

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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).

2024

Department of Labor Employee Benefits Security Administration

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

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [X] 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. [X]
D Check box if filing under: [] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO
1b Three-digit plan number (PN) 001
1c Effective date of plan 07/01/1977
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) BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO 44-40 11TH STREET LONG ISLAND CITY, NY 11101
2b Employer Identification Number (EIN) 13-2899670
2c Plan Sponsor's telephone number 212-924-6740
2d Business code (see instructions) 237990

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include: 1. Filed with authorized/valid electronic signature, 06/11/2025, THOMAS A. CALLAHAN; 2. Signature of plan administrator; 3. Filed with authorized/valid electronic signature, 06/11/2025, MICHAEL SALGO; 4. Signature of employer/plan sponsor; 5. Signature of DFE.

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

Form 5500 (2024) v. 240311

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	5024
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)	3278
	6a(2)	3256
	6b	213
	6c	1401
	6d	4870
	6e	96
	6f	4966
	6g(1)	5024
6g(2)	4966	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	505

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

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 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	D Employer Identification Number (EIN) 13-2899670	

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

JOHN HANCOCK RETIREMENT SERVICES

01-0233346

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

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

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)

SCHULTHEIS & PANETTIERI, LLP

13-1577780

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	AUDITOR	261210	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)

BRADY MCGUIRE & STEINBERG, P.C.

13-4089943

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	ATTORNEY	82128	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	INVEST MGR	79908	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)

WELLS FARGO ADVISORS

34-1542819

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 28 51	NONE	75000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

THE BANK OF NEW YORK MELLON

13-5160382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 28 51 52	NONE	4011	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CLARKE & SAMPSON, INC.

54-0657005

(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?
22 53	INSURANCE BROKER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	13452	Yes <input type="checkbox"/> No <input checked="" 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
CLARKE & SAMPSON, INC.	22 53	13452
(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.	
ULLICO CASUALTY COMPANY 13-2988846	COMMISSIONS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO</u>	D Employer Identification Number (EIN) <u>13-2899670</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BNY MELLON NSL AGG BD IDX FD BNYM</u>		
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
c EIN-PN <u>25-6078093-219</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2351343</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BNY MELLON NSL STK IDX FD OF BNYM</u>		
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
c EIN-PN <u>25-6078093-226</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>119213766</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>EB TEMPORARY INVESTMENT FUND</u>		
b Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
c EIN-PN <u>25-6078093-023</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>844630</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CAPITAL GROUP 2010 TD RET TR SM CL</u>		
b Name of sponsor of entity listed in (a): <u>CAPITAL BANK AND TRUST CO</u>		
c EIN-PN <u>95-6597294-510</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>17565454</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CAPITAL GROUP 2015 TD RET TR SM CL</u>		
b Name of sponsor of entity listed in (a): <u>CAPITAL BANK AND TRUST CO</u>		
c EIN-PN <u>95-6597294-515</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>15411748</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CAPITAL GROUP 2020 TD RET TR SM CL</u>		
b Name of sponsor of entity listed in (a): <u>CAPITAL BANK AND TRUST CO</u>		
c EIN-PN <u>95-6597294-520</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>48896469</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CAPITAL GROUP 2025 TD RET TR SM CL</u>		
b Name of sponsor of entity listed in (a): <u>CAPITAL BANK AND TRUST CO</u>		
c EIN-PN <u>95-6597294-525</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>137235929</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2030 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-530	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 214657111
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2035 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-535	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 214999140
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2040 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-540	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 188239188
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2045 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-545	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 135799554
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2050 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-550	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 105117182
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2055 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-555	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67369029
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2060 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-560	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38897519
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2065 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-565	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6642138
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL GROUP 2070 TD RET TR SM CL		
b Name of sponsor of entity listed in (a): CAPITAL BANK AND TRUST CO		
c EIN-PN 95-6597294-570	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 482681
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSSELL LC GROWTH		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 04-0025081-081	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 88926052

a Name of MTIA, CCT, PSA, or 103-12 IE: **TCW MULTIPLE INVESTMENT TRUST**

b Name of sponsor of entity listed in (a): **SEI TRUST COMPANY**

c EIN-PN 26-3015340-030	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 47057720
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a Name of MTIA, CCT, PSA, or 103-12 IE: **JOHN HANCOCK STABLE VALUE FD CIT**

b Name of sponsor of entity listed in (a): **GLOBAL TRUST COMPANY - JOHN HANCOCK**

c EIN-PN 80-6136981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 153633931
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	D Employer Identification Number (EIN) 13-2899670

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.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	50	50
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	52837	275983
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	38519894	12013374
(2) U.S. Government securities	1c(2)	21927425	20926607
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	9537274	16257181
(B) All other	1c(3)(B)	22570355	18176639
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	8844735	9310523
(9) Value of interest in common/collective trusts	1c(9)	1437674624	1603340584
(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)	330781034	375811534
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e	159128	133874
f Total assets (add all amounts in lines 1a through 1e).....	1f	1870067356	2056246349
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	974027	1935941
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	3736596	1066036
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	4710623	3001977
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	1865356733	2053244372

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)	96158926	
(B) Participants.....	2a(1)(B)	353618	
(C) Others (including rollovers).....	2a(1)(C)	628208	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		97140752
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	884443	
(B) U.S. Government securities.....	2b(1)(B)	943284	
(C) Corporate debt instruments.....	2b(1)(C)	792630	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	619694	
(F) Other.....	2b(1)(F)	4245203	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		7485254
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	13088631	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		13088631
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	35268883	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	35235002	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		33881
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	136290	
(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)		177588742
(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)		16588575
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		312062125

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	121443064	
(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)		121443064
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		953093
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	957329	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	76145	
(5) Investment advisory and investment management fees	2i(5)	189940	
(6) Bank or trust company trustee/custodial fees	2i(6)	3266	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	82128	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	715	
(11) Other expenses	2i(11)	468806	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1778329
j Total expenses. Add all expense amounts in column (b) and enter total	2j		124174486

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		187887639
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: SCHULTHEIS & PANETTIERI, LLP

(2) EIN: 13-1577780

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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

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> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	D Employer Identification Number (EIN) 13-2899670	

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	0
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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): 80-0709115

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	
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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)? Yes No 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?..... Yes No 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? Yes No N/A

Part III	Amendments
-----------------	-------------------

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..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes 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.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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



Schultheis & Panettieri LLP

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Independent Auditor's Report

Board of Trustees
Annuity Fund of the International Union of Operating
Engineers Local 15, 15A, 15C, 15D AFL-CIO

Opinion

We have audited the accompanying financial statements of the Annuity Fund of the International Union of Operating Engineers Local 15, 15A, 15C, 15D AFL-CIO (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 December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in net assets available for benefits for the years ended December 31, 2024 and 2023 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information on pages 17 through 25 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 generally accepted auditing standards.

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

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

Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information on page 26 is presented for purposes of additional analysis and is 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.



Hauppauge, New York
June 25, 2025

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110
1210-0089

Department of the Treasury
Internal Revenue Service

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).

2024

Department of Labor
Employee Benefits Security
Administration

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

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

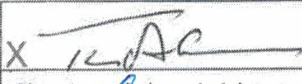

- A** This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- a single-employer plan a DFE (specify) _____
- B** This return/report is: the first return/report the final 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

1a Name of plan ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 07/01/1977
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) BOARD OF TRUSTEES ANNUITY FUND IUOE LOCAL 15, 15A, 15C, 15D AFL-CIO 44-40 11TH STREET LONG ISLAND CITY NY 11101	2b Employer Identification Number (EIN) 13-2899670
	2c Plan Sponsor's telephone number (212) 924-6740
	2d Business code (see instructions) 237990

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	X 	X 6/12/2025	X Thomas A. Callahan
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	X 	X 6/12/2025	X Michael Salgo
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)
v. 240311

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	5,024
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)	3,278
	6a(2)	3,256
	6b	213
	6c	1,401
	6d	4,870
	6e	96
	6f	4,966
	6g(1)	5,024
	6g(2)	4,966
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	505

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

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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 _____

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 15, 15A, 15C, 15D AFL-CIO**

FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

YEARS ENDED DECEMBER 31, 2024 AND 2023

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Viorel Kuzma
Justin Katulka
Allison Newton, SHRM-SCP

Independent Auditor's Report

Board of Trustees

Annuity Fund of the International Union of Operating Engineers Local 15, 15A, 15C, 15D AFL-CIO

Opinion

We have audited the accompanying financial statements of the Annuity Fund of the International Union of Operating Engineers Local 15, 15A, 15C, 15D AFL-CIO (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 December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in net assets available for benefits for the years ended December 31, 2024 and 2023 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information on pages 17 through 25 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 generally accepted auditing standards.

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

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

Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental information on page 26 is presented for purposes of additional analysis and is 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.



Hauppauge, New York
June 25, 2025

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments at fair value		
Interest bearing cash	\$ 12,013,374	\$ 38,519,894
U.S. government securities	20,926,607	21,927,425
Corporate debt instruments	34,433,820	32,107,629
Common/collective trust funds	1,603,340,584	1,437,674,624
Registered investment companies	<u>375,811,534</u>	<u>330,781,034</u>
Total investments	2,046,525,919	1,861,010,606
Receivables		
Employers' contributions	275,983	52,837
Notes from participants	9,310,523	8,844,735
Other assets	<u>133,924</u>	<u>159,178</u>
Total assets	<u>2,056,246,349</u>	<u>1,870,067,356</u>
Liabilities		
Accounts payable	1,935,941	974,027
Related organizations - net	<u>1,066,036</u>	<u>3,736,596</u>
Total liabilities	<u>3,001,977</u>	<u>4,710,623</u>
Net assets available for benefits	<u>\$ 2,053,244,372</u>	<u>\$ 1,865,356,733</u>

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
<i>Additions to net assets attributed to:</i>		
Investment income		
Net appreciation in fair value of investments	\$ 194,347,488	\$ 225,163,315
Interest/dividends	<u>20,573,885</u>	<u>14,591,228</u>
Total investment income	214,921,373	239,754,543
Less investment expenses	<u>(193,206)</u>	<u>(167,765)</u>
Net investment income	214,728,167	239,586,778
Contributions		
Participants'	353,618	294,276
Employers'	96,158,926	77,691,755
Rollovers	<u>628,208</u>	<u>376,890</u>
Total additions	<u>311,868,919</u>	<u>317,949,699</u>
<i>Deductions from net assets attributed to:</i>		
Benefits paid directly to participants or beneficiaries	121,443,064	96,485,855
Deemed distributions	953,093	1,141,930
Administrative expenses	<u>1,585,123</u>	<u>1,450,113</u>
Total deductions	<u>123,981,280</u>	<u>99,077,898</u>
Net increase	187,887,639	218,871,801
Net assets available for benefits		
Beginning of year	<u>1,865,356,733</u>	<u>1,646,484,932</u>
End of year	<u>\$ 2,053,244,372</u>	<u>\$ 1,865,356,733</u>

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan and Significant Accounting Policies

The following description of the Annuity Fund of the International Union of Operating Engineers Local 15, 15A, 15C, 15D AFL-CIO (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan first became effective July 1, 1977 and is a defined contribution profit sharing plan established under an Agreement and Declaration of Trust pursuant to collective bargaining agreements between the International Union of Operating Engineers Local 15, 15A, 15B, 15C, 15D, 15G, 15H (the "Union") and various employers and employer associations in the construction industry in the New York Metropolitan Area. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Management has evaluated subsequent events through the date of the auditor's report, the date the financial statements were available to be issued.

Purpose

The purpose of the Plan is to provide retirement benefits to eligible participants.

Participation

An individual becomes a participant in the Plan the first day their employer, subject to a collective bargaining agreement, is required to make contributions to the Plan. Employees of the Union and its related fringe benefit funds are also participants of the Plan.

Benefits

A participant, or the participant's beneficiary, is entitled to receive benefits, if the participant:

1. Receives a social security disability pension
2. Dies
3. Has no employers' contributions credited to their individual account for twelve consecutive months
4. Attains normal retirement age and retires
5. Retires between the ages of 59 1/2 and 62 and has no employers' contributions credited to his/her individual account in the six month period immediately following retirement

Plan regulations mandate that the distribution of a participant's benefit commences when the participant attains age 73, or retires, whichever occurs later.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan and Significant Accounting Policies (cont'd)

Benefits are recorded when paid.

A participant may elect any one of the following methods of payment:

- a. Single life annuity or a qualified joint survivor annuity
- b. A series of installments, not to exceed ten (10) years
- c. One lump sum
- d. Partial withdrawals of at least \$5,000, payable once per calendar year

In accordance with IRS Regulations, minimal account balances may be distributed in one lump sum payment without consent of the participant.

Hardship withdrawals

In the event of certain financial hardships, as defined in the Plan, a participant may apply for a distribution of up to \$50,000 lifetime maximum from their profit sharing account. A participant is eligible for a hardship distribution, if they have had an individual account for at least three years.

Participant accounts

Individual accounts are maintained for each participant of the Plan and are "participant directed" for investment purposes. Under this approach, each participant directs the investment of their account into various investment options offered by the Plan. Each participant's account is credited with contributions made on their behalf. An administrative fee is charged to each participant's account on a quarterly basis to cover the operating expenses of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

In addition to registered investment companies and collective trusts, participants have various customized investment options available. The financial statements present the underlying investments of the custom funds.

The I.U.O.E Quality Bond Fund (the "Bond Fund") is a fixed income portfolio invested in U.S. Government and agency securities, investment grade corporate obligations, securitized assets, and money market funds. The primary objectives of the Bond Fund are: total return, capital preservation and maximum income.

The Outlook Portfolios (the "Portfolios") are invested in a mixture of certain investment options currently available to the participants and are comprised of registered investment companies, collective trusts and the Bond Fund. The investment strategies of the Portfolios range from moderate to conservative and the mixture of underlying investments are chosen based upon each Portfolio's strategy.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan and Significant Accounting Policies (cont'd)

Vesting

Participants are immediately 100% vested in all contributions and related earnings credited to their individual accounts.

Plan termination

The Trustees expect and intend to continue the Plan indefinitely, but reserve the right to amend or terminate it as provided for by the applicable Trust Agreement and Plan provisions. If the Plan is terminated, the rights of all affected participants and beneficiaries, to the value of the amounts credited to participants' accounts, shall be non-forfeitable and the Plan assets will be allocated to pay all obligations of the Plan and to provide benefits to those eligible under the terms of the Plan and as otherwise required by law.

Basis of accounting

The financial statements are presented on the accrual basis of accounting.

Employers' and participants' contributions receivable

Employers' and participants' contributions receivable are estimated based on receipts in the subsequent plan year that pertain to prior plan years.

The Plan, in its normal course of business, performs audits of the records of contributing employers to monitor compliance with their obligation to make contributions to the Plan. It is the Plan's policy that any employer contributions due to the Plan based on these procedures are recorded as income in the period in which such amounts are received.

Reciprocal agreements

The Plan is a party to reciprocal agreements with other annuity funds of the International Union of Operating Engineers.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan and Significant Accounting Policies (cont'd)

Notes receivable from participants

A participant may generally borrow up to 50% of the amount in their individual account not to exceed \$50,000 provided they have maintained the account for at least three years. The loans are secured by the balance in the participants' accounts. Loans are limited to purposes defined in the Plan and bear interest at prime plus 1% determined on the first business day of each month. In general, loans must be repaid monthly over a period of five years. Loans relating to the purchase of a principal residence must be repaid over a period of 10 years.

Failure to make loan payments in accordance with the terms of the loan will result in a loan default. The defaulted loan balance will be taxable income to the participant.

Notes receivable from participants are measured at their unpaid principal balance. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2024 and 2023 no allowance for credit losses has been recorded. If a participant does not make loan repayments in accordance with the terms of the loan and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Investment valuation and income recognition

The Plan's investments are stated at fair value. See "Fair value measurements" footnote for additional information.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Lease

The Plan assesses whether a contractual arrangement qualifies as a lease at inception and only reassesses its determination if the terms and conditions of the arrangement are modified. If an arrangement qualifies as a lease, the Plan evaluates whether it should be classified as an operating or financing lease.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 1 - Description of Plan and Significant Accounting Policies (cont'd)

For leases assessed as long-term, lease right-of-use assets represent the Plan's right to use the underlying asset for the lease term and lease liabilities represent the Plan's obligation to make lease payments arising from the leases. The Plan records a lease liability based on the future estimated cash payments discounted over the non-cancellable portion of the lease term. In the event an implicit discount rate is not readily determined in lease agreements, the Plan uses the risk-free Treasury rate at the lease commencement date in determining the present value of future lease payments. Lease right-of-use assets may include lease payments made and exclude lease incentives. Lease terms may include options to extend or terminate the lease when it is reasonably certain that the Plan will exercise that option. Lease expense for lease payments is recognized on a straight-line basis over the lease term.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

Administrative expense allocation

The administrative office is occupied by the Plan and various related organizations. Certain expenses not specifically applicable to a particular entity are allocated based on the estimated benefit received by each entity. Amounts reported as receivable from related organizations or payable to related organizations generally include balances for shared expenses.

Reimbursements paid to related organizations for the years ended December 31, 2024 and 2023 were \$1,289,858 and \$1,146,884, respectively.

Note 2 - Fair value measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1 inputs to the valuation methodology are unadjusted quoted prices, in active markets, for identical assets that the Plan has the ability to access.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
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NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 2 - Fair value measurements (cont'd)

Level 2 inputs to the valuation methodology include: quoted prices for similar assets in active markets, quoted prices for identical or similar assets in inactive markets, inputs other than quoted prices that are observable for the asset, and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset.

Level 3 inputs to the valuation methodology are unobservable and significant to the fair value measurement. Level 3 inputs are generally based on the best information available, which may include the reporting entity's own assumptions and data.

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Interest bearing cash: Valued at cost.

U.S. government securities: U.S. Treasury notes are valued at the closing price reported on the active market on which the individual securities are traded. Other U.S. government and agency obligations are valued using pricing models maximizing the use of observable inputs for similar securities.

Corporate debt instruments: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Registered investment companies: Valued at the closing price reported in the active market in which the securities are traded.

Investments measured at net asset value: Common/collective trust values are estimated by the management of the investment entities.

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

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
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NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 2 - Fair value measurements (cont'd)

Certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the tables below are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

The following table sets forth, by level within the fair value hierarchy, the Plan's investments, as of December 31, 2024, with fair value measurements on a recurring basis:

	<u>2024</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments at fair value				
Interest bearing cash	\$ 12,013,374	\$ 12,013,374	\$ -	\$ -
U.S. government securities	20,926,607	15,602,974	5,323,633	-
Corporate debt instruments	34,433,820	-	34,433,820	-
Registered investment companies	<u>375,811,534</u>	<u>375,811,534</u>	<u>-</u>	<u>-</u>
Total assets in the fair value hierarchy	443,185,335	\$ <u>403,427,882</u>	\$ <u>39,757,453</u>	\$ <u>-</u>
Investments measured at net asset value	<u>1,603,340,584</u>			
Investments at fair value	\$ <u>2,046,525,919</u>			

Interest bearing cash is non-participant directed.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
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NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 2 - Fair value measurements (cont'd)

The following table sets forth, by level within the fair value hierarchy, the Plan's investments, as of December 31, 2023, with fair value measurements on a recurring basis:

	<u>2023</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments at fair value				
Interest bearing cash	\$ 38,519,894	\$ 38,519,894	\$ -	\$ -
U.S. government securities	21,927,425	18,955,522	2,971,903	-
Corporate debt instruments	32,107,629	-	32,107,629	-
Registered investment companies	<u>330,781,034</u>	<u>330,781,034</u>	<u>-</u>	<u>-</u>
Total assets in the fair value hierarchy	423,335,982	\$ <u>388,256,450</u>	\$ <u>35,079,532</u>	\$ <u>-</u>
Investments measured at net asset value	<u>1,437,674,624</u>			
Investments at fair value	\$ <u>1,861,010,606</u>			

Interest bearing cash is non-participant directed.

Note 3 - Common/collective trust funds

The Plan makes available numerous collective trust funds as investment options. Significant investments in collective trust funds held by the Plan are as follows:

Capital Group Target Date Retirement Series (the "Capital Group") commenced operations in May 2019 and consists of 13 target date funds. Each fund in the series is a collective investment trust established under the Capital Group Employee Benefit Investment Trust and allows for daily redemptions each business day the New York Stock Exchange is open. The value of each target date fund is calculated based on the reported net asset values of the underlying funds in which each fund invests. The estimated fair value of the Plan's investment as of December 31, 2024 and 2023 was \$1,191,313,142 and \$1,050,123,846, respectively.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
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NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 3 - Common/collective trust funds (cont'd)

The Plan is invested in John Hancock Stable Value Fund Collective Investment Trust - Class R7 ("JHSV"). JHSV seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. JHSV invests in group annuity contracts, guaranteed investment contracts and synthetic guaranteed investment contracts. The net asset value ("NAV") per unit for each class of JHSV is determined each business day (the "Valuation Date") by JHSV management. The JHSV Trustee expects the value of each unit will remain constant at \$1.00, although there is no assurance that it will remain constant at \$1.00. Withdrawals initiated by a participating plan shall be effected no later than 12 months from the date that withdrawal instructions are received by the JHSV Trustee. The fair value of the Plan's investment as of December 31, 2024 and 2023 was \$153,633,931 and \$174,719,859, respectively.

The Plan is also invested in the BNY Mellon NSL Stock Index Fund (the "Stock Fund") of the Bank of New York Mellon ("BNYM"). The Stock Fund's objective is to track the performance of the S&P 500 Index (the "Index") and to match the performance of the Index by investing in a portfolio of large capitalization equity securities. The NAV per unit for each class of the Stock Fund is determined at each business day (the "Valuation Date") by BNYM management. The BNYM Trustee expects the value of each unit will remain constant at \$1.00, unless the BNYM Trustee determines that a significant difference exists between \$1.00 and market value. Investments in the Stock Fund may be redeemed on a daily basis. The fair value of the Plan's investment as of December 31, 2024 and 2023 was \$119,213,766 and \$91,667,267, respectively.

Note 4 - 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 financial statements.

Note 5 - Party-in-interest transactions

Certain Plan investments are held by the manager of the investment; therefore, transactions relating to those investments qualify as exempt party-in-interest transactions and are identified as such on the supplemental schedules of investments.

Note 6 - Employers' and participants' contributions

In accordance with collective bargaining agreements and participation agreements, employers are required to make contributions to the Plan on behalf of employees performing covered work. Contributions are generally based on hours paid or daily rates for municipal employees.

In addition to employer contributions, the participants may elect to contribute up to 10% of their annual compensation as voluntary contributions.

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NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 7 - Reconciliation of participants' accounts to net assets available for benefits

	<u>2024</u>	<u>2023</u>
Participants' accounts	\$ 2,002,456,155	\$ 1,822,490,712
Employers' contributions receivable	275,983	52,837
Notes receivable from participants	9,310,523	8,844,735
Unallocated assets	<u>41,201,711</u>	<u>33,968,449</u>
 Net assets available for benefits	 <u>\$ 2,053,244,372</u>	 <u>\$ 1,865,356,733</u>

Unallocated assets shown above generally represent transfers in transit and unredeemed stamps. As administratively feasible, the Plan will apply old unallocated stamp balances to administrative expenses to help reduce the cost to participants. To the extent there is a remaining unallocated stamp balance, it will be applied on a pro-rata basis to applicable participant accounts existing at the time of the allocation.

Note 8 - Reconciliation of financial statements to Form 5500

For financial statement purposes, participant loans are required to be classified as notes receivable from participants. This differs from the reporting requirements of the Department of Labor which requires that these assets be shown as investments.

For financial statement purposes, investment expenses are reported as a reduction of investment income. The reporting requirements of the Department of Labor require these fees be shown as administrative expenses.

The following is a reconciliation of the reclassifications:

	<u>Per Financial Statements</u>	<u>Reclassification</u>	<u>Per Form 5500</u>
Investment income	\$ 214,728,167	\$ 193,206	\$ 214,921,373
Contributions	<u>97,140,752</u>	<u>-</u>	<u>97,140,752</u>
 Total additions	 <u>311,868,919</u>	 <u>193,206</u>	 <u>312,062,125</u>
Benefits paid directly to participants or beneficiaries	121,443,064	-	121,443,064
Deemed distributions	953,093	-	953,093
Administrative expenses	<u>1,585,123</u>	<u>193,206</u>	<u>1,778,329</u>
 Total deductions	 <u>123,981,280</u>	 <u>193,206</u>	 <u>124,174,486</u>
 Net increase (decrease)	 <u>\$ 187,887,639</u>	 <u>\$ -</u>	 <u>\$ 187,887,639</u>

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2024 AND 2023

Note 9 - Tax status

The Plan has received a determination letter from the IRS dated January 7, 2016, stating that the Plan is qualified under Section 401(a) and is exempt from federal income taxes under Section 501(a) of the Internal Revenue Code. The Trustees believe that the Plan, including amendments subsequent to the IRS determination, is currently designed and operated in compliance with the requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF INTEREST BEARING CASH

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE	(b)	(c) - DESCRIPTION INTEREST BEARING CASH		(d)	(e)
	ISSUER	INTEREST RATE	MATURITY DATE	COST	CURRENT VALUE
	AMALGAMATED BANK	VARIABLE	ON DEMAND	\$ 247,000	\$ 247,000
	AVIDBANK	VARIABLE	ON DEMAND	153,949	153,949
	AXOS BANK	VARIABLE	ON DEMAND	247,000	247,000
	BANC OF CALIFORNIA	VARIABLE	ON DEMAND	247,000	247,000
	BANK OF CHINA	VARIABLE	ON DEMAND	247,000	247,000
	BARCLAYS BANK DELAWARE	VARIABLE	ON DEMAND	247,000	247,000
	BOKF NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	CADENCE BANK	VARIABLE	ON DEMAND	247,000	247,000
	CENTENNIAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	CITIZENS BANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	CITY NATIONAL BANK OF FLORIDA	VARIABLE	ON DEMAND	247,000	247,000
	CUSTOMERS BANK	VARIABLE	ON DEMAND	35,439	35,439
	CUSTOMERS BANK	VARIABLE	ON DEMAND	211,561	211,561
	EAGLEBANK	VARIABLE	ON DEMAND	247,000	247,000
	EASTERN BANK	VARIABLE	ON DEMAND	247,000	247,000
	ENTERPRISE BANK & TRUST	VARIABLE	ON DEMAND	247,000	247,000
	FIRST HORIZON BANK	VARIABLE	ON DEMAND	247,000	247,000
	FIRSTBANK	VARIABLE	ON DEMAND	247,000	247,000
	FIRST-CITIZENS BANK & TRUST COMPANY	VARIABLE	ON DEMAND	247,000	247,000
	FLAGSTAR BANK	VARIABLE	ON DEMAND	250,425	250,425
	GLACIER BANK	VARIABLE	ON DEMAND	247,000	247,000
	HTLF BANK	VARIABLE	ON DEMAND	247,000	247,000
	ISRAEL DISCOUNT BANK OF NEW YORK	VARIABLE	ON DEMAND	247,000	247,000
	KEYBANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	MIDFIRST BANK	VARIABLE	ON DEMAND	247,000	247,000
	MVB BANK INC	VARIABLE	ON DEMAND	247,000	247,000
	NEXBANK	VARIABLE	ON DEMAND	247,000	247,000
	OLD NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PACIFIC PREMIER BANK	VARIABLE	ON DEMAND	247,000	247,000
	PARK NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PINNACLE BANK	VARIABLE	ON DEMAND	247,000	247,000
	PLAINSCAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PROVIDENT BANK	VARIABLE	ON DEMAND	247,000	247,000
	RAYMOND JAMES BANK	VARIABLE	ON DEMAND	247,000	247,000
	RIVER CITY BANK	VARIABLE	ON DEMAND	247,000	247,000
	SANDY SPRING BANK	VARIABLE	ON DEMAND	247,000	247,000
	SHORE UNITED BANK N.A.	VARIABLE	ON DEMAND	247,000	247,000
	SOUTH STATE BANK N.A.	VARIABLE	ON DEMAND	247,000	247,000
	TEXAS CAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	THE HUNTINGTON NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	TRISTATE CAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	TRUIST BANK	VARIABLE	ON DEMAND	247,000	247,000
	UMB BANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	UMPQUA BANK	VARIABLE	ON DEMAND	247,000	247,000
	UNION BANK & TRUST	VARIABLE	ON DEMAND	247,000	247,000
	UNITED BANK	VARIABLE	ON DEMAND	247,000	247,000
	UNITED FIDELITY BANK FSB	VARIABLE	ON DEMAND	247,000	247,000
	VALLEY NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	WESTERN ALLIANCE BANK	VARIABLE	ON DEMAND	247,000	247,000
	ZIONS BANCORPORATION N. A.	VARIABLE	ON DEMAND	247,000	247,000
				\$ 12,013,374	\$ 12,013,374

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
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SCHEDULE OF U.S. GOVERNMENT SECURITIES

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b) ISSUER	(c) - DESCRIPTION U.S. GOVERNMENT SECURITIES			(d)	(e)
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE	COST **	CURRENT VALUE
U S TREASURY NOTE	4.63%	11/15/2026	\$ 1,285,000	\$ -	\$ 1,293,282
U S TREASURY NOTE	4.38%	07/15/2027	1,235,000	-	1,238,039
U S TREASURY NOTE	3.38%	09/15/2027	1,079,000	-	1,054,301
U S TREASURY NOTE	4.13%	11/15/2027	2,825,000	-	2,812,199
U S TREASURY NOTE	4.13%	07/31/2028	1,753,000	-	1,740,674
U S TREASURY NOTE	4.38%	11/30/2028	3,084,000	-	3,084,843
U S TREASURY NOTE	4.00%	01/31/2029	846,000	-	834,301
U S TREASURY NOTE	4.63%	04/30/2029	2,958,000	-	2,985,962
U S TREASURY NOTE	3.75%	05/31/2030	578,000	-	559,373
FNMA POOL #0MA4580	3.50%	03/01/2052	822,641	-	728,848
FNMA POOL #0MA4656	4.50%	06/01/2052	585,390	-	551,499
FNMA POOL #0MA4737	5.00%	08/01/2052	467,747	-	452,822
FHLMC POOL #SD-3977	5.00%	04/01/2053	666,579	-	644,220
FHLMC POOL #SD-8349	5.50%	08/01/2053	1,113,870	-	1,100,488
FHLMC POOL #SD-4997	5.00%	10/01/2053	533,500	-	515,720
FNMA POOL #0MA5245	5.00%	12/01/2053	1,377,653	-	1,330,036
			<u>\$ 21,210,380</u>	<u>\$ -</u>	<u>\$ 20,926,607</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - PREFERRED

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION CORPORATE DEBT INSTRUMENTS - PREFERRED			(d)	(e)
ISSUER	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE	COST **	CURRENT VALUE
BANK OF AMERICA CORP	1.32%	06/19/2026	\$ 442,000	\$ -	\$ 434,777
CARMAX AUTO OWNER TRUST 2 2 A4	0.81%	12/15/2026	806,497	-	797,180
BANK OF AMERICA CORP	3.56%	04/23/2027	477,000	-	469,388
EVERSOURCE ENERGY	4.60%	07/01/2027	419,000	-	416,081
BANK OF AMERICA CORP	1.73%	07/22/2027	478,000	-	455,731
WORLD OMNI AUTO RECEIVABLE C B	0.84%	09/15/2027	505,000	-	493,021
JPMORGAN CHASE & CO	1.47%	09/22/2027	807,000	-	763,466
GOLDMAN SACHS GROUP INC/THE	1.95%	10/21/2027	413,000	-	391,833
CITIBANK CREDIT CARD ISS A1 A1	5.23%	12/08/2027	520,000	-	523,372
TEXAS INSTRUMENTS INC	4.60%	02/15/2028	280,000	-	280,504
GOLDMAN SACHS GROUP INC/THE	2.64%	02/24/2028	711,000	-	678,187
MYLAN INC	4.55%	04/15/2028	365,000	-	357,522
AMERICAN EXPRESS CREDIT AC 1 A	4.87%	05/15/2028	475,000	-	477,504
DTE ENERGY CO	4.88%	06/01/2028	422,000	-	420,481
GOLDMAN SACHS GROUP INC/THE	3.69%	06/05/2028	204,000	-	198,169
US BANCORP	4.55%	07/22/2028	228,000	-	226,111
BANK OF NEW YORK MELLON CORP/T	5.80%	10/25/2028	277,000	-	284,352
BANK OF AMERICA CORP	3.42%	12/20/2028	177,000	-	169,637
GMF FLOORPLAN OWNER 1A A1 144A	5.13%	03/15/2029	135,000	-	136,335
NEXTGEAR FLOORPLAN 1A A2 144A	5.12%	03/15/2029	150,000	-	151,425
FORD CREDIT FLOORPLA 1 A1 144A	5.29%	04/15/2029	135,000	-	136,835
BA CREDIT CARD TRUST A1 A	4.93%	05/15/2029	606,000	-	611,798
US BANCORP	5.78%	06/12/2029	347,000	-	354,900
WELLS FARGO & CO	5.57%	07/25/2029	561,000	-	569,659
SPRINT SPECTRUM CO LLC / 144A	4.74%	09/20/2029	12,188	-	12,181
GM FINANCIAL CONSUMER AUTO 2 B	5.28%	10/16/2029	150,000	-	151,934
VERIZON MASTER TRUST 7 A1A	5.67%	11/20/2029	795,000	-	811,041
TOYOTA AUTO RECEIVABLES 2 D A4	4.43%	04/15/2030	735,000	-	728,634
FORD CREDIT AUTO OWNER TR B A4	4.96%	05/15/2030	670,000	-	675,999
VERIZON MASTER TRUST 6 A1A	4.17%	08/20/2030	335,000	-	331,743
WELLS FARGO & CO	2.57%	02/11/2031	618,000	-	545,041
SREIT TRUST 2021-P PALM A 144A	5.01%	10/15/2034	180,000	-	179,325
AMSR 2020-SFR3 TRU SFR3 D 144A	2.11%	09/17/2037	350,000	-	342,975
FIRSTKEY HOMES 202 SFR2 A 144A	1.38%	09/17/2038	446,685	-	422,276
PROGRESS RESIDENTI SFR8 C 144A	1.93%	10/17/2038	260,000	-	247,390
JP MORGAN CHASE COMMERC JP1 ASB	3.73%	01/15/2049	150,483	-	149,478
ARROYO MORTGAGE TRUS 1 A1 144A	3.81%	01/25/2049	96,219	-	92,707
BRAVO RESIDENTIAL NQM1 A1 144A	0.94%	02/25/2049	86,237	-	79,792
CITIGROUP COMMERCIAL MO C2 AAB	2.71%	08/10/2049	101,940	-	100,944
JP MORGAN CHASE COMMERC JP2 A3	2.56%	08/15/2049	225,632	-	220,611
RETAINED VANTAGE DA 1A A2 144A	4.99%	09/15/2049	240,000	-	232,626
CLOUD CAPITAL HOLDC 1A A2 144A	5.78%	11/22/2049	125,000	-	124,566
GS MORTGAGE SECURITIES GC30 A4	3.38%	05/10/2050	305,000	-	303,169
UBS COMMERCIAL MORTGAGE C5 ASB	3.35%	11/15/2050	191,826	-	188,257
BANK5 2024-5YR8 5YR8 A3	5.88%	08/15/2057	300,000	-	308,245
GCAT 2021-NQM1 TR NQM1 A1 144A	0.87%	01/25/2066	103,624	-	88,786
VERUS SECURITIZATION 3 A1 144A	1.05%	06/25/2066	144,387	-	121,193
			\$ 16,562,718	\$ -	\$ 16,257,181

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - OTHER

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION			(d)	(e)
ISSUER	CORPORATE DEBT INSTRUMENTS - OTHER			COST **	CURRENT VALUE
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE		
HYATT HOTELS CORP	5.38%	04/23/2025	\$ 232,000	\$ -	\$ 232,139
REGIONS FINANCIAL CORP	2.25%	05/18/2025	388,000	-	384,102
HOST HOTELS & RESORTS LP	4.00%	06/15/2025	226,000	-	225,026
GENERAL MOTORS FINANCIAL CO IN	6.05%	10/10/2025	195,000	-	196,675
HCA INC	5.25%	06/15/2026	284,000	-	284,704
AIRCASTLE LTD	4.25%	06/15/2026	357,000	-	353,186
AIR LEASE CORP	5.30%	06/25/2026	541,000	-	544,498
SABINE PASS LIQUEFACTION LLC	5.88%	06/30/2026	408,000	-	411,843
SOUTHERN CO/THE	3.25%	07/01/2026	408,000	-	399,709
EXTRA SPACE STORAGE LP	3.50%	07/01/2026	386,000	-	378,751
VMWARE LLC	1.40%	08/15/2026	325,000	-	307,866
CUBESMART LP	3.13%	09/01/2026	175,000	-	170,123
DELL INTERNATIONAL LLC / EMC C	4.90%	10/01/2026	375,000	-	376,091
AERCAP IRELAND CAPITAL DAC / A	2.45%	10/29/2026	437,000	-	418,323
PLAINS ALL AMERICAN PIPELINE L	4.50%	12/15/2026	501,000	-	498,573
EPR PROPERTIES	4.75%	12/15/2026	298,000	-	295,616
MICRON TECHNOLOGY INC	4.19%	02/15/2027	288,000	-	283,920
AON NORTH AMERICA INC	5.13%	03/01/2027	405,000	-	407,748
MPLX LP	4.13%	03/01/2027	231,000	-	227,586
ORACLE CORP	2.80%	04/01/2027	538,000	-	516,627
AIR LEASE CORP	3.63%	04/01/2027	640,000	-	618,655
KIMCO REALTY OP LLC	3.80%	04/01/2027	309,000	-	302,675
KEYCORP	2.25%	04/06/2027	213,000	-	200,948
T-MOBILE USA INC	3.75%	04/15/2027	228,000	-	222,725
LPL HOLDINGS INC	5.70%	05/20/2027	148,000	-	149,812
TRUIST FINANCIAL CORP	6.05%	06/08/2027	332,000	-	337,504
CITIGROUP INC	1.46%	06/09/2027	248,000	-	236,124
SOUTHWEST AIRLINES CO	5.13%	06/15/2027	226,000	-	227,027
WILLIAMS COS INC/THE	3.75%	06/15/2027	291,000	-	283,691
EDISON INTERNATIONAL	5.75%	06/15/2027	569,000	-	578,445
WILLIS NORTH AMERICA INC	4.65%	06/15/2027	174,000	-	173,573
CHENIERE CORPUS CHRISTI HOLDIN	5.13%	06/30/2027	224,000	-	225,219
DUKE ENERGY CORP	3.15%	08/15/2027	296,000	-	284,275
BARCLAYS PLC	6.50%	09/13/2027	556,000	-	569,409
CAPITAL ONE FINANCIAL CORP	1.88%	11/02/2027	481,000	-	454,436
EQUIFAX INC	5.10%	12/15/2027	188,000	-	189,005
GENERAL MOTORS FINANCIAL CO IN	6.00%	01/09/2028	330,000	-	338,714
CITIGROUP INC	3.89%	01/10/2028	650,000	-	637,220
SEMPRA	3.40%	02/01/2028	296,000	-	282,962
FIRST-CITIZENS BANK & TRUST CO	6.13%	03/09/2028	276,000	-	283,549
ENERGY TRANSFER LP	4.95%	05/15/2028	706,000	-	705,074
TRUIST FINANCIAL CORP	4.12%	06/06/2028	203,000	-	199,283
KYNDRYL HOLDINGS INC	2.70%	10/15/2028	220,000	-	201,543
AVIS BUDGET RENTAL C 2A A 144A	5.13%	10/20/2028	145,000	-	145,700
CITIGROUP INC	3.52%	10/27/2028	287,000	-	276,197
FIFTH THIRD BANCORP	6.36%	10/27/2028	273,000	-	282,320
SPRINT CAPITAL CORP	6.88%	11/15/2028	206,000	-	218,774
SYSCO CORP	5.75%	01/17/2029	404,000	-	415,903
HEWLETT PACKARD ENTERPRISE CO	4.55%	10/15/2029	230,000	-	224,295
BROADCOM INC	4.35%	02/15/2030	288,000	-	280,227
PNC FINANCIAL SERVICES GROUP I	5.49%	05/14/2030	326,000	-	330,562
WHEELS FLEET LEASE 3A A1 144A	4.80%	09/19/2039	140,000	-	139,836
FANNIE MAE CONNEC R02 2M1 144A	5.25%	11/25/2041	19,258	-	19,247
RCKT MORTGAGE TR CES3 A1A 144A	7.11%	11/25/2043	240,110	-	244,352

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - OTHER

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION			(d)	(e)
ISSUER	CORPORATE DEBT INSTRUMENTS - OTHER			COST **	CURRENT VALUE
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE		
CONNECTICUT AVENU R03 2M2 144A	6.30%	03/25/2044	98,000	-	99,035
RCKT MORTGAGE TR CES2 A1A 144A	6.14%	04/25/2044	113,793	-	114,421
VANTAGE DATA CENTER 1A A2 144A	1.65%	09/15/2045	383,000	-	374,022
DRIVEN BRANDS FUNDI 1A A2 144A	6.37%	10/20/2054	134,663	-	136,990
JERSEY MIKE'S FUNDI 1A A2 144A	5.64%	02/15/2055	140,000	-	138,253
TOWD POINT MORTGA CES4 A1 144A	5.12%	09/25/2064	122,712	-	121,531
			<u>\$ 18,352,536</u>	<u>\$ -</u>	<u>\$ 18,176,639</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF PARTICIPANT LOANS

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b)	(c) - DESCRIPTION PARTICIPANT LOANS		(d)	(e)
	ISSUER	TERM	INTEREST RATE	COST **	CURRENT VALUE
*	PARTICIPANT LOANS	1 - 11 YEARS	3.75% - 9.50%	\$ -	\$ 9,310,523
				\$ -	\$ 9,310,523

* PARTY-IN-INTEREST

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF COMMON/COLLECTIVE TRUST FUNDS

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b)	(c) - DESCRIPTION COMMON/ COLLECTIVE TRUST FUNDS	(d)	(e)
	ISSUER	NO. OF SHARES	COST **	CURRENT VALUE
	BNY MELLON AGGREGATE BD IDX I	15,820	\$ -	\$ 2,351,343
	BNY MELLON STOCK INDEX INST CT	165,077	-	119,213,766
	CAP GROUP 2010 TD RET TR SM CL	1,412,014	-	17,565,454
	CAP GROUP 2015 TD RET TR SM CL	1,232,940	-	15,411,748
	CAP GROUP 2020 TD RET TR SM CL	3,883,754	-	48,896,469
	CAP GROUP 2025 TD RET TR SM CL	10,840,121	-	137,235,929
	CAP GROUP 2030 TD RET TR SM CL	16,652,995	-	214,657,111
	CAP GROUP 2035 TD RET TR SM CL	16,324,916	-	214,999,140
	CAP GROUP 2040 TD RET TR SM CL	13,985,081	-	188,239,188
	CAP GROUP 2045 TD RET TR SM CL	10,036,922	-	135,799,554
	CAP GROUP 2050 TD RET TR SM CL	7,746,292	-	105,117,182
	CAP GROUP 2055 TD RET TR SM CL	4,957,250	-	67,369,029
	CAP GROUP 2060 TD RET TR SM CL	2,860,112	-	38,897,519
	CAP GROUP 2065 TD RET TR SM CL	488,392	-	6,642,138
	CAP GROUP 2070 TD RET TR SM CL	36,511	-	482,681
	JOHN HANCOCK STABLE VALUE R7	153,633,931	-	153,633,931
	METWEST TOTAL RET BD CIT	4,168,089	-	47,057,720
*	EB TEMP INV FD	844,630	-	844,630
	STATE STREET LARGE CAP GR 05	6,103,380	-	88,926,052
			<u>\$ -</u>	<u>\$ 1,603,340,584</u>

* PARTY-IN-INTEREST

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF REGISTERED INVESTMENT COMPANIES

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION REGISTERED INVESTMENT COMPANIES	(d)	(e)
ISSUER	NO. OF SHARES	COST **	CURRENT VALUE
BAIRD AGGREGATE BOND FUND INST	7,483,698	\$ -	\$ 72,217,684
CAUSEWAY INTL. VALUE INSTITUTIONAL	1,343,733	-	24,939,688
DODGE & COX STOCK FUND	513,858	-	132,153,991
HL INTL EQUITY PORT INSTL Z	250,651	-	6,138,440
NEUBERGER BER. GENESIS FUND (TRUST)	1,573,211	-	101,991,270
VANGUARD TOTAL INT IDX ADM	199,245	-	6,314,071
WELLS FARGO	32,056,390	-	32,056,390
		<u>\$ -</u>	<u>\$ 375,811,534</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C, 15D AFL-CIO

SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, PAGE 4, PART IV, ITEM 4J - SCHEDULE OF REPORTABLE TRANSACTIONS DURING THE YEAR

(a) IDENTITY OF PARTY INVOLVED	(b) DESCRIPTION OF ASSET	(c) PURCHASE PRICE	(d) SELLING PRICE	(e) LEASE RENTAL	(f) EXPENSE INCURRED WITH TRANSACTION	(g) COST OF ASSET	(h) CURRENT VALUE OF ASSET ON TRANSACTION DATE	(i) NET GAIN OR (LOSS)
N/A	CAP GROUP 2025 TD RET TR SM CL	\$ -	\$ 160,294,662	\$ -	\$ -	\$ 115,249,082	\$ 160,294,662	\$ 45,045,580
N/A	CAP GROUP 2030 TD RET TR SM CL	-	218,261,910	-	-	150,501,279	218,261,910	67,760,631
N/A	CAP GROUP 2035 TD RET TR SM CL	-	212,355,939	-	-	142,520,680	212,355,939	69,835,259
N/A	CAP GROUP 2040 TD RET TR SM CL	-	186,028,346	-	-	120,368,689	186,028,346	65,659,657
N/A	CAP GROUP 2045 TD RET TR SM CL	-	134,749,010	-	-	88,253,850	134,749,010	46,495,160
N/A	CAP GROUP 2050 TD RET TR SM CL	-	102,119,584	-	-	68,536,308	102,119,584	33,583,276
N/A	CAP GROUP 2025 TD RET TR TD3	142,484,443	-	-	-	-	142,484,443	-
N/A	CAP GROUP 2030 TD RET TR TD3	214,588,181	-	-	-	-	214,588,181	-
N/A	CAP GROUP 2035 TD RET TR TD3	215,207,724	-	-	-	-	215,207,724	-
N/A	CAP GROUP 2040 TD RET TR TD3	186,367,610	-	-	-	-	186,367,610	-
N/A	CAP GROUP 2045 TD RET TR TD3	135,171,960	-	-	-	-	135,171,960	-
N/A	CAP GROUP 2050 TD RET TR TD3	104,598,120	-	-	-	-	104,598,120	-

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULES OF ADMINISTRATIVE EXPENSES

YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Payroll	\$ 635,122	\$ 582,509
Payroll taxes	46,287	41,749
Employee benefits	275,920	245,525
Occupancy	67,716	67,716
Office	48,441	50,116
Printing and postage	71,955	66,090
Legal and collection	82,128	107,588
Accounting	261,210	195,044
Insurance	95,629	92,067
Conferences and meetings	715	1,655
Depreciation	<u>-</u>	<u>54</u>
Total administrative expenses	<u>\$ 1,585,123</u>	<u>\$ 1,450,113</u>

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF INTEREST BEARING CASH

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE	(b)	(c) - DESCRIPTION INTEREST BEARING CASH		(d)	(e)
	ISSUER	INTEREST RATE	MATURITY DATE	COST	CURRENT VALUE
	AMALGAMATED BANK	VARIABLE	ON DEMAND	\$ 247,000	\$ 247,000
	AVIDBANK	VARIABLE	ON DEMAND	153,949	153,949
	AXOS BANK	VARIABLE	ON DEMAND	247,000	247,000
	BANC OF CALIFORNIA	VARIABLE	ON DEMAND	247,000	247,000
	BANK OF CHINA	VARIABLE	ON DEMAND	247,000	247,000
	BARCLAYS BANK DELAWARE	VARIABLE	ON DEMAND	247,000	247,000
	BOKF NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	CADENCE BANK	VARIABLE	ON DEMAND	247,000	247,000
	CENTENNIAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	CITIZENS BANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	CITY NATIONAL BANK OF FLORIDA	VARIABLE	ON DEMAND	247,000	247,000
	CUSTOMERS BANK	VARIABLE	ON DEMAND	35,439	35,439
	CUSTOMERS BANK	VARIABLE	ON DEMAND	211,561	211,561
	EAGLEBANK	VARIABLE	ON DEMAND	247,000	247,000
	EASTERN BANK	VARIABLE	ON DEMAND	247,000	247,000
	ENTERPRISE BANK & TRUST	VARIABLE	ON DEMAND	247,000	247,000
	FIRST HORIZON BANK	VARIABLE	ON DEMAND	247,000	247,000
	FIRSTBANK	VARIABLE	ON DEMAND	247,000	247,000
	FIRST-CITIZENS BANK & TRUST COMPANY	VARIABLE	ON DEMAND	247,000	247,000
	FLAGSTAR BANK	VARIABLE	ON DEMAND	250,425	250,425
	GLACIER BANK	VARIABLE	ON DEMAND	247,000	247,000
	HTLF BANK	VARIABLE	ON DEMAND	247,000	247,000
	ISRAEL DISCOUNT BANK OF NEW YORK	VARIABLE	ON DEMAND	247,000	247,000
	KEYBANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	MIDFIRST BANK	VARIABLE	ON DEMAND	247,000	247,000
	MVB BANK INC	VARIABLE	ON DEMAND	247,000	247,000
	NEXBANK	VARIABLE	ON DEMAND	247,000	247,000
	OLD NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PACIFIC PREMIER BANK	VARIABLE	ON DEMAND	247,000	247,000
	PARK NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PINNACLE BANK	VARIABLE	ON DEMAND	247,000	247,000
	PLAINSCAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	PROVIDENT BANK	VARIABLE	ON DEMAND	247,000	247,000
	RAYMOND JAMES BANK	VARIABLE	ON DEMAND	247,000	247,000
	RIVER CITY BANK	VARIABLE	ON DEMAND	247,000	247,000
	SANDY SPRING BANK	VARIABLE	ON DEMAND	247,000	247,000
	SHORE UNITED BANK N.A.	VARIABLE	ON DEMAND	247,000	247,000
	SOUTH STATE BANK N.A.	VARIABLE	ON DEMAND	247,000	247,000
	TEXAS CAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	THE HUNTINGTON NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	TRISTATE CAPITAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	TRUIST BANK	VARIABLE	ON DEMAND	247,000	247,000
	UMB BANK NATIONAL ASSOCIATION	VARIABLE	ON DEMAND	247,000	247,000
	UMPQUA BANK	VARIABLE	ON DEMAND	247,000	247,000
	UNION BANK & TRUST	VARIABLE	ON DEMAND	247,000	247,000
	UNITED BANK	VARIABLE	ON DEMAND	247,000	247,000
	UNITED FIDELITY BANK FSB	VARIABLE	ON DEMAND	247,000	247,000
	VALLEY NATIONAL BANK	VARIABLE	ON DEMAND	247,000	247,000
	WESTERN ALLIANCE BANK	VARIABLE	ON DEMAND	247,000	247,000
	ZIONS BANCORPORATION N. A.	VARIABLE	ON DEMAND	247,000	247,000
				<u>\$ 12,013,374</u>	<u>\$ 12,013,374</u>

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF U.S. GOVERNMENT SECURITIES

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION			(d)	(e)
ISSUER	U.S. GOVERNMENT SECURITIES			COST **	CURRENT VALUE
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE		
U S TREASURY NOTE	4.63%	11/15/2026	\$ 1,285,000	\$ -	\$ 1,293,282
U S TREASURY NOTE	4.38%	07/15/2027	1,235,000	-	1,238,039
U S TREASURY NOTE	3.38%	09/15/2027	1,079,000	-	1,054,301
U S TREASURY NOTE	4.13%	11/15/2027	2,825,000	-	2,812,199
U S TREASURY NOTE	4.13%	07/31/2028	1,753,000	-	1,740,674
U S TREASURY NOTE	4.38%	11/30/2028	3,084,000	-	3,084,843
U S TREASURY NOTE	4.00%	01/31/2029	846,000	-	834,301
U S TREASURY NOTE	4.63%	04/30/2029	2,958,000	-	2,985,962
U S TREASURY NOTE	3.75%	05/31/2030	578,000	-	559,373
FNMA POOL #0MA4580	3.50%	03/01/2052	822,641	-	728,848
FNMA POOL #0MA4656	4.50%	06/01/2052	585,390	-	551,499
FNMA POOL #0MA4737	5.00%	08/01/2052	467,747	-	452,822
FHLMC POOL #SD-3977	5.00%	04/01/2053	666,579	-	644,220
FHLMC POOL #SD-8349	5.50%	08/01/2053	1,113,870	-	1,100,488
FHLMC POOL #SD-4997	5.00%	10/01/2053	533,500	-	515,720
FNMA POOL #0MA5245	5.00%	12/01/2053	1,377,653	-	1,330,036
			<u>\$ 21,210,380</u>	<u>\$ -</u>	<u>\$ 20,926,607</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - PREFERRED

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION CORPORATE DEBT INSTRUMENTS - PREFERRED			(d)	(e)
ISSUER	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE	COST **	CURRENT VALUE
BANK OF AMERICA CORP	1.32%	06/19/2026	\$ 442,000	\$ -	\$ 434,777
CARMAX AUTO OWNER TRUST 2 2 A4	0.81%	12/15/2026	806,497	-	797,180
BANK OF AMERICA CORP	3.56%	04/23/2027	477,000	-	469,388
EVERSOURCE ENERGY	4.60%	07/01/2027	419,000	-	416,081
BANK OF AMERICA CORP	1.73%	07/22/2027	478,000	-	455,731
WORLD OMNI AUTO RECEIVABLE C B	0.84%	09/15/2027	505,000	-	493,021
JPMORGAN CHASE & CO	1.47%	09/22/2027	807,000	-	763,466
GOLDMAN SACHS GROUP INC/THE	1.95%	10/21/2027	413,000	-	391,833
CITIBANK CREDIT CARD ISS A1 A1	5.23%	12/08/2027	520,000	-	523,372
TEXAS INSTRUMENTS INC	4.60%	02/15/2028	280,000	-	280,504
GOLDMAN SACHS GROUP INC/THE	2.64%	02/24/2028	711,000	-	678,187
MYLAN INC	4.55%	04/15/2028	365,000	-	357,522
AMERICAN EXPRESS CREDIT AC 1 A	4.87%	05/15/2028	475,000	-	477,504
DTE ENERGY CO	4.88%	06/01/2028	422,000	-	420,481
GOLDMAN SACHS GROUP INC/THE	3.69%	06/05/2028	204,000	-	198,169
US BANCORP	4.55%	07/22/2028	228,000	-	226,111
BANK OF NEW YORK MELLON CORP/T	5.80%	10/25/2028	277,000	-	284,352
BANK OF AMERICA CORP	3.42%	12/20/2028	177,000	-	169,637
GMF FLOORPLAN OWNER 1A A1 144A	5.13%	03/15/2029	135,000	-	136,335
NEXTGEAR FLOORPLAN 1A A2 144A	5.12%	03/15/2029	150,000	-	151,425
FORD CREDIT FLOORPLA 1 A1 144A	5.29%	04/15/2029	135,000	-	136,835
BA CREDIT CARD TRUST A1 A	4.93%	05/15/2029	606,000	-	611,798
US BANCORP	5.78%	06/12/2029	347,000	-	354,900
WELLS FARGO & CO	5.57%	07/25/2029	561,000	-	569,659
SPRINT SPECTRUM CO LLC / 144A	4.74%	09/20/2029	12,188	-	12,181
GM FINANCIAL CONSUMER AUTO 2 B	5.28%	10/16/2029	150,000	-	151,934
VERIZON MASTER TRUST 7 A1A	5.67%	11/20/2029	795,000	-	811,041
TOYOTA AUTO RECEIVABLES 2 D A4	4.43%	04/15/2030	735,000	-	728,634
FORD CREDIT AUTO OWNER TR B A4	4.96%	05/15/2030	670,000	-	675,999
VERIZON MASTER TRUST 6 A1A	4.17%	08/20/2030	335,000	-	331,743
WELLS FARGO & CO	2.57%	02/11/2031	618,000	-	545,041
SREIT TRUST 2021-P PALM A 144A	5.01%	10/15/2034	180,000	-	179,325
AMSR 2020-SFR3 TRU SFR3 D 144A	2.11%	09/17/2037	350,000	-	342,975
FIRSTKEY HOMES 202 SFR2 A 144A	1.38%	09/17/2038	446,685	-	422,276
PROGRESS RESIDENTI SFR8 C 144A	1.93%	10/17/2038	260,000	-	247,390
JP MORGAN CHASE COMMERC JP1 ASB	3.73%	01/15/2049	150,483	-	149,478
ARROYO MORTGAGE TRUS 1 A1 144A	3.81%	01/25/2049	96,219	-	92,707
BRAVO RESIDENTIAL NQM1 A1 144A	0.94%	02/25/2049	86,237	-	79,792
CITIGROUP COMMERCIAL MO C2 AAB	2.71%	08/10/2049	101,940	-	100,944
JP MORGAN CHASE COMMERC JP2 A3	2.56%	08/15/2049	225,632	-	220,611
RETAINED VANTAGE DA 1A A2 144A	4.99%	09/15/2049	240,000	-	232,626
CLOUD CAPITAL HOLDC 1A A2 144A	5.78%	11/22/2049	125,000	-	124,566
GS MORTGAGE SECURITIES GC30 A4	3.38%	05/10/2050	305,000	-	303,169
UBS COMMERCIAL MORTGAGE C5 ASB	3.35%	11/15/2050	191,826	-	188,257
BANK5 2024-5YR8 5YR8 A3	5.88%	08/15/2057	300,000	-	308,245
GCAT 2021-NQM1 TR NQM1 A1 144A	0.87%	01/25/2066	103,624	-	88,786
VERUS SECURITIZATION 3 A1 144A	1.05%	06/25/2066	144,387	-	121,193
			\$ 16,562,718	\$ -	\$ 16,257,181

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - OTHER

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION			(d)	(e)
ISSUER	CORPORATE DEBT INSTRUMENTS - OTHER			COST **	CURRENT VALUE
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE		
HYATT HOTELS CORP	5.38%	04/23/2025	\$ 232,000	\$ -	\$ 232,139
REGIONS FINANCIAL CORP	2.25%	05/18/2025	388,000	-	384,102
HOST HOTELS & RESORTS LP	4.00%	06/15/2025	226,000	-	225,026
GENERAL MOTORS FINANCIAL CO IN	6.05%	10/10/2025	195,000	-	196,675
HCA INC	5.25%	06/15/2026	284,000	-	284,704
AIRCASTLE LTD	4.25%	06/15/2026	357,000	-	353,186
AIR LEASE CORP	5.30%	06/25/2026	541,000	-	544,498
SABINE PASS LIQUEFACTION LLC	5.88%	06/30/2026	408,000	-	411,843
SOUTHERN CO/THE	3.25%	07/01/2026	408,000	-	399,709
EXTRA SPACE STORAGE LP	3.50%	07/01/2026	386,000	-	378,751
VMWARE LLC	1.40%	08/15/2026	325,000	-	307,866
CUBESMART LP	3.13%	09/01/2026	175,000	-	170,123
DELL INTERNATIONAL LLC / EMC C	4.90%	10/01/2026	375,000	-	376,091
AERCAP IRELAND CAPITAL DAC / A	2.45%	10/29/2026	437,000	-	418,323
PLAINS ALL AMERICAN PIPELINE L	4.50%	12/15/2026	501,000	-	498,573
EPR PROPERTIES	4.75%	12/15/2026	298,000	-	295,616
MICRON TECHNOLOGY INC	4.19%	02/15/2027	288,000	-	283,920
AON NORTH AMERICA INC	5.13%	03/01/2027	405,000	-	407,748
MPLX LP	4.13%	03/01/2027	231,000	-	227,586
ORACLE CORP	2.80%	04/01/2027	538,000	-	516,627
AIR LEASE CORP	3.63%	04/01/2027	640,000	-	618,655
KIMCO REALTY OP LLC	3.80%	04/01/2027	309,000	-	302,675
KEYCORP	2.25%	04/06/2027	213,000	-	200,948
T-MOBILE USA INC	3.75%	04/15/2027	228,000	-	222,725
LPL HOLDINGS INC	5.70%	05/20/2027	148,000	-	149,812
TRUIST FINANCIAL CORP	6.05%	06/08/2027	332,000	-	337,504
CITIGROUP INC	1.46%	06/09/2027	248,000	-	236,124
SOUTHWEST AIRLINES CO	5.13%	06/15/2027	226,000	-	227,027
WILLIAMS COS INC/THE	3.75%	06/15/2027	291,000	-	283,691
EDISON INTERNATIONAL	5.75%	06/15/2027	569,000	-	578,445
WILLIS NORTH AMERICA INC	4.65%	06/15/2027	174,000	-	173,573
CHENIERE CORPUS CHRISTI HOLDIN	5.13%	06/30/2027	224,000	-	225,219
DUKE ENERGY CORP	3.15%	08/15/2027	296,000	-	284,275
BARCLAYS PLC	6.50%	09/13/2027	556,000	-	569,409
CAPITAL ONE FINANCIAL CORP	1.88%	11/02/2027	481,000	-	454,436
EQUIFAX INC	5.10%	12/15/2027	188,000	-	189,005
GENERAL MOTORS FINANCIAL CO IN	6.00%	01/09/2028	330,000	-	338,714
CITIGROUP INC	3.89%	01/10/2028	650,000	-	637,220
SEMPRA	3.40%	02/01/2028	296,000	-	282,962
FIRST-CITIZENS BANK & TRUST CO	6.13%	03/09/2028	276,000	-	283,549
ENERGY TRANSFER LP	4.95%	05/15/2028	706,000	-	705,074
TRUIST FINANCIAL CORP	4.12%	06/06/2028	203,000	-	199,283
KYNDRYL HOLDINGS INC	2.70%	10/15/2028	220,000	-	201,543
AVIS BUDGET RENTAL C 2A A 144A	5.13%	10/20/2028	145,000	-	145,700
CITIGROUP INC	3.52%	10/27/2028	287,000	-	276,197
FIFTH THIRD BANCORP	6.36%	10/27/2028	273,000	-	282,320
SPRINT CAPITAL CORP	6.88%	11/15/2028	206,000	-	218,774
SYSCO CORP	5.75%	01/17/2029	404,000	-	415,903
HEWLETT PACKARD ENTERPRISE CO	4.55%	10/15/2029	230,000	-	224,295
BROADCOM INC	4.35%	02/15/2030	288,000	-	280,227
PNC FINANCIAL SERVICES GROUP I	5.49%	05/14/2030	326,000	-	330,562
WHEELS FLEET LEASE 3A A1 144A	4.80%	09/19/2039	140,000	-	139,836
FANNIE MAE CONNEC R02 2M1 144A	5.25%	11/25/2041	19,258	-	19,247
RCKT MORTGAGE TR CES3 A1A 144A	7.11%	11/25/2043	240,110	-	244,352

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF CORPORATE DEBT INSTRUMENTS - OTHER

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION			(d)	(e)
ISSUER	CORPORATE DEBT INSTRUMENTS - OTHER			COST **	CURRENT VALUE
	INTEREST RATE	MATURITY DATE	PAR OR MATURITY VALUE		
CONNECTICUT AVENU R03 2M2 144A	6.30%	03/25/2044	98,000	-	99,035
RCKT MORTGAGE TR CES2 A1A 144A	6.14%	04/25/2044	113,793	-	114,421
VANTAGE DATA CENTER 1A A2 144A	1.65%	09/15/2045	383,000	-	374,022
DRIVEN BRANDS FUNDI 1A A2 144A	6.37%	10/20/2054	134,663	-	136,990
JERSEY MIKE'S FUNDI 1A A2 144A	5.64%	02/15/2055	140,000	-	138,253
TOWD POINT MORTGA CES4 A1 144A	5.12%	09/25/2064	122,712	-	121,531
			<u>\$ 18,352,536</u>	<u>\$ -</u>	<u>\$ 18,176,639</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF PARTICIPANT LOANS

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b)	(c) - DESCRIPTION PARTICIPANT LOANS		(d)	(e)
	ISSUER	TERM	INTEREST RATE	COST **	CURRENT VALUE
*	PARTICIPANT LOANS	1 - 11 YEARS	3.75% - 9.50%	\$ -	\$ 9,310,523
				\$ -	\$ 9,310,523

* PARTY-IN-INTEREST

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF COMMON/COLLECTIVE TRUST FUNDS

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b)	(c) - DESCRIPTION COMMON/ COLLECTIVE TRUST FUNDS	(d)	(e)
	ISSUER	NO. OF SHARES	COST **	CURRENT VALUE
	BNY MELLON AGGREGATE BD IDX I	15,820	\$ -	\$ 2,351,343
	BNY MELLON STOCK INDEX INST CT	165,077	-	119,213,766
	CAP GROUP 2010 TD RET TR SM CL	1,412,014	-	17,565,454
	CAP GROUP 2015 TD RET TR SM CL	1,232,940	-	15,411,748
	CAP GROUP 2020 TD RET TR SM CL	3,883,754	-	48,896,469
	CAP GROUP 2025 TD RET TR SM CL	10,840,121	-	137,235,929
	CAP GROUP 2030 TD RET TR SM CL	16,652,995	-	214,657,111
	CAP GROUP 2035 TD RET TR SM CL	16,324,916	-	214,999,140
	CAP GROUP 2040 TD RET TR SM CL	13,985,081	-	188,239,188
	CAP GROUP 2045 TD RET TR SM CL	10,036,922	-	135,799,554
	CAP GROUP 2050 TD RET TR SM CL	7,746,292	-	105,117,182
	CAP GROUP 2055 TD RET TR SM CL	4,957,250	-	67,369,029
	CAP GROUP 2060 TD RET TR SM CL	2,860,112	-	38,897,519
	CAP GROUP 2065 TD RET TR SM CL	488,392	-	6,642,138
	CAP GROUP 2070 TD RET TR SM CL	36,511	-	482,681
	JOHN HANCOCK STABLE VALUE R7	153,633,931	-	153,633,931
	METWEST TOTAL RET BD CIT	4,168,089	-	47,057,720
*	EB TEMP INV FD	844,630	-	844,630
	STATE STREET LARGE CAP GR 05	6,103,380	-	88,926,052
			<u>\$ -</u>	<u>\$ 1,603,340,584</u>

* PARTY-IN-INTEREST

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

**ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C,
15D AFL-CIO**

SCHEDULE OF REGISTERED INVESTMENT COMPANIES

DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, LINE 4I - ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) NOT APPLICABLE

(b)	(c) - DESCRIPTION REGISTERED INVESTMENT COMPANIES	(d)	(e)
ISSUER	NO. OF SHARES	COST **	CURRENT VALUE
BAIRD AGGREGATE BOND FUND INST	7,483,698	\$ -	\$ 72,217,684
CAUSEWAY INTL. VALUE INSTITUTIONAL	1,343,733	-	24,939,688
DODGE & COX STOCK FUND	513,858	-	132,153,991
HL INTL EQUITY PORT INSTL Z	250,651	-	6,138,440
NEUBERGER BER. GENESIS FUND (TRUST)	1,573,211	-	101,991,270
VANGUARD TOTAL INT IDX ADM	199,245	-	6,314,071
WELLS FARGO	32,056,390	-	32,056,390
		<u>\$ -</u>	<u>\$ 375,811,534</u>

** COST OMITTED - PARTICIPANT DIRECTED ACCOUNT PLAN

ANNUITY FUND OF THE INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15C, 15D AFL-CIO

SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2024

EIN 13-2899670, PLAN NO. 001

FORM 5500, SCHEDULE H, PAGE 4, PART IV, ITEM 4J - SCHEDULE OF REPORTABLE TRANSACTIONS DURING THE YEAR

(a) IDENTITY OF PARTY INVOLVED	(b) DESCRIPTION OF ASSET	(c) PURCHASE PRICE	(d) SELLING PRICE	(e) LEASE RENTAL	(f) EXPENSE INCURRED WITH TRANSACTION	(g) COST OF ASSET	(h) CURRENT VALUE OF ASSET ON TRANSACTION DATE	(i) NET GAIN OR (LOSS)
N/A	CAP GROUP 2025 TD RET TR SM CL	\$ -	\$ 160,294,662	\$ -	\$ -	\$ 115,249,082	\$ 160,294,662	\$ 45,045,580
N/A	CAP GROUP 2030 TD RET TR SM CL	-	218,261,910	-	-	150,501,279	218,261,910	67,760,631
N/A	CAP GROUP 2035 TD RET TR SM CL	-	212,355,939	-	-	142,520,680	212,355,939	69,835,259
N/A	CAP GROUP 2040 TD RET TR SM CL	-	186,028,346	-	-	120,368,689	186,028,346	65,659,657
N/A	CAP GROUP 2045 TD RET TR SM CL	-	134,749,010	-	-	88,253,850	134,749,010	46,495,160
N/A	CAP GROUP 2050 TD RET TR SM CL	-	102,119,584	-	-	68,536,308	102,119,584	33,583,276
N/A	CAP GROUP 2025 TD RET TR TD3	142,484,443	-	-	-	-	142,484,443	-
N/A	CAP GROUP 2030 TD RET TR TD3	214,588,181	-	-	-	-	214,588,181	-
N/A	CAP GROUP 2035 TD RET TR TD3	215,207,724	-	-	-	-	215,207,724	-
N/A	CAP GROUP 2040 TD RET TR TD3	186,367,610	-	-	-	-	186,367,610	-
N/A	CAP GROUP 2045 TD RET TR TD3	135,171,960	-	-	-	-	135,171,960	-
N/A	CAP GROUP 2050 TD RET TR TD3	104,598,120	-	-	-	-	104,598,120	-