

<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: 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>▶ 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; font-weight: bold;">2023</p> <hr/> <p style="font-weight: bold;">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 08/01/2023 and ending 07/31/2024

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>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</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>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</u></p> <p><u>668 WEMPLE RD</u> <u>GLENMONT, NY 12077-4010</u></p>	<p>1c Effective date of plan <u>08/30/1962</u></p> <p>2b Employer Identification Number (EIN) <u>06-1211087</u></p> <p>2c Plan Sponsor's telephone number <u>518-465-1376</u></p> <p>2d Business code (see instructions) <u>525100</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.	05/14/2025	ANTHONY FRESINA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1976
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)	706
	6a(2)	751
	6b	717
	6c	371
	6d	1839
	6e	189
	6f	2028
	6g(1)	
	6g(2)	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	143

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1B

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 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 _____
- (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 MB (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>	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<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 08/01/2023 and ending 07/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</u>	D Employer Identification Number (EIN) <u>06-1211087</u>	

E Type of plan: (1) Multiemployer Defined Benefit (2) Money Purchase (see instructions)

1a Enter the valuation date: Month 08 Day 01 Year 2023

b Assets

(1) Current value of assets	1b(1)	<u>131408612</u>
(2) Actuarial value of assets for funding standard account.....	1b(2)	<u>131408612</u>
c (1) Accrued liability for plan using immediate gain methods	1c(1)	<u>163845072</u>
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	1c(2)(a)	
(b) Accrued liability under entry age normal method.....	1c(2)(b)	<u>163845072</u>
(c) Normal cost under entry age normal method	1c(2)(c)	<u>1505446</u>
(3) Accrued liability under unit credit cost method.....	1c(3)	<u>142984402</u>
d Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)	
(2) "RPA '94" information:		
(a) Current liability	1d(2)(a)	<u>263922771</u>
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b)	<u>3830984</u>
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c)	
(3) Expected plan disbursements for the plan year	1d(3)	<u>13225816</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	Date
	<u>FRANK IANNUCCI</u>	<u>23-05241</u>
	Type or print name of actuary	Most recent enrollment number
	<u>SUMMIT ACTUARIAL SERVICES, LLC</u>	<u>845-567-6090</u>
	Firm name	Telephone number (including area code)
	<u>11 RACQUET ROAD</u> <u>NEWBURGH, NY 12550</u>	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	131408612
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	911	132133421
(2) For terminated vested participants	359	34980563
(3) For active participants:		
(a) Non-vested benefits		5636420
(b) Vested benefits		91172367
(c) Total active	706	96808787
(4) Total	1976	263922771
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	49.79 %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/31/2024	13622723	0			
08/31/2024	1541577	0			
			Totals ▶	3(b)	15164300
				3(c)	0
			(d) Total withdrawal liability amounts included in line 3(b) total	3(d)	0

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	91.9 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		<input type="checkbox"/> Yes <input type="checkbox"/> No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		<input type="checkbox"/> Yes <input type="checkbox"/> No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is: • Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge; • Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here <input type="checkbox"/> • Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."	4f	

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

- a** Attained age normal
- b** Entry age normal
- c** Accrued benefit (unit credit)
- d** Aggregate
- e** Frozen initial liability
- f** Individual level premium
- g** Individual aggregate
- h** Shortfall
- i** Other (specify):

j If box h is checked, enter period of use of shortfall method	5j	
k Has a change been made in funding method for this plan year?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		<input type="checkbox"/> Yes <input type="checkbox"/> No
m If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability.....	6a	2.91 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A
c Mortality table code for valuation purposes:		
(1) Males.....	6c(1)	2
(2) Females	6c(2)	2
d Valuation liability interest rate.....	6d	7.50 %
e Salary scale	6e	% <input type="checkbox"/> N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate.....	6f(1)	<input checked="" type="checkbox"/> Single rate <input type="checkbox"/> ERISA 4044 <input type="checkbox"/> Other <input type="checkbox"/> N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	7.50 %
g Estimated investment return on actuarial value of assets for year ending on the valuation date.....	6g	8.1 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h	8.1 %
i Expense load included in normal cost reported in line 9b	6i	<input type="checkbox"/> N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	6i(2)	550000
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	<input type="checkbox"/>

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval.....	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?.....		<input type="checkbox"/> Yes <input type="checkbox"/> No
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?		<input type="checkbox"/> Yes <input type="checkbox"/> No
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)).....	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?		<input type="checkbox"/> Yes <input type="checkbox"/> No
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	

9 Funding standard account statement for this plan year:

Charges to funding standard account:

a Prior year funding deficiency, if any.....	9a	
b Employer's normal cost for plan year as of valuation date	9b	7619990

c Amortization charges as of valuation date:		Outstanding balance	
(1) All bases except funding waivers and certain bases for which the amortization period has been extended.....	9c(1)		
(2) Funding waivers.....	9c(2)		
(3) Certain bases for which the amortization period has been extended	9c(3)		
d Interest as applicable on lines 9a, 9b, and 9c	9d		571499
e Total charges. Add lines 9a through 9d.....	9e		8191489
Credits to funding standard account:			
f Prior year credit balance, if any	9f		35001050
g Employer contributions. Total from column (b) of line 3	9g		15164300
		Outstanding balance	
h Amortization credits as of valuation date.....	9h		
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h	9i		3135931
j Full funding limitation (FFL) and credits:			
(1) ERISA FFL (accrued liability FFL).....	9j(1)	74113678	
(2) "RPA '94" override (90% current liability FFL)	9j(2)	106726592	
(3) FFL credit	9j(3)		
k (1) Waived funding deficiency.....	9k(1)		
(2) Other credits.....	9k(2)		
l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)	9l		53301281
m Credit balance: If line 9l is greater than line 9e, enter the difference	9m		45109792
n Funding deficiency: If line 9e is greater than line 9l, enter the difference	9n		
o Current year's accumulated reconciliation account:			
(1) Due to waived funding deficiency accumulated prior to the current plan year	9o(1)		
(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:			
(a) Reconciliation outstanding balance as of valuation date	9o(2)(a)		
(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a)).....	9o(2)(b)		
(3) Total as of valuation date	9o(3)		
10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....	10		
11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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 **08/01/2023** and ending **07/31/2024**

A Name of plan CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	D Employer Identification Number (EIN) 06-1211087	

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

BLACKSTONE REAL ESTATE INCOME TRUST

81-0696966

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

BLACKSTONE PRIVATE CREDIT FUND

84-7071531

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

POMONA INVESTMENT FUND

47-2775966

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

IIF ERISA LP

20-5968009

(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)

MORGAN STANLEY SMITH BARNEY LLC

26-4310632

(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 19	NONE	372926	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)

ZENITH AMERICAN SOLUTIONS

52-1590516

(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	NONE	263055	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)

ARISTOTLE CAPITAL MANAGEMENT

95-4833644

(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 72	NONE	75773	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)

CLEARBRIDGE

16-1733443

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 72	NONE	75750	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)

ROBERT CHEVERIE & ASSOCIATES, P.C.

06-1335139

(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	66927	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)

CLEARBRIDGE INTERNATIONAL GROWTH

13-3733468

(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 72	NONE	51506	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)

SUMMIT ACTUARIAL SERVICES, LLC

77-0645890

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	48900	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)

PRINCIPAL MIDCAP LLC

13-4002117

(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 72	NONE	39420	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)

TEAL, BECKER & CHIARAMONTE

14-1624930

(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	33090	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)

ZIEGLER CAPITAL MANAGEMENT, LLC

43-1273600

(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 72	NONE	25214	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)

BOYD WATTERSON ASSET MANAGEMENT

34-1922005

(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 72	NONE	20284	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)

SAGE ADVISORY SERVICES LTD CO.

74-2798841

(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 72	NONE	14412	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

(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 H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning **08/01/2023** and ending **07/31/2024**

A Name of plan CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	D Employer Identification Number (EIN) 06-1211087

Part I Asset and Liability Statement

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	1507919
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	142930
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	9361718
(2) U.S. Government securities	1c(2)	8187289
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	7422630
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	80631566
(5) Partnership/joint venture interests	1c(5)	13186348
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11190670
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	11787708

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	9955	10085
f Total assets (add all amounts in lines 1a through 1e)	1f	131641025	150712105
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	232413	240820
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	232413	240820
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	131408612	150471285

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)	15164300	
(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)		15164300
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	514	
(B) U.S. Government securities	2b(1)(B)	301022	
(C) Corporate debt instruments	2b(1)(C)	634817	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		936353
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	1640429	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1640429
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	27782032	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	28179192	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-397160
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	19136559	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-2979256
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		33501225

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	13303672	
(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)		13303672
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)	183552	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	33090	
(5) Investment advisory and investment management fees	2i(5)	675285	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	48900	
(8) Legal fees	2i(8)	66927	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	127126	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1134880
j Total expenses. Add all expense amounts in column (b) and enter total	2j		14438552

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		19062673
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: **TEAL, BECKER, & CHIARAMONTE CPAS PC**

(2) EIN: **14-1624930**

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		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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 537985.

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 08/01/2023 and ending 07/31/2024

A Name of plan <u>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND</u>	D Employer Identification Number (EIN) <u>06-1211087</u>	

Part I	Distributions
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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): <u>06-1211087</u>		
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	0

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 type="checkbox"/> No	<input checked="" 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		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
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		
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 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 checked="" 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 checked="" 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.
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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 **CALLANAN INDUSTRIES**

b EIN **14-1539261**

c Dollar amount contributed by employer **1204218**

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 03 Day 31 Year 2025

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) 15.50

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

a Name of contributing employer **WM. J. KELLER & SONS**

b EIN **14-1646604**

c Dollar amount contributed by employer **993416**

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 03 Day 31 Year 2025

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) 15.50

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

a Name of contributing employer **UNITED CIVIL INC**

b EIN **47-2170988**

c Dollar amount contributed by employer **901890**

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 03 Day 31 Year 2025

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) 15.50

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

a Name of contributing employer **KIEWIT POWER CONSTRUCTORS**

b EIN **47-0647804**

c Dollar amount contributed by employer **900776**

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 03 Day 31 Year 2025

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) 15.50

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

a Name of contributing employer **22ND CENTURY TECHNOLOGIES INC**

b EIN **22-3502121**

c Dollar amount contributed by employer **783386**

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 04 Day 30 Year 2025

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) 15.45

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

a Name of contributing employer **MURNANE CONSTRUCTION SERVICES**

b EIN **14-1827655**

c Dollar amount contributed by employer **579437**

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 04 Day 30 Year 2025

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):

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 AGI

b EIN 05-0437008 **c** Dollar amount contributed by employer 550965

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 03 Day 31 Year 2025

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) 15.50

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

a Name of contributing employer JAMES H MALOY INC

b EIN 14-0857690 **c** Dollar amount contributed by employer 477884

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 KJJ INDUSTRIES LLC

b EIN 14-1829498 **c** Dollar amount contributed by employer 449659

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 RIGGS DISTLER & CO INC

b EIN 52-0294020 **c** Dollar amount contributed by employer 444906

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 03 Day 31 Year 2025

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) 15.50

(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: 63.0 % Private Equity: 2.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 12.0 %
 High-Yield Debt: 1.0 % Real Assets: _____ % Cash or Cash Equivalents: 6.0 % Other: 16.0 %

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 _____.

***CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND***

FINANCIAL STATEMENTS

JULY 31, 2024 AND 2023



Teal, Becker & Chiamonte™
CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

A Higher Standard of Excellence

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To The Board Of Trustees
Construction and General Laborers'
Local No. 190 Pension Fund
Glenmont, New York

Independent Auditors' Report

Opinion

We have audited the financial statements of Construction and General Laborers' Local No. 190 Pension Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of July 31, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Construction and General Laborers' Local No. 190 Pension Fund as of July 31, 2024 and 2023, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of Construction and General Laborers' Local No. 190 Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Construction and General Laborers' Local No. 190 Pension Fund's ability to continue as a going concern for one year after the date that the financial statements are issued.

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.

Auditors' Responsibilities for the Audits of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Construction and General Laborers' Local No. 190 Pension 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 Construction and General Laborers' Local No. 190 Pension 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 audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

Supplementary Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary Schedule H, Line 4i - Schedule of Assets (Held at End of Year) at July 31, 2024 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 supplementary schedule, we evaluated whether the supplementary schedule, including its form and content, is presented in accordance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Other Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary Schedules of Administrative Expenses for the years ended July 31, 2024 and 2023, are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Teal Becker & Charamonte, CPAs PC

Albany, New York

May 13, 2025

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Statements Of Net Assets Available For Benefits

July 31

	<u>2024</u>	<u>2023</u>
Assets:		
Investments at fair value: (Note 3)		
Common stocks	\$ 96,137,877	\$ 80,631,566
Mutual funds	11,787,708	11,190,670
U.S. Government securities	8,347,818	8,187,289
Corporate bonds	7,976,542	7,422,630
Money market funds	6,182,315	7,898,928
Private credit investment	5,591,048	3,282,296
Real estate investment	5,380,942	7,883,426
Infrastructure investment	3,000,000	-
Private equity investment	2,272,392	2,020,626
Total investments at fair value	146,676,642	128,517,431
Receivables and other assets:		
Employers' contributions	1,541,577	1,507,919
Investment income receivable	144,845	142,930
Prepaid expenses	10,085	9,955
Total receivables and other assets	1,696,507	1,660,804
Cash	2,338,956	1,462,790
Total assets	150,712,105	131,641,025
Liabilities:		
Reciprocity payable	240,820	232,413
Total liabilities	240,820	232,413
Net Assets Available For Benefits	<u>\$ 150,471,285</u>	<u>\$ 131,408,612</u>

The accompanying notes are an integral part of these financial statements

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended July 31

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 15,760,143	\$ 8,123,237
Interest and dividends	2,576,782	2,270,959
Less: investment expenses	<u>(675,285)</u>	<u>(580,714)</u>
Net investment income	<u>17,661,640</u>	<u>9,813,482</u>
Contributions:		
Employers' contributions - Heavy and Highway Agreement	8,871,811	6,391,041
Employers' contributions - Building Agreement	6,783,643	7,351,269
Reciprocity receipts	675,743	570,981
Less: refunds and reciprocity	<u>(1,166,897)</u>	<u>(643,480)</u>
Net contributions	15,164,300	13,669,811
 Total additions to net assets	 <u>32,825,940</u>	 <u>23,483,293</u>
Deductions from net assets attributed to:		
Pension benefits	13,225,816	13,184,215
Administrative expenses	459,595	457,832
Death benefits	<u>77,856</u>	<u>64,444</u>
Total deductions from net assets	<u>13,763,267</u>	<u>13,706,491</u>
 Net increase in net assets available for benefits	 19,062,673	 9,776,802
 Net assets available for benefits - beginning	 <u>131,408,612</u>	 <u>121,631,810</u>
 Net Assets Available For Benefits - Ending	 <u>\$ 150,471,285</u>	 <u>\$ 131,408,612</u>

The accompanying notes are an integral part of these financial statements

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 1: Description Of Plan

Plan description - Construction and General Laborers' Local No. 190 Pension Fund (the Plan) was created by a trust agreement effective August 30, 1962.

The following description provides only general information. The Plan Agreement and a Summary Plan Description providing additional details regarding vesting, benefits, and other provisions is available to all plan participants.

Contributions - The Plan is funded by contributions from employers pursuant to collective bargaining agreements negotiated by Eastern Contractors Association, Inc. and the Labor Relations Division of the Associated General Contractors of America, New York State Chapter, Inc. Contribution rates in effect for the fiscal years presented under the respective agreements are as follows:

<u>Building Agreement</u>	<u>Rate</u>	<u>Heavy And Highway Agreement</u>	<u>Rate</u>
August 1, 2022 to June 30, 2023	Zone A - \$15.45 Zone B - \$15.25	August 1, 2022 to June 30, 2023	Zone A - \$15.50 Zone B - \$15.50
July 1, 2023 to June 30, 2024	Zone A - \$15.55 Zone B - \$15.55	July 1, 2023 to June 30, 2024	Zone A - \$15.90 Zone B - \$15.50
July 1, 2024 to July 31, 2024	Zone A - \$14.80 Zone B - \$14.80	July 1, 2024 to July 31, 2024	Zone A - \$15.15 Zone B - \$15.15

Pension benefits - The Plan is a defined benefit (unit benefit) plan which provides for benefits on a per year of credited service basis. A member currently earns credited benefit service for every 1,000 hours on which contributions are made in each plan year in accordance with the terms of the Plan. The current benefit level for participating active members is \$60 per month, per year of credited service. The current benefit level for participating active Local 35 members is \$58 per month, per year of credited service. There are four different pensions provided under the Plan; normal, early retirement, special retirement, and disability retirement. Eligibility and vesting is determined by accumulating pension credits for the past and/or future years of service as defined by the Plan.

In addition, retired members' beneficiaries may be eligible to receive a death benefit in accordance with the terms of the Plan. The maximum amount of the death benefit allowed under the terms of the Plan is \$5,000.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 1: Description Of Plan (Continued)

Plan termination - The Trust document provides that in the event the Plan is terminated, such termination would follow the applicable sections of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code, as amended, for the exclusive benefit of participants under the Trust. Should the Plan terminate at some future time, its net assets generally will not be available on a pro-rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefit will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty while other benefits may not be provided for at all.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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.

Dividend income is recorded when earned based on the ex-dividend date. Interest is recorded when earned on the accrual-basis. Purchases and sales of securities are reflected on a trade-date basis. Gains or losses on sales of securities are based on the actual costs of the securities sold.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 2: Summary Of Significant Accounting Policies (Continued)

Receivables - Substantially all of the receivables are considered collectible. Accordingly, no allowance for credit losses is required. If it is probable accounts are uncollectible, they are charged to operations and an allowance is established when that determination is made.

Tax status - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by the tax authorities.

The Plan obtained its latest determination letter, dated November 6, 2015, in which the Internal Revenue Service stated that the form of the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. The Plan periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary. Significant estimates made by the Plan in the accompanying financial statements include certain assumptions related to the actuarial present value of accumulated plan benefits. Actual results could differ from these estimates.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 3: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at July 31, 2024 and 2023:

Common stocks and Mutual funds: Valued based on quoted market prices.

Corporate bonds and U.S. Government securities: The fair value of bonds for which quoted market prices are not available are based on yields currently available on comparable securities of issuers with similar credit ratings.

Money market funds: Valued at a constant dollar per share.

Private credit investment: The Blackstone Private Credit Fund (BCRED) invests primarily in originated loans and other securities, including broadly syndicated loans, of private companies located in the United States of America. The investment objectives of BCRED are to generate current income and long-term capital appreciation. BCRED invests at least 80% of its total assets in private credit investments. The net asset value per share is calculated by taking the total portfolio investments and other assets less any liabilities and dividing it by the total number of common shares. The BCRED's investment repurchase plan provides the opportunity to request repurchase of shares on a quarterly basis but there is no obligation to offer a repurchase in any particular quarter.

Real estate investment: The Blackstone Real Estate Income Trust, Inc. (REIT) invests in assets that will provide attractive current income in the form of regular cash distributions, preserve and protect capital and realize appreciation from proactive investment and asset management. The net asset value per share is calculated monthly based on the value of the investments, additions to any other assets and the deduction of any other liabilities. The REIT's investment repurchase plan provides the opportunity to request repurchase of shares on a monthly basis. There is no obligation for the REIT to repurchase any shares and as a result some or none of the shares may be repurchased in any particular month.

Infrastructure investment: The IIF ERISA LP invests primarily in a broad range of infrastructure and infrastructure-related assets. These assets may include oil and gas pipelines, electricity transmission and distribution facilities, contracted power generation assets, water distribution and wastewater collection, railway lines and rapid transit links, seaports and airports, storage and mid-stream assets. The investment objective of the IIF ERISA LP is to provide investors stable, long-term returns in infrastructure investments. The net asset value per share is calculated quarterly based on cost basis of the underlying infrastructure assets, plus undistributed earnings. The IIF ERISA LP repurchases shares on a semi-annual basis. There is no obligation for the IIF ERISA LP to repurchase shares and as a result some or none of the shares may be repurchased in any particular period. Repurchases made during the four-year period since investor inception shall be subject to a 4% fee.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 3: Fair Value Measurements (Continued)

Private equity investment: The Pomona Investment Fund (Pomona) seeks to provide investors with long-term capital appreciation by investing in a diversified portfolio of private equity investments. To meet this investment objective, Pomona seeks to acquire high quality, mature assets with identifiable near-term liquidity at compelling prices, where downside and principal risk is limited. The net asset value per share is calculated by taking the total assets less total liabilities including accrued fees and expenses. Pomona has a limited degree of liquidity with repurchases being at Pomona's discretion but are expected to occur each calendar quarter.

The preceding methods may produce fair value calculations 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.

All investments have been valued using a market approach. There were no changes in the valuation techniques during the current year.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 3: Fair Value Measurements (Continued)

Fair Value Measurements At Reporting Date Using:

	Quoted Prices In Active Markets For Identical Assets <u>(Level 1)</u>	Significant Other Observable Inputs <u>(Level 2)</u>	Significant Unobservable Inputs <u>(Level 3)</u>	Total Fair Value
<u>July 31, 2024</u>				
Common stocks	\$ 96,137,877	\$ -	\$ -	\$ 96,137,877
Mutual funds	11,787,708	-	-	11,787,708
U.S. Government securities	-	8,347,818	-	8,347,818
Corporate bonds	-	7,976,542	-	7,976,542
Money market funds	<u>6,182,315</u>	<u>-</u>	<u>-</u>	<u>6,182,315</u>
Total Investments In The Fair Value Hierarchy	<u>\$ 114,107,900</u>	<u>\$ 16,324,360</u>	<u>\$ -</u>	130,432,260
Investments measured at net asset value:				
Private credit investment				5,591,048
Real estate investment				5,380,942
Infrastructure investment				3,000,000
Private equity investment				<u>2,272,392</u>
Total Investments At Fair Value				<u>\$ 146,676,642</u>

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 3: Fair Value Measurements (Continued)

	Quoted Prices In Active Markets For Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
<u>July 31, 2023</u>				
Common stocks	\$ 80,631,566	\$ -	\$ -	\$ 80,631,566
Mutual funds	11,190,670	-	-	11,190,670
U.S. Government securities	-	8,187,289	-	8,187,289
Money market funds	7,898,928	-	-	7,898,928
Corporate bonds	-	7,422,630	-	7,422,630
	<hr/>	<hr/>	<hr/>	<hr/>
Total Investments In The Fair Value Hierarchy	<u>\$ 99,721,164</u>	<u>\$ 15,609,919</u>	<u>\$ -</u>	115,331,083
 Investments measured at net asset value:				
Real estate investment				7,883,426
Private credit investment				3,282,296
Private equity investment				<u>2,020,626</u>
 Total Investments At Fair Value				 <u>\$ 128,517,431</u>

In accordance with accounting principles generally accepted in the United States of America, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit the reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 4: Accumulated Plan Benefits

An actuary determined the actuarial present value of accumulated plan benefits using the Aggregate Method at August 1, 2023 and 2022. This amount results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. It has been determined by the Plan's actuary that minimum funding standards have been met.

The accumulated plan benefit information as of August 1, 2023 and 2022 (latest valuation dates available) consists of:

	<u>2023</u>	<u>2022</u>
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Retired employees/beneficiaries	\$ 91,195,680	\$ 90,430,460
Nonretired participants (active and inactive)	<u>49,573,801</u>	<u>49,332,958</u>
Total vested accrued liability	140,769,481	139,763,418
Present value of accrued benefits for nonvested participants	<u>2,214,921</u>	<u>2,003,041</u>
Total Actuarial Present Value Of Accumulated Plan Benefits	<u>\$ 142,984,402</u>	<u>\$ 141,766,459</u>
Net Assets Per Actuarial Valuation	<u>\$ 131,408,612</u>	<u>\$ 121,631,810</u>

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 4: Accumulated Plan Benefits (Continued)

The change in the present value of accumulated plan benefits is shown below:

	<u>2023</u>	<u>2022</u>
Present value of accumulated plan benefits at beginning of year	\$ 141,766,459	\$ 141,913,792
Increase (decrease) attributable to:		
Increase due to decrease in discount period	10,135,660	10,157,192
Benefits accumulated (including non-investment experience)*	4,330,942	2,662,475
Benefits paid	<u>(13,248,659)</u>	<u>(12,967,000)</u>
Net change	<u>1,217,943</u>	<u>(147,333)</u>
Actuarial Present Value Of Accumulated Plan Benefits At End Of Year	<u>\$ 142,984,402</u>	<u>\$ 141,766,459</u>

*The benefits accumulated as of August 1, 2023 and 2022 includes the effect of non-investment experience due to the merger with the Laborers' International Union of North America, Local Union No. 35 Pension Fund.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 4: Accumulated Plan Benefits (Continued)

Significant assumptions underlying the actuarial computations for the August 1, 2023 and 2022 valuations are as follows:

Assumed rate of return

on investments: Funding 7.5% per annum, compounded annually.

Mortality:

Healthy Lives UP-1984 Mortality Table set forward one year for both males and females for pre-pension experience and set forward one year for males and set back five years for females post-pension experience.

Disabled Lives 1973 Disability Model, Transactions of Society of Actuaries, XXVI.

Retirement rates:

Each active participant was assumed to retire at the earlier of a) age 55 with at least 30 years of total Basic Service, or b) age 58 with at least 30 years of Basic Service, or c) age 62; but not before one year if already eligible.

Future work:

Assumed each active participant will work 1,300 hours per year in the future.

Expenses:

Assumed \$550,000 for the 2023 and 2022 valuation years.

Asset valuation

method:

Actuarial value with five-year smoothing of gains and losses (set equal to market value at July 31, 2021 as a result of the merger with the Laborers' International Union of North America, Local Union No. 35 Pension Fund).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Note 5: Concentrations Of Credit Risk

Financial instruments that potentially subject Construction and General Laborers' Local No. 190 Pension Fund to concentrations of credit risk consist principally of cash in financial institutions. Accounts at each institution are insured up to the Federal Deposit Insurance Corporation (FDIC) limits.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Notes To Financial Statements

Note 5: Concentrations Of Credit Risk (Continued)

The Plan maintains accounts with a stock brokerage firm. The accounts contain cash and securities. Balances are insured up to Securities Investor Protection Corporation limits for securities and FDIC limits for cash.

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. The Plan's real estate, private credit, private equity, and infrastructure investments expose the Plan to additional risk based on the risk of default due to the unwillingness or inability to make contractually required payments and the risk of changes to the valuation of the investments. Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would-be material to the financial statements.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of July 31, 2024, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits.

Note 8: Subsequent Events

Subsequent events have been evaluated through May 13, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

Schedules Of Administrative Expenses

For The Years Ended July 31

	<u>2024</u>	<u>2023</u>
Administrative expenses:		
Professional fees:		
Fund administration	\$ 183,552	\$ 183,552
Legal	66,927	68,170
Actuary	48,900	47,500
Accounting	31,000	37,050
Payroll audits	2,090	2,640
Pension Benefit Guaranty Corporation premium	69,160	62,368
Postage, printing, and office	24,820	27,379
Insurance	15,027	16,095
Lease	11,309	11,309
Travel and conferences	<u>6,810</u>	<u>1,769</u>
Total Administrative Expenses	<u>\$ 459,595</u>	<u>\$ 457,832</u>

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(e)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR MATURITY VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>MONEY MARKET FUNDS:</u>					
* MORGAN STANLEY PRIVATE BANK		2,874,647	\$ 2,874,647	\$ 2,874,647	
* MSPBNA PREFERRED SAVINGS		3,307,668	3,307,668	3,307,668	
TOTAL MONEY MARKET FUNDS			6,182,315	6,182,315	
<u>U.S. GOVERNMENT SECURITIES:</u>					
FEDERAL NATIONAL MTG ASSN	POOL BO4708	415,000	398,197	96,068	
FEDERAL NATIONAL MTG ASSN	POOL BP5878	405,000	422,070	190,139	
FEDERAL NATIONAL MTG ASSN	POOL MA3744	390,000	394,052	47,849	
FEDERAL NATIONAL MTG ASSN	POOL MA4210	300,000	261,776	149,186	
FEDERAL NATIONAL MTG ASSN	POOL MA4305	470,000	295,982	295,361	
FEDERAL NATIONAL MTG ASSN	POOL MA4564	400,000	400,732	293,114	
FEDERAL NATIONAL MTG ASSN	POOL MA4600	510,000	491,575	401,167	
FEDERAL NATIONAL MTG ASSN	POOL MA4655	420,000	414,225	349,114	
FEDERAL NATIONAL MTG ASSN	POOL MA4805	410,000	393,056	356,272	
FHLMC 30 YR GOLD SD8091		150,000	158,109	66,608	
FHLMC 30 YR GOLD SD8122		400,000	417,178	205,159	
FHLMC 30 YR GOLD SD8128		339,000	342,688	201,953	
FHLMC 30 YR GOLD SD8288	11/15/2052 4.260%	395,000	377,729	351,605	
UNITED STATES TREASURY BOND	11/15/2042 4.220%	195,000	186,574	182,721	
UNITED STATES TREASURY BOND	2/15/2054 4.330%	135,000	140,637	127,849	
UNITED STATES TREASURY BOND	8/15/2028 3.000%	365,000	345,915	357,586	
UNITED STATES TREASURY NOTE	5/15/2034 4.280%	550,000	511,257	526,088	
UNITED STATES TREASURY NOTE	5/15/2033 3.560%	185,000	187,009	189,032	
UNITED STATES TREASURY NOTE	1/15/2027 4.020%	420,000	412,117	398,016	
UNITED STATES TREASURY NOTE	4/15/2027 4.460%	377,000	372,421	374,953	
UNITED STATES TREASURY NOTE	5/15/2027 4.460%	379,000	379,608	382,035	
UNITED STATES TREASURY NOTE	6/15/2027 4.625%	378,000	377,524	381,219	
UNITED STATES TREASURY NOTE	4/15/2026 3.790%	440,000	442,682	445,809	
UNITED STATES TREASURY NOTE	10/31/2024 4.380%	291,000	285,772	287,721	
UNITED STATES TREASURY NOTE	2/15/2026 4.030%	31,000	30,834	30,927	
UNITED STATES TREASURY NOTE	9/30/2030 4.4625%	360,000	354,820	357,293	
UNITED STATES TREASURY NOTE	1/31/2030 3.590%	440,000	448,277	454,334	
UNITED STATES TREASURY NOTE	6/30/2027 3.320%	380,000	357,726	370,337	
UNITED STATES TREASURY NOTE		490,000	471,285	478,303	
TOTAL U.S. GOVERNMENT SECURITIES			10,071,827	8,347,818	
<u>CORPORATE BONDS:</u>					
ABBVIE INC	11/21/2026 3.060%	131,000	125,819	126,211	
AIR LEASE CORP	8/15/2026 1.990%	137,000	119,783	128,545	
ARES CAPITAL CORP	7/15/2025 3.320%	185,000	178,586	181,008	
BANK OF AMERICA CORP FXD TO 042037 VAR THRAFTR 4.2440%	4/24/2038 4.650%	185,000	201,456	168,831	
BANK OF AMERICA CORP FXD TO 072026 VAR THRAFTR 1.7340%	7/22/2027 1.840%	273,000	247,681	255,992	
BOEING CO/THE	2/4/2026 2.300%	133,000	133,082	126,454	
BOOKING HOLDINGS INC	6/1/2026 3.660%	129,000	125,950	126,639	
CAPITAL ONE FINANCIAL CORP FXD TO 032025 VAR THRAFTR 2.6360%	3/3/2026 2.680%	129,000	124,064	126,776	
CENTRAL GARDEN & PET CO	10/15/2030 4.590%	195,000	197,762	175,130	
CHARTER COMM OPERATING LLC / CHARTER COMM OPERATING CAPIT,	3/30/2029 5.140%	180,000	176,585	176,751	
CHENIERE ENERGY PARTNERS LP	10/1/2029 4.640%	195,000	195,913	189,112	
CIGNA GROUP/THE	3/1/2027 3.520%	131,000	125,033	126,481	
CITIGROUP INC FXD TO 012025 VAR THRAFTR 2.014%	1/25/2026 2.050%	193,000	183,318	189,545	
CITIGROUP INC FXD TO 032030 VAR THRAFTR 4.4120%	3/31/2031 4.560%	180,000	171,423	174,114	

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
		DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR MATURITY VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY					
<u>CORPORATE BONDS (CONTINUED):</u>					
COMCAST CORP		10/15/2048 5.160%	180,000	218,532	163,666
DANA INC		11/15/2027 5.460%	200,000	212,415	196,847
DELL INTERNATIONAL LLC / EMC CORP		10/1/2026 4.910%	126,000	125,245	125,672
DUKE ENERGY CORP		8/15/2027 3.290%	132,000	123,020	126,020
DUKE ENERGY CORP		6/15/2031 2.980%	195,000	199,772	166,848
ENERGY TRANSFER LP		5/15/2028 4.940%	127,000	126,851	127,047
EQUINIX INC		11/18/2029 3.480%	195,000	210,638	179,186
EXELON CORP		4/15/2026 3.470%	129,000	124,739	126,079
FREEMPORT-MCMORAN INC		9/1/2027 5.020%	185,000	181,420	184,232
GENERAL MOTORS FINANCIAL CO INC		10/10/2025 5.990%	124,000	124,760	125,127
GOLDMAN SACHS GROUP INC/THE FXD TO 102026 VAR THRAFTR 1.948%		10/21/2027 2.080%	137,000	121,344	127,862
GOLDMAN SACHS GROUP INC/THE FXD TO 122025 VAR THRAFTR 1.093%		12/9/2026 1.150%	135,000	120,753	127,265
HCA INC		6/15/2026 5.240%	125,000	122,070	125,159
HEWLETT PACKARD ENTERPRISE CO		10/15/2025 4.910%	125,000	128,724	124,597
JPMORGAN CHASE & CO FXD TO 042051 VAR THRAFTR 3.3280%		4/22/2052 4.540%	200,000	144,818	146,344
JPMORGAN CHASE & CO FXD TO 052027 VAR THRAFTR 3.5400%		5/1/2028 3.660%	131,000	123,218	126,659
JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR 1.4700%		9/22/2027 1.580%	137,000	121,153	127,136
MPLX LP		6/1/2025 4.890%	125,000	123,481	124,445
NEXTERA ENERGY CAPITAL HOLDINGS INC		3/1/2025 6.020%	124,000	124,850	124,446
ORACLE CORP		4/1/2027 2.940%	134,000	121,559	127,342
QORVO INC		10/15/2029 4.590%	185,000	199,750	176,189
QUANTA SERVICES INC		1/15/2032 2.820%	195,000	194,969	162,412
RTX CORP		11/8/2026 5.630%	123,000	124,916	125,411
SERVICE CORP INTERNATIONAL/US		6/1/2029 5.210%	195,000	210,636	191,736
SOUTHERN CO/THE		7/1/2026 3.340%	131,000	126,090	127,195
SOUTHWEST AIRLINES CO		6/15/2027 5.100%	126,000	126,334	126,410
SUNOCO LP / SUNOCO FINANCE CORP		5/15/2029 4.750%	195,000	180,375	184,424
SYSCO CORP		2/15/2050 4.700%	210,000	216,027	147,335
T-MOBILE USA INC		2/1/2028 4.770%	195,000	209,215	193,869
T-MOBILE USA INC		4/15/2026 2.730%	131,000	124,549	125,812
TRUIST FINANCIAL CORP FXD TO 072025 VAR THRAFTR 4.2600%		7/28/2026 4.330%	127,000	127,599	124,930
UNITED RENTALS NORTH AMERICA INC		1/15/2028 4.980%	180,000	175,792	176,100
US BANCORP FXD TO 072027 VAR THRAFTR 4.5480%		7/22/2028 4.600%	128,000	125,472	126,298
UTAH ACQUISITION SUB INC		6/15/2026 4.030%	129,000	123,461	126,188
VERISIGN INC		4/1/2025 5.250%	185,000	205,655	184,799
VMWARE INC		8/15/2026 1.500%	136,000	118,966	126,330
WELLS FARGO & CO FXD TO 032027VAR THRAFTR 3.526%		3/24/2028 3.660%	197,000	184,278	189,494
WELLS FARGO & CO FXD TO 032032VAR THRAFTR 3.35%		3/2/2033 3.790%	185,000	156,177	163,318
WILLIAMS COS INC/THE		3/2/2026 5.360%	124,000	123,900	124,724
TOTAL CORPORATE BONDS				8,259,978	7,976,542
<u>COMMON STOCKS:</u>					
3I GROUP PLC UNSPONS ADR			9,031	134,598	181,424
ABB LTD ADR			4,647	262,889	257,518
ACCENTURE PLC IRELAND CL A			2,002	596,248	661,901
ADOBE INC			2,860	1,014,032	1,577,719
AGILENT TECHNOLOGIES			398	45,513	56,277
AIA GROUP LTD SPON ADR			2,012	69,733	54,087
ALCON INC			15,343	993,097	1,442,242
ALPHABET INC CL A			2,095	340,727	359,376
ALPHATEC HOLDINGS INC			2,589	41,777	26,149
AMAZON COM INC			12,880	804,342	2,408,302
AMER INTL GP INC NEW			8,310	616,095	658,401
AMERICAN WATER WORKS CO			3,969	536,876	565,027
AMERIPRISE FINCL INC			2,254	447,198	969,378
AMETEK INC NEW			357	60,882	61,932
AMGEN INC			2,656	586,478	883,040
ANSYS INC			2,525	762,247	791,916
APPLE INC			6,396	340,019	1,420,424
APPLIED IND TECH INC			536	49,347	116,950

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING Maturity Date, Rate of Interest, Collateral, or Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
APTIV PLC		1,509	112,750	104,710	
ARCH CAPITAL GROUP LTD		2,674	67,442	256,116	
ARES MANAGEMENT CORP CL A		1,137	107,217	174,188	
ARGENX SE ADR		595	288,177	306,943	
ASML HOLDING NV NY REG NEW		1,370	564,736	1,283,279	
ASTRANA HEALTH INC		1,428	56,604	74,913	
ASTRAZENECA PLC ADR		6,983	486,855	552,704	
ATKORE INC		534	25,969	72,090	
ATLAS COPCO AS A ADR A NEW		17,570	242,918	312,465	
ATLISSIAN CORPORATION CL A		606	108,815	107,001	
ATMOS ENERGY CP		4,765	529,104	609,348	
AUTODESK INC DELAWARE		3,572	611,404	884,141	
AVIENT CORPORATION		1,796	36,894	81,251	
BANCO BILBAO VIZ ARG SA ADS		16,127	175,838	169,979	
BANK OZK		1,485	45,704	69,632	
BELDEN INC		1,008	72,288	93,432	
BELLRING BRANDS INC		972	36,695	49,844	
BERKLEY W R CORP		892	47,598	49,176	
BLACKSTONE INC		3,995	481,371	567,889	
BOOT BARN HLDGS INC COM		680	14,621	90,766	
BRAMBLES LTD SPONSORED ADR		10,390	173,171	211,135	
BROOKFIELD ASSET MANAGMT LTD		2,863	68,417	124,913	
BROOKFIELD CORP CL A		15,183	403,640	740,171	
BROOKFIELD INFRASTRUCTURE SB VTG A		9,409	322,834	366,010	
BROOKFIELD RENEWABLE CORP CL A		4,429	175,119	124,455	
BROWN & BROWN INC		5,197	239,661	516,738	
CANADIAN PACIFIC KANSAS CITY		6,817	505,582	571,401	
CAPITAL ONE FINANCIAL CORP		5,927	719,393	897,348	
CARMAX INC		3,325	258,606	280,763	
CASELLA WASTE SYS INC CL A		775	38,108	80,259	
CBRE GROUP INC CL A		2,830	181,953	318,969	
CCC INTELLIGENT SOLUTIONS HLD		12,336	142,048	126,567	
CHART INDS INC		436	22,705	70,231	
COCA COLA CO		10,035	583,590	669,736	
COGNEX CORP		373	23,140	18,508	
COMFORT SYSTEMS USA INC		422	36,403	140,281	
COMMERCE BANCSHARES		5,691	333,707	368,265	
COMPASS GROUP PLC SPD ADR		7,856	176,331	241,776	
COMPUTERSHARE LTD SPN ADR		5,010	78,739	90,461	
CONSTELLATION BRANDS INC CL A		1,905	456,365	467,030	
COPART INC		12,275	247,746	642,351	
CORTEVA INC		14,179	488,050	795,442	
COSTAR GROUP INC		6,075	467,937	473,972	
COTERRA ENERGY INC		22,516	356,105	580,913	
CRH PLC		4,359	210,693	373,566	
CULLEN FROST BANKERS INC		3,990	390,903	467,069	
DANA INCORPORATED		4,081	55,746	51,870	
DANAHER CORPORATION		2,623	369,209	726,781	
DELEK US HLDGS INC		1,522	43,026	36,193	
DEUTSCHE BOERSE AG UNSPON ADR		16,296	291,217	333,987	
DEUTSCHE TELEKOM AG ADR		14,694	271,207	384,307	
DOMINOS PIZZA INC		657	216,949	281,656	
EATON CORP PLC SHS		2,007	305,844	611,714	
ECOLAB INC		2,790	624,400	643,625	
EDP ENERGIAS DE PORTUGAL SA		7,850	373,394	322,792	

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING Maturity Date, Rate of Interest, Collateral, or Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
ELI LILLY & CO		652	273,968	524,384	
ENPRO INC		666	68,885	113,846	
ENTERPRISE FINCL SVCS CORP		1,623	73,950	85,808	
EQUINIX INC		663	388,013	523,929	
EQUITY LIFESTYLE PROPERTIES		6,578	490,601	451,777	
ESCO TECHNOLOGIES		659	54,455	81,031	
ESSILORLUXOTTICA ADR		2,466	231,815	282,456	
ESTEE LAUDER CO INC CL A		2,683	487,482	267,254	
EVERCORE INC CLASS A		572	46,196	143,223	
EVERTEC INC		1,367	51,870	47,120	
FABRINET		397	59,639	87,562	
FAIR ISAAC & CO INC		198	254,552	316,800	
FASTENAL CO		2,577	81,752	182,323	
FEDERAL SIGNAL CORP		942	81,267	94,172	
FERRARI N V		626	229,631	258,544	
FRANKLIN ELECTRIC CO		691	54,352	73,674	
G III APPAREL GROUP		1,824	34,325	50,288	
GALLAGHER ARTHUR J & CO		229	62,839	64,919	
GARTNER INC		716	171,086	358,852	
GENL DYNAMICS CORP		2,242	427,929	669,708	
GIVAUDAN SA ADR		2,879	141,521	281,736	
GRACO INC		256	21,015	21,773	
HAEMONETICS CORP		528	45,470	47,546	
HALEON PLC ADR		48,932	378,444	447,728	
HDFC BANK LTD ADR		2,728	160,788	163,707	
HEICO CORP CLASS A		3,793	429,041	721,087	
HILTON WORLDWIDE HLDGS INC		2,757	257,223	591,845	
HONEYWELL INTL INC		2,974	680,526	608,927	
HOWARD HUGHES HOLDINGS INC		279	18,256	20,693	
HOYA CORP SPONS ADR		2,681	303,421	337,487	
HURON CONSULTING GRP INC		774	69,606	85,148	
HYATT HOTELS CORP COM CL A		986	72,808	145,267	
ICON PLC		977	314,303	320,886	
ICU MEDICAL INC		639	67,615	81,140	
IDACORP INC		417	42,956	40,762	
IDEXX LABS		236	54,668	112,364	
INDUSTRIA DE DISENO TEXTIL IND		24,851	395,958	603,183	
INSIGHT ENTERPRISES INC		627	35,490	140,762	
INSTALLED BLDG PRODS INC		346	53,211	93,541	
INTAPP INC		1,399	58,631	50,126	
INTEGER HOLDINGS CORP		535	55,607	63,537	
INTER PARFUMS INC		562	31,254	79,062	
INTERCONTINENTAL EXCHANGE INC		1,202	134,790	182,175	
INTESA SANPAOLO S.P.A. ADR		14,702	245,011	358,008	
INTUIT INC		736	333,609	476,450	
INTUITIVE SURGICAL INC		1,428	469,766	634,903	
JANUS INTERNATIONAL GROUP INC		5,171	77,871	74,566	
KADANT INC		336	32,284	118,101	
KIRBY CP		875	57,620	107,520	
KITE RLTY GROUP TR		3,288	69,521	81,082	
KKR & CO INC CL A		5,715	162,405	705,517	
KNIFE RIV HLDG CO		918	67,651	72,999	
L OREAL CO ADR		3,397	168,201	294,550	
LANCASTER COLONY CRP		314	56,181	60,621	
LEGRAND SA		6,619	96,308	143,076	
LEMAITRE VASCULAR INC		489	32,670	42,489	
LENNAR CORPORATION		7,959	583,434	1,408,186	
LIBERTY MEDIA COR SER A LBRT		585	32,447	43,272	
LIBERTY MEDIA COR SER C LBRT		2,306	86,439	186,486	
LIGAND PHARMACEUTICALS INC NEW		935	69,304	101,906	

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(e)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
COMMON STOCKS (CONTINUED):					
LINDE PLC		809	136,691	366,882	
LIVE NATION ENTERTAINMENT INC		2,954	188,249	284,145	
LLOYDS BANKING GROUP PLC		60,424	176,197	183,085	
LONDON STK EXCHANGE GROUP ADR		19,523	389,015	593,694	
LOWES COMPANIES INC		2,335	493,766	573,266	
LVMH MOET HENNESSY LOUIS VUITT		3,062	261,655	432,728	
MACOM TECHNOLOGY SOLU HLDS		1,186	24,342	119,691	
MAGNOLIA OIL & GAS CORP CL A		3,474	44,703	94,632	
MARKEL GROUP INC		231	260,949	378,574	
MARSH & MCLENNAN COS INC		2,328	385,521	518,143	
MARTIN MARIETTA MATERIALS		1,834	475,334	1,088,204	
MATADOR RES CO		1,312	74,718	80,662	
MATERION CORP COM		764	46,575	92,009	
MEDTRONIC PLC SHS		4,771	572,035	383,207	
MERCK & CO INC NEW COM		5,234	501,842	592,122	
MERIT MED SYST		880	52,471	75,055	
META PLATFORMS INC CL A		3,350	426,402	1,590,681	
MICHELIN COMPAGNIE GENERALE DE		31,336	523,786	620,515	
MICROCHIP TECHNOLOGY INC		11,655	681,423	1,034,731	
MICROSOFT CORP		7,867	963,396	3,291,159	
MITSUBISHI UFJ FINCL GRP ADS		51,476	271,779	598,151	
MODINE MFG CO		1,581	62,938	186,020	
MONDAY.COM LTD		574	129,366	131,911	
MONOTARO CO LTD ADR		4,561	52,283	64,114	
MONSTER BEVERAGE CORP NEW COM		7,540	250,511	387,933	
MOODY'S CORP		216	37,469	98,600	
MSCI INC COM		486	191,616	262,809	
MUELLER INDUS INC		1,788	67,956	126,841	
MYR GROUP INC DEL COM		555	51,661	77,966	
NAPCO SECURITY TECHNOLOGIE INC		2,042	70,386	113,964	
NESTLE SPON ADR REP REG SHR		2,093	155,606	211,952	
NETFLIX INC		1,579	612,667	992,165	
NEXTERA ENERGY INC		4,881	354,890	372,860	
NMI HLDGS INC		2,708	51,470	106,560	
NOMURA RESH INST LTD ADR		3,943	111,092	122,383	
NOVO NORDISK A/S ADR		7,758	255,646	1,028,944	
NVIDIA CORPORATION		24,127	90,801	2,823,342	
OCEANERING INTL INC		2,499	63,088	75,020	
OLLIES BARGAIN OUTLET HLDG INC		814	39,743	79,479	
OLYMPUS CORP ADR		21,558	404,775	373,104	
O'REILLY AUTOMOTIVE INC NEW		574	209,802	646,519	
OSHKOSH CORP		3,748	425,391	407,220	
PALO ALTO NETWORKS INC		1,946	76,217	631,925	
PALOMAR HLDGS INC		1,080	88,460	99,371	
PARKER HANNIFIN CORP		2,022	474,586	1,134,666	
PATHWARD FINANCIAL INC		1,391	47,149	93,948	
PATTERSON -UTI ENERGY INC		4,484	75,655	49,279	
PAYPAL HLDGS INC COM		6,347	803,538	417,506	
PERIMETER SOLUTIONS SA		4,558	53,217	44,167	
PLYMOUTH INDL REIT INC		2,126	57,948	50,854	
PNC FINL SVCS GP		3,313	458,472	599,984	
POST HOLDINGS INC		605	50,690	66,163	
PRESTIGE CONSMR HEALTHCARE INC		1,168	64,117	82,706	
PROCTER & GAMBLE		3,412	469,835	548,513	
PROGRESS SOFTWARE		913	44,998	53,319	
PROGRESSIVE CORP OHIO		858	50,703	183,715	
PUBLICIS GROUPE SA ADR		7,942	214,998	207,588	
QUAKER HOUGHTON		223	38,754	40,490	
QUALCOMM INC		3,940	329,006	712,943	
R P M INC		5,466	363,415	663,900	

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE
<u>COMMON STOCKS (CONTINUED):</u>				
	RELX PLC SPONSORED ADR	9,018	257,033	425,920
	RENTOKIL INITIAL PLC ADR	8,728	216,125	270,568
	ROPER TECHNOLOGIES INC	805	304,923	438,524
	ROSS STORES INC	576	56,226	82,500
	RTX CORPORATION	4,438	297,588	521,421
	S&P GLOBAL INC COM	1,151	232,398	557,924
	SAFRAN SA	6,555	232,687	360,158
	SAIA INC	113	17,486	47,217
	SALESFORCE INC	2,503	456,478	647,776
	SAP AG	3,223	393,388	681,987
	SBA COMMUNICATNS CORP NEW CL A	1,060	199,732	232,712
	SCHNEIDER ELEC SA UNSP ADR	7,133	314,751	344,017
	SEA LIMITED ADR	1,871	133,382	122,925
	SEACOAST BANKING CORPOF FLORI	2,412	63,983	67,150
	SHERWIN WILLIAMS COMPANY OHIO	1,822	464,972	639,158
	SHISEIDO LTD SPON ADR	3,534	240,053	110,865
	SHOPIFY INC	3,361	208,761	205,693
	SILICON MOTION TECH CORP ADR	1,135	91,525	78,814
	SITIME CORPORATION	501	47,576	71,117
	SM ENERGY COMPANY	1,291	64,459	59,644
	SMC CORP JAPAN SPONSORED ADR	8,935	215,388	220,167
	SONOS INC	2,359	43,404	31,847
	SONY GROUP CORPORATION ADR	12,196	960,462	1,080,444
	SOUTHSTATE CORPORATION	560	41,812	55,423
	SPS COMMERCE INC	532	27,398	114,603
	STAG INDL INC COM	1,310	38,778	53,461
	STERLING INFRASTRUCTURE INC	1,092	65,530	127,065
	STRAUMANN HLDG AG ADR	11,079	144,425	142,786
	STRYKER CORP	1,409	318,310	461,377
	SUMMIT MATLS INC CL A	1,286	21,789	53,729
	SYNAPTICS INC	510	59,535	44,533
	TAIWAN SMCNDCTR MFG CO LTD ADR	5,287	784,685	876,585
	TARGET CORPORATION	3,024	369,850	454,840
	TELEDYNE TECH INC	1,312	549,470	553,480
	TESLA INC	1,052	184,337	244,138
	THE ENSIGN GROUP INC	831	38,352	116,963
	THERMO FISHER SCIENTIFIC	1,175	271,733	720,675
	THOMSON REUTERS CORP	1,923	133,184	311,372
	TOKYO ELECTRON LTD UNSPON ADR	2,714	166,747	279,770
	TOTALENERGIES SE SPONSORED ADS	8,839	560,772	599,107
	TRANSDIGM GROUP INC	518	173,173	670,406
	TRANSMEDICS GROUP INC	502	38,223	71,415
	TYLER TECHNOLOGIES INC	614	236,740	348,820
	U S BANCORP COM NEW	14,024	465,597	629,397
	UBER TECHNOLOGIES INC	8,809	365,464	567,916
	UFP INDUSTRIES INC	374	14,448	49,342
	UNILEVER PLC (NEW) ADS	4,761	250,361	292,325
	UNION PACIFIC CORP	1,848	425,704	455,957
	UNITEDHEALTH GP INC	1,833	358,090	1,056,101
	VAIL RESORTS	694	173,903	126,315
	VALVOLINE INC COM	2,029	64,935	94,349
	VEEVA SYS INC CL A	925	175,484	177,535
	VERALTO CORP	224	22,383	23,869
	VERISIGN INC	796	119,247	148,860
	VERISK ANALYTICS INC COM	402	43,877	105,224
	VERITEX HLDGS INC	3,036	70,712	76,113
	VICTORY CAP HLDGS, INC CL-A	1,655	54,981	86,705
	VIKING THERAPEUTICS INC	326	29,909	18,582
	VISA INC CL A	4,905	595,078	1,303,111
	VONTIER CORPORATION	1,892	55,606	74,223
	VULCAN MATERIALS CO	1,767	237,400	485,059

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUNDEIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR MATURITY VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
	W W GRAINGER INC	667	145,389	651,532	
	WASTE CONNECTIONS INC	536	96,342	95,285	
	WATERS CORP	202	54,665	67,929	
	WINTRUST FIN CORP	900	53,210	97,380	
	WIX COM LTD	366	31,518	57,069	
	WORKDAY INC CL A	1,840	460,001	417,901	
	XCEL ENERGY INC	8,349	556,868	486,580	
	XYLEM INC COM	5,103	496,614	681,251	
	ZOETIS INC CLASS-A	2,609	170,907	469,723	
	TOTAL COMMON STOCKS		<u>61,283,047</u>	<u>96,137,877</u>	
<u>MUTUAL FUNDS:</u>					
	CALAMOS MARKET NEUTRAL INC I	137,118	1,950,000	2,011,520	
	JPMORGAN EMERGING MKTS EQ I	90,849	3,452,133	2,807,242	
	PIMCO INCOME I2	653,135	7,801,050	6,968,946	
	TOTAL MUTUAL FUNDS		<u>13,203,183</u>	<u>11,787,708</u>	
<u>REAL ESTATE INVESTMENT:</u>					
*	BLACKSTONE REAL ESTATE INCOME TRUST, INC.	381,665	4,864,824	5,380,942	
	TOTAL REAL ESTATE INVESTMENT		<u>4,864,824</u>	<u>5,380,942</u>	
<u>PRIVATE CREDIT INVESTMENT:</u>					
*	BLACKSTONE PRIVATE CREDIT FUND	218,657	5,615,231	5,591,048	
	TOTAL PRIVATE CREDIT INVESTMENT		<u>5,615,231</u>	<u>5,591,048</u>	
<u>PRIVATE EQUITY INVESTMENT:</u>					
*	POMONA INVESTMENT FUND I	142,805	2,083,496	2,272,392	
	TOTAL PRIVATE EQUITY INVESTMENT		<u>2,083,496</u>	<u>2,272,392</u>	
<u>INFRASTRUCTURE INVESTMENT:</u>					
*	IIF ERISA LP	3,553,184	3,000,000	3,000,000	
	TOTAL INFRASTRUCTURE INVESTMENT		<u>3,000,000</u>	<u>3,000,000</u>	
	TOTAL INVESTMENTS		<u>114,563,901</u>	<u>146,676,642</u>	
	INTEREST BEARING CASH		<u>2,338,956</u>	<u>2,338,956</u>	
	TOTAL		<u>\$ 116,902,857</u>	<u>\$ 149,015,598</u>	

*PARTY-IN-INTEREST

SECTION 2. PLAN DESCRIPTION

IN GENERAL

The plan is funded through employer contributions and investment yield on the plan funds.

Coverage is afforded employees working in the Local's jurisdiction for employers with collective bargaining agreements providing for contributions to the plan.

PLAN PROVISIONS

An outline of the major plan provisions in effect as of 8/1/2023 are outlined below in Table 1.

TABLE 1.
PLAN PROVISIONS

VESTING SERVICE:	
Time Period	Years of Vesting Service Earned
Currently	one year for each year in which at least 1,000 hours of pension service or related service is earned

ELIGIBILITY FOR BENEFITS:		
Type of Benefit	Age Requirement	Service Requirement
Normal Pension	62	5 years of vesting service or, if later, the 5 th anniversary of participation
Early Pension	55 or Any Age	15 years of Basic Future Service Credit 30 years of Combined Past Service and Basic Future Service Credit
Disability Pension	Under normal pension age	10 years of Basic Future Service Credit and receiving a Social Security Benefit
Pre-Pension Surviving Spouse Pension	None	Vested and married for one year
Vesting	None	five years of vesting service

SECTION 2. PLAN DESCRIPTION (CONT'D)

BENEFITS:		
Type	Amount	Duration
Normal Pension	\$60 for each year of Past, Basic and Additional Service* (Pre-8/1/22 - 25 year maximum for Additional Service; 8/1/22 - no maximum)	Life
Early Pension	Same as normal but reduced 1/4 of 1% for each month prior to normal pension for benefits earned after 2/1/2002 (1/6 of 1% for benefits earned prior to 2/1/2002). No reduction for participants with at least 30 years of Basic Future Service. In addition, benefits earned after 2/1/2002 are not payable before age 55	Life
Disability	Same as normal	Life
Pre-Pension Surviving Spouse Pension	Payable in married couple form when a participant would have attained earliest pension age	Life
Post-Pension Surviving Spouse Pension	Married couple benefit	Life

OPTIONS AT NORMAL AND EARLY PENSION AGE:		
Type	Amount	Duration
Life Only	Same as normal	Life
Married Couple	Actuarially reduced with 50%, 75%, or 100% of the pension payable to surviving spouse	Life of both pensioner and spouse

*Accrued Benefits earned prior to August 1, 2021, for the former Local 35 Pension Fund participants were frozen as of July 31, 2021, using the Local 35 Pension Fund plan provisions.

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(e)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR MATURITY VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>MONEY MARKET FUNDS:</u>					
* MORGAN STANLEY PRIVATE BANK		2,874,647	\$ 2,874,647	\$ 2,874,647	
* MSPBNA PREFERRED SAVINGS		3,307,668	3,307,668	3,307,668	
TOTAL MONEY MARKET FUNDS			6,182,315	6,182,315	
<u>U.S. GOVERNMENT SECURITIES:</u>					
FEDERAL NATIONAL MTG ASSN	POOL BO4708	415,000	398,197	96,068	
FEDERAL NATIONAL MTG ASSN	POOL BP5878	405,000	422,070	190,139	
FEDERAL NATIONAL MTG ASSN	POOL MA3744	390,000	394,052	47,849	
FEDERAL NATIONAL MTG ASSN	POOL MA4210	300,000	261,776	149,186	
FEDERAL NATIONAL MTG ASSN	POOL MA4305	470,000	295,982	295,361	
FEDERAL NATIONAL MTG ASSN	POOL MA4564	400,000	400,732	293,114	
FEDERAL NATIONAL MTG ASSN	POOL MA4600	510,000	491,575	401,167	
FEDERAL NATIONAL MTG ASSN	POOL MA4655	420,000	414,225	349,114	
FEDERAL NATIONAL MTG ASSN	POOL MA4805	410,000	393,056	356,272	
FHLMC 30 YR GOLD SD8091		150,000	158,109	66,608	
FHLMC 30 YR GOLD SD8122		400,000	417,178	205,159	
FHLMC 30 YR GOLD SD8128		339,000	342,688	201,953	
FHLMC 30 YR GOLD SD8288	11/15/2052 4.260%	395,000	377,729	351,605	
UNITED STATES TREASURY BOND	11/15/2042 4.220%	195,000	186,574	182,721	
UNITED STATES TREASURY BOND	2/15/2054 4.330%	135,000	140,637	127,849	
UNITED STATES TREASURY BOND	8/15/2028 3.000%	365,000	345,915	357,586	
UNITED STATES TREASURY NOTE	5/15/2034 4.280%	550,000	511,257	526,088	
UNITED STATES TREASURY NOTE	5/15/2033 3.560%	185,000	187,009	189,032	
UNITED STATES TREASURY NOTE	1/15/2027 4.020%	420,000	412,117	398,016	
UNITED STATES TREASURY NOTE	4/15/2027 4.460%	377,000	372,421	374,953	
UNITED STATES TREASURY NOTE	5/15/2027 4.460%	379,000	379,608	382,035	
UNITED STATES TREASURY NOTE	6/15/2027 4.625%	378,000	377,524	381,219	
UNITED STATES TREASURY NOTE	4/15/2026 3.790%	440,000	442,682	445,809	
UNITED STATES TREASURY NOTE	10/31/2024 4.380%	291,000	285,772	287,721	
UNITED STATES TREASURY NOTE	2/15/2026 4.030%	31,000	30,834	30,927	
UNITED STATES TREASURY NOTE	9/30/2030 4.4625%	360,000	354,820	357,293	
UNITED STATES TREASURY NOTE	1/31/2030 3.590%	440,000	448,277	454,334	
UNITED STATES TREASURY NOTE	6/30/2027 3.320%	380,000	357,726	370,337	
UNITED STATES TREASURY NOTE		490,000	471,285	478,303	
TOTAL U.S. GOVERNMENT SECURITIES			10,071,827	8,347,818	
<u>CORPORATE BONDS:</u>					
ABBVIE INC	11/21/2026 3.060%	131,000	125,819	126,211	
AIR LEASE CORP	8/15/2026 1.990%	137,000	119,783	128,545	
ARES CAPITAL CORP	7/15/2025 3.320%	185,000	178,586	181,008	
BANK OF AMERICA CORP FXD TO 042037 VAR THRAFTR 4.2440%	4/24/2038 4.650%	185,000	201,456	168,831	
BANK OF AMERICA CORP FXD TO 072026 VAR THRAFTR 1.7340%	7/22/2027 1.840%	273,000	247,681	255,992	
BOEING CO/THE	2/4/2026 2.300%	133,000	133,082	126,454	
BOOKING HOLDINGS INC	6/1/2026 3.660%	129,000	125,950	126,639	
CAPITAL ONE FINANCIAL CORP FXD TO 032025 VAR THRAFTR 2.6360%	3/3/2026 2.680%	129,000	124,064	126,776	
CENTRAL GARDEN & PET CO	10/15/2030 4.590%	195,000	197,762	175,130	
CHARTER COMM OPERATING LLC / CHARTER COMM OPERATING CAPIT,	3/30/2029 5.140%	180,000	176,585	176,751	
CHENIERE ENERGY PARTNERS LP	10/1/2029 4.640%	195,000	195,913	189,112	
CIGNA GROUP/THE	3/1/2027 3.520%	131,000	125,033	126,481	
CITIGROUP INC FXD TO 012025 VAR THRAFTR 2.014%	1/25/2026 2.050%	193,000	183,318	189,545	
CITIGROUP INC FXD TO 032030 VAR THRAFTR 4.4120%	3/31/2031 4.560%	180,000	171,423	174,114	

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
		DESCRIPTION OF INVESTMENT INCLUDING Maturity Date, Rate of Interest, Collateral, or Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY					
<u>CORPORATE BONDS (CONTINUED):</u>					
COMCAST CORP		10/15/2048 5.160%	180,000	218,532	163,666
DANA INC		11/15/2027 5.460%	200,000	212,415	196,847
DELL INTERNATIONAL LLC / EMC CORP		10/1/2026 4.910%	126,000	125,245	125,672
DUKE ENERGY CORP		8/15/2027 3.290%	132,000	123,020	126,020
DUKE ENERGY CORP		6/15/2031 2.980%	195,000	199,772	166,848
ENERGY TRANSFER LP		5/15/2028 4.940%	127,000	126,851	127,047
EQUINIX INC		11/18/2029 3.480%	195,000	210,638	179,186
EXELON CORP		4/15/2026 3.470%	129,000	124,739	126,079
FREEMPORT-MCMORAN INC		9/1/2027 5.020%	185,000	181,420	184,232
GENERAL MOTORS FINANCIAL CO INC		10/10/2025 5.990%	124,000	124,760	125,127
GOLDMAN SACHS GROUP INC/THE FXD TO 102026 VAR THRAFR 1.948%		10/21/2027 2.080%	137,000	121,344	127,862
GOLDMAN SACHS GROUP INC/THE FXD TO 122025 VAR THRAFR 1.093%		12/9/2026 1.150%	135,000	120,753	127,265
HCA INC		6/15/2026 5.240%	125,000	122,070	125,159
HEWLETT PACKARD ENTERPRISE CO		10/15/2025 4.910%	125,000	128,724	124,597
JPMORGAN CHASE & CO FXD TO 042051 VAR THRAFR 3.3280%		4/22/2052 4.540%	200,000	144,818	146,344
JPMORGAN CHASE & CO FXD TO 052027 VAR THRAFR 3.5400%		5/1/2028 3.660%	131,000	123,218	126,659
JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFR 1.4700%		9/22/2027 1.580%	137,000	121,153	127,136
MPLX LP		6/1/2025 4.890%	125,000	123,481	124,445
NEXTERA ENERGY CAPITAL HOLDINGS INC		3/1/2025 6.020%	124,000	124,850	124,446
ORACLE CORP		4/1/2027 2.940%	134,000	121,559	127,342
QORVO INC		10/15/2029 4.590%	185,000	199,750	176,189
QUANTA SERVICES INC		1/15/2032 2.820%	195,000	194,969	162,412
RTX CORP		11/8/2026 5.630%	123,000	124,916	125,411
SERVICE CORP INTERNATIONAL/US		6/1/2029 5.210%	195,000	210,636	191,736
SOUTHERN CO/THE		7/1/2026 3.340%	131,000	126,090	127,195
SOUTHWEST AIRLINES CO		6/15/2027 5.100%	126,000	126,334	126,410
SUNOCO LP / SUNOCO FINANCE CORP		5/15/2029 4.750%	195,000	180,375	184,424
SYSCO CORP		2/15/2050 4.700%	210,000	216,027	147,335
T-MOBILE USA INC		2/1/2028 4.770%	195,000	209,215	193,869
T-MOBILE USA INC		4/15/2026 2.730%	131,000	124,549	125,812
TRUIST FINANCIAL CORP FXD TO 072025 VAR THRAFR 4.2600%		7/28/2026 4.330%	127,000	127,599	124,930
UNITED RENTALS NORTH AMERICA INC		1/15/2028 4.980%	180,000	175,792	176,100
US BANCORP FXD TO 072027 VAR THRAFR 4.5480%		7/22/2028 4.600%	128,000	125,472	126,298
UTAH ACQUISITION SUB INC		6/15/2026 4.030%	129,000	123,461	126,188
VERISIGN INC		4/1/2025 5.250%	185,000	205,655	184,799
VMWARE INC		8/15/2026 1.500%	136,000	118,966	126,330
WELLS FARGO & CO FXD TO 032027VAR THRAFR 3.526%		3/24/2028 3.660%	197,000	184,278	189,494
WELLS FARGO & CO FXD TO 032032VAR THRAFR 3.35%		3/2/2033 3.790%	185,000	156,177	163,318
WILLIAMS COS INC/THE		3/2/2026 5.360%	124,000	123,900	124,724
TOTAL CORPORATE BONDS				8,259,978	7,976,542
<u>COMMON STOCKS:</u>					
3I GROUP PLC UNSPONS ADR			9,031	134,598	181,424
ABB LTD ADR			4,647	262,889	257,518
ACCENTURE PLC IRELAND CL A			2,002	596,248	661,901
ADOBE INC			2,860	1,014,032	1,577,719
AGILENT TECHNOLOGIES			398	45,513	56,277
AIA GROUP LTD SPON ADR			2,012	69,733	54,087
ALCON INC			15,343	993,097	1,442,242
ALPHABET INC CL A			2,095	340,727	359,376
ALPHATEC HOLDINGS INC			2,589	41,777	26,149
AMAZON COM INC			12,880	804,342	2,408,302
AMER INTL GP INC NEW			8,310	616,095	658,401
AMERICAN WATER WORKS CO			3,969	536,876	565,027
AMERIPRISE FINCL INC			2,254	447,198	969,378
AMETEK INC NEW			357	60,882	61,932
AMGEN INC			2,656	586,478	883,040
ANSYS INC			2,525	762,247	791,916
APPLE INC			6,396	340,019	1,420,424
APPLIED IND TECH INC			536	49,347	116,950

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING Maturity Date, Rate of Interest, Collateral, or Maturity Value	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
APTIV PLC		1,509	112,750	104,710	
ARCH CAPITAL GROUP LTD		2,674	67,442	256,116	
ARES MANAGEMENT CORP CL A		1,137	107,217	174,188	
ARGENX SE ADR		595	288,177	306,943	
ASML HOLDING NV NY REG NEW		1,370	564,736	1,283,279	
ASTRANA HEALTH INC		1,428	56,604	74,913	
ASTRAZENECA PLC ADR		6,983	486,855	552,704	
ATKORE INC		534	25,969	72,090	
ATLAS COPCO AS A ADR A NEW		17,570	242,918	312,465	
ATLISSIAN CORPORATION CL A		606	108,815	107,001	
ATMOS ENERGY CP		4,765	529,104	609,348	
AUTODESK INC DELAWARE		3,572	611,404	884,141	
AVIENT CORPORATION		1,796	36,894	81,251	
BANCO BILBAO VIZ ARG SA ADS		16,127	175,838	169,979	
BANK OZK		1,485	45,704	69,632	
BELDEN INC		1,008	72,288	93,432	
BELLRING BRANDS INC		972	36,695	49,844	
BERKLEY W R CORP		892	47,598	49,176	
BLACKSTONE INC		3,995	481,371	567,889	
BOOT BARN HLDGS INC COM		680	14,621	90,766	
BRAMBLES LTD SPONSORED ADR		10,390	173,171	211,135	
BROOKFIELD ASSET MANAGMT LTD		2,863	68,417	124,913	
BROOKFIELD CORP CL A		15,183	403,640	740,171	
BROOKFIELD INFRASTRUCTURE SB VTG A		9,409	322,834	366,010	
BROOKFIELD RENEWABLE CORP CL A		4,429	175,119	124,455	
BROWN & BROWN INC		5,197	239,661	516,738	
CANADIAN PACIFIC KANSAS CITY		6,817	505,582	571,401	
CAPITAL ONE FINANCIAL CORP		5,927	719,393	897,348	
CARMAX INC		3,325	258,606	280,763	
CASELLA WASTE SYS INC CL A		775	38,108	80,259	
CBRE GROUP INC CL A		2,830	181,953	318,969	
CCC INTELLIGENT SOLUTIONS HLD		12,336	142,048	126,567	
CHART INDS INC		436	22,705	70,231	
COCA COLA CO		10,035	583,590	669,736	
COGNEX CORP		373	23,140	18,508	
COMFORT SYSTEMS USA INC		422	36,403	140,281	
COMMERCE BANCSHARES		5,691	333,707	368,265	
COMPASS GROUP PLC SPD ADR		7,856	176,331	241,776	
COMPUTERSHARE LTD SPN ADR		5,010	78,739	90,461	
CONSTELLATION BRANDS INC CL A		1,905	456,365	467,030	
COPART INC		12,275	247,746	642,351	
CORTEVA INC		14,179	488,050	795,442	
COSTAR GROUP INC		6,075	467,937	473,972	
COTERRA ENERGY INC		22,516	356,105	580,913	
CRH PLC		4,359	210,693	373,566	
CULLEN FROST BANKERS INC		3,990	390,903	467,069	
DANA INCORPORATED		4,081	55,746	51,870	
DANAHER CORPORATION		2,623	369,209	726,781	
DELEK US HLDGS INC		1,522	43,026	36,193	
DEUTSCHE BOERSE AG UNSPON ADR		16,296	291,217	333,987	
DEUTSCHE TELEKOM AG ADR		14,694	271,207	384,307	
DOMINOS PIZZA INC		657	216,949	281,656	
EATON CORP PLC SHS		2,007	305,844	611,714	
ECOLAB INC		2,790	624,400	643,625	
EDP ENERGIAS DE PORTUGAL SA		7,850	373,394	322,792	

**CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND**

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING Maturity DATE, RATE OF INTEREST, COLLATERAL, OR Maturity VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
ELI LILLY & CO		652	273,968	524,384	
ENPRO INC		666	68,885	113,846	
ENTERPRISE FINCL SVCS CORP		1,623	73,950	85,808	
EQUINIX INC		663	388,013	523,929	
EQUITY LIFESTYLE PROPERTIES		6,578	490,601	451,777	
ESCO TECHNOLOGIES		659	54,455	81,031	
ESSILORLUXOTTICA ADR		2,466	231,815	282,456	
ESTEE LAUDER CO INC CL A		2,683	487,482	267,254	
EVERCORE INC CLASS A		572	46,196	143,223	
EVERTEC INC		1,367	51,870	47,120	
FABRINET		397	59,639	87,562	
FAIR ISAAC & CO INC		198	254,552	316,800	
FASTENAL CO		2,577	81,752	182,323	
FEDERAL SIGNAL CORP		942	81,267	94,172	
FERRARI N V		626	229,631	258,544	
FRANKLIN ELECTRIC CO		691	54,352	73,674	
G III APPAREL GROUP		1,824	34,325	50,288	
GALLAGHER ARTHUR J & CO		229	62,839	64,919	
GARTNER INC		716	171,086	358,852	
GENL DYNAMICS CORP		2,242	427,929	669,708	
GIVAUDAN SA ADR		2,879	141,521	281,736	
GRACO INC		256	21,015	21,773	
HAEMONETICS CORP		528	45,470	47,546	
HALEON PLC ADR		48,932	378,444	447,728	
HDFC BANK LTD ADR		2,728	160,788	163,707	
HEICO CORP CLASS A		3,793	429,041	721,087	
HILTON WORLDWIDE HLDGS INC		2,757	257,223	591,845	
HONEYWELL INTL INC		2,974	680,526	608,927	
HOWARD HUGHES HOLDINGS INC		279	18,256	20,693	
HOYA CORP SPONS ADR		2,681	303,421	337,487	
HURON CONSULTING GRP INC		774	69,606	85,148	
HYATT HOTELS CORP COM CL A		986	72,808	145,267	
ICON PLC		977	314,303	320,886	
ICU MEDICAL INC		639	67,615	81,140	
IDACORP INC		417	42,956	40,762	
IDEXX LABS		236	54,668	112,364	
INDUSTRIA DE DISENO TEXTIL IND		24,851	395,958	603,183	
INSIGHT ENTERPRISES INC		627	35,490	140,762	
INSTALLED BLDG PRODS INC		346	53,211	93,541	
INTAPP INC		1,399	58,631	50,126	
INTEGER HOLDINGS CORP		535	55,607	63,537	
INTER PARFUMS INC		562	31,254	79,062	
INTERCONTINENTAL EXCHANGE INC		1,202	134,790	182,175	
INTESA SANPAOLO S.P.A. ADR		14,702	245,011	358,008	
INTUIT INC		736	333,609	476,450	
INTUITIVE SURGICAL INC		1,428	469,766	634,903	
JANUS INTERNATIONAL GROUP INC		5,171	77,871	74,566	
KADANT INC		336	32,284	118,101	
KIRBY CP		875	57,620	107,520	
KITE RLTY GROUP TR		3,288	69,521	81,082	
KKR & CO INC CL A		5,715	162,405	705,517	
KNIFE RIV HLDG CO		918	67,651	72,999	
L OREAL CO ADR		3,397	168,201	294,550	
LANCASTER COLONY CRP		314	56,181	60,621	
LEGRAND SA		6,619	96,308	143,076	
LEMAITRE VASCULAR INC		489	32,670	42,489	
LENNAR CORPORATION		7,959	583,434	1,408,186	
LIBERTY MEDIA COR SER A LBRT		585	32,447	43,272	
LIBERTY MEDIA COR SER C LBRT		2,306	86,439	186,486	
LIGAND PHARMACEUTICALS INC NEW		935	69,304	101,906	

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(e)	(d)	(e)
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COMMON STOCKS (CONTINUED):					
LINDE PLC		809	136,691	366,882	
LIVE NATION ENTERTAINMENT INC		2,954	188,249	284,145	
LLOYDS BANKING GROUP PLC		60,424	176,197	183,085	
LONDON STK EXCHANGE GROUP ADR		19,523	389,015	593,694	
LOWES COMPANIES INC		2,335	493,766	573,266	
LVMH MOET HENNESSY LOUIS VUITT		3,062	261,655	432,728	
MACOM TECHNOLOGY SOLU HLDS		1,186	24,342	119,691	
MAGNOLIA OIL & GAS CORP CL A		3,474	44,703	94,632	
MARKEL GROUP INC		231	260,949	378,574	
MARSH & MCLENNAN COS INC		2,328	385,521	518,143	
MARTIN MARIETTA MATERIALS		1,834	475,334	1,088,204	
MATADOR RES CO		1,312	74,718	80,662	
MATERION CORP COM		764	46,575	92,009	
MEDTRONIC PLC SHS		4,771	572,035	383,207	
MERCK & CO INC NEW COM		5,234	501,842	592,122	
MERIT MED SYST		880	52,471	75,055	
META PLATFORMS INC CL A		3,350	426,402	1,590,681	
MICHELIN COMPAGNIE GENERALE DE		31,336	523,786	620,515	
MICROCHIP TECHNOLOGY INC		11,655	681,423	1,034,731	
MICROSOFT CORP		7,867	963,396	3,291,159	
MITSUBISHI UFJ FINCL GRP ADS		51,476	271,779	598,151	
MODINE MFG CO		1,581	62,938	186,020	
MONDAY.COM LTD		574	129,366	131,911	
MONOTARO CO LTD ADR		4,561	52,283	64,114	
MONSTER BEVERAGE CORP NEW COM		7,540	250,511	387,933	
MOODY'S CORP		216	37,469	98,600	
MSCI INC COM		486	191,616	262,809	
MUELLER INDUS INC		1,788	67,956	126,841	
MYR GROUP INC DEL COM		555	51,661	77,966	
NAPCO SECURITY TECHNOLOGIE INC		2,042	70,386	113,964	
NESTLE SPON ADR REP REG SHR		2,093	155,606	211,952	
NETFLIX INC		1,579	612,667	992,165	
NEXTERA ENERGY INC		4,881	354,890	372,860	
NMI HLDGS INC		2,708	51,470	106,560	
NOMURA RESH INST LTD ADR		3,943	111,092	122,383	
NOVO NORDISK A/S ADR		7,758	255,646	1,028,944	
NVIDIA CORPORATION		24,127	90,801	2,823,342	
OCEANEERING INTL INC		2,499	63,088	75,020	
OLLIES BARGAIN OUTLET HLDG INC		814	39,743	79,479	
OLYMPUS CORP ADR		21,558	404,775	373,104	
O'REILLY AUTOMOTIVE INC NEW		574	209,802	646,519	
OSHKOSH CORP		3,748	425,391	407,220	
PALO ALTO NETWORKS INC		1,946	76,217	631,925	
PALOMAR HLDGS INC		1,080	88,460	99,371	
PARKER HANNIFIN CORP		2,022	474,586	1,134,666	
PATHWARD FINANCIAL INC		1,391	47,149	93,948	
PATTERSON -UTI ENERGY INC		4,484	75,655	49,279	
PAYPAL HLDGS INC COM		6,347	803,538	417,506	
PERIMETER SOLUTIONS SA		4,558	53,217	44,167	
PLYMOUTH INDL REIT INC		2,126	57,948	50,854	
PNC FINL SVCS GP		3,313	458,472	599,984	
POST HOLDINGS INC		605	50,690	66,163	
PRESTIGE CONSMR HEALTHCARE INC		1,168	64,117	82,706	
PROCTER & GAMBLE		3,412	469,835	548,513	
PROGRESS SOFTWARE		913	44,998	53,319	
PROGRESSIVE CORP OHIO		858	50,703	183,715	
PUBLICIS GROUPE SA ADR		7,942	214,998	207,588	
QUAKER HOUGHTON		223	38,754	40,490	
QUALCOMM INC		3,940	329,006	712,943	
R P M INC		5,466	363,415	663,900	

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUND

EIN: 06-1211087 PN: 001

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

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<u>COMMON STOCKS (CONTINUED):</u>				
	RELX PLC SPONSORED ADR	9,018	257,033	425,920
	RENTOKIL INITIAL PLC ADR	8,728	216,125	270,568
	ROPER TECHNOLOGIES INC	805	304,923	438,524
	ROSS STORES INC	576	56,226	82,500
	RTX CORPORATION	4,438	297,588	521,421
	S&P GLOBAL INC COM	1,151	232,398	557,924
	SAFRAN SA	6,555	232,687	360,158
	SAIA INC	113	17,486	47,217
	SALESFORCE INC	2,503	456,478	647,776
	SAP AG	3,223	393,388	681,987
	SBA COMMUNICATNS CORP NEW CL A	1,060	199,732	232,712
	SCHNEIDER ELEC SA UNSP ADR	7,133	314,751	344,017
	SEA LIMITED ADR	1,871	133,382	122,925
	SEACOAST BANKING CORPOF FLORI	2,412	63,983	67,150
	SHERWIN WILLIAMS COMPANY OHIO	1,822	464,972	639,158
	SHISEIDO LTD SPON ADR	3,534	240,053	110,865
	SHOPIFY INC	3,361	208,761	205,693
	SILICON MOTION TECH CORP ADR	1,135	91,525	78,814
	SITIME CORPORATION	501	47,576	71,117
	SM ENERGY COMPANY	1,291	64,459	59,644
	SMC CORP JAPAN SPONSORED ADR	8,935	215,388	220,167
	SONOS INC	2,359	43,404	31,847
	SONY GROUP CORPORATION ADR	12,196	960,462	1,080,444
	SOUTHSTATE CORPORATION	560	41,812	55,423
	SPS COMMERCE INC	532	27,398	114,603
	STAG INDL INC COM	1,310	38,778	53,461
	STERLING INFRASTRUCTURE INC	1,092	65,530	127,065
	STRAUMANN HLDG AG ADR	11,079	144,425	142,786
	STRYKER CORP	1,409	318,310	461,377
	SUMMIT MATLS INC CL A	1,286	21,789	53,729
	SYNAPTICS INC	510	59,535	44,533
	TAIWAN SMCNDCTR MFG CO LTD ADR	5,287	784,685	876,585
	TARGET CORPORATION	3,024	369,850	454,840
	TELEDYNE TECH INC	1,312	549,470	553,480
	TESLA INC	1,052	184,337	244,138
	THE ENSIGN GROUP INC	831	38,352	116,963
	THERMO FISHER SCIENTIFIC	1,175	271,733	720,675
	THOMSON REUTERS CORP	1,923	133,184	311,372
	TOKYO ELECTRON LTD UNSPON ADR	2,714	166,747	279,770
	TOTALENERGIES SE SPONSORED ADS	8,839	560,772	599,107
	TRANSDIGM GROUP INC	518	173,173	670,406
	TRANSMEDICS GROUP INC	502	38,223	71,415
	TYLER TECHNOLOGIES INC	614	236,740	348,820
	U S BANCORP COM NEW	14,024	465,597	629,397
	UBER TECHNOLOGIES INC	8,809	365,464	567,916
	UFP INDUSTRIES INC	374	14,448	49,342
	UNILEVER PLC (NEW) ADS	4,761	250,361	292,325
	UNION PACIFIC CORP	1,848	425,704	455,957
	UNITEDHEALTH GP INC	1,833	358,090	1,056,101
	VAIL RESORTS	694	173,903	126,315
	VALVOLINE INC COM	2,029	64,935	94,349
	VEEVA SYS INC CL A	925	175,484	177,535
	VERALTO CORP	224	22,383	23,869
	VERISIGN INC	796	119,247	148,860
	VERISK ANALYTICS INC COM	402	43,877	105,224
	VERITEX HLDGS INC	3,036	70,712	76,113
	VICTORY CAP HLDGS, INC CL-A	1,655	54,981	86,705
	VIKING THERAPEUTICS INC	326	29,909	18,582
	VISA INC CL A	4,905	595,078	1,303,111
	VONTIER CORPORATION	1,892	55,606	74,223
	VULCAN MATERIALS CO	1,767	237,400	485,059

Schedule II (Continued)

CONSTRUCTION AND GENERAL LABORERS'
LOCAL NO. 190 PENSION FUNDEIN: 06-1211087 PN: 001
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

July 31, 2024

(a)	(b)	(c)	(c)	(d)	(e)
IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, OR MATURITY VALUE	NUMBER OF UNITS HELD	COST	CURRENT VALUE	
<u>COMMON STOCKS (CONTINUED):</u>					
	W W GRAINGER INC	667	145,389	651,532	
	WASTE CONNECTIONS INC	536	96,342	95,285	
	WATERS CORP	202	54,665	67,929	
	WINTRUST FIN CORP	900	53,210	97,380	
	WIX COM LTD	366	31,518	57,069	
	WORKDAY INC CL A	1,840	460,001	417,901	
	XCEL ENERGY INC	8,349	556,868	486,580	
	XYLEM INC COM	5,103	496,614	681,251	
	ZOETIS INC CLASS-A	2,609	170,907	469,723	
	TOTAL COMMON STOCKS		61,283,047	96,137,877	
<u>MUTUAL FUNDS:</u>					
	CALAMOS MARKET NEUTRAL INC I	137,118	1,950,000	2,011,520	
	JPMORGAN EMERGING MKTS EQ I	90,849	3,452,133	2,807,242	
	PIMCO INCOME I2	653,135	7,801,050	6,968,946	
	TOTAL MUTUAL FUNDS		13,203,183	11,787,708	
<u>REAL ESTATE INVESTMENT:</u>					
*	BLACKSTONE REAL ESTATE INCOME TRUST, INC.	381,665	4,864,824	5,380,942	
	TOTAL REAL ESTATE INVESTMENT		4,864,824	5,380,942	
<u>PRIVATE CREDIT INVESTMENT:</u>					
*	BLACKSTONE PRIVATE CREDIT FUND	218,657	5,615,231	5,591,048	
	TOTAL PRIVATE CREDIT INVESTMENT		5,615,231	5,591,048	
<u>PRIVATE EQUITY INVESTMENT:</u>					
*	POMONA INVESTMENT FUND I	142,805	2,083,496	2,272,392	
	TOTAL PRIVATE EQUITY INVESTMENT		2,083,496	2,272,392	
<u>INFRASTRUCTURE INVESTMENT:</u>					
*	IIF ERISA LP	3,553,184	3,000,000	3,000,000	
	TOTAL INFRASTRUCTURE INVESTMENT		3,000,000	3,000,000	
	TOTAL INVESTMENTS		114,563,901	146,676,642	
	INTEREST BEARING CASH		2,338,956	2,338,956	
	TOTAL		\$ 116,902,857	\$ 149,015,598	

*PARTY-IN-INTEREST

SECTION 2. PLAN DESCRIPTION (CONT'D)

CENSUS OF ACTIVE PARTICIPANTS

Table 2. depicts the active participants as of 8/1/2023.

**TABLE 2.
CENSUS OF ACTIVE PARTICIPANTS**

AGE	YEARS OF PENSION SERVICE TO DATE											TOTAL
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50&OVER	
20-24	43	1	0	0	0	0	0	0	0	0	0	44
25-29	63	21	5	0	0	0	0	0	0	0	0	89
30-34	65	22	4	2	1	2	0	0	0	0	0	96
35-39	55	19	8	5	7	2	2	0	0	0	0	98
40-44	69	17	5	5	5	6	3	2	2	0	1	114
45-49	21	14	6	1	8	4	8	3	4	1	0	70
50-54	23	14	1	7	8	6	5	11	7	5	8	95
55-59	11	9	5	6	3	6	7	7	1	6	9	70
60-64	4	1	1	1	3	2	6	0	2	0	7	27
65-69	0	0	0	0	1	1	0	0	0	0	0	2
70-74	0	0	0	0	0	0	0	0	0	0	1	1
75+	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	354	118	35	27	36	29	31	23	16	12	25	706

The average age of the active participant is age 41. The average years of combined Basic and Additional pension service is 11 years.

Attachment to 2023 Form 5500

Schedule MB, line 4a - Illustration Supporting Actuarial Certification of Status

Plan Name Construction Laborers Local 190 Pension Plan **EIN:** 06-1211087

Plan Sponsor's Name Board of Trustees Local 190 Pension Plan **PN:** 001

Illustrate the details providing the actuarial certification of status.

The Plan is neither in endangered nor critical status. The Pension Fund is approximately 91.9% funded based upon actuarial value of assets.

SECTION 4. ACTUARIAL STATUS (CONT'D)

ASSUMPTIONS

We suggest and have used in this valuation the following assumptions:

1. **MORTALITY.** The mortality table we have employed in this valuation is the UP-1984 Mortality Table set forward one year for males and females for pre-pension experience and set forward one-year for males and set back five years for females for post post-pension experience.
2. **INVESTMENT YIELD FOR VALUATION PURPOSES.** We have assumed that the plan funds will earn 7 1/2% annual compound interest in the future.
3. **INVESTMENT YIELD FOR THE PURPOSES OF ACCUMULATED PLAN BENEFITS AND EMPLOYER WITHDRAWAL LIABILITY.** We have assumed that the plan funds will earn 7 1/2% annual compound interest in the future for withdrawal liability purposes.
4. **TURNOVER.** We have assumed that no terminations of employment, other than death, disability or pension, will occur in the future.
5. **DISABILITY.** We have employed the 1973 Disability Model, Transactions of Society of Actuaries, XXVI, in assuming the rate of disability in the future.
6. **FUTURE WORK YEAR.** We have assumed that each active participant will work 1,300 hours per year in the future.
7. **AGE AT PENSION.** We have assumed that each active participant will retire at the earlier of a) age 55 with at least 30 years of total Basic Service or b) age 58 with at least 30 years of Basic Service or c) age 62; but not before one year if already eligible. For this purpose, we have assumed that each active participant will earn a year of Basic Service for each future year until retirement.
8. **ADMINISTRATION EXPENSES.** We have assumed \$550,000 will be the annual cost of administration.
9. **NUMBER OF ACTIVE PARTICIPANTS.** We have assumed that the number of active participants will remain constant from here forward with replacements being made immediately upon pension or death. A participant is considered to be an active participant if the participant is listed on the active participant file provided by the Fund Office and they worked at least one hour in covered employment in the fiscal year preceding the actuarial valuation.
10. **ACTIVE LIABILITY CONTINGENCY.** We have increased the liability for active members by 15% to account for possible future liabilities of members who may not be currently included in this valuation as well as the merger.

Schedule R, line 13d - Collective Bargaining Agreement Expiration Date

CONSTRUCTION & GENERAL LABORERS'
LOCAL 190 PENSION FUND
EIN: 06-1211087
PN: 001

The Construction & General Laborers' Local 190 Pension Fund was covered by two Collective Bargaining Agreements which expire on March 31, 2025 and April 30, 2025.

Schedule R, line 13e - Information on Contribution Rates and Base Units

CONSTRUCTION & GENERAL LABORERS'
LOCAL 190 PENSION FUND
EIN: 06-1211087
PN: 001

The Construction & General Laborers' Local 190 Pension Fund's hourly contribution rates was \$15.90 per hour based on work under the Heavy & Highway Zone A agreement, \$15.50 per hour based on work under the Heavy & Highway Zone B agreement, and \$15.55 per hour based on work under the Building agreement.

**SCHEDULE MB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

**Multiemployer Defined Benefit Plan and Certain
Money Purchase Plan Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2023

**This Form is Open to Public
Inspection**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	B Three-digit plan number (PN) ▶	001
--	---	-----

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF CONSTRUCTION & GENERAL LABORERS' LOCAL 190 PENSION FUND	D Employer Identification Number (EIN) 06-1211087
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E Type of plan: (1) Multiemployer Defined Benefit (2) Money Purchase (see instructions)

1a Enter the valuation date: Month 08 Day 01 Year 2023

b Assets

(1) Current value of assets	1b(1)	131,408,612
(2) Actuarial value of assets for funding standard account.....	1b(2)	131,408,612

c (1) Accrued liability for plan using immediate gain methods	1c(1)	163,845,072
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(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	1c(2)(a)	0
(b) Accrued liability under entry age normal method.....	1c(2)(b)	163,845,072
(c) Normal cost under entry age normal method	1c(2)(c)	1,505,446

(3) Accrued liability under unit credit cost method.....	1c(3)	142,984,402
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d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)	0
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(2) "RPA '94" information:		
(a) Current liability	1d(2)(a)	263,922,771
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b)	3,830,984
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c)	0
(3) Expected plan disbursements for the plan year	1d(3)	13,225,816

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		05/06/2025
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Signature of actuary

Date

FRANK IANNUCCI

2305241

Type or print name of actuary

Most recent enrollment number

SUMMIT ACTUARIAL SERVICES, LLC

845-567-6090

Firm name

Telephone number (including area code)

11 RACQUET ROAD
NEWBURGH NY 12550
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

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

Schedule MB (Form 5500) 2023
v. 230728