184,605
	Federal Natl Mtg Assn Gtd Remic	187,884	2.50%	09/25/45	166,605	166,625
	FHLMC	445,000	3.47%	02/25/31	414,937	409,697
	FHLMC Multifamily Structured Cmo	735,000	2.12%	04/25/55	647,318	654,783
	FHLMC Pc Prepay Prm 30 Cmo	17,909	1.90%	06/25/26	17,412	17,765

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	FHLMC Pool	46,729	3.50%	08/01/45	42,389	42,612
	FHLMC Pool	686,199	5.00%	12/01/47	689,854	678,973
	FHLMC Pool	154,188	3.00%	09/01/46	137,878	135,246
	FHLMC Pool	512,064	3.50%	08/01/45	475,901	466,331
	FHLMC Var	965,000	0.00%	11/25/32	855,935	870,307
	FNMA Pass-Thru I	264,915	2.50%	12/01/36	242,484	240,596
	FNMA Pass-Thru I	307,515	3.00%	11/01/46	277,851	271,216
	FNMA Pass-Thru I	276,456	3.50%	07/01/34	265,169	267,165
	FNMA Pass-Thru I	208,147	3.50%	07/01/44	195,134	190,311
	FNMA Pass-Thru I	720,892	3.50%	09/01/47	672,157	656,661
	FNMA Pass-Thru I	111,221	4.50%	11/01/38	109,708	109,432
	FNMA Pass-Thru I	177,413	5.00%	12/01/47	178,431	175,002
	FNMA Pass-Thru I	164,446	5.50%	05/01/44	168,997	165,047
	FNMA Pass-Thru I	23,653	7.00%	08/01/36	24,749	24,552
	FNMA Pass-Thru I	648,069	5.50%	05/01/44	665,038	650,441
	FNMA Pool	565,000	2.73%	09/01/24	545,677	559,949
	FNMA Pool	795,000	3.46%	05/01/28	754,058	755,035
	FNMA Pool	139,246	3.50%	09/01/35	133,295	134,013
	FNMA Pool	179,448	5.00%	09/01/49	177,878	177,225
	FNMA Pool	1,245,361	6.00%	02/01/49	1,283,695	1,273,494
	FNMA Pool	296,216	5.50%	11/01/52	300,011	292,205
	FNMA Remic Trust Var	1,180,000	0.00%	07/25/28	1,147,920	1,149,224
	FNMA Var	2,255,000	0.00%	04/25/32	1,756,234	1,852,411
	GNMA I & II - Single Issuer Pool	971,214	3.60%	12/15/34	911,614	930,209
	GNMA I & II - Single Issuer Pool	659,850	2.69%	06/15/33	592,631	600,536
	GNMA I & II - Single Issuer Pool	191,721	1.66%	08/15/26	180,301	184,712
	GNMA I & II - Single Issuer Pool	1,391,437	3.31%	05/15/30	1,341,052	1,352,741
	GNMA I & II - Single Issuer Pool	924,022	3.02%	09/15/41	843,505	825,060
	GNMA I & II - Single Issuer Pool	602,733	3.63%	09/15/37	567,065	560,692
	GNMA Pool	601,826	5.50%	06/15/41	616,848	612,719
	Government National Mortgage Association	642,778	5.00%	11/15/40	645,542	642,161
	Government Natl Mtg Assn	657,687	1.97%	09/15/41	587,979	515,890
	Resolution Fdg Corp Fed Book	1,875,000	VAR	04/15/30	1,401,480	1,432,781
	US Treasury	5,405,000	2.38%	03/31/29	4,928,016	4,944,548
	US Treasury	2,465,000	0.25%	08/31/25	2,234,455	2,332,210
	US Treasury	4,175,000	0.63%	08/15/30	3,281,988	3,345,887
	US Treasury	3,585,000	1.25%	03/31/28	3,150,021	3,192,765
	US Treasury	1,185,000	2.13%	05/15/25	1,124,913	1,154,309
	US Treasury	2,565,000	2.25%	11/15/25	2,424,349	2,473,327
	US Treasury	2,595,000	2.25%	11/15/27	2,413,039	2,446,488
	US Treasury	4,720,000	1.38%	11/15/31	3,817,649	3,839,437
	Total US Government Securities				<u>52,701,440</u>	<u>53,145,112</u>
	Municipal Bonds:					
	Alabama St Pub Sch & College	1,035,000	5.15%	09/01/27	1,044,590	1,044,739
	Chicago Il Sales Tax Rev Rev Ref	585,000	0.00%	01/01/32	384,704	396,759
	Chicago Il Sales Tax Rev Rev Ref	490,000	0.00%	01/01/33	309,844	314,134
	Fairfax Txbl-Ref	495,000	2.11%	04/01/25	470,587	483,580
	Lane Cnty Ore Sch Dist No 4 J Eu	15,000	4.70%	06/15/28	14,869	15,007
	Massachusetts St Sch Bldg Auth	780,000	1.75%	08/15/30	655,742	670,730

See Independent Auditors' Report.

LOCAL 68 ENGINEERS UNION ANNUITY FUND
EIN #22-6289939
PLAN NO. 001 - PLAN YEAR ENDED JUNE 30, 2024

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	(c) <u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</u>			(d) <u>Cost</u>	(e) <u>Current Value</u>
	Metro Wastewater Reclamation Dist	670,000	2.41%	04/01/28	606,404	620,494
	Metro Wastewater Reclamation Dist	125,000	2.46%	04/01/29	111,365	113,983
	New York St Dorm Auth St Pers In	130,000	1.54%	03/15/27	115,934	119,061
	New York St Urban Dev Corp Rev	35,000	1.00%	03/15/26	32,419	32,659
	New York St Urban Dev Corp St Sa	595,000	1.31%	03/15/26	538,485	560,014
	Norfolk Va Taxable Go Bds 2021	625,000	1.70%	10/01/30	519,100	527,069
	Oregon Cmnty College Dists	135,000	5.68%	06/30/26	137,836	137,047
	Oregon Ed Taxable Bds 2021a	630,000	1.36%	06/30/27	554,023	570,604
	St Johns Cnty Fla Incl Dev Auth	515,000	5.00%	08/15/47	515,319	517,065
	Tennessee St Sch Bd Auth Taxable	730,000	1.13%	11/01/28	613,051	628,293
	Texas Nat Gas Securitization Fin	1,193,149	5.10%	04/01/35	1,196,631	1,191,730
	Total Municipal Bonds				<u>7,820,903</u>	<u>7,942,968</u>
	Pooled Separate Account:					
	Transamerica	3,846,159			<u>3,312,975</u>	<u>3,846,158</u>
	Common Collective Trusts:					
	AFL-CIO Bldg Investment Trust	2,676			15,539,229	14,467,410
	AFL-CIO Housing Investment Tr	17,976			17,119,878	17,239,112
	Entrustpermal Special Oppor. Fund Iv	932,844			892,907	881,710
	Goldentree Multi-Sector Fd Offshore					
	Erisa Ltd	34,696			68,081,842	76,824,908
	Johnston Int'l Equity Group Trust	917,066			34,446,457	37,819,313
	Nt Collective Russell 1000 Growth Index Fd	99,270			88,605,690	118,311,316
	Nt Collective Russell 1000 Value Index Fd	155,166			81,662,469	92,296,491
	Total Common Collective Trusts				<u>306,348,472</u>	<u>357,840,260</u>
	Limited Partnerships:					
	Boyd Watterson Gsa Fund LP	30,076			33,992,036	31,546,899
	Boyd Watterson State Govt Fund LP	22,420			26,656,245	23,529,515
	Corbin Erisa Opportunity Fund LP	57,545,439			40,750,000	58,106,751
	First Eagle Global Value Fund LP	2,653			34,030,124	38,606,922
	GCM Grosvenor Secondary Fund Iii LP	11,270,294			9,256,728	11,434,167
	Glouston Private Equity Oppor Vi Fte LP	26,769,173			15,515,347	26,109,797
	Hamilton Lane Secondary Feeder Fd LP	21,128,518			15,486,236	21,259,430
	Total Limited Partnerships				<u>175,686,716</u>	<u>210,593,481</u>
	Real Estate Investment Fund:					
	U.S. Real Estate Investment Fund LLC	60,004			<u>72,554,549</u>	<u>70,940,850</u>
	Investment Contracts With Insurance Companies:					
	US Life Insurance Co.	1	4.00%		<u>815,613</u>	<u>1,021,858</u>
	Totals				<u>\$ 821,010,380</u>	<u>\$ 919,004,157</u>

See Independent Auditors' Report.

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. 1510-0110 1510-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2023</div> This Form is Open to Public Inspection
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Part I Annual Report Identification Information
 For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

- A This return/report is for: a multilemployer 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 the DFVC program
- D Check box if filing under: Form 5558 automatic extension 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 LOCAL 68 ENGINEERS UNION ANNUITY PLAN	1b Three-digit plan number (PN) ▶	001
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) LOCAL 68 ENGINEERS UNION ANNUITY FUND BOARD OF TRUSTEES PO BOX 805 WEST CALDWELL NJ 07007	1c Effective date of plan 05/01/1976	2b Employer Identification Number (EIN) 22-6289939
	2c Plan Sponsor's telephone number 973-227-6426	2d Business code (see instructions) 561210

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.

(X)		4/10/25	THOMAS P. GIBLIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
(X)		4/10/25	JOSE GARCIA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	6602
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)	5196
a(2) Total number of active participants at the end of the plan year	6a(2)	5385
b Retired or separated participants receiving benefits	6b	288
c Other retired or separated participants entitled to future benefits	6c	924
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	6597
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	239
f Total. Add lines 6d and 6e	6f	6836
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)	6836
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	290

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

2c

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

a Pension Schedules

- (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 2
- (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 _____