

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 08/01/2023 and ending 07/31/2024

- A This return/report is for: [X] a multiemployer plan [ ] a multiple-employer plan... B This return/report is: [ ] a single-employer plan [ ] a DFE... C If the plan is a collectively-bargained plan, check here... [X] D Check box if filing under: [X] Form 5558 [ ] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here... [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: PAMCAH-UA LOCAL 675 VACATION & HOLIDAY PLAN
1b Three-digit plan number (PN): 501
1c Effective date of plan: 08/15/1969
2a Plan sponsor's name (employer, if for a single-employer plan): PAMCAH-UA LOCAL 675 VACATION & HOLIDAY FUNDS
2b Employer Identification Number (EIN): 99-6009438
2c Plan Sponsor's telephone number: 808-536-4408
2d Business code (see instructions): 238220

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include VALENTINO CERIA (plan administrator) and KENT MATSUZAKI (employer/plan sponsor).

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

Form 5500 (2023) v. 230707

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	1548
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits ..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> . ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits ..... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> . ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	1548
	<b>6a(2)</b>	1575
	<b>6b</b>	
	<b>6c</b>	
	<b>6d</b>	1575
	<b>6e</b>	
	<b>6f</b>	
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	<b>7</b>	85

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:  
4Q

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

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

<b>a Pension Schedules</b>	<b>b General Schedules</b>
(1) <input type="checkbox"/> <b>R</b> (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)
(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)
(3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached _____
(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)
(5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

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

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**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.

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

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**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 \_\_\_\_\_

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<b>SCHEDULE C (Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2023</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2023 or fiscal plan year beginning **08/01/2023** and ending **07/31/2024**

<b>A</b> Name of plan <b>PAMCAH-UA LOCAL 675 VACATION &amp; HOLIDAY PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>501</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PAMCAH-UA LOCAL 675 VACATION &amp; HOLIDAY FUNDS</b>	<b>D</b> Employer Identification Number (EIN) <b>99-6009438</b>	

**Part I Service Provider Information (see instructions)**

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

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

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

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

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

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

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

PAMCAH ADMIN. OFFICE

1109 BETHEL STREET ROOM 403  
HONOLULU, HI 96813

99-0110375

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14	ADMIN OFFICE	62846	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)

SINGERLEWAK LLP

500 ALA MOANA BLVD  
SUITE 2-302  
HONOLULU, HI 96813

95-2302617

(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	15707	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.

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

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

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

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

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

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

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> 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)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2023</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2023 or fiscal plan year beginning <b>08/01/2023</b> and ending <b>07/31/2024</b>	
<b>A</b> Name of plan <b>PAMCAH-UA LOCAL 675 VACATION &amp; HOLIDAY PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>501</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PAMCAH-UA LOCAL 675 VACATION &amp; HOLIDAY FUNDS</b>	<b>D</b> Employer Identification Number (EIN) <b>99-6009438</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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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
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	22225	24537
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	7562111	8338329
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities .....	<b>1d(1)</b>		
(2) Employer real property .....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation .....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e) .....	<b>1f</b>	7584336	8362866
<b>Liabilities</b>			
<b>g</b> Benefit claims payable .....	<b>1g</b>	6941540	7468694
<b>h</b> Operating payables .....	<b>1h</b>		
<b>i</b> Acquisition indebtedness .....	<b>1i</b>		
<b>j</b> Other liabilities .....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j) .....	<b>1k</b>	6941540	7468694
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f) .....	<b>1l</b>	642796	894172

**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.

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers .....	<b>2a(1)(A)</b>	8436124	
<b>(B)</b> Participants .....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers) .....	<b>2a(1)(C)</b>		
(2) Noncash contributions .....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		8436124
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....	<b>2b(1)(A)</b>	257837	
<b>(B)</b> U.S. Government securities .....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments .....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants) .....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans .....	<b>2b(1)(E)</b>		
<b>(F)</b> Other .....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock .....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock .....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds) .....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents .....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds .....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions) .....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate .....	<b>2b(5)(A)</b>		
<b>(B)</b> Other .....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		
<b>c</b> Other income .....	2c		30732
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		8724693

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	8386256	
(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)		8386256
<b>f</b> Corrective distributions (see instructions).....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<b>h</b> Interest expense .....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	15707	
(5) Investment advisory and investment management fees .....	2i(5)		
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)		
(8) Legal fees .....	2i(8)	4057	
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses .....	2i(11)	67297	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		87061
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		8473317

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k		251376
<b>l</b> 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: SINGERLEWAK LLP

(2) EIN: 95-2302617

**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
<b>a</b> 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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	7453
<b>b</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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> 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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> 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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> 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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> 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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> 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.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

**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.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> 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 \_\_\_\_\_.

**PAMCAH-UA LOCAL 675**  
**VACATION AND HOLIDAY PLAN**  
FINANCIAL REPORT  
July 31, 2024 and 2023

# **PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**

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## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
PAMCAH-UA Local 675 Vacation and Holiday Plan

### **Opinion**

We have audited the financial statements of PAMCAH-UA Local 675 Vacation and Holiday Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (modified cash basis) as of July 31, 2024 and 2023, the statements 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 financial statements referred to above present fairly, in all material respects, the net assets available for benefits on a modified cash basis of the Plan as of July 31, 2024 and 2023, and the changes in its net assets available for benefits on a 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Emphasis of Matter - Basis for 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 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.

**Responsibilities of Management for the Financial Statements (Continued)**

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

**Auditor's Responsibilities for the Audit of the Financial Statements**

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

In performing an audit in accordance with GAAS, we:

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

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

**Supplemental Schedules Required by ERISA**

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules (modified cash basis) of delinquent participant contributions for the year ended July 31, 2024, assets (held at end of year) as of July 31, 2024, and reportable transactions for the year ended July 31, 2024, are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

A handwritten signature in cursive script that reads "Singer Lewak LLP".

March 7, 2025

**PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS (MODIFIED CASH BASIS)**  
**July 31, 2024 and 2023**

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments, at fair value:		
Interest-bearing cash	\$ 8,338,329	\$ 7,562,111
Receivables:		
Due from PAMCAH-UA Local 675 Administrative Office	24,537	22,225
Total assets	8,362,866	7,584,336
<b>Liabilities</b>		
Vacation and holiday benefits payable	7,468,694	6,941,540
Total liabilities	7,468,694	6,941,540
<b>Net assets available for benefits</b>	<b>\$ 894,172</b>	<b>\$ 642,796</b>

See notes to financial statements.

**PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**  
**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS (MODIFIED CASH BASIS)**  
**Years Ended July 31, 2024 and 2023**

	<b>2024</b>	<b>2023</b>
<b>Additions</b>		
Employers' contributions	\$ 8,386,259	\$ 7,719,694
Employers' contributions - Operating	49,865	49,418
Liquidated damages	30,732	16,469
Interest and dividend income	257,837	178,427
Total additions	<u>8,724,693</u>	<u>7,964,008</u>
<b>Deductions</b>		
Payments for vacation and holiday benefits	<u>7,859,102</u>	<u>7,498,915</u>
Net additions to liability for vacation and holiday benefits	<u>527,154</u>	<u>220,778</u>
General and administrative expenses		
Reimbursement - Administrative Office	62,846	24,006
Audit fees	15,707	15,707
Legal fees	4,057	3,463
Insurance	2,646	2,384
General	<u>1,805</u>	<u>2,821</u>
Total general and administrative expenses	<u>87,061</u>	<u>48,381</u>
Total deductions	<u>8,473,317</u>	<u>7,768,074</u>
Net increase	251,376	195,934
<b>Net assets available for benefits</b>		
<b>Beginning of year</b>	<u>642,796</u>	<u>446,862</u>
<b>End of year</b>	<u><u>\$ 894,172</u></u>	<u><u>\$ 642,796</u></u>

See notes to financial statements.

# PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN

## NOTES TO FINANCIAL STATEMENTS

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### NOTE 1 – PLAN DESCRIPTION

The following description of the PAMCAH-UA Local 675 Vacation and Holiday Plan (Plan) provides only general information. Participants should refer to the Plan's Rules and Regulations for a more complete description of the Plan's provisions.

#### General

The PAMCAH-UA Local 675 Vacation and Holiday Fund was formed on August 1, 1961, between the Plumbing and Mechanical Contractors Association of Hawaii (Employer Organization) and Local Union 675 of the United Association of Journeymen and Apprentice Plumbers and Pipefitters, AFL-CIO (Union) for the purpose of providing vacation and holiday benefits to employee-beneficiaries. The Plan is a multiemployer defined contribution health and welfare benefit plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan is administered by a Board of Trustees consisting of three members from each of the parties to the agreement. The Board of Trustees has overall responsibility for the operation and administration of the Plan.

#### Contributions

As provided for in the Labor-Management Agreement (LMA), signatory employers are required to make contributions to the Plan for their bargaining employees based on hours worked and classification rates. No employee contributions are allowed.

To address the funding of operations, employers also contribute to the Plan's operating fund, based on hours worked, as described in the collective bargaining agreement. Effective July 4, 2021 through July 4, 2026, the operating fund contribution rate is \$0.02 per hour. These amounts will not be paid out to participants and consequently will not be included as taxable wages to participants.

#### Benefits

Vacation and holiday benefits accumulated during an earning year are paid to employee beneficiaries during the first week in October of the benefit year. Vacation benefits are 54% of the total amount of vacation and holiday contributions paid on behalf of an employee beneficiary during the earning year less an equitable share of Fund expenses, if any, for the earning year. Holiday benefits are 46% of the total amount of vacation and holiday contributions paid on behalf of an employee beneficiary during the earning year less an equitable share of Fund expenses, if any, for the earning year.

#### Plan Termination

In the event the Plan terminates, any assets remaining in the trust after the termination of the trust, and any assets acquired or disbursed as a result of merger, consolidation, amalgamation, affiliation, exchange of credits or otherwise will be used by the trustees solely for the purpose of providing vacation and holiday benefits to eligible employees and for expenses of administration incident thereto.

# PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN

## NOTES TO FINANCIAL STATEMENTS

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### NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

#### Basis of Accounting

The Plan prepares its financial statements on a modified cash basis and includes related party receivables/payables and benefits payable. Under this basis, additions to net assets are recognized when received rather than when earned, and deductions to net assets are recognized when paid rather than when incurred. Consequently, employer contributions and liquidated damages receivable of \$789,354 and \$945,078 for 2024 and 2023, respectively, are not included in the financial statements.

#### Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein. Actual results could differ from those estimates.

#### Valuation of Investments

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. The Plan's Board of Trustees determines the Plan's valuation policies utilizing information provided by the Administrator. See Note 3 for a discussion of fair value measurements. Interest and dividend income are reported when received.

#### Reimbursement to Administrative Office

The Plan reimburses the PAMCAH-UA Local 675 Administrative Office for its pro-rata share of the PAMCAH Trust Funds' expenses that are paid by the Administrative Office. These expenses are presented in the accompanying statements of changes in net assets available for benefits (modified cash basis).

#### Subsequent Events

Subsequent events have been evaluated through March 7, 2025, which is the date the financial statements were available to be issued.

**PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

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**NOTE 3 – FAIR VALUE MEASUREMENTS**

The framework for measuring fair value 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 prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

Level 1            Inputs to the valuation methodology are unadjusted quoted prices for identical 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;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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 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 to the methodologies used at July 31, 2024 and 2023.

*Interest-bearing cash:* Valued at cost which equals fair value.

The following table set forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of July 31, 2024 and 2023:

<b>Assets at Fair Value as of July 31, 2024</b>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-bearing cash	\$ 8,338,329	\$ -	\$ -	\$ 8,338,329
Total investments at fair value	<u>\$ 8,338,329</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,338,329</u>

<b>Assets at Fair Value as of July 31, 2023</b>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-bearing cash	\$ 7,562,111	\$ -	\$ -	\$ 7,562,111
Total investments at fair value	<u>\$ 7,562,111</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 7,562,111</u>

# **PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**

## **NOTES TO FINANCIAL STATEMENTS**

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### **NOTE 4 – RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS**

PAMCAH-UA Local 675 Administrative Office provides administrative services for the Vacation and Holiday Plan and various other fringe benefit funds and programs covered under the Labor-Management Agreement between Employer Organization and the Union. The Administrative Office centralizes services for and prorates its operating expenses among the various related entities (see Note 2).

The Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA.

Trustees of the Plan are also Trustees of the PAMCAH-UA Local 675 Annuity, Health and Welfare, Pension, Training, and Cooperation Trust Funds, as well as the PAMCAH-UA Local 675 Administrative Office.

### **NOTE 5 – INCOME TAX STATUS**

The Plan received an exemption letter from the Internal Revenue Service (IRS) dated August 17, 1970, stating that the trust is tax-exempt under provisions of Section 501(c)(9) of the Internal Revenue Code. However, as a result of the Plan's funding policy, from time to time the trust may be subject to income taxes. No federal or state income taxes have been recorded in 2024 and 2023 for unrelated business taxable income.

In addition, the Plan and the trust are required to operate in conformity with the IRC to maintain the tax-exempt status of the trust. The plan administrator believes that the Plan is being operated in compliance with applicable requirements of the IRC and, therefore, believes that the related trust is tax-exempt.

The modified cash basis of accounting requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if it has taken an uncertain position that more than likely than not would be sustained upon examination by the IRS. Management has analyzed the tax positions taken by the Plan and concluded that, as of July 31, 2024 and 2023, there are no uncertain tax positions taken or expected to be taken that would require recognition or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

### **NOTE 6 – RISKS AND UNCERTAINTIES**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits (modified cash basis).

**PAMCAH-UA LOCAL 675 VACATION AND HOLIDAY PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

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**NOTE 7 – CONCENTRATION OF CREDIT RISK**

The Plan maintains its cash and cash equivalents in deposit accounts which may have exceeded federally insured limits or may not be federally insured. The Plan has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk related to cash and cash equivalents.

**NOTE 8 – NONEXEMPT PROHIBITED TRANSACTIONS**

Employers of employees covered by the Plan are parties in interest with respect to the Plan under ERISA section 3(14)(C). The failure to pay participant contributions to the Plan in the time frames prescribed by 29 CFR § 2510.3-102 would result in a prohibited use of plan assets in violation of section 406(a)(1)(D) of ERISA.

The following employers failed to pay participant contributions to the Plan within the 90-day time frame for the plan year ended July 31, 2024:

<u>Employer</u>	<u>Amount</u>
Alco Mechanical	\$ 1,801
Striker Construction	1,892
Waialua Plumbing & Mechanical	3,760
Total	<u>\$ 7,453</u>

The following employers failed to pay participant contributions to the Plan within the 90-day time frame for the plan year ended July 31, 2023:

<u>Employer</u>	<u>Amount</u>
Striker Construction	<u>\$ 4,439</u>

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4a - Schedule of Delinquent Participant Contributions**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			
Check here if Late Participant Loan repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
\$ 7,453	\$ 3,693	\$ 3,760	\$ -	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**

<u>(a)</u>	<u>(b) Identity of issue, borrower, lessor or similar party</u>	<u>(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value</u>	<u>(d) Cost</u>	<u>(e) Current value</u>
	Federated Hermes Govt Obligations Fund SS	Interest-bearing cash	\$ 7,438,291.51	\$ 7,438,291.51
	Add: Outstanding Transfer		900,037.46	900,037.46
	Total		<u>8,338,328.97</u>	<u>8,338,328.97</u>
	<b>SUB TOTAL - INVESTMENTS</b>		<u>8,338,328.97</u>	<u>8,338,328.97</u>
	Rounding Adjustment		-	0.03
	<b>TOTAL INVESTMENTS</b>		<u><u>\$ 8,338,328.97</u></u>	<u><u>\$ 8,338,329.00</u></u>

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 1 - Single transaction exceeds 5% of value</b>								
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ 1.00	\$ -	\$ 924,304.09	\$ 924,304.09	\$ -	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
Sub-total of transactions						\$ (297,731.67)	\$ (297,731.67)	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)
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Beginning Value of Plan's Assets \$ 7,562,111.00

Comparative Value (5%) \$ 378,105.55

**Category 2 - Series of transactions (other than transactions with respect to securities) with same broker exceeds 5% of value**

\*\*\* No transactions qualified for this section \*\*\*

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 3 - Series of transactions in same security exceeds 5% of value</b>								
08/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ -	\$ 1.00	\$ (3,305.50)	\$ (3,305.50)	\$ -	
08/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,846.54	31,846.54	-	
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	924,304.09	924,304.09	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	32,609.78	32,609.78	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
10/03/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,666.88)	(7,666.88)	-	
10/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	5,234.83	5,234.83	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
11/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,555.07)	(5,555.07)	-	
11/30/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	7,514.46	7,514.46	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/05/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,429.33)	(5,429.33)	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	11,904.06	11,904.06	-	
01/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,939.71)	(5,939.71)	-	
01/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	13,793.79	13,793.79	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
02/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,893.98)	(4,893.98)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,810.16)	(4,810.16)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	15,894.03	15,894.03	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
03/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	19,718.94	19,718.94	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
04/30/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	21,653.31	21,653.31	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
05/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,942.19)	(4,942.19)	-	
05/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	25,070.55	25,070.55	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
06/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	28,103.99	28,103.99	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
07/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,905.80)	(4,905.80)	-	
07/24/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(10,901.93)	(10,901.93)	-	
07/25/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(15,706.80)	(15,706.80)	-	
07/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,319.29	31,319.29	-	
Sub-total of transactions						\$ (127,125.45)	\$ (127,125.45)	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 4 - Any transaction (with respect to securities) with one broker if any prior or subsequent transaction exceeds 5% of value</b>								
08/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ -	\$ 1.00	\$ (3,305.50)	\$ (3,305.50)	\$ -	
08/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,846.54	31,846.54	-	
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	924,304.09	924,304.09	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	32,609.78	32,609.78	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
10/03/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,666.88)	(7,666.88)	-	
10/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	5,234.83	5,234.83	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
11/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,555.07)	(5,555.07)	-	
11/30/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	7,514.46	7,514.46	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/05/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,429.33)	(5,429.33)	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	11,904.06	11,904.06	-	
01/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,939.71)	(5,939.71)	-	
01/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	13,793.79	13,793.79	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
02/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,893.98)	(4,893.98)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,810.16)	(4,810.16)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	15,894.03	15,894.03	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
03/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	19,718.94	19,718.94	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
04/30/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	21,653.31	21,653.31	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
05/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,942.19)	(4,942.19)	-	
05/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	25,070.55	25,070.55	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
06/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	28,103.99	28,103.99	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
07/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,905.80)	(4,905.80)	-	
07/24/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(10,901.93)	(10,901.93)	-	
07/25/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(15,706.80)	(15,706.80)	-	
07/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,319.29	31,319.29	-	
Sub-total of transactions						\$ (127,125.45)	\$ (127,125.45)	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**

<u>(a)</u>	<u>(b) Identity of issue, borrower, lessor or similar party</u>	<u>(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value</u>	<u>(d) Cost</u>	<u>(e) Current value</u>
	Federated Hermes Govt Obligations Fund SS	Interest-bearing cash	\$ 7,438,291.51	\$ 7,438,291.51
	Add: Outstanding Transfer		900,037.46	900,037.46
	Total		<u>8,338,328.97</u>	<u>8,338,328.97</u>
	<b>SUB TOTAL - INVESTMENTS</b>		<u>8,338,328.97</u>	<u>8,338,328.97</u>
	Rounding Adjustment		-	0.03
	<b>TOTAL INVESTMENTS</b>		<u><u>\$ 8,338,328.97</u></u>	<u><u>\$ 8,338,329.00</u></u>

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4a - Schedule of Delinquent Participant Contributions**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			
Check here if Late Participant Loan repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
\$ 7,453	\$ 3,693	\$ 3,760	\$ -	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 1 - Single transaction exceeds 5% of value</b>								
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ 1.00	\$ -	\$ 924,304.09	\$ 924,304.09	\$ -	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
Sub-total of transactions						\$ (297,731.67)	\$ (297,731.67)	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)
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Beginning Value of Plan's Assets \$ 7,562,111.00

Comparative Value (5%) \$ 378,105.55

**Category 2 - Series of transactions (other than transactions with respect to securities) with same broker exceeds 5% of value**

\*\*\* No transactions qualified for this section \*\*\*

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 3 - Series of transactions in same security exceeds 5% of value</b>								
08/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ -	\$ 1.00	\$ (3,305.50)	\$ (3,305.50)	\$ -	
08/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,846.54	31,846.54	-	
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	924,304.09	924,304.09	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	32,609.78	32,609.78	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
10/03/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,666.88)	(7,666.88)	-	
10/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	5,234.83	5,234.83	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
11/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,555.07)	(5,555.07)	-	
11/30/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	7,514.46	7,514.46	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/05/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,429.33)	(5,429.33)	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	11,904.06	11,904.06	-	
01/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,939.71)	(5,939.71)	-	
01/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	13,793.79	13,793.79	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
02/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,893.98)	(4,893.98)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,810.16)	(4,810.16)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	15,894.03	15,894.03	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
03/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	19,718.94	19,718.94	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
04/30/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	21,653.31	21,653.31	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
05/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,942.19)	(4,942.19)	-	
05/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	25,070.55	25,070.55	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
06/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	28,103.99	28,103.99	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
07/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,905.80)	(4,905.80)	-	
07/24/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(10,901.93)	(10,901.93)	-	
07/25/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(15,706.80)	(15,706.80)	-	
07/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,319.29	31,319.29	-	
Sub-total of transactions						\$ (127,125.45)	\$ (127,125.45)	\$ -

See Independent Auditor's Report.

**PAMCAH-UA Local 675 Vacation and Holiday Plan**

**EIN: 99-6009438**

**PN: 501**

**July 31, 2024**

**Form 5500, Schedule H, Line 4j - Schedule of Reportable Transactions**

Transaction date	(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current Value of asset on transaction date	(i) Net gain or (Loss)	
					Beginning Value of Plan's Assets	\$ 7,562,111.00		
					Comparative Value (5%)	\$ 378,105.55		
<b>Category 4 - Any transaction (with respect to securities) with one broker if any prior or subsequent transaction exceeds 5% of value</b>								
08/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	\$ -	\$ 1.00	\$ (3,305.50)	\$ (3,305.50)	\$ -	
08/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,846.54	31,846.54	-	
09/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	924,304.09	924,304.09	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,859,101.62)	(7,859,101.62)	-	
09/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	32,609.78	32,609.78	-	
10/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	569,859.05	569,859.05	-	
10/03/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(7,666.88)	(7,666.88)	-	
10/31/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	5,234.83	5,234.83	-	
11/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	573,253.29	573,253.29	-	
11/02/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,555.07)	(5,555.07)	-	
11/30/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	7,514.46	7,514.46	-	
12/01/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	923,674.07	923,674.07	-	
12/05/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,429.33)	(5,429.33)	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	498,528.31	498,528.31	-	
12/29/23	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	11,904.06	11,904.06	-	
01/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(5,939.71)	(5,939.71)	-	
01/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	13,793.79	13,793.79	-	
02/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	764,144.61	764,144.61	-	
02/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,893.98)	(4,893.98)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,810.16)	(4,810.16)	-	
02/29/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	15,894.03	15,894.03	-	
03/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	637,248.12	637,248.12	-	
03/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	19,718.94	19,718.94	-	
04/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	619,377.28	619,377.28	-	
04/30/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	21,653.31	21,653.31	-	
05/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	612,358.10	612,358.10	-	
05/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,942.19)	(4,942.19)	-	
05/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	25,070.55	25,070.55	-	
06/03/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	983,648.18	983,648.18	-	
06/28/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	28,103.99	28,103.99	-	
07/01/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	454,974.85	454,974.85	-	
07/02/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(4,905.80)	(4,905.80)	-	
07/24/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(10,901.93)	(10,901.93)	-	
07/25/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	-	1.00	(15,706.80)	(15,706.80)	-	
07/31/24	Central Pacific Bank	Federated Hermes Govt Obligations Fund SS (GOSXX)	1.00	-	31,319.29	31,319.29	-	
Sub-total of transactions						\$ (127,125.45)	\$ (127,125.45)	\$ -

See Independent Auditor's Report.