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| <div>Form 5500</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security<br/>Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Annual Return/Report of Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div> | <div>OMB Nos. 1210-0110<br/>1210-0089</div> <div>2023</div> <div>This Form is Open to Public Inspection</div> |
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|                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Part I                                                                                     | Annual Report Identification Information                                                                                                                                                                                                                                                                                                                                                                      |
| For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024 |                                                                                                                                                                                                                                                                                                                                                                                                               |
| A                                                                                          | This return/report is for: <div><div><input type="checkbox"/> a multiemployer plan</div><div><input checked="" type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div><input type="checkbox"/> a single-employer plan</div><div><input type="checkbox"/> a DFE (specify) _____</div></div> |
| B                                                                                          | This return/report is: <div><div><input type="checkbox"/> the first return/report</div><div><input type="checkbox"/> the final return/report</div><div><input type="checkbox"/> an amended return/report</div><div><input type="checkbox"/> a short plan year return/report (less than 12 months)</div></div>                                                                                                 |
| C                                                                                          | If the plan is a collectively-bargained plan, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                     |
| D                                                                                          | Check box if filing under: <div><div><input checked="" type="checkbox"/> Form 5558</div><div><input type="checkbox"/> automatic extension</div><div><input type="checkbox"/> the DFVC program</div><div><input type="checkbox"/> special extension (enter description)</div></div>                                                                                                                            |
| E                                                                                          | If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                      |

|         |                                                                                                                                                                                                                                                                                                                                                                          |
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| Part II | Basic Plan Information—enter all requested information                                                                                                                                                                                                                                                                                                                   |
| 1a      | Name of plan<br>TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                                                                                                                                                                                                                                                                      |
| 1b      | Three-digit plan number (PN) ▶ 001                                                                                                                                                                                                                                                                                                                                       |
| 1c      | Effective date of plan<br>10/01/1969                                                                                                                                                                                                                                                                                                                                     |
| 2a      | Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND<br><br>150 MORRIS AVENUE<br>SPRINGFIELD, NJ 07081 |
| 2b      | Employer Identification Number (EIN)<br>22-6171374                                                                                                                                                                                                                                                                                                                       |
| 2c      | Plan Sponsor's telephone number<br>973-467-9100                                                                                                                                                                                                                                                                                                                          |
| 2d      | Business code (see instructions)<br>813000                                                                                                                                                                                                                                                                                                                               |

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

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

|           |                                                   |            |                                                              |
|-----------|---------------------------------------------------|------------|--------------------------------------------------------------|
| SIGN HERE | Filed with authorized/valid electronic signature. | 07/15/2025 | ALPHONSE RISPOLI                                             |
|           | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| SIGN HERE |                                                   |            |                                                              |
|           | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| SIGN HERE |                                                   |            |                                                              |
|           | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--------------|------------|--------------|------------|-----------|------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|--------------|--|--------------|--|-----------|--|
| <b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor<br><br><b>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION &amp; TRUST FUND</b><br><br><b>150 MORRIS AVENUE</b><br><b>SPRINGFIELD, NJ 07081</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>3b</b> Administrator's EIN<br><b>22-6171374</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>3c</b> Administrator's telephone number<br><b>973-467-9100</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>5</b> <span style="float: right;"><b>369</b></span>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits .....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> . .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> . .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested ..... | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td colspan="2" style="height: 20px;"></td></tr> <tr><td style="width: 15%;"><b>6a(1)</b></td><td style="text-align: right;"><b>111</b></td></tr> <tr><td><b>6a(2)</b></td><td style="text-align: right;"><b>117</b></td></tr> <tr><td><b>6b</b></td><td style="text-align: right;"><b>126</b></td></tr> <tr><td><b>6c</b></td><td style="text-align: right;"><b>70</b></td></tr> <tr><td><b>6d</b></td><td style="text-align: right;"><b>313</b></td></tr> <tr><td><b>6e</b></td><td style="text-align: right;"><b>25</b></td></tr> <tr><td><b>6f</b></td><td style="text-align: right;"><b>338</b></td></tr> <tr><td><b>6g(1)</b></td><td></td></tr> <tr><td><b>6g(2)</b></td><td></td></tr> <tr><td><b>6h</b></td><td></td></tr> </table> |  |  | <b>6a(1)</b> | <b>111</b> | <b>6a(2)</b> | <b>117</b> | <b>6b</b> | <b>126</b> | <b>6c</b> | <b>70</b> | <b>6d</b> | <b>313</b> | <b>6e</b> | <b>25</b> | <b>6f</b> | <b>338</b> | <b>6g(1)</b> |  | <b>6g(2)</b> |  | <b>6h</b> |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6a(1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>111</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6a(2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>117</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6b</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>126</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6c</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>70</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6d</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>313</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6e</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>25</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6f</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>338</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6g(1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6g(2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>6h</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |  |              |            |              |            |           |            |           |           |           |            |           |           |           |            |              |  |              |  |           |  |

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

**1B**

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

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

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

**a Pension Schedules**

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4)** ☐ **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_
- (5)** ☒ **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information) – Number Attached \_\_\_\_\_
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☐ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

|                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                   |                                                                                                |
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| <div>SCHEDULE SB<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div> | <div>Single-Employer Defined Benefit Plan<br/>Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div> | <div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div> |
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|                                                                                                                                      |                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024                                           |                                                                                                                                                  |
| ▶ Round off amounts to nearest dollar.                                                                                               |                                                                                                                                                  |
| ▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.              |                                                                                                                                                  |
| A Name of plan<br>TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                                | B Three-digit plan number (PN) ▶ 001                                                                                                             |
| C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND | D Employer Identification Number (EIN)<br>22-6171374                                                                                             |
| E Type of plan: <input type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input checked="" type="checkbox"/> Multiple-B   | F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500 |

|        |                                                                                                                                                                                                  |                            |                           |                          |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------|--------------------------|
| Part I | Basic Information                                                                                                                                                                                |                            |                           |                          |
| 1      | Enter the valuation date: Month 10 Day 01 Year 2023                                                                                                                                              |                            |                           |                          |
| 2      | Assets:                                                                                                                                                                                          |                            |                           |                          |
| a      | Market value                                                                                                                                                                                     | 2a                         | 27715581                  |                          |
| b      | Actuarial value                                                                                                                                                                                  | 2b                         | 27715581                  |                          |
| 3      | Funding target/participant count breakdown                                                                                                                                                       | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
| a      | For retired participants and beneficiaries receiving payment                                                                                                                                     | 182                        | 13877755                  | 13877755                 |
| b      | For terminated vested participants                                                                                                                                                               | 76                         | 1926213                   | 1926213                  |
| c      | For active participants                                                                                                                                                                          | 111                        | 4448434                   | 5283052                  |
| d      | Total                                                                                                                                                                                            | 369                        | 20252402                  | 21087020                 |
| 4      | If the plan is in at-risk status, check the box and complete lines (a) and (b) <input type="checkbox"/>                                                                                          |                            |                           |                          |
| a      | Funding target disregarding prescribed at-risk assumptions                                                                                                                                       | 4a                         |                           |                          |
| b      | Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor | 4b                         |                           |                          |
| 5      | Effective interest rate                                                                                                                                                                          | 5                          | 5.19 %                    |                          |
| 6      | Target normal cost                                                                                                                                                                               |                            |                           |                          |
| a      | Present value of current plan year accruals                                                                                                                                                      | 6a                         | 533746                    |                          |
| b      | Expected plan-related expenses                                                                                                                                                                   | 6b                         | 265409                    |                          |
| c      | Target normal cost                                                                                                                                                                               | 6c                         | 799155                    |                          |

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

|                          |                                                                                                                                                                                                                                                           |                                                                                                                                                                              |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>SIGN<br/>HERE</div> | <div>Signature of actuary</div> <div>BRIAN J. THOMAS</div> <div>Type or print name of actuary</div> <div>BASIL CASTROVINCI ASSOCIATES INC</div> <div>Firm name</div> <div>35 HOPATCHUNG ROAD<br/>HOPATCONG, NJ 07843</div> <div>Address of the firm</div> | <div>07/10/2025</div> <div>Date</div> <div>23-08107</div> <div>Most recent enrollment number</div> <div>973-601-3828</div> <div>Telephone number (including area code)</div> |
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| Part II Beginning of Year Carryover and Prefunding Balances                                                                                                          |                       |                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
|                                                                                                                                                                      | (a) Carryover balance | (b) Prefunding balance |
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                             | 28378                 | 8852638                |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                          | 0                     | 0                      |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                                | 28378                 | 8852638                |
| <b>10</b> Interest on line 9 using prior year's actual return of <u>8.42</u> % .....                                                                                 | 2389                  | 745392                 |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                       |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                      |                       | 1278508                |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.35</u> % ..... |                       | 68400                  |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                 |                       | 0                      |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                        |                       | 1346908                |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                      |                       | 1346908                |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                                    | 30767                 | 2207675                |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                         | 0                     | 8737263                |

| Part III Funding Percentages                                                                                                                                               |           |        |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|---|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | 90.00  | % |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | 131.43 | % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 81.32  | % |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> |        | % |

| Part IV Contributions and Liquidity Shortfalls                                           |                                   |                                 |                          |                                   |                                 |
|------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| <b>18</b> Contributions made to the plan for the plan year by employer(s) and employees: |                                   |                                 |                          |                                   |                                 |
| (a) Date<br>(MM-DD-YYYY)                                                                 | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
| 11/09/2023                                                                               | 29157                             |                                 | 01/26/2024               | 56896                             |                                 |
| 11/16/2023                                                                               | 47941                             |                                 | 02/02/2024               | 91898                             |                                 |
| 11/17/2023                                                                               | 31513                             |                                 | 02/09/2024               | 37508                             |                                 |
| 12/08/2023                                                                               | 109676                            |                                 | 02/16/2024               | 7922                              |                                 |
| 01/05/2024                                                                               | 88882                             |                                 | 02/23/2024               | 68902                             |                                 |
| 01/19/2024                                                                               | 37401                             |                                 | 03/01/2024               | 20475                             |                                 |
| <b>Totals ▶</b>                                                                          |                                   |                                 | <b>18(b)</b>             | 1973143                           | <b>18(c)</b>                    |

|                                                                                                                                                                            |            |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------|
| <b>19</b> Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:                                       |            |         |
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....                                                                       | <b>19a</b> | 0       |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                                                                         | <b>19b</b> | 0       |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....                                                    | <b>19c</b> | 1912870 |
| <b>20</b> Quarterly contributions and liquidity shortfalls:                                                                                                                |            |         |
| <b>a</b> Did the plan have a "funding shortfall" for the prior year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                   |            |         |
| <b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? <input type="checkbox"/> Yes <input type="checkbox"/> No |            |         |
| <b>c</b> If line 20a is "Yes," see instructions and complete the following table as applicable:                                                                            |            |         |
| Liquidity shortfall as of end of quarter of this plan year                                                                                                                 |            |         |
| (1) 1st                                                                                                                                                                    | (2) 2nd    | (3) 3rd |
|                                                                                                                                                                            |            |         |
|                                                                                                                                                                            |            |         |

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                       |                       |                        |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                    |                       |                        |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                          |                       |                        |
| <b>10</b> Interest on line 9 using prior year's actual return of _____ % .....                                                                                 |                       |                        |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                 |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                |                       |                        |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____ % ..... |                       |                        |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                           |                       |                        |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                  |                       |                        |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                |                       |                        |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                              |                       |                        |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                   |                       |                        |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | % |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | % |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | % |

**Part IV Contributions and Liquidity Shortfalls**

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 03/22/2024               | 267039                            |                                 | 08/23/2024               | 99767                             |                                 |
| 05/09/2024               | 20868                             |                                 | 09/16/2024               | 109319                            |                                 |
| 05/10/2024               | 85480                             |                                 | 09/20/2024               | 75510                             |                                 |
| 06/05/2024               | 114091                            |                                 | 09/27/2024               | 58955                             |                                 |
| 06/26/2024               | 200230                            |                                 | 10/25/2024               | 108888                            |                                 |
| 07/26/2024               | 142207                            |                                 | 11/22/2024               | 61621                             |                                 |
| <b>Totals ▶</b>          |                                   |                                 | <b>18(b)</b>             |                                   | <b>18(c)</b>                    |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |  |
|-------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....                    | <b>19a</b> |  |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> |  |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> |  |

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? ..... ☐ Yes ☐ No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ..... ☐ Yes ☐ No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
|                                                            |         |         |         |

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                       |                       |                        |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                    |                       |                        |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                          |                       |                        |
| <b>10</b> Interest on line 9 using prior year's actual return of _____ % .....                                                                                 |                       |                        |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                 |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                |                       |                        |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____ % ..... |                       |                        |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                           |                       |                        |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                  |                       |                        |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                |                       |                        |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                              |                       |                        |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                   |                       |                        |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | % |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | % |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | % |

**Part IV Contributions and Liquidity Shortfalls****18** Contributions made to the plan for the plan year by employer(s) and employees:

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 01/10/2025               | 997                               |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
| <b>Totals ►</b>          |                                   |                                 | <b>18(b)</b>             |                                   | <b>18(c)</b>                    |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |  |
|-------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....                    | <b>19a</b> |  |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> |  |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> |  |

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? ..... ☐ Yes ☐ No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ..... ☐ Yes ☐ No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
|                                                            |         |         |         |

|               |                                                                            |
|---------------|----------------------------------------------------------------------------|
| <b>Part V</b> | <b>Assumptions Used to Determine Funding Target and Target Normal Cost</b> |
|---------------|----------------------------------------------------------------------------|

|                                                                                                                                                                                              |                                                     |                        |                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------|------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                                                     |                        |                        |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>4.75 %                              | 2nd segment:<br>5.00 % | 3rd segment:<br>5.74 % |
|                                                                                                                                                                                              | <input type="checkbox"/> N/A, full yield curve used |                        |                        |
| <b>b</b> Applicable month (enter code).....                                                                                                                                                  | <b>21b</b>                                          | 0                      |                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              | <b>22</b>                                           | 64                     |                        |
| <b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                                                     |                        |                        |

|                |                            |
|----------------|----------------------------|
| <b>Part VI</b> | <b>Miscellaneous Items</b> |
|----------------|----------------------------|

|                                                                                                                                                                        |           |                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------|
| <b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. .... |           | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....                                      |           | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>26</b> Demographic and benefit information                                                                                                                          |           |                                                                     |
| <b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....                             |           | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...                       |           | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....                                    | <b>27</b> |                                                                     |

|                 |                                                                                |
|-----------------|--------------------------------------------------------------------------------|
| <b>Part VII</b> | <b>Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b> |
|-----------------|--------------------------------------------------------------------------------|

|                                                                                                                                     |           |   |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>28</b> Unpaid minimum required contributions for all prior years .....                                                           | <b>28</b> |   |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | <b>29</b> |   |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....                                   | <b>30</b> | 0 |

|                  |                                                       |
|------------------|-------------------------------------------------------|
| <b>Part VIII</b> | <b>Minimum Required Contribution For Current Year</b> |
|------------------|-------------------------------------------------------|

|                                                                                                                                                                                      |                     |                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):                                                                                                                   |                     |                    |               |
| <b>a</b> Target normal cost (line 6c).....                                                                                                                                           | <b>31a</b>          | 799155             |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....                                                                                                           | <b>31b</b>          | 0                  |               |
| <b>32</b> Amortization installments:                                                                                                                                                 | Outstanding Balance | Installment        |               |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | 0                   | 0                  |               |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   | 0                  |               |
| <b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount ..... | <b>33</b>           |                    |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....                                                           | <b>34</b>           | 799155             |               |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement .....                                                                                                               |                     |                    |               |
| <b>36</b> Additional cash requirement (line 34 minus line 35).....                                                                                                                   | <b>36</b>           | 799155             |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....                                                   | <b>37</b>           | 1912870            |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)                                                                                                  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36)                                                                                                                             | <b>38a</b>          | 1113715            |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....                                                                | <b>38b</b>          | 0                  |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....                                                                      | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years .....                                                                                                                  | <b>40</b>           | 0                  |               |

|                |                                                                                             |
|----------------|---------------------------------------------------------------------------------------------|
| <b>Part IX</b> | <b>Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b> |
|----------------|---------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                             |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury</div> <div>Internal Revenue Service</div> <div>Department of Labor</div> <div>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> | OMB No. 1210-0110                       |
|                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                             | 2023                                    |
|                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                             | This Form is Open to Public Inspection. |

|                                                                                                                           |                                                      |     |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-----|
| For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024                                |                                                      |     |
| A Name of plan<br>TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                     | B Three-digit plan number (PN) ▶                     | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND | D Employer Identification Number (EIN)<br>22-6171374 |     |

|        |                                                 |
|--------|-------------------------------------------------|
| 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 |  |
| LAZARD GLOBAL LISTED INFR. FUND                                                                            |  |
| 05-0530199                                                                                                 |  |

|                                                                                                            |                                                 |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| (b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |                                                 |
| MFB NT COLLECTIVE SAFE INDEX FUND                                                                          | 80 SOUTH EIGHTH STREET<br>MINNEAPOLIS, MN 55402 |

|                                                                                                            |                                                 |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| (b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |                                                 |
| MFB NT COLLECTIVE RUSSELL 2000                                                                             | 80 SOUTH EIGHTH STREET<br>MINNEAPOLIS, MN 55402 |

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

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

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

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

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

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

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

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

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

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

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

MORGAN STANLEY SMITH BARNEY

13-2919773

| (b)<br>Service Code(s)        | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|-------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 27 50 72<br>33 71 49<br>55 99 | NONE                                                                                              | 80938                                                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                          |

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

BASIL CASTROVINCI ASSOCIATES

13-2831500

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 11 15 50               | NONE                                                                                              | 64940                                                                  | 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)

JEANNINE FUCCI

22-6171374

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 30 50                  | EMPLOYEE                                                                                          | 38249                                                                  | 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)

MSPC

22-2951202

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 10 50                  | ACCT FOR JC NO 73                                                                                 | 25306                                                                  | 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)

STACY BRAUN ASSOCIATES, INC.

13-2889432

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 12957                                                                  | 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)

BANK OF AMERICA

94-1687665

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 49 50                  | NONE                                                                                              | 7604                                                                   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**Part I Service Provider Information (continued)**

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

| (a) Enter service provider name as it appears on line 2 | (b) Service Codes<br>(see instructions) | (c) Enter amount of indirect compensation |
|---------------------------------------------------------|-----------------------------------------|-------------------------------------------|
| SAGE ADVISORY SERVICES, LTD. CO.                        | 28 52                                   | 15523                                     |

| (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. |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MORGAN STANLEY SMITH BARNEY<br><br>13-2919773                       | INVESTMENT MANAGEMENT FEES PAID AS SUB-ADVISOR                                                                                                                     |

| (a) Enter service provider name as it appears on line 2 | (b) Service Codes<br>(see instructions) | (c) Enter amount of indirect compensation |
|---------------------------------------------------------|-----------------------------------------|-------------------------------------------|
| NORTHERN TRUST                                          | 28 52                                   | 5196                                      |

| (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. |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MORGAN STANLEY SMITH BARNEY<br><br>13-2919773                       | INVESTMENT MANAGEMENT FEES PAID AS SUB-ADVISOR                                                                                                                     |

| (a) Enter service provider name as it appears on line 2 | (b) Service Codes<br>(see instructions) | (c) Enter amount of indirect compensation |
|---------------------------------------------------------|-----------------------------------------|-------------------------------------------|
| BAHL & GAYNOR INC                                       | 28 52                                   | 8510                                      |

| (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. |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MORGAN STANLEY SMITH BARNEY<br><br>13-2919773                       | INVESTMENT MANAGEMENT FEES PAID AS SUB-ADVISOR                                                                                                                     |

**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<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| BOSTON PARTNERS                                                     |                                                                                                                                                                    | 6922                                      |
| (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. |                                           |
| MORGAN STANLEY SMITH BARNEY<br><br>13-2919773                       | INVESTMENT MANAGEMENT FEES PAID AS SUB-ADVISOR                                                                                                                     |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
| JPMORGAN EQUITY INCOME                                              |                                                                                                                                                                    | 4787                                      |
| (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. |                                           |
| MORGAN STANLEY SMITH BARNEY<br><br>13-2919773                       | INVESTMENT MANAGEMENT FEES PAID AS SUB-ADVISOR                                                                                                                     |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(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)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              |                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Financial Information</b><br><br>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).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110                             |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              | <b>2023</b>                                   |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              | <b>This Form is Open to Public Inspection</b> |

|                                                                                                                                             |                                         |                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------|
| For calendar plan year 2023 or fiscal plan year beginning <b>10/01/2023</b> and ending <b>09/30/2024</b>                                    |                                         |                                                                    |
| <b>A</b> Name of plan<br><b>TEAMSTERS JOINT COUNCIL NO. 73 PENSION &amp; TRUST FUND</b>                                                     | <b>B</b> Three-digit plan number (PN) ▶ | <b>001</b>                                                         |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION &amp; TRUST FUND</b> |                                         |                                                                    |
|                                                                                                                                             |                                         | <b>D</b> Employer Identification Number (EIN)<br><b>22-6171374</b> |

| Part I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Asset and Liability Statement |                       |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-----------------------|-----------------|
| <b>1</b> 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. <b>Round off amounts to the nearest dollar.</b> MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions. |                               |                       |                 |
| Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | (a) Beginning of Year | (b) End of Year |
| <b>a</b> Total noninterest-bearing cash .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>1a</b>                     | 683301                | 230824          |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                               |                       |                 |
| <b>(1)</b> Employer contributions .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1b(1)</b>                  | 176537                | 171506          |
| <b>(2)</b> Participant contributions .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1b(2)</b>                  |                       |                 |
| <b>(3)</b> Other .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>1b(3)</b>                  | 102059                | 114281          |
| <b>c</b> General investments:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>1c(1)</b>                  | 264452                | 262969          |
| <b>(2)</b> U.S. Government securities .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>1c(2)</b>                  | 7602500               | 8551386         |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                               |                       |                 |
| <b>(A)</b> Preferred .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(3)(A)</b>               |                       |                 |
| <b>(B)</b> All other .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(3)(B)</b>               | 2808923               | 3409801         |
| <b>(4)</b> Corporate stocks (other than employer securities):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |                       |                 |
| <b>(A)</b> Preferred .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>1c(4)(A)</b>               |                       |                 |
| <b>(B)</b> Common .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1c(4)(B)</b>               | 5134576               | 7331157         |
| <b>(5)</b> Partnership/joint venture interests .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>1c(5)</b>                  | 1233501               | 1117649         |
| <b>(6)</b> Real estate (other than employer real property) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>1c(6)</b>                  |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>1c(7)</b>                  |                       |                 |
| <b>(8)</b> Participant loans .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>1c(8)</b>                  |                       |                 |
| <b>(9)</b> Value of interest in common/collective trusts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>1c(9)</b>                  |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>1c(10)</b>                 |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1c(11)</b>                 |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>1c(12)</b>                 |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>1c(13)</b>                 | 9753842               | 10832632        |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>1c(14)</b>                 |                       |                 |
| <b>(15)</b> Other .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>1c(15)</b>                 |                       |                 |

|                                                                           |              |                       |                 |
|---------------------------------------------------------------------------|--------------|-----------------------|-----------------|
| <b>1d</b> Employer-related investments:                                   |              | (a) Beginning of Year | (b) End of Year |
| (1) Employer securities .....                                             | <b>1d(1)</b> |                       |                 |
| (2) Employer real property .....                                          | <b>1d(2)</b> |                       |                 |
| <b>e</b> Buildings and other property used in plan operation .....        | <b>1e</b>    |                       |                 |
| <b>f</b> Total assets (add all amounts in lines 1a through 1e) .....      | <b>1f</b>    | 27759691              | 32022205        |
| <b>Liabilities</b>                                                        |              |                       |                 |
| <b>g</b> Benefit claims payable .....                                     | <b>1g</b>    |                       |                 |
| <b>h</b> Operating payables .....                                         | <b>1h</b>    | 32033                 | 12872           |
| <b>i</b> Acquisition indebtedness .....                                   | <b>1i</b>    |                       |                 |
| <b>j</b> Other liabilities .....                                          | <b>1j</b>    | 11097                 | 15457           |
| <b>k</b> Total liabilities (add all amounts in lines 1g through 1j) ..... | <b>1k</b>    | 43130                 | 28329           |
| <b>Net Assets</b>                                                         |              |                       |                 |
| <b>l</b> Net assets (subtract line 1k from line 1f) .....                 | <b>1l</b>    | 27716561              | 31993876        |

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

|                                                                                                            |                 |            |           |
|------------------------------------------------------------------------------------------------------------|-----------------|------------|-----------|
| <b>Income</b>                                                                                              |                 | (a) Amount | (b) Total |
| <b>a</b> Contributions:                                                                                    |                 |            |           |
| (1) Received or receivable in cash from: (A) Employers .....                                               | <b>2a(1)(A)</b> | 1973143    |           |
| (B) Participants .....                                                                                     | <b>2a(1)(B)</b> |            |           |
| (C) Others (including rollovers) .....                                                                     | <b>2a(1)(C)</b> |            |           |
| (2) Noncash contributions .....                                                                            | <b>2a(2)</b>    |            |           |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 1973143   |
| <b>b</b> Earnings on investments:                                                                          |                 |            |           |
| (1) Interest:                                                                                              |                 |            |           |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit) .....              | <b>2b(1)(A)</b> | 1358       |           |
| (B) U.S. Government securities .....                                                                       | <b>2b(1)(B)</b> | 486003     |           |
| (C) Corporate debt instruments .....                                                                       | <b>2b(1)(C)</b> | 117468     |           |
| (D) Loans (other than to participants) .....                                                               | <b>2b(1)(D)</b> |            |           |
| (E) Participant loans .....                                                                                | <b>2b(1)(E)</b> |            |           |
| (F) Other .....                                                                                            | <b>2b(1)(F)</b> |            |           |
| (G) Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                                     | <b>2b(1)(G)</b> |            | 604829    |
| (2) Dividends: (A) Preferred stock .....                                                                   | <b>2b(2)(A)</b> |            |           |
| (B) Common stock .....                                                                                     | <b>2b(2)(B)</b> | 176667     |           |
| (C) Registered investment company shares (e.g. mutual funds) .....                                         | <b>2b(2)(C)</b> | 112493     |           |
| (D) Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                         | <b>2b(2)(D)</b> |            | 289160    |
| (3) Rents .....                                                                                            | <b>2b(3)</b>    |            |           |
| (4) Net gain (loss) on sale of assets: (A) Aggregate proceeds .....                                        | <b>2b(4)(A)</b> | 9346210    |           |
| (B) Aggregate carrying amount (see instructions) .....                                                     | <b>2b(4)(B)</b> | 9258590    |           |
| (C) Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....                         | <b>2b(4)(C)</b> |            | 87620     |
| (5) Unrealized appreciation (depreciation) of assets: (A) Real estate .....                                | <b>2b(5)(A)</b> | -115852    |           |
| (B) Other .....                                                                                            | <b>2b(5)(B)</b> | 1739052    |           |
| (C) Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....                | <b>2b(5)(C)</b> |            |           |

|                                                                                                 |        | (a) Amount | (b) Total |
|-------------------------------------------------------------------------------------------------|--------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts.....                               | 2b(6)  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts.....                               | 2b(7)  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts.....                       | 2b(8)  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities.....                             | 2b(9)  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | 2b(10) |            | 2151874   |
| c Other income .....                                                                            | 2c     |            |           |
| d Total income. Add all <b>income</b> amounts in column (b) and enter total .....               | 2d     |            | 6729826   |

**Expenses**

|                                                                                      |        |         |         |
|--------------------------------------------------------------------------------------|--------|---------|---------|
| e Benefit payment and payments to provide benefits:                                  |        |         |         |
| (1) Directly to participants or beneficiaries, including direct rollovers .....      | 2e(1)  | 2100527 |         |
| (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)  |         | 2100527 |
| f Corrective distributions (see instructions) .....                                  | 2f     |         |         |
| g Certain deemed distributions of participant loans (see instructions) .....         | 2g     |         |         |
| h Interest expense .....                                                             | 2h     |         |         |
| i Administrative expenses:                                                           |        |         |         |
| (1) Salaries and allowances .....                                                    | 2i(1)  | 38249   |         |
| (2) Contract administrator fees.....                                                 | 2i(2)  |         |         |
| (3) Recordkeeping fees.....                                                          | 2i(3)  | 12806   |         |
| (4) IQPA audit fees.....                                                             | 2i(4)  | 12500   |         |
| (5) Investment advisory and investment management fees .....                         | 2i(5)  | 88699   |         |
| (6) Bank or trust company trustee/custodial fees .....                               | 2i(6)  | 5196    |         |
| (7) Actuarial fees .....                                                             | 2i(7)  | 57975   |         |
| (8) Legal fees .....                                                                 | 2i(8)  | 3000    |         |
| (9) Valuation/appraisal fees .....                                                   | 2i(9)  |         |         |
| (10) Other trustee fees and expenses .....                                           | 2i(10) |         |         |
| (11) Other expenses .....                                                            | 2i(11) | 133559  |         |
| (12) Total administrative expenses. Add lines 2i(1) through (11) .....               | 2i(12) |         | 351984  |
| j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | 2j     |         | 2452511 |

**Net Income and Reconciliation**

|                                                          |       |  |         |
|----------------------------------------------------------|-------|--|---------|
| k Net income (loss). Subtract line 2j from line 2d ..... | 2k    |  | 4277315 |
| l Transfers of assets:                                   |       |  |         |
| (1) To this plan .....                                   | 2l(1) |  |         |
| (2) From this plan .....                                 | 2l(2) |  |         |

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **MSPC CERTIFIED PUBLIC ACCOUNTANTS &**

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

**d** The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

|                                                                                                                                                                                                                                                                                                                  | Yes                                 | No                                  | Amount |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|--------|
| <b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) .....                 |                                     | <input checked="" type="checkbox"/> |        |
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) ..... |                                     | <input checked="" type="checkbox"/> |        |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....                                                                                                                             |                                     | <input checked="" type="checkbox"/> |        |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) .....                                                                                                                  |                                     | <input checked="" type="checkbox"/> |        |
| <b>e</b> Was this plan covered by a fidelity bond? .....                                                                                                                                                                                                                                                         | <input checked="" type="checkbox"/> |                                     | 500000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....                                                                                                                                                                          |                                     | <input checked="" type="checkbox"/> |        |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                       |                                     | <input checked="" type="checkbox"/> |        |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                             |                                     | <input checked="" type="checkbox"/> |        |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....                                                                                                                                                   | <input checked="" type="checkbox"/> |                                     |        |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.) .....                                                                                     |                                     | <input checked="" type="checkbox"/> |        |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....                                                                                                                                              |                                     | <input checked="" type="checkbox"/> |        |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....                                                                                                                                                                                                                               |                                     | <input checked="" type="checkbox"/> |        |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....                                                                                                                                                                                     |                                     | <input checked="" type="checkbox"/> |        |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....                                                                                                                         |                                     | <input checked="" type="checkbox"/> |        |

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

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

| <b>5b(1)</b> Name of plan(s) | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> PN(s) |
|------------------------------|---------------------|--------------------|
|                              |                     |                    |
|                              |                     |                    |
|                              |                     |                    |
|                              |                     |                    |

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 533938.

|                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <div>SCHEDULE R<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div>                                                                                                                                       | <div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection.</div> |
| For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| A Name of plan<br>TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                  | B Three-digit plan number (PN) ▶ 001                                                            |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                  | D Employer Identification Number (EIN)<br>22-6171374                                            |
| Part I                                                                                                                                                                                                                                                                                                                                                                | Distributions                                                                                                                                                                                                                                                                                    |                                                                                                 |
| All references to distributions relate only to payments of benefits during the plan year.                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                  | 1 0                                                                                             |
| 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):<br><br>EIN(s): _____<br><br>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 25                                                                                            |
| 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.)                                                                                                                           |                                                                                                 |
| 4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A<br>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 _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.                  |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                  | 6a                                                                                              |
| b Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                  | 6b                                                                                              |
| c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) .....                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                  | 6c                                                                                              |
| If you completed line 6c, skip lines 8 and 9.                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Part III                                                                                                                                                                                                                                                                                                                                                              | Amendments                                                                                                                                                                                                                                                                                       |                                                                                                 |
| 9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. .... <input type="checkbox"/> Increase <input type="checkbox"/> Decrease <input type="checkbox"/> Both <input checked="" type="checkbox"/> No         |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Part IV                                                                                                                                                                                                                                                                                                                                                               | ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.                                                                                                                                                       |                                                                                                 |
| 10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 11 a Does the ESOP hold any preferred stock? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                        |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| 12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| For Paperwork Reduction Act Notice, see the Instructions for Form 5500.                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
| Schedule R (Form 5500) 2023 v. 230707                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                  |                                                                                                 |

**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): \_\_\_\_\_

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                        |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--|
| <b>14</b> 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:<br><b>a</b> 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) .....<br><b>b</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) .....<br><b>c</b> 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) ..... | <b>14a</b><br><br><br><br><br><br><br><b>14b</b><br><br><br><br><br><br><br><b>14c</b> |  |
| <b>15</b> 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:<br><b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....<br><b>b</b> The corresponding number for the second preceding plan year .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>15a</b><br><br><b>15b</b>                                                           |  |
| <b>16</b> Information with respect to any employers who withdrew from the plan during the preceding plan year:<br><b>a</b> Enter the number of employers who withdrew during the preceding plan year .....<br><b>b</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 .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>16a</b><br><br><b>16b</b>                                                           |  |
| <b>17</b> 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..... <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                        |  |

|                |                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------|
| <b>Part VI</b> | <b>Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans</b> |
|----------------|---------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>18</b> 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..... <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
| <b>19</b> If the total number of participants is 1,000 or more, complete lines (a) and (b):<br><b>a</b> Enter the percentage of plan assets held as:<br>Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%<br>High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%<br><b>b</b> Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:<br><input type="checkbox"/> 0-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> 10-15 years <input type="checkbox"/> 15 years or more                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |
| <b>20 PBGC missed contribution reporting requirements.</b> If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.<br><b>a</b> Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br><b>b</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:<br><input type="checkbox"/> Yes.<br><input type="checkbox"/> 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.<br><input type="checkbox"/> 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.<br><input type="checkbox"/> No. Other. Provide explanation: _____ |  |

|                 |                                 |
|-----------------|---------------------------------|
| <b>Part VII</b> | <b>IRS Compliance Questions</b> |
|-----------------|---------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>21a</b> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><b>21b</b> 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).<br><input type="checkbox"/> Design-based safe harbor method<br><input type="checkbox"/> "Prior year" ADP test<br><input type="checkbox"/> "Current year" ADP test<br><input type="checkbox"/> N/A |  |
| <b>22</b> 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 _____.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |

|                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                     |                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <div>SCHEDULE MEP<br/>(Form 5500)</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security Administration</div> | <div>MULTIPLE-EMPLOYER RETIREMENT<br/>PLAN INFORMATION</div> <div>This schedule is required to be filed under section 104 of the<br/>Employee Retirement Income Security Act of 1974 (ERISA) and<br/>Section 6058(a) of the Internal Revenue Code (the Code)</div> <div>► File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public<br/>Inspection</div> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|

|                                                                                                                                              |                                           |     |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----|
| For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024                                                   |                                           |     |
| A Name of plan<br>TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND                                                                        | B Three-digit<br>Plan number (PN) ..... ► | 001 |
|                                                                                                                                              |                                           |     |
| C Plan administrator's name as shown on line 3a of Form 5500/Form 5500-SF<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION & TRUST FUND | D Administrator's EIN<br>22-6171374       |     |

|        |                                                                                            |
|--------|--------------------------------------------------------------------------------------------|
| Part I | Type of Multiple-Employer Pension Plan. All multiple-employer pension plans must complete. |
|--------|--------------------------------------------------------------------------------------------|

1 Check the appropriate box to indicate type of multiple-employer pension plan. (Only defined contribution plans may check lines 1a, 1b, and 1c. Defined benefit plans and defined contribution plans not checking lines 1a, 1b, or 1c should check line 1d. See Instructions).

a ☐ association retirement plan (See 29 CFR 2510.3-55) (Complete Part II)

b ☒ professional employer organization plan (PEO Plan) (See 29 CFR 29 CFR 2510.3-55) (Complete Part II)

c ☐ pooled employer plan (PEP) (See 29 CFR 2510.3-44) (Complete Parts II and III)

d ☐ other multiple-employer pension plan (Describe) \_\_\_\_\_ (Complete Part II)

|         |                                     |
|---------|-------------------------------------|
| Part II | Participating Employer Information. |
|---------|-------------------------------------|

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan. Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).

|                                                           |                      |                                                                |                                                                           |
|-----------------------------------------------------------|----------------------|----------------------------------------------------------------|---------------------------------------------------------------------------|
| 2a Name of Participating Employer<br>JOINT COUNCIL NO. 73 | 2b EIN<br>22-1560942 | 2c Percentage of Total Contributions for the Plan Year<br>0.03 | 2d Aggregate Account Balances Attributable to Participating Employer<br>0 |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 11   | 2b EIN<br>22-6067503 | 2c Percentage of Total Contributions for the Plan Year<br>0.07 | 2d Aggregate Account Balances Attributable to Participating Employer<br>0 |

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

|                                                                                                                                                                                           |    |                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------------------------------------------------------------------|
| 2e Does the plan include any individuals not participating through an employer or who are individual working owners?                                                                      | 2e | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 2f If you answer "Yes" in line 2e, enter a good faith estimate of the percentage of total contributions made by all such individuals that are not listed on line 2a during the plan year. | 2f |                                                                     |
| 2g If you answer "Yes" in Line 2e, enter the aggregate account balances for all such individuals that are not listed on line 2a.                                                          | 2g |                                                                     |

**Part II Participating Employer Information (Continued).**

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

**Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

| 2a Name of Participating Employer                        | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|----------------------------------------------------------|------------|--------------------------------------------------------|----------------------------------------------------------------------|
| LOCAL UNION NO. 125                                      | 22-1445561 | 0.10                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 177 | 22-0859394 | 0.25                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 35  | 22-1731674 | 0.03                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 469 | 22-1010250 | 0.05                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 522 | 22-1585985 | 0.03                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 560 | 22-1337490 | 0.11                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 641 | 22-1108830 | 0.06                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 701 | 22-1533203 | 0.04                                                   | 0                                                                    |
| 2a Name of Participating Employer<br>LOCAL UNION NO. 863 | 22-0818457 | 0.10                                                   | 0                                                                    |

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

**Part II Participating Employer Information (Continued).**

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

**Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|-----------------------------------|------------|--------------------------------------------------------|----------------------------------------------------------------------|
| LOCAL UNION NO. 877               | 22-1915727 | 0.02                                                   | 0                                                                    |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
| LOCAL UNION NO. 97                | 22-1633671 | 0.12                                                   | 0                                                                    |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |
| 2a Name of Participating Employer | 2b EIN     | 2c Percentage of Total Contributions for the Plan Year | 2d Aggregate Account Balances Attributable to Participating Employer |
|                                   |            |                                                        |                                                                      |

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

Part III

Pooled Employer Plan Information

Line 3. All Pooled employer plans must answer all of the questions in Part III, in addition to completing all of Parts I and II.

- 3a

Is the pooled plan provider (identified as the plan sponsor and administrator in Part II of the Form 5500) currently in compliance with the Form PR (Pooled Plan Provider Registration Statement) requirements? (See instructions and 29 CFR 2510.3-44) .....

☐ Yes ☐ No
- 3b

If line 3a is "Yes", enter the ACK ID for the most recent Form PR that was required to be filed under the Form PR filing requirements. (Failure to enter a valid ACK ID will subject the Form 5500 filing to rejection as incomplete.)

ACK ID .....

## INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of  
Teamsters Joint Council No. 73 Pension Fund  
Springfield, New Jersey

### *Opinion*

We have audited the financial statements of Teamsters Joint Council No. 73 Pension Fund (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of September 30, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Teamsters Joint Council No. 73 Pension Fund as of September 30, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Teamsters Joint Council No. 73 Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### *Responsibilities of Management for the Financial Statements*

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Teamsters Joint Council No. 73 Pension Fund's ability to continue as a going concern for one year after the date the financial statements are available to be issued.



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

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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Teamsters Joint Council No. 73 Pension Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Teamsters Joint Council No. 73 Pension Fund's ability to continue as a going concern for a reasonable period of time.

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

### ***Supplemental Schedules Required by ERISA***

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

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

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

A handwritten signature in black ink, appearing to read "MSPC", is positioned above the printed name of the firm.

**MSPC**  
Certified Public Accountants and Advisors,  
A Professional Corporation

Cranford, New Jersey  
July 9, 2025

**TEAMSTERS JOINT COUNCIL 73 PENSION PLAN**  
**EIN: 22-6171374**  
**PN: 001**

**Schedule SB, Part V – Summary of Plan Provisions**

**Participation**

Immediately

**Future Benefit Accruals**

Effective October 1, 2009, the Trustees suspended future benefit accruals.

Effective January 1, 2013 future benefit accruals were reinstated.

Effective January 1, 2017 future benefit accruals will accrue at one percent of wages or 1/2% of wages for any Local not paying the standard contribution rate.

Effective January 1, 2018 active participants were Credited with 1/2% of wages, or 1/4% of wages for any Local not paying the Standard Contribution Rate, for service for 2010, 2011 and 2012.

Effective October 1, 2021, the accrual rate for 2010-2016 was retroactively increased to 1% of wages, or 1/2% of wages for any Local not paying the Standard Contribution Rate.

**Normal Retirement Benefit**

**Eligibility**

Age 65 with 5 years of service, age 57 with 15 years of continuous service, any age with 30 years of continuous service.

**Monthly Benefit**

The sum of I and II and III below:

(I) The product of (a), (b), and (c) as follows:

(a) Years of service prior to

January 1, 2003 (maximum 25 years)

(b) Average monthly earnings (highest consecutive 60 months out of 120 months preceding retirement)

(c) Benefit Percentage based on

Average Contribution Rate during

the final 60 months of employment prior to 2003

| <u>Average<br/>Contribution</u> | <u>Benefit<br/>Percentage</u> |
|---------------------------------|-------------------------------|
| 4.25%                           | 0.550%                        |
| 5.00                            | 0.649                         |
| 5.25                            | 0.704                         |
| 5.50                            | 0.759                         |
| 6.00                            | 0.869                         |
| 6.50                            | 0.990                         |
| 7.00                            | 1.125                         |
| 7.50                            | 1.250                         |
| 8.00                            | 1.375                         |
| 8.50                            | 1.500                         |
| 9.00                            | 1.625                         |
| 9.50                            | 1.750                         |
| 10.00                           | 1.875                         |

**Schedule SB, Part V – Summary of Plan Provisions (Continued)**

**Normal Retirement Benefit**

Monthly Benefit (continued)

(II)

(a) Subtract the number of Years of Service used in (I) from the lesser of 25 or the Participant's Years of Service as of his termination of employment.

(b) Sum the contributions, not to exceed 10 percent of pay, made on behalf of the Member for the number of years obtained in II(a) from 2003 to 2009

(c) Multiply the figure obtained in II(b) by 10 percent and divide that amount by 12

(III)

Multiply wages earned after 2010 times 1% divided by 12. Substitute 1/2% for 1% for Locals not paying the standard contribution rate

**Early Retirement Benefit**

Eligibility

Age 50 with 15 years of continuous service or age 55 with 10 years of service.

Monthly Benefit

The Normal Retirement Benefit reduced by 5/12% per month by which the Early Retirement Date precedes the Normal Retirement Date.

**Vesting**

100% after 5 Years of Service.

**Normal Form Of Benefit**

Unmarried Participants

Life Annuity

Married Participants

An actuarially equivalent 50% Joint & Survivor Annuity

Lump Sum Option

If age 57 with 15 Years of Service applicable to benefits accrued through September 30, 2009

**Pre-Retirement Death Benefit**

Eligibility

Married: Vested

Monthly Benefit

Married: 50% continuance to spouse at Member's Earliest Retirement Date

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a)                                | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
| <b>Cash and Equivalents:</b>       |                                                                                                   |                                                                                                                                                    |                        |                                           |
|                                    | * Morgan Stanley Bank Deposit Program                                                             | Var Rt      N/A                                                                                                                                    | \$ 262,969             | \$ 262,969                                |
| <b>U.S. Government Securities:</b> |                                                                                                   |                                                                                                                                                    |                        |                                           |
|                                    | Federal National Mtg Assn Pool FS3236                                                             | 160,000      06/01/52      3.500%                                                                                                                  | 144,354                | 132,346                                   |
|                                    | Federal National Mtg Assn Pool MA4580                                                             | 296,000      04/01/52      3.500%                                                                                                                  | 293,872                | 228,909                                   |
|                                    | Federal National Mtg Assn Pool MA4600                                                             | 182,000      05/01/52      3.500%                                                                                                                  | 176,277                | 145,011                                   |
|                                    | Federal National Mtg Assn Pool MA4761                                                             | 242,000      09/01/52      5.000%                                                                                                                  | 218,395                | 204,367                                   |
|                                    | Federal National Mtg Assn Pool MA5294                                                             | 482,000      03/01/54      5.000%                                                                                                                  | 467,643                | 467,010                                   |
|                                    | FHLMC 30 Yr Gold SD82434                                                                          | 93,000      08/01/52      3.500%                                                                                                                   | 74,974                 | 78,069                                    |
|                                    | FHLMC 30 Yr Gold SD8382                                                                           | 70,000      12/01/53      5.000%                                                                                                                   | 65,631                 | 67,336                                    |
|                                    | Gov't National Mtg Assn Pool 698097                                                               | 45,700      04/15/39      4.500%                                                                                                                   | 50,242                 | 607                                       |
|                                    | Gov't National Mtg Assn Pool AA3308                                                               | 125,000      05/15/42      4.000%                                                                                                                  | 135,703                | 13,838                                    |
|                                    | United States Treasury Bill                                                                       | 170,000      02/06/25      0.000%                                                                                                                  | 166,272                | 167,361                                   |
|                                    | United States Treasury Bond                                                                       | 25,000      05/15/44      4.625%                                                                                                                   | 24,658                 | 26,494                                    |
|                                    | United States Treasury Bond                                                                       | 50,000      11/15/48      3.375%                                                                                                                   | 48,191                 | 43,320                                    |
|                                    | United States Treasury Bond                                                                       | 60,000      11/15/42      2.750%                                                                                                                   | 58,316                 | 49,209                                    |
|                                    | United States Treasury Bond                                                                       | 50,000      05/15/41      4.375%                                                                                                                   | 49,729                 | 52,168                                    |
|                                    | United States Treasury Bond                                                                       | 55,000      08/15/40      3.875%                                                                                                                   | 62,451                 | 54,188                                    |
|                                    | United States Treasury Bond                                                                       | 25,000      05/15/43      2.875%                                                                                                                   | 25,156                 | 20,762                                    |
|                                    | United States Treasury Bond                                                                       | 40,000      08/15/42      2.750%                                                                                                                   | 38,720                 | 32,956                                    |
|                                    | United States Treasury Bond                                                                       | 25,000      08/15/45      2.875%                                                                                                                   | 24,561                 | 20,320                                    |
|                                    | United States Treasury Bond                                                                       | 10,000      11/15/41      3.125%                                                                                                                   | 11,536                 | 8,837                                     |
|                                    | United States Treasury Bond                                                                       | 30,000      02/15/46      2.500%                                                                                                                   | 32,822                 | 22,678                                    |
|                                    | United States Treasury Bond                                                                       | 135,000      08/15/46      2.250%                                                                                                                  | 146,333                | 96,662                                    |
|                                    | United States Treasury Bond                                                                       | 195,000      02/15/45      2.500%                                                                                                                  | 191,304                | 149,038                                   |
|                                    | United States Treasury Bond                                                                       | 30,000      11/15/40      1.375%                                                                                                                   | 29,545                 | 20,358                                    |
|                                    | United States Treasury Bond                                                                       | 85,000      02/15/31      5.375%                                                                                                                   | 108,798                | 93,610                                    |
|                                    | United States Treasury Bond                                                                       | 60,000      02/15/36      4.500%                                                                                                                   | 77,234                 | 64,275                                    |
|                                    | United States Treasury Bond                                                                       | 30,000      02/15/37      4.750%                                                                                                                   | 38,965                 | 32,766                                    |
|                                    | United States Treasury Bond                                                                       | 35,000      02/15/39      3.500%                                                                                                                   | 35,950                 | 33,406                                    |
|                                    | United States Treasury Note                                                                       | 341,000      11/30/28      4.375%                                                                                                                  | 344,192                | 351,390                                   |
|                                    | United States Treasury Note                                                                       | 125,000      02/15/34      4.000%                                                                                                                  | 122,682                | 127,090                                   |
|                                    | United States Treasury Note                                                                       | 450,000      05/15/27      4.500%                                                                                                                  | 448,148                | 460,125                                   |
|                                    | United States Treasury Note                                                                       | 566,000      04/30/29      4.625%                                                                                                                  | 572,596                | 590,895                                   |
|                                    | United States Treasury Note                                                                       | 843,000      07/15/27      4.375%                                                                                                                  | 857,064                | 860,584                                   |
|                                    | United States Treasury Note                                                                       | 50,000      08/31/31      3.750%                                                                                                                   | 50,330                 | 50,250                                    |
|                                    | United States Treasury Note                                                                       | 50,000      11/15/28      3.125%                                                                                                                   | 49,225                 | 49,119                                    |
|                                    | United States Treasury Note                                                                       | 65,000      08/15/29      1.625%                                                                                                                   | 64,910                 | 59,442                                    |
|                                    | United States Treasury Note                                                                       | 20,000      11/15/29      1.750%                                                                                                                   | 19,896                 | 18,320                                    |
|                                    | United States Treasury Note                                                                       | 35,000      02/15/29      2.625%                                                                                                                   | 34,917                 | 33,644                                    |
|                                    | United States Treasury Note                                                                       | 100,000      05/15/28      2.875%                                                                                                                  | 98,908                 | 97,602                                    |
|                                    | United States Treasury Note                                                                       | 15,000      05/15/30      0.625%                                                                                                                   | 15,023                 | 12,734                                    |
|                                    | United States Treasury Note                                                                       | 25,000      08/15/25      2.000%                                                                                                                   | 24,345                 | 24,566                                    |
|                                    | United States Treasury Note                                                                       | 50,000      05/31/29      2.750%                                                                                                                   | 49,779                 | 48,197                                    |
|                                    | United States Treasury Note                                                                       | 85,000      07/31/25      2.875%                                                                                                                   | 84,966                 | 84,205                                    |
|                                    | United States Treasury Note                                                                       | 20,000      11/15/25      2.250%                                                                                                                   | 19,847                 | 19,645                                    |
|                                    | United States Treasury Note                                                                       | 110,000      11/15/26      2.000%                                                                                                                  | 106,910                | 106,352                                   |
|                                    | United States Treasury Note                                                                       | 65,000      02/15/27      2.250%                                                                                                                   | 65,026                 | 63,002                                    |
|                                    | United States Treasury Note                                                                       | 50,000      08/31/26      0.750%                                                                                                                   | 49,943                 | 47,331                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,<br/>Borrower,<br/>Lessor, or<br/>Similar Party</u> | (c)<br><u>Description of Investment,<br/>Including Maturity Date,<br/>Rate of Interest, Collateral<br/>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current<br/>Value</u> |
|-----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|
|     | United States Treasury Note                                                     | 100,000 05/31/26 0.750%                                                                                                          | 99,811                 | 95,254                              |
|     | United States Treasury Note                                                     | 305,000 05/15/27 2.375%                                                                                                          | 293,412                | 295,743                             |
|     | United States Treasury Note                                                     | 30,000 07/31/28 4.125%                                                                                                           | 29,685                 | 30,580                              |
|     | United States Treasury Note                                                     | 35,000 08/15/27 2.250%                                                                                                           | 34,743                 | 33,739                              |
|     | United States Treasury Note                                                     | 50,000 11/15/27 2.250%                                                                                                           | 48,607                 | 48,043                              |
|     | United States Treasury Note                                                     | 75,000 09/30/25 0.250%                                                                                                           | 74,628                 | 72,297                              |
|     | United States Treasury Note                                                     | 50,000 02/15/28 2.750%                                                                                                           | 49,506                 | 48,678                              |
|     | United States Treasury Note                                                     | 50,000 07/31/27 2.750%                                                                                                           | 49,639                 | 48,881                              |
|     | United States Treasury Note                                                     | 25,000 03/31/30 3.625%                                                                                                           | 24,867                 | 25,011                              |
|     | United States Treasury Note                                                     | 275,000 05/15/32 2.875%                                                                                                          | 269,572                | 259,896                             |
|     | United States Treasury Note                                                     | 100,000 08/31/28 4.375%                                                                                                          | 99,794                 | 102,871                             |
|     | United States Treasury Note                                                     | 30,000 09/30/25 3.000%                                                                                                           | 28,961                 | 29,716                              |
|     | United States Treasury Note                                                     | 20,000 09/30/28 4.625%                                                                                                           | 19,977                 | 20,773                              |
|     | United States Treasury Note                                                     | 20,000 02/28/25 2.750%                                                                                                           | 19,977                 | 19,868                              |
|     | United States Treasury Note                                                     | 105,000 04/30/29 2.875%                                                                                                          | 104,206                | 101,850                             |
|     | United States Treasury Note                                                     | 105,000 02/15/33 3.500%                                                                                                          | 103,937                | 103,138                             |
|     | United States Treasury Note                                                     | 50,000 08/15/32 2.750%                                                                                                           | 49,869                 | 46,707                              |
|     | United States Treasury Note                                                     | 197,000 11/15/31 1.375%                                                                                                          | 184,552                | 168,666                             |
|     | United States Treasury Note                                                     | 50,000 05/31/25 0.250%                                                                                                           | 49,814                 | 48,710                              |
|     | United States Treasury Note                                                     | 330,000 08/15/33 3.875%                                                                                                          | 315,739                | 332,552                             |
|     | United States Treasury Note                                                     | 75,000 08/15/33 3.875%                                                                                                           | 72,303                 | 75,580                              |
|     | United States Treasury Note                                                     | 30,000 11/30/24 1.500%                                                                                                           | 29,987                 | 29,841                              |
|     | United States Treasury Note                                                     | 168,000 05/31/30 3.750%                                                                                                          | 166,038                | 169,070                             |
|     | United States Treasury Note                                                     | 25,000 05/31/28 3.625%                                                                                                           | 24,624                 | 25,036                              |
|     | United States Treasury Note                                                     | 50,000 02/28/26 0.500%                                                                                                           | 49,568                 | 47,764                              |
|     | United States Treasury Note                                                     | 327,000 02/15/32 1.875%                                                                                                          | 274,416                | 288,680                             |
|     | United States Treasury Note                                                     | 35,000 06/15/25 2.875%                                                                                                           | 34,861                 | 34,690                              |
|     | United States Treasury Note                                                     | 50,000 06/30/28 4.000%                                                                                                           | 49,295                 | 50,740                              |
|     | United States Treasury Note                                                     | 75,000 06/30/27 3.250%                                                                                                           | 73,890                 | 74,364                              |
|     | United States Treasury Note                                                     | 299,000 06/30/29 3.250%                                                                                                          | 292,097                | 294,584                             |
|     | United States Treasury Note - Infl. Ind.                                        | 30,000 07/15/29 0.250%                                                                                                           | 34,225                 | 34,994                              |
|     | United States Treasury Note - Infl. Ind.                                        | 32,000 02/15/45 0.750%                                                                                                           | 44,345                 | 34,167                              |
|     | United States Treasury Note - Infl. Ind.                                        | 25,000 07/15/30 0.125%                                                                                                           | 29,025                 | 28,509                              |
|     | <b>Total U.S. Government Securities</b>                                         |                                                                                                                                  | <b>9,002,309</b>       | <b>8,551,386</b>                    |
|     | <b>Corporate Bonds:</b>                                                         |                                                                                                                                  |                        |                                     |
|     | Abbvie Inc                                                                      | 169,000 11/21/26 2.950%                                                                                                          | 171,347                | 165,454                             |
|     | Air Lease Corp                                                                  | 180,000 10/01/29 3.250%                                                                                                          | 170,386                | 169,229                             |
|     | American Electric Power Co Inc                                                  | 163,000 03/01/33 5.625%                                                                                                          | 168,189                | 171,826                             |
|     | Amgen Inc                                                                       | 161,000 03/02/30 5.250%                                                                                                          | 163,697                | 167,789                             |
|     | AutoZone Inc                                                                    | 25,000 04/15/25 3.625%                                                                                                           | 24,975                 | 24,836                              |
|     | Bank Of America Corp Fxd To                                                     | 174,000 07/22/27 1.734%                                                                                                          | 159,725                | 166,104                             |
|     | Bank Of America Corp Fxd To                                                     | 198,000 07/21/32 2.299%                                                                                                          | 183,163                | 171,252                             |
|     | Boeing Co/The                                                                   | 171,000 02/04/26 2.196%                                                                                                          | 167,009                | 164,746                             |
|     | Capital One Financial Corp                                                      | 85,000 10/29/25 4.200%                                                                                                           | 86,658                 | 84,493                              |
|     | Capital One Financial Corp Fxd                                                  | 82,000 02/01/30 5.700%                                                                                                           | 84,912                 | 84,863                              |
|     | Charles Schwab Corp/The Fxd To                                                  | 86,000 Perpetual 4.000%                                                                                                          | 78,813                 | 82,450                              |
|     | Citigroup Inc Fxd To 012027 Var                                                 | 251,000 01/10/28 3.887%                                                                                                          | 262,450                | 248,422                             |
|     | Edison International                                                            | 80,000 06/15/27 5.750%                                                                                                           | 88,598                 | 82,570                              |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,<br/>Borrower,<br/>Lessor, or<br/>Similar Party</u> | (c)<br><u>Description of Investment,<br/>Including Maturity Date,<br/>Rate of Interest, Collateral<br/>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current<br/>Value</u> |
|-----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|
|     | Energy Transfer LP                                                              | 162,000 04/15/29 5.250%                                                                                                          | 167,544                | 166,617                             |
|     | General Dynamics Corp                                                           | 25,000 04/01/30 3.625%                                                                                                           | 24,556                 | 24,447                              |
|     | General Motors Financial Co Inc                                                 | 162,000 06/23/28 5.800%                                                                                                          | 168,796                | 168,004                             |
|     | Goldman Sachs Group Inc/The Fx D                                                | 170,000 05/01/29 4.223%                                                                                                          | 169,361                | 168,915                             |
|     | Hca Inc                                                                         | 162,000 06/01/28 5.200%                                                                                                          | 163,121                | 166,120                             |
|     | Kroger Co/The                                                                   | 167,000 09/15/34 5.000%                                                                                                          | 168,510                | 168,242                             |
|     | Northern Trust Corp                                                             | 10,000 10/30/25 3.950%                                                                                                           | 9,820                  | 9,961                               |
|     | Sabine Pass Liquefaction LLC                                                    | 162,000 03/15/27 5.000%                                                                                                          | 161,986                | 164,069                             |
|     | Toronto-Dominion Bank                                                           | 164,000 09/15/27 4.693%                                                                                                          | 161,232                | 166,560                             |
|     | Us Bancorp Fxd To 112031 Var                                                    | 206,000 11/03/36 2.491%                                                                                                          | 160,513                | 173,707                             |
|     | Wells Fargo & Co Fxd To 032027                                                  | 254,000 03/24/28 3.526%                                                                                                          | 239,915                | 249,125                             |
|     | <b>Total Corporate Bonds</b>                                                    |                                                                                                                                  | <u>3,405,276</u>       | <u>3,409,801</u>                    |
|     | <b>Common Stocks:</b>                                                           |                                                                                                                                  |                        |                                     |
|     | Abbott Laboratories                                                             | 188                                                                                                                              | 19,618                 | 21,434                              |
|     | Abbvie Inc Com                                                                  | 194                                                                                                                              | 29,901                 | 38,311                              |
|     | Accenture Plc Ireland Cl A                                                      | 28                                                                                                                               | 7,587                  | 9,897                               |
|     | Acuity Brands Inc                                                               | 44                                                                                                                               | 7,773                  | 12,186                              |
|     | Adobe Inc                                                                       | 197                                                                                                                              | 104,600                | 102,003                             |
|     | Agnc Investment Corp                                                            | 1,094                                                                                                                            | 10,442                 | 11,443                              |
|     | Air Prod & Chem Inc                                                             | 122                                                                                                                              | 35,536                 | 36,324                              |
|     | Alcon Inc                                                                       | 832                                                                                                                              | 63,909                 | 83,258                              |
|     | Alexandria Real Estate Eq Inc                                                   | 35                                                                                                                               | 5,051                  | 4,147                               |
|     | Allison Transmn Hldgs Inc                                                       | 194                                                                                                                              | 6,757                  | 18,638                              |
|     | Amentum Holdings Inc                                                            | 99                                                                                                                               | 2,189                  | 3,193                               |
|     | Amer Intl Gp Inc New                                                            | 573                                                                                                                              | 42,791                 | 41,961                              |
|     | American Express Co                                                             | 134                                                                                                                              | 23,945                 | 36,341                              |
|     | American Water Works Co                                                         | 485                                                                                                                              | 65,105                 | 70,926                              |
|     | Ameriprise Fincl Inc                                                            | 252                                                                                                                              | 72,660                 | 118,392                             |
|     | Amgen Inc                                                                       | 308                                                                                                                              | 71,882                 | 99,241                              |
|     | Amkor Technology Inc                                                            | 250                                                                                                                              | 6,453                  | 7,650                               |
|     | Amn Healthcare Svcs Inc                                                         | 136                                                                                                                              | 12,182                 | 5,765                               |
|     | Analog Devices Inc                                                              | 156                                                                                                                              | 29,364                 | 35,907                              |
|     | Ansys Inc                                                                       | 281                                                                                                                              | 100,089                | 89,535                              |
|     | Apple Inc                                                                       | 24                                                                                                                               | 3,723                  | 5,478                               |
|     | Archrock Inc                                                                    | 487                                                                                                                              | 8,607                  | 9,857                               |
|     | Ares Management Corp Cl A                                                       | 122                                                                                                                              | 17,173                 | 19,012                              |
|     | Arrow Electronics                                                               | 88                                                                                                                               | 10,469                 | 11,710                              |
|     | Ashland Inc Com                                                                 | 86                                                                                                                               | 8,226                  | 7,460                               |
|     | Assurant Inc                                                                    | 38                                                                                                                               | 5,841                  | 7,557                               |
|     | Assured Guaranty Ltd                                                            | 159                                                                                                                              | 7,985                  | 12,644                              |
|     | Atmos Energy Cp                                                                 | 657                                                                                                                              | 72,289                 | 91,132                              |
|     | Atmus Filtration Technologies                                                   | 228                                                                                                                              | 6,892                  | 8,557                               |
|     | AvalonBay Comm Inc                                                              | 38                                                                                                                               | 6,665                  | 8,523                               |
|     | Avantor Inc (Avtr) 552-031593-863                                               | 524                                                                                                                              | 14,200                 | 13,556                              |
|     | Avnet Inc                                                                       | 160                                                                                                                              | 6,182                  | 8,690                               |
|     | Axcelis Technologies Inc                                                        | 80                                                                                                                               | 8,997                  | 8,362                               |
|     | Axis Capital Holdings Ltd                                                       | 169                                                                                                                              | 8,710                  | 13,454                              |
|     | Azz Inc                                                                         | 113                                                                                                                              | 8,887                  | 9,335                               |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Bank Of America Corp                                                                              | 1,155                                                                                                                                              | 39,694                 | 45,830                                    |
|     | Beacon Roofing Supply Inc                                                                         | 280                                                                                                                                                | 23,251                 | 24,200                                    |
|     | Beazer Homes USA Inc Com New                                                                      | 221                                                                                                                                                | 6,325                  | 7,552                                     |
|     | Becton Dickinson & Co                                                                             | 61                                                                                                                                                 | 14,508                 | 14,717                                    |
|     | Bellring Brands Inc                                                                               | 193                                                                                                                                                | 8,126                  | 11,719                                    |
|     | BGC Group Inc Cl A                                                                                | 1,100                                                                                                                                              | 5,727                  | 10,098                                    |
|     | Blackrock Inc                                                                                     | 26                                                                                                                                                 | 18,071                 | 24,604                                    |
|     | Blackstone Inc                                                                                    | 488                                                                                                                                                | 58,604                 | 74,727                                    |
|     | Blackstone Inc                                                                                    | 135                                                                                                                                                | 17,919                 | 20,673                                    |
|     | Bowlero Corp Cl A Com                                                                             | 990                                                                                                                                                | 13,251                 | 11,623                                    |
|     | Boyd Gaming Corp                                                                                  | 253                                                                                                                                                | 16,365                 | 16,356                                    |
|     | Brady Cl A                                                                                        | 118                                                                                                                                                | 6,308                  | 9,042                                     |
|     | Brink's Company Com                                                                               | 254                                                                                                                                                | 15,268                 | 29,373                                    |
|     | Brinker Intl Inc                                                                                  | 138                                                                                                                                                | 5,867                  | 10,561                                    |
|     | Bristol Myers Squibb Co                                                                           | 610                                                                                                                                                | 41,806                 | 31,561                                    |
|     | Builders Firstsource Inc                                                                          | 110                                                                                                                                                | 16,444                 | 21,325                                    |
|     | Cactus Inc Class-A                                                                                | 91                                                                                                                                                 | 4,364                  | 5,455                                     |
|     | Capital One Financial Corp                                                                        | 604                                                                                                                                                | 81,796                 | 90,437                                    |
|     | Capital One Financial Corp                                                                        | 80                                                                                                                                                 | 10,464                 | 11,939                                    |
|     | Carlisle Co Inc                                                                                   | 24                                                                                                                                                 | 5,772                  | 10,686                                    |
|     | Cars Com Inc                                                                                      | 638                                                                                                                                                | 11,682                 | 10,693                                    |
|     | Catalyst Pharmaceuticals Inc                                                                      | 399                                                                                                                                                | 5,497                  | 7,932                                     |
|     | Cboe Global Markets Inc                                                                           | 60                                                                                                                                                 | 7,624                  | 12,240                                    |
|     | Cencora Inc                                                                                       | 47                                                                                                                                                 | 7,222                  | 10,471                                    |
|     | Championx Corporation                                                                             | 150                                                                                                                                                | 3,121                  | 4,523                                     |
|     | Charles Schwab New                                                                                | 556                                                                                                                                                | 37,617                 | 36,034                                    |
|     | Check Point Software Tech Ltd                                                                     | 99                                                                                                                                                 | 12,165                 | 19,143                                    |
|     | Chemed Corporation                                                                                | 13                                                                                                                                                 | 7,263                  | 7,980                                     |
|     | Chevron Corp                                                                                      | 259                                                                                                                                                | 41,315                 | 38,143                                    |
|     | Chubb Ltd                                                                                         | 78                                                                                                                                                 | 16,339                 | 22,542                                    |
|     | Clearfield Inc                                                                                    | 240                                                                                                                                                | 10,026                 | 9,350                                     |
|     | Cme Group Inc                                                                                     | 51                                                                                                                                                 | 9,521                  | 11,363                                    |
|     | CMS Energy Cp                                                                                     | 170                                                                                                                                                | 10,203                 | 12,007                                    |
|     | Coca Cola Co                                                                                      | 1,221                                                                                                                                              | 67,539                 | 87,741                                    |
|     | Coca Cola Co                                                                                      | 287                                                                                                                                                | 17,160                 | 20,624                                    |
|     | Coca Cola Consolidated Inc                                                                        | 8                                                                                                                                                  | 7,114                  | 11,142                                    |
|     | Columbia Banking Systems Inc                                                                      | 333                                                                                                                                                | 8,718                  | 8,695                                     |
|     | Comcast Corp (New) Class A                                                                        | 833                                                                                                                                                | 31,443                 | 34,794                                    |
|     | Commerce Bancshares                                                                               | 724                                                                                                                                                | 44,621                 | 43,006                                    |
|     | Commercial Metals Co                                                                              | 176                                                                                                                                                | 9,624                  | 9,673                                     |
|     | Concentrix Corp                                                                                   | 123                                                                                                                                                | 14,957                 | 6,304                                     |
|     | ConocoPhillips                                                                                    | 421                                                                                                                                                | 45,700                 | 44,323                                    |
|     | Constellation Brands Inc Cl A                                                                     | 236                                                                                                                                                | 56,774                 | 60,815                                    |
|     | Corecivic Inc                                                                                     | 306                                                                                                                                                | 3,416                  | 3,871                                     |
|     | Corning Inc                                                                                       | 366                                                                                                                                                | 12,432                 | 16,525                                    |
|     | Corpay Inc                                                                                        | 30                                                                                                                                                 | 7,907                  | 9,383                                     |
|     | Corteva Inc                                                                                       | 1,842                                                                                                                                              | 91,186                 | 108,291                                   |
|     | Coterra Energy Inc                                                                                | 2,674                                                                                                                                              | 51,780                 | 64,042                                    |
|     | Crocs Inc                                                                                         | 54                                                                                                                                                 | 7,157                  | 7,859                                     |
|     | Cullen Frost Bankers Inc                                                                          | 478                                                                                                                                                | 52,761                 | 53,469                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Curtiss Wright Corp                                                                               | 64                                                                                                                                                 | 8,676                  | 21,115                                    |
|     | CVS Health Corp Com                                                                               | 164                                                                                                                                                | 12,687                 | 10,312                                    |
|     | Danaher Corporation                                                                               | 320                                                                                                                                                | 71,113                 | 88,966                                    |
|     | Davita Inc                                                                                        | 59                                                                                                                                                 | 9,646                  | 9,611                                     |
|     | Deere & Co                                                                                        | 71                                                                                                                                                 | 29,016                 | 29,839                                    |
|     | Dnow Inc                                                                                          | 288                                                                                                                                                | 2,835                  | 3,724                                     |
|     | Dominion Energy Inc                                                                               | 331                                                                                                                                                | 17,816                 | 19,128                                    |
|     | Dover Corp                                                                                        | 158                                                                                                                                                | 24,602                 | 30,295                                    |
|     | East West Bancorp                                                                                 | 273                                                                                                                                                | 20,229                 | 22,588                                    |
|     | Eaton Corp Plc Shs                                                                                | 82                                                                                                                                                 | 14,473                 | 27,027                                    |
|     | Ecolab Inc                                                                                        | 345                                                                                                                                                | 77,153                 | 88,089                                    |
|     | Ecovyst Inc                                                                                       | 686                                                                                                                                                | 6,371                  | 4,699                                     |
|     | Eldorado Gold Corp                                                                                | 650                                                                                                                                                | 6,189                  | 11,291                                    |
|     | Eli Lilly & Co                                                                                    | 12                                                                                                                                                 | 3,773                  | 10,507                                    |
|     | Emcor Group Inc                                                                                   | 58                                                                                                                                                 | 7,196                  | 24,978                                    |
|     | Enact Hldgs Inc                                                                                   | 271                                                                                                                                                | 7,998                  | 9,845                                     |
|     | Enersys                                                                                           | 95                                                                                                                                                 | 9,010                  | 9,701                                     |
|     | Eog Resources Inc                                                                                 | 230                                                                                                                                                | 27,624                 | 28,274                                    |
|     | Equity Lifestyle Properties                                                                       | 873                                                                                                                                                | 58,623                 | 62,280                                    |
|     | Essent Group Ltd Com                                                                              | 272                                                                                                                                                | 13,098                 | 17,487                                    |
|     | Essex Property Trust Inc                                                                          | 22                                                                                                                                                 | 5,138                  | 6,588                                     |
|     | Evercore Inc Class A                                                                              | 78                                                                                                                                                 | 9,347                  | 19,706                                    |
|     | Everest Group Ltd                                                                                 | 32                                                                                                                                                 | 8,340                  | 12,459                                    |
|     | Evolent Health Inc Cl A                                                                           | 476                                                                                                                                                | 11,082                 | 13,461                                    |
|     | Expro Group Holdings Nv Com                                                                       | 510                                                                                                                                                | 9,421                  | 8,757                                     |
|     | Exxon Mobil Corp                                                                                  | 256                                                                                                                                                | 28,972                 | 30,008                                    |
|     | Fed Agric Mtg Non Vtg C                                                                           | 89                                                                                                                                                 | 11,361                 | 16,739                                    |
|     | First Advantage Corp                                                                              | 803                                                                                                                                                | 11,940                 | 15,940                                    |
|     | First American Finl Corp                                                                          | 201                                                                                                                                                | 11,761                 | 13,268                                    |
|     | First Indust Realty Tr Inc                                                                        | 152                                                                                                                                                | 7,243                  | 8,509                                     |
|     | First Merchants Corp                                                                              | 141                                                                                                                                                | 5,687                  | 5,245                                     |
|     | Firstcash Hldgs Inc                                                                               | 175                                                                                                                                                | 17,267                 | 20,090                                    |
|     | Flextronics Intl Ltd                                                                              | 611                                                                                                                                                | 8,483                  | 20,426                                    |
|     | FMC Corp New                                                                                      | 161                                                                                                                                                | 10,938                 | 10,616                                    |
|     | Frontdoor Inc                                                                                     | 418                                                                                                                                                | 13,146                 | 20,060                                    |
|     | FTI Consulting Inc                                                                                | 68                                                                                                                                                 | 10,598                 | 15,360                                    |
|     | Gallagher Arthur J & Co                                                                           | 55                                                                                                                                                 | 10,611                 | 15,553                                    |
|     | Gen Digital Inc                                                                                   | 667                                                                                                                                                | 14,195                 | 18,296                                    |
|     | Genl Dynamics Corp                                                                                | 246                                                                                                                                                | 48,881                 | 74,341                                    |
|     | Genl Dynamics Corp                                                                                | 120                                                                                                                                                | 28,691                 | 36,264                                    |
|     | Grand Canyon Ed Inc Com                                                                           | 87                                                                                                                                                 | 11,847                 | 12,378                                    |
|     | Granite Constr Inc                                                                                | 179                                                                                                                                                | 7,011                  | 14,191                                    |
|     | Griffon Corporation                                                                               | 148                                                                                                                                                | 10,946                 | 10,360                                    |
|     | Haemonetics Corp                                                                                  | 136                                                                                                                                                | 8,764                  | 10,932                                    |
|     | Halozyme Therapeutics Inc                                                                         | 110                                                                                                                                                | 4,030                  | 6,296                                     |
|     | Hancock Whitney Corporation                                                                       | 237                                                                                                                                                | 12,337                 | 12,127                                    |
|     | Hartford Fin Sers Grp Inc                                                                         | 129                                                                                                                                                | 10,155                 | 15,172                                    |
|     | Heritage Commerce Cp                                                                              | 593                                                                                                                                                | 6,033                  | 5,859                                     |
|     | Hershey Company                                                                                   | 69                                                                                                                                                 | 14,196                 | 13,302                                    |
|     | Home Depot Inc                                                                                    | 76                                                                                                                                                 | 23,490                 | 30,727                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Honeywell Intl Inc                                                                                | 375                                                                                                                                                | 82,968                 | 77,516                                    |
|     | Honeywell Intl Inc                                                                                | 87                                                                                                                                                 | 17,617                 | 17,906                                    |
|     | Huntington Bancshares                                                                             | 888                                                                                                                                                | 9,405                  | 13,054                                    |
|     | Huron Consulting Grp Inc                                                                          | 84                                                                                                                                                 | 8,092                  | 9,122                                     |
|     | Ingredion Inc Com                                                                                 | 79                                                                                                                                                 | 7,645                  | 10,924                                    |
|     | Insight Enterprises Inc                                                                           | 35                                                                                                                                                 | 3,551                  | 7,605                                     |
|     | Installed Bldg Prods Inc                                                                          | 28                                                                                                                                                 | 6,252                  | 6,782                                     |
|     | Interdigital Inc                                                                                  | 120                                                                                                                                                | 8,277                  | 16,996                                    |
|     | Intl Business Machines Corp                                                                       | 50                                                                                                                                                 | 6,522                  | 11,048                                    |
|     | Jabil Circuit Inc                                                                                 | 59                                                                                                                                                 | 3,352                  | 7,028                                     |
|     | Jacobs Solutions Inc                                                                              | 100                                                                                                                                                | 10,711                 | 13,038                                    |
|     | Jefferies Finl Group Inc                                                                          | 174                                                                                                                                                | 5,556                  | 10,710                                    |
|     | Johnson & Johnson                                                                                 | 192                                                                                                                                                | 29,972                 | 31,116                                    |
|     | Kellanova                                                                                         | 154                                                                                                                                                | 9,352                  | 12,429                                    |
|     | Kelly Svcs A                                                                                      | 535                                                                                                                                                | 11,487                 | 11,454                                    |
|     | Kimco Realty Corp Md                                                                              | 519                                                                                                                                                | 10,831                 | 12,051                                    |
|     | Knife Riv Hldg Co                                                                                 | 90                                                                                                                                                 | 7,121                  | 8,027                                     |
|     | Kosmos Energy Ltd                                                                                 | 985                                                                                                                                                | 3,474                  | 3,970                                     |
|     | Lamar Advertising Co New Cl A                                                                     | 75                                                                                                                                                 | 5,991                  | 10,047                                    |
|     | Lantheus Hldgs Inc Com                                                                            | 71                                                                                                                                                 | 4,710                  | 7,818                                     |
|     | Laureate Education Inc Cl A                                                                       | 542                                                                                                                                                | 5,500                  | 9,003                                     |
|     | Lennar Corporation                                                                                | 724                                                                                                                                                | 82,491                 | 135,736                                   |
|     | Lithia Mtrs Inc                                                                                   | 72                                                                                                                                                 | 20,670                 | 22,764                                    |
|     | Live Nation Entertainment Inc                                                                     | 43                                                                                                                                                 | 3,048                  | 4,756                                     |
|     | Lowes Companies Inc                                                                               | 289                                                                                                                                                | 63,387                 | 78,276                                    |
|     | Lowes Companies Inc                                                                               | 126                                                                                                                                                | 28,316                 | 34,127                                    |
|     | Lpl Finl Hldgs Inc Com                                                                            | 70                                                                                                                                                 | 13,250                 | 16,340                                    |
|     | Magnite Inc                                                                                       | 1,338                                                                                                                                              | 18,135                 | 18,531                                    |
|     | Marsh & McLennan Cos Inc                                                                          | 38                                                                                                                                                 | 6,363                  | 8,519                                     |
|     | Martin Marietta Materials                                                                         | 179                                                                                                                                                | 68,306                 | 96,347                                    |
|     | Masco Corp                                                                                        | 133                                                                                                                                                | 8,772                  | 11,164                                    |
|     | Matson Inc Com                                                                                    | 66                                                                                                                                                 | 8,620                  | 9,462                                     |
|     | Mc Donalds Corp                                                                                   | 84                                                                                                                                                 | 22,591                 | 25,462                                    |
|     | Medtronic Plc Shs                                                                                 | 638                                                                                                                                                | 52,848                 | 57,439                                    |
|     | Medtronic Plc Shs                                                                                 | 196                                                                                                                                                | 16,080                 | 17,646                                    |
|     | Merck & Co Inc New Com                                                                            | 726                                                                                                                                                | 73,567                 | 82,445                                    |
|     | Merck & Co Inc New Com                                                                            | 114                                                                                                                                                | 12,855                 | 12,946                                    |
|     | Meritage Home Corporation                                                                         | 88                                                                                                                                                 | 14,361                 | 18,007                                    |
|     | Methanex Corporation                                                                              | 235                                                                                                                                                | 10,870                 | 9,720                                     |
|     | MetLife Incorporated                                                                              | 247                                                                                                                                                | 17,122                 | 20,373                                    |
|     | MGM Resorts International                                                                         | 221                                                                                                                                                | 9,568                  | 8,639                                     |
|     | Michelin Compagnie Generale De                                                                    | 3,425                                                                                                                                              | 63,589                 | 69,685                                    |
|     | Microchip Technology Inc                                                                          | 998                                                                                                                                                | 82,054                 | 80,129                                    |
|     | Microchip Technology Inc                                                                          | 237                                                                                                                                                | 21,105                 | 19,029                                    |
|     | Microsoft Corp                                                                                    | 301                                                                                                                                                | 28,364                 | 129,520                                   |
|     | Microsoft Corp                                                                                    | 72                                                                                                                                                 | 18,693                 | 30,982                                    |
|     | Mitsubishi UFJ Fincl Grp Ads                                                                      | 5,365                                                                                                                                              | 34,614                 | 54,616                                    |
|     | Molina Healthcare Inc                                                                             | 34                                                                                                                                                 | 10,795                 | 11,819                                    |
|     | Molson Coors Beverage Co Cl B                                                                     | 109                                                                                                                                                | 6,627                  | 6,270                                     |
|     | Mondelez Intl Inc Com                                                                             | 219                                                                                                                                                | 14,470                 | 16,134                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Morgan Stanley                                                                                    | 342                                                                                                                                                | 33,159                 | 35,650                                    |
|     | Netapp Inc Com                                                                                    | 73                                                                                                                                                 | 5,114                  | 9,048                                     |
|     | New Jersey Res Cp                                                                                 | 153                                                                                                                                                | 6,810                  | 7,222                                     |
|     | Nexstar Media Group Inc                                                                           | 85                                                                                                                                                 | 13,106                 | 14,075                                    |
|     | Nextera Energy Inc                                                                                | 297                                                                                                                                                | 22,061                 | 25,105                                    |
|     | NiSource Inc                                                                                      | 313                                                                                                                                                | 8,392                  | 10,845                                    |
|     | Noble Corp New A                                                                                  | 292                                                                                                                                                | 12,741                 | 10,553                                    |
|     | Nomad Hldgs Ltd                                                                                   | 608                                                                                                                                                | 10,301                 | 11,588                                    |
|     | Norfolk Southern Corp                                                                             | 148                                                                                                                                                | 32,604                 | 36,778                                    |
|     | Northrop Grumman Cp                                                                               | 19                                                                                                                                                 | 8,366                  | 9,892                                     |
|     | Nxp Semiconductors Nv                                                                             | 56                                                                                                                                                 | 10,051                 | 13,349                                    |
|     | Old Natl Bancorp Ind                                                                              | 535                                                                                                                                                | 7,709                  | 9,983                                     |
|     | Omnicom Group                                                                                     | 99                                                                                                                                                 | 8,892                  | 10,271                                    |
|     | Organon & Co                                                                                      | 339                                                                                                                                                | 5,797                  | 6,485                                     |
|     | Oshkosh Corp                                                                                      | 60                                                                                                                                                 | 7,341                  | 6,032                                     |
|     | Oshkosh Corp                                                                                      | 463                                                                                                                                                | 51,547                 | 46,397                                    |
|     | Parker Hannifin Corp                                                                              | 244                                                                                                                                                | 88,888                 | 154,164                                   |
|     | Parker Hannifin Corp                                                                              | 40                                                                                                                                                 | 14,700                 | 24,980                                    |
|     | Peapack Gladstone Fin Cp                                                                          | 241                                                                                                                                                | 7,240                  | 6,606                                     |
|     | Pediatrix Medical Group Inc                                                                       | 539                                                                                                                                                | 5,072                  | 6,247                                     |
|     | Pegasystems Inc                                                                                   | 90                                                                                                                                                 | 4,718                  | 6,567                                     |
|     | PennyMac Finl Svcs Inc                                                                            | 123                                                                                                                                                | 10,398                 | 14,018                                    |
|     | PepsiCo Inc Nc                                                                                    | 86                                                                                                                                                 | 14,881                 | 14,624                                    |
|     | Performance Food Group Co                                                                         | 102                                                                                                                                                | 6,242                  | 7,994                                     |
|     | Pfizer Inc                                                                                        | 289                                                                                                                                                | 11,868                 | 8,364                                     |
|     | Philip Morris Intl Inc                                                                            | 327                                                                                                                                                | 32,621                 | 39,698                                    |
|     | Pinnacle Fincl Partners Inc                                                                       | 99                                                                                                                                                 | 9,449                  | 9,667                                     |
|     | Pinnacle West Capital Corp                                                                        | 77                                                                                                                                                 | 5,083                  | 6,821                                     |
|     | PNC Finl Svcs Gp                                                                                  | 425                                                                                                                                                | 61,841                 | 78,561                                    |
|     | PNC Finl Svcs Gp                                                                                  | 163                                                                                                                                                | 24,287                 | 30,131                                    |
|     | Portland General Elec Co                                                                          | 85                                                                                                                                                 | 4,278                  | 4,072                                     |
|     | PPG Industries Inc                                                                                | 163                                                                                                                                                | 22,168                 | 21,591                                    |
|     | Preferred Bank Com Stock New                                                                      | 142                                                                                                                                                | 10,674                 | 11,396                                    |
|     | Procter & Gamble                                                                                  | 416                                                                                                                                                | 52,632                 | 72,051                                    |
|     | Procter & Gamble                                                                                  | 160                                                                                                                                                | 22,808                 | 27,712                                    |
|     | Progressive Corp Ohio                                                                             | 49                                                                                                                                                 | 7,256                  | 12,309                                    |
|     | Prologis Inc Com                                                                                  | 124                                                                                                                                                | 15,572                 | 15,659                                    |
|     | Public Service Enterprise Gp                                                                      | 179                                                                                                                                                | 10,882                 | 15,969                                    |
|     | Qorvo Inc Com                                                                                     | 107                                                                                                                                                | 10,794                 | 11,053                                    |
|     | Qualcomm Inc                                                                                      | 503                                                                                                                                                | 64,251                 | 85,535                                    |
|     | Rpm Inc                                                                                           | 653                                                                                                                                                | 62,831                 | 79,013                                    |
|     | Range Resources Corp                                                                              | 193                                                                                                                                                | 6,432                  | 5,937                                     |
|     | Renaissance Re Holdings Ltd                                                                       | 71                                                                                                                                                 | 12,680                 | 19,389                                    |
|     | Republic Services Inc                                                                             | 42                                                                                                                                                 | 5,395                  | 8,396                                     |
|     | Resideo Technologies Inc                                                                          | 393                                                                                                                                                | 7,425                  | 7,915                                     |
|     | RTX Corporation                                                                                   | 191                                                                                                                                                | 19,031                 | 23,142                                    |
|     | Science Applications Intl Corp                                                                    | 79                                                                                                                                                 | 6,795                  | 11,025                                    |
|     | Seagate Technology Hldngs Plc                                                                     | 154                                                                                                                                                | 10,301                 | 16,868                                    |
|     | Select Water Solution Inc Cl A                                                                    | 572                                                                                                                                                | 4,548                  | 6,366                                     |
|     | Sensata Technologies Hldg Plc                                                                     | 271                                                                                                                                                | 9,802                  | 9,718                                     |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Sharkninja Inc                                                                                    | 157                                                                                                                                                | 8,000                  | 17,067                                    |
|     | Shift4 Pmts Inc Cl A                                                                              | 190                                                                                                                                                | 13,627                 | 16,834                                    |
|     | Six Flags Entertainment Corp                                                                      | 188                                                                                                                                                | 7,666                  | 7,578                                     |
|     | Skechers U S A Inc Cl A                                                                           | 166                                                                                                                                                | 10,889                 | 11,109                                    |
|     | SLM Corporation                                                                                   | 1,195                                                                                                                                              | 21,201                 | 27,330                                    |
|     | Sony Group Corporation Adr                                                                        | 912                                                                                                                                                | 95,275                 | 88,072                                    |
|     | Southstate Corporation                                                                            | 109                                                                                                                                                | 8,444                  | 10,593                                    |
|     | SS&C Technologies Hldgs Inc                                                                       | 73                                                                                                                                                 | 4,445                  | 5,410                                     |
|     | Sterling Infrastructure Inc                                                                       | 61                                                                                                                                                 | 7,962                  | 8,776                                     |
|     | Steven Madden Ltd                                                                                 | 167                                                                                                                                                | 6,738                  | 8,181                                     |
|     | Talen Energy Corp                                                                                 | 76                                                                                                                                                 | 9,708                  | 13,546                                    |
|     | Taylor Morrison Home Corp Cl A                                                                    | 122                                                                                                                                                | 7,235                  | 8,572                                     |
|     | TD Synnex Corporation                                                                             | 158                                                                                                                                                | 16,743                 | 18,973                                    |
|     | Technipfmc Ltd                                                                                    | 416                                                                                                                                                | 10,730                 | 10,912                                    |
|     | Tegna Inc Com                                                                                     | 864                                                                                                                                                | 16,177                 | 13,634                                    |
|     | Teledyne Tech Inc                                                                                 | 169                                                                                                                                                | 70,847                 | 73,965                                    |
|     | Tempur-Pedic Int'l Inc                                                                            | 274                                                                                                                                                | 9,522                  | 14,960                                    |
|     | Texas Instruments                                                                                 | 138                                                                                                                                                | 23,639                 | 28,507                                    |
|     | Textron Inc                                                                                       | 115                                                                                                                                                | 8,279                  | 10,187                                    |
|     | The Cigna Group                                                                                   | 53                                                                                                                                                 | 15,087                 | 18,309                                    |
|     | The J.M. Smucker Company                                                                          | 86                                                                                                                                                 | 11,025                 | 10,444                                    |
|     | The Mosaic Company                                                                                | 289                                                                                                                                                | 8,523                  | 7,739                                     |
|     | The Simply Good Foods Company                                                                     | 195                                                                                                                                                | 7,576                  | 6,780                                     |
|     | TJX Cos Inc New                                                                                   | 254                                                                                                                                                | 20,236                 | 29,855                                    |
|     | TKO Group Holdings Inc Cl A                                                                       | 119                                                                                                                                                | 10,834                 | 14,721                                    |
|     | Totalenergies Se Sponsored Ads                                                                    | 1,093                                                                                                                                              | 70,622                 | 70,630                                    |
|     | Travelers Companies Inc Com                                                                       | 53                                                                                                                                                 | 9,905                  | 12,389                                    |
|     | Trinet Group Inc                                                                                  | 74                                                                                                                                                 | 8,511                  | 7,137                                     |
|     | Truist Finl Corp                                                                                  | 577                                                                                                                                                | 22,196                 | 24,678                                    |
|     | Twilio Inc Cl A                                                                                   | 137                                                                                                                                                | 8,472                  | 8,935                                     |
|     | U S Bancorp Com New                                                                               | 1,817                                                                                                                                              | 64,986                 | 83,091                                    |
|     | U S Bancorp Com New                                                                               | 135                                                                                                                                                | 4,607                  | 6,174                                     |
|     | Union Pacific Corp                                                                                | 89                                                                                                                                                 | 21,520                 | 21,815                                    |
|     | United Parcel Ser Inc Cl-B                                                                        | 211                                                                                                                                                | 37,329                 | 28,768                                    |
|     | UnitedHealth Gp Inc                                                                               | 96                                                                                                                                                 | 46,386                 | 55,892                                    |
|     | Universal Health Services B                                                                       | 40                                                                                                                                                 | 4,757                  | 9,225                                     |
|     | Us Foods Holding Corp                                                                             | 303                                                                                                                                                | 11,171                 | 18,635                                    |
|     | Valmont Industries                                                                                | 42                                                                                                                                                 | 10,407                 | 12,232                                    |
|     | Vector Group Ltd                                                                                  | 567                                                                                                                                                | 6,961                  | 8,460                                     |
|     | Ventas Inc                                                                                        | 208                                                                                                                                                | 11,121                 | 13,339                                    |
|     | Verizon Communications                                                                            | 1,804                                                                                                                                              | 75,769                 | 81,018                                    |
|     | Verizon Communications                                                                            | 271                                                                                                                                                | 10,506                 | 12,171                                    |
|     | Viper Energy Inc Cl A                                                                             | 494                                                                                                                                                | 11,796                 | 22,284                                    |
|     | Vivid Seats Inc Class A                                                                           | 778                                                                                                                                                | 5,820                  | 2,879                                     |
|     | Voya Finl Inc                                                                                     | 250                                                                                                                                                | 16,079                 | 19,805                                    |
|     | Walmart Inc                                                                                       | 340                                                                                                                                                | 15,929                 | 27,455                                    |
|     | Weatherford Intl Inc                                                                              | 171                                                                                                                                                | 11,091                 | 14,521                                    |
|     | Wells Fargo & Co New                                                                              | 929                                                                                                                                                | 42,771                 | 52,479                                    |
|     | Wesco Intl Inc                                                                                    | 47                                                                                                                                                 | 5,926                  | 7,915                                     |
|     | Western Alliance Bancorp                                                                          | 269                                                                                                                                                | 11,583                 | 23,266                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,<br/>Borrower,<br/>Lessor, or<br/>Similar Party</u> | (c)<br><u>Description of Investment,<br/>Including Maturity Date,<br/>Rate of Interest, Collateral<br/>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current<br/>Value</u> |
|-----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|
|     | White Mountain Grp Bermuda                                                      | 5                                                                                                                                | 6,768                  | 8,350                               |
|     | Willscot Hldgs Corp Cl A                                                        | 307                                                                                                                              | 11,158                 | 11,543                              |
|     | Wintrust Fin Corp                                                               | 179                                                                                                                              | 16,101                 | 19,427                              |
|     | World Kinect Corporation                                                        | 447                                                                                                                              | 11,330                 | 13,817                              |
|     | Xcel Energy Inc                                                                 | 1,307                                                                                                                            | 79,207                 | 85,347                              |
|     | Xcel Energy Inc                                                                 | 250                                                                                                                              | 16,271                 | 16,325                              |
|     | Xylem Inc Com                                                                   | 636                                                                                                                              | 71,169                 | 85,879                              |
|     | Yum Brands Inc                                                                  | 84                                                                                                                               | <u>11,252</u>          | <u>11,743</u>                       |
|     | <b>Total Common Stocks</b>                                                      |                                                                                                                                  | <u>6,050,169</u>       | <u>7,331,157</u>                    |
|     | <b>Exchange-Traded and Close-End Funds:</b>                                     |                                                                                                                                  |                        |                                     |
|     | Ares Capital Corp                                                               | 429                                                                                                                              | 8,885                  | 8,983                               |
|     | Blue Owl Capital Corporation                                                    | 466                                                                                                                              | 7,082                  | 6,790                               |
|     | Invesco S&P 500 Equal Weight                                                    | 19,752                                                                                                                           | <u>2,989,369</u>       | <u>3,645,157</u>                    |
|     | <b>Total Exchange-Traded and Close-End Funds</b>                                |                                                                                                                                  | <u>3,005,336</u>       | <u>3,660,930</u>                    |
|     | <b>Mutual Funds:</b>                                                            |                                                                                                                                  |                        |                                     |
|     | Lazard Global Listed Infr. Inst. Fund                                           | 60,275                                                                                                                           | 2,622,813              | 2,948,983                           |
|     | MFB NT Collective Eafe Index Fund -<br>Non Leading                              | 6,841                                                                                                                            | 2,161,830              | 3,294,276                           |
|     | MFB NT Collective Russell 2000 Index<br>Fund- Non Lending                       | 15,122                                                                                                                           | <u>509,952</u>         | <u>928,443</u>                      |
|     | <b>Total Mutual Funds</b>                                                       |                                                                                                                                  | <u>5,294,595</u>       | <u>7,171,702</u>                    |
|     | <b>Real Estate:</b>                                                             |                                                                                                                                  |                        |                                     |
|     | Boyd Watterson State Government                                                 |                                                                                                                                  | <u>1,000,000</u>       | <u>1,117,649</u>                    |
|     | <b>Total Assets Held for Investments Purposes</b>                               |                                                                                                                                  | <u>\$ 28,020,654</u>   | <u>\$ 31,505,594</u>                |

\* Represents a party-in-interest, as defined by ERISA

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL 73 PENSION PLAN**  
**EIN: 22-6171374**  
**PN: 001**

**Schedule SB, line 26 – Schedule Of Active Participant Data**

|                        | <b>Years of credited service</b> |               |               |                     |                     |                     |                     |                     |                     |                    |
|------------------------|----------------------------------|---------------|---------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|
|                        | <b>Under<br/>1</b>               | <b>1 to 4</b> | <b>5 to 9</b> | <b>10 to<br/>14</b> | <b>15 to<br/>19</b> | <b>20 to<br/>24</b> | <b>25 to<br/>29</b> | <b>30 to<br/>34</b> | <b>35 to<br/>39</b> | <b>40 &amp; up</b> |
| <b><u>Attained</u></b> |                                  |               |               |                     |                     |                     |                     |                     |                     |                    |
| <b><u>Age</u></b>      | No.                              | No.           | No.           | No.                 | No.                 | No.                 | No.                 | No.                 | No.                 | No.                |
| Under 25               | 0                                | 0             | 0             | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                  |
| 25 to 29               | 0                                | 1             | 0             | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                  |
| 30 to 34               | 2                                | 2             | 1             | 1                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                  |
| 35 to 39               | 0                                | 2             | 3             | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                  |
| 40 to 44               | 0                                | 1             | 1             | 1                   | 3                   | 0                   | 0                   | 0                   | 0                   | 0                  |
| 45 to 49               | 0                                | 5             | 4             | 0                   | 1                   | 1                   | 0                   | 0                   | 0                   | 0                  |
| 50 to 54               | 10                               | 10            | 6             | 3                   | 2                   | 1                   | 0                   | 0                   | 0                   | 0                  |
| 55 to 59               | 0                                | 3             | 10            | 2                   | 1                   | 4                   | 0                   | 1                   | 0                   | 0                  |
| 60 to 64               | 0                                | 4             | 5             | 1                   | 1                   | 4                   | 3                   | 0                   | 0                   | 0                  |
| 65 to 69               | 0                                | 3             | 1             | 1                   | 1                   | 0                   | 1                   | 1                   | 2                   | 0                  |
| 70 & up                | 0                                | 0             | 0             | 1                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                  |

**TEAMSTERS JOINT COUNCIL 73 PENSION PLAN**  
**EIN: 22-6171374**  
**PN: 001**

**Schedule SB, Part V – Statement of Actuarial Assumptions/Methods**

|                                                    |                                                                                                                                                            |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1) Valuation Cost Method</b>                    | In accordance with Pension Protection Act of 2006 (PPA)                                                                                                    |
| <b>2) Rates of Termination prior to Retirement</b> |                                                                                                                                                            |
| Withdrawal                                         | None                                                                                                                                                       |
| Disability                                         | None                                                                                                                                                       |
| <b>3) Mortality</b>                                | PPA Prescribed Optional Combined Table                                                                                                                     |
| <b>4) Interest Discount Rate</b>                   | PPA Prescribed Segment Rates as of the month which includes the valuation date                                                                             |
| <b>5) Expenses</b>                                 | Actual expense for prior year                                                                                                                              |
| <b>6) Valuation of Assets</b>                      | Market Value of Assets                                                                                                                                     |
| <b>7) Retirement Age</b>                           | Earlier of (a) or (b) as follows:<br>(a) Age 65 with 5 years of service<br>(b) Age 63 with 15 years of service<br>Years of service projected to retirement |
| <b>8) Married</b>                                  | 80% married with the female spouse same age as the male spouse.                                                                                            |
| <b>9) Data Unknowns</b>                            | Based on average of knowns                                                                                                                                 |
| <b>10) Salary Scale</b>                            | 3.00%                                                                                                                                                      |

TEAMSTERS JOINT COUNCIL 73 PENSION PLAN  
EIN: 22-6171374  
PN: 001

**Schedule SB, line 32 – Schedule of Amortization Bases**

**EXHIBIT PPA-3**

**Teamsters Joint Council 73 Pension Fund**

**Amortization Of Shortfall**

| <b>Valuation Date</b> | <b>October 1, 2023</b> |
|-----------------------|------------------------|
| Segment 1             | 4.75%                  |
| Segment 2             | 5.00%                  |
| Segment 3             | 5.74%                  |
| Effective Rate        | 5.19%                  |
| Mortality             | RPc2023                |

**Shortfall (Surplus) \$ 2,108,702**

| <b>Date of<br/>Base Creation</b> | <b>Outstanding Base</b> | <b>Payment</b> |
|----------------------------------|-------------------------|----------------|
| 2023                             | \$ -                    | \$ -           |
| 2022                             |                         |                |
| 2021                             |                         |                |
| 2020                             |                         |                |
| 2019                             |                         |                |
| 2018                             |                         |                |
| 2017                             |                         |                |
| <b>Total</b>                     | <b>\$ -</b>             | <b>\$ -</b>    |

The funding target shortfall, as determined in item 6 of PPA-1, represents the extent to which plan liabilities exceed plan assets adjusted for credit balances. Generally a base is established each year to rebalance liabilities and assets. Each base is amortized over a period of seven years.

*This calculation assumes that no prefunding balance is used to offset this year's minimum. Since the assets are greater than the liabilities and no prefunding balance will be used, the plan is exempt from creating a shortfall amortization base.*

**These shortfall amortization bases reflect the Plan Sponsor's election of the fresh start and 15 year amortization provisions of the American Rescue Plan Act as of October 1, 2021.**

**TEAMSTERS JOINT COUNCIL 73 PENSION PLAN****EIN: 22-6171374****PN: 001****Schedule SB, line 19 – Discounted Employer Contribution**

| <b>TEAMSTERS JOINT COUNCIL 73 PENSION PLAN</b>                 |              |              |  |
|----------------------------------------------------------------|--------------|--------------|--|
| <b>EIN: 22-6171374</b>                                         |              |              |  |
| <b>PN: 001</b>                                                 |              |              |  |
| <b>Schedule SB, Line 19 - Discounted Employer Contribution</b> |              |              |  |
|                                                                |              |              |  |
| Contributions                                                  |              | Discount to  |  |
| Date                                                           | Amount       | Val Date     |  |
| 11/9/23                                                        | \$ 29,157    | \$ 29,001    |  |
| 11/16/23                                                       | \$ 47,941    | \$ 47,638    |  |
| 11/17/23                                                       | \$ 31,513    | \$ 31,309    |  |
| 12/8/23                                                        | \$ 109,676   | \$ 108,650   |  |
| 1/5/24                                                         | \$ 88,882    | \$ 87,711    |  |
| 1/19/24                                                        | \$ 37,401    | \$ 36,836    |  |
| 1/26/24                                                        | \$ 56,895    | \$ 55,983    |  |
| 2/2/24                                                         | \$ 91,898    | \$ 90,336    |  |
| 2/9/24                                                         | \$ 37,508    | \$ 36,835    |  |
| 2/16/24                                                        | \$ 7,922     | \$ 7,773     |  |
| 2/23/24                                                        | \$ 68,902    | \$ 67,535    |  |
| 3/1/24                                                         | \$ 20,475    | \$ 20,049    |  |
| 3/22/24                                                        | \$ 267,039   | \$ 260,728   |  |
| 5/9/24                                                         | \$ 20,868    | \$ 20,240    |  |
| 5/10/24                                                        | \$ 85,480    | \$ 82,896    |  |
| 6/5/24                                                         | \$ 114,091   | \$ 110,245   |  |
| 6/26/24                                                        | \$ 200,230   | \$ 192,921   |  |
| 7/26/24                                                        | \$ 142,207   | \$ 136,448   |  |
| 8/23/24                                                        | \$ 99,767    | \$ 95,357    |  |
| 9/16/24                                                        | \$ 109,319   | \$ 104,141   |  |
| 9/20/24                                                        | \$ 75,510    | \$ 71,894    |  |
| 9/27/24                                                        | \$ 58,955    | \$ 56,077    |  |
| 10/25/24                                                       | \$ 108,888   | \$ 103,172   |  |
| 11/22/24                                                       | \$ 61,621    | \$ 58,161    |  |
| 1/10/25                                                        | \$ 997       | \$ 934       |  |
| Total                                                          | \$ 1,973,142 | \$ 1,912,870 |  |

**TEAMSTERS JOINT COUNCIL 73 PENSION PLAN**

**EIN: 22-6171374**

**PN: 001**

**Schedule SB, line 22 – Description of Weighted Average Retirement Age**

Participants are assumed to retire when they reach the earlier of:

- i) Age 65 and 5 years of service, or
- ii) Age 63 and 15 years of service

Participants who have already met this threshold are assumed to retire in one year.

The weighted average retirement age is the average assumed retirement age of the current population.

**TEAMSTERS JOINT COUNCIL NO. 73**  
**PENSION FUND**

**FINANCIAL STATEMENTS**

**FOR THE YEARS ENDED**  
**SEPTEMBER 30, 2024 AND 2023**



**MOORE**

An independent firm associated with  
Moore Global Network Limited

# TEAMSTERS JOINT COUNCIL NO. 73 PENSION FUND

## Index to Financial Statements

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## INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of  
Teamsters Joint Council No. 73 Pension Fund  
Springfield, New Jersey

### ***Opinion***

We have audited the financial statements of Teamsters Joint Council No. 73 Pension Fund (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of September 30, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Teamsters Joint Council No. 73 Pension Fund as of September 30, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Teamsters Joint Council No. 73 Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### ***Responsibilities of Management for the Financial Statements***

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Teamsters Joint Council No. 73 Pension Fund's ability to continue as a going concern for one year after the date the financial statements are available to be issued.



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

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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Teamsters Joint Council No. 73 Pension Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Teamsters Joint Council No. 73 Pension Fund's ability to continue as a going concern for a reasonable period of time.

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

### ***Supplemental Schedules Required by ERISA***

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

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

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

A handwritten signature in dark ink, appearing to read "MSPC", is positioned above the printed name of the firm.

**MSPC**  
Certified Public Accountants and Advisors,  
A Professional Corporation

Cranford, New Jersey  
July 9, 2025

# TEAMSTERS JOINT COUNCIL NO. 73 PENSION FUND

## Statement of Net Assets Available for Benefits

|                                          | <u>September 30,</u><br><u>2 0 2 4</u> | <u>2 0 2 3</u>       |
|------------------------------------------|----------------------------------------|----------------------|
| <b>Assets:</b>                           |                                        |                      |
| <b>Investments at Fair Value:</b>        |                                        |                      |
| Money Market Funds                       | \$ 262,969                             | \$ 264,452           |
| Common Stocks                            | 7,331,157                              | 5,134,576            |
| U.S. Government Securities               | 8,551,386                              | 7,602,500            |
| Corporate Bonds                          | 3,409,801                              | 2,808,923            |
| Mutual Funds                             | 7,171,702                              | 6,916,415            |
| Exchange Traded Funds                    | 3,660,930                              | 2,837,427            |
| Partnership/Joint Venture Interest       | <u>1,117,649</u>                       | <u>1,233,501</u>     |
| <b>Total Investments at Fair Value</b>   | <u>31,505,594</u>                      | <u>26,797,794</u>    |
| <b>Receivable:</b>                       |                                        |                      |
| Employers' Contributions                 | 171,506                                | 176,537              |
| Accrued Interest and Dividends           | 97,435                                 | 82,768               |
| Due from Joint Council No. 73            | --                                     | 4,445                |
| Due from Broker for Securities Purchased | <u>2,505</u>                           | <u>--</u>            |
| <b>Total Receivables</b>                 | <u>271,446</u>                         | <u>263,750</u>       |
| <b>Prepaid Expenses</b>                  | <u>14,341</u>                          | <u>14,846</u>        |
| <b>Cash</b>                              | <u>230,824</u>                         | <u>683,301</u>       |
| <b>Total Assets</b>                      | <u>32,022,205</u>                      | <u>27,759,691</u>    |
| <b>Liabilities:</b>                      |                                        |                      |
| Accounts Payable and Accrued Expenses    | 12,872                                 | 32,033               |
| Due to Broker for Securities Purchased   | 6,865                                  | 2,083                |
| Due to Joint Council No. 73              | <u>8,592</u>                           | <u>9,014</u>         |
| <b>Total Liabilities</b>                 | <u>28,329</u>                          | <u>43,130</u>        |
| <b>Net Assets Available for Benefits</b> | <u>\$ 31,993,876</u>                   | <u>\$ 27,716,561</u> |

See Accompanying Notes to Financial Statements.

# TEAMSTERS JOINT COUNCIL NO. 73 PENSION FUND

## Statement of Changes in Net Assets Available for Benefits

|                                                               | <u>Years ended</u><br><u>September 30,</u> |                      |
|---------------------------------------------------------------|--------------------------------------------|----------------------|
|                                                               | <u>2 0 2 4</u>                             | <u>2 0 2 3</u>       |
| <b>Additions to Net Assets Attributed to:</b>                 |                                            |                      |
| <b>Investment Income:</b>                                     |                                            |                      |
| Net Appreciation in Fair Value of Investments                 | \$ 3,862,694                               | \$ 1,415,126         |
| Interest and Dividend Income                                  | <u>893,989</u>                             | <u>818,642</u>       |
| Totals                                                        | 4,756,683                                  | 2,233,768            |
| Less: Investment Expenses                                     | <u>93,895</u>                              | <u>80,648</u>        |
| <b>Net Investment Income</b>                                  | 4,662,788                                  | 2,153,120            |
| <b>Employers' Contributions</b>                               | <u>1,973,143</u>                           | <u>1,979,363</u>     |
| <b>Total Additions</b>                                        | <u>6,635,931</u>                           | <u>4,132,483</u>     |
| <b>Deductions from Net Assets Attributed to:</b>              |                                            |                      |
| <b>Benefits Paid Directly to Participants:</b>                |                                            |                      |
| Monthly Pension Benefits                                      | 1,500,732                                  | 1,592,027            |
| Lump- Sum Pension Benefits                                    | <u>599,795</u>                             | <u>604,702</u>       |
| <b>Total Benefits Paid Directly to Participants</b>           | <u>2,100,527</u>                           | <u>2,196,729</u>     |
| <b>Administrative Expenses:</b>                               |                                            |                      |
| Salaries and Related Expenses                                 | 69,301                                     | 60,935               |
| Actuarial                                                     | 57,975                                     | 56,615               |
| PBGC Premiums                                                 | 35,424                                     | 32,912               |
| Lease                                                         | 27,167                                     | 25,886               |
| Insurance                                                     | 16,505                                     | 18,766               |
| Accounting                                                    | 25,306                                     | 39,786               |
| Office                                                        | 8,281                                      | 8,309                |
| Bank Charges                                                  | 7,604                                      | 7,680                |
| Legal                                                         | 3,000                                      | 6,498                |
| Computer                                                      | 7,526                                      | 7,485                |
| Interest                                                      | <u>--</u>                                  | <u>537</u>           |
| <b>Total Administrative Expenses</b>                          | <u>258,089</u>                             | <u>265,409</u>       |
| <b>Total Deductions</b>                                       | <u>2,358,616</u>                           | <u>2,462,138</u>     |
| <b>Net Increase in Net Assets Available for Benefits</b>      | 4,277,315                                  | 1,670,345            |
| <b>Net Assets Available for Benefits - Beginning of Years</b> | <u>27,716,561</u>                          | <u>26,046,216</u>    |
| <b>Net Assets Available for Benefits - End of Years</b>       | <u>\$ 31,993,876</u>                       | <u>\$ 27,716,561</u> |

See Accompanying Notes to Financial Statements.

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

---

#### ***(1) Description of the Plan***

The following brief description of the Teamsters Joint Council No. 73 Pension Fund (the "Plan") is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

**General** - The Plan is a multiple-employer, defined benefit pension plan established for the employees and trustees of the Teamsters Joint Council No. 73 ("Council") and its affiliates. An affiliate is any Local Union affiliated with the Council who is a party to the Trust Agreement. The Plan is administered by a Board of Trustees, comprised of union officials. The Trustees have overall responsibility for the operation and administration of the Plan, including the appropriateness of the Plan's investment elections and monitoring investment performance. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA.).

**Contributions** - Contributing employers are required to make contributions to the Plan on behalf of each participant on the basis of a rate fixed by the applicable collective bargaining agreement in effect. The contribution rates vary depending on the level of benefits negotiated. Employee participants are not required to contribute to the Plan. The trustees adopted a reduction to the standard contribution rate. Starting January 1, 2023, the standard rate was decreased to 25% of pay.

#### ***Pension Benefits -***

Normal retirement - age 65 with 5 years of service.

Subsidized Early Retirement - Participants age 57 and 15 years of service, or any age with 30 years of service, may receive an unreduced benefit equal to the Normal Retirement benefit.

Early Retirement - Early retirement can occur at: (1) age 50 after 15 years of service, or at (2) age 55 after 10 years of service. The early retirement benefit is reduced by 5/12 of 1% for each month under age 57 for the type (1) or 5/12 of 1% for each month under age 65 for the type (2) early retirement.

To qualify for the early retirement benefit type (1) described above, participants may earn eligibility service during temporary periods of benefit accrual suspensions, provided their employer continues to maintain the Plan. All benefits earned for service after October 1, 2009 shall be paid at age 65 and actuarially reduced if retirement occurs before age 65.

Lump-Sum Benefits - Participants who retires on a normal pension at age 57 or later with at least 15 years of service may elect to receive the present value of the amount of normal pension, for benefits accrued through 2009, in a lump sum payment or the present value of 50% of the normal pension, again, for benefits accrued through 2009, in a lump sum payment; the remaining 50% of the normal pension, plus benefits accrued after 2009, will be payable in its monthly payments.

Death Benefits - If a married member dies before he retires but after he is eligible for early or normal retirement, his spouse will receive 50% of the amount the member was eligible for on his date of death, payable as a joint and survivor annuity, for her lifetime or 60 monthly payments equal to the participant's monthly pension as if he had retired the month following the month of death.

If a married member dies after satisfying the requirements for a deferred pension but before he is eligible for early or normal retirement, his spouse will receive 50% of the amount the member was eligible for, payable as a joint and survivor annuity, on what would have been the member's earliest retirement date.

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

---

#### ***(1) Description of the Plan (Continued)***

**Death Benefits (Continued)** - If an unmarried member dies before he retires but after he is eligible for retirement, his beneficiary will receive 60 monthly payments of the amount the member was eligible for on his date of death.

Years of service for eligibility purposes can continue to be earned if or when the Plan is required to suspend benefit accruals as a result of a funding based benefit restriction(s), provided that the employer continues to maintain the Plan. Such service does not count toward benefit amounts.

**Pension Protection Act Funding Status** - Beginning October 1, 2022, based on actuarial assumptions, participant and financial data, and plan provisions, the Plan's actuary certified that the Plan was in neither critical nor endangered status as defined in the Pension Protection Act of 2006.

#### ***(2) Significant Accounting Policies and Information***

**Basis of Accounting** - The accompanying financial statements are prepared on the accrual basis of accounting.

**Adoption of New Accounting Standard** - Effective October 1, 2023, the Plan adopted ASC 842, Leases. The new standard establishes a right of use (ROU) model that requires a lessee to record an ROU asset and a lease liability on the statements of net assets available for benefits for all leases with terms longer than 12 months. Leases are classified as either finance or operating, with classification affecting the pattern of expense recognition in the statements of changes in net assets available for benefits. Leases with a term of less than 12 months will not record a right of use asset and lease liability and the payments will be recognized into profit or loss on a straight-line basis over the lease term. The adoption of ASC 842 did not result in a cumulative effect adjustment upon adoption or the recognition of right-of-use-asset or lease liability as the Plan did not have any direct contractual lease commitments in excess of 12 months.

Effective October 1, 2023, the Plan adopted ASC 326 which changed how entities will measure credit losses for certain financial assets that aren't measured at fair value through changes in net assets available for benefits. The most significant change in this standard is a shift from the incurred loss model to the expected loss model. Under this standard, disclosures are required to provide users of the financial statements with useful information in analyzing the Plan's exposure to credit risk and the measurement of credit losses. The primary financial assets held by the Plan that are subject to the guidance in ASC 326, are employer contribution receivables and withdrawal liability receivable balances. The impact of the adoption was not considered material to the financial statements and primarily resulted solely in enhanced disclosures.

**Use of Estimates** - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

**Valuation of Investments and Income Recognitions** - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee the Plan's valuation policies utilizing information provided by its investment advisers and custodians.

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

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

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#### ***(2) Significant Accounting Policies and Information (Continued)***

***Actuarial Present Value of Accumulated Plan Benefits*** - Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the services rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.

Benefits under the Plan are based on the employees' total credited services. Benefits payable under all circumstances; retirement, death, and disability are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

***Employers' Contributions and Related Receivables*** – The Plan's policy is to recognize contributions based on the latest executed collective bargaining agreement on an individual employer basis. Contributions from participating employers are based on an agreed upon hourly rate and are payable to the Plan during the subsequent month. Contributions due but not paid prior to year-end are recorded as contributions receivable. The Plan evaluates participating employers' contributions receivable periodically for potential uncollectible amounts based on the likelihood of collection. As of September 30, 2024 and September 30, 2023, the Plan did not record any credit loss allowance for employers' contributions receivable.

The Board of Trustees has established a program to review participating employer records in order to determine compliance with contribution provisions of the collective bargaining agreement. As a result of this program, previously unreported contributions are identified related to current and prior fiscal years. However, due to the collection efforts required by the Plan, including litigation, the ultimate realization of any additional contribution receivable cannot be reasonably estimated until the collection process is completed. Accordingly, the Plan primarily recognizes these previously unreported contributions in the fiscal year in which the settlement proceeds are received.

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

***Payment of Benefits*** - Benefit payments are recorded upon distribution.

***Subsequent Events*** - The Plan has evaluated subsequent events through July 9, 2025, the date the financial statements were available to be issued.

#### ***(3) Actuarial Present Value of Accumulated Plan Benefits***

The actuarial present value of accumulated plan benefits is determined by an actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decreases such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

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#### ***(3) Actuarial Present Value of Accumulated Plan Benefits (Continued)***

The significant actuarial assumptions used in the latest valuation of October 1, 2023 were:

|                                |                                                                                                                          |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Rates of Termination           | Withdrawal - None; Disability - None                                                                                     |
| Mortality                      | PPA Prescribed Optional Combined Table Gender Distinct                                                                   |
| Interest Discount Rate         | PPA Prescribed Segment Rates as of the month which includes the valuation date                                           |
| Expenses                       | Actual expenses for prior year                                                                                           |
| Valuation Cost Method          | Unit Credit, in accordance with Pension Protection Act of 2006 (PPA)                                                     |
| Valuation of Assets            | Market Value of Assets                                                                                                   |
| Retirement Age                 | Earlier of age 65 with 5 years of service or age 63 with 15 years of service effective Oct. 2013                         |
| Form of Payment                | Life Annuity                                                                                                             |
| Data Unknowns                  | Based on average of knowns                                                                                               |
| Married                        | 80% married with female spouse same age as the male spouse                                                               |
| Salary Scale                   | 3.00%                                                                                                                    |
| Census Data Process            | Terminated vested participants over age 68 who have not applied for a pension are not included in valuation census data. |
| <u>Changes in Assumptions:</u> | Election of the Plan Sponsor to adopt the interest rate relief and amortization base relief in American Rescue Plan Act. |

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

The computations of the actuarial present value of accumulated plan benefits were made as of October 1, 2023. Had the valuations been performed as of September 30th, there would be no material differences.

The accumulated plan benefit information as of October 1, 2023 was as follows:

#### Actuarial Present Value of Vested Accumulated Plan Benefits:

##### Vested Benefits:

|                                                                          |                             |
|--------------------------------------------------------------------------|-----------------------------|
| Participants Currently Receiving Benefits                                | \$ 13,877,755               |
| Other Participants                                                       | <u>6,374,647</u>            |
| Total Vested Benefits                                                    | 20,252,402                  |
| Non-Vested Benefits                                                      | <u>834,618</u>              |
| <b><u>Total Actuarial Present Value of Accumulated Plan Benefits</u></b> | <b><u>\$ 21,087,020</u></b> |

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

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#### ***(3) Actuarial Present Value of Accumulated Plan Benefits (Continued)***

The changes in the accumulated plan benefits from October 1, 2022 to October 1, 2023 were as follows:

|                                                                                  |                             |
|----------------------------------------------------------------------------------|-----------------------------|
| Actuarial Present Value of Accumulated Plan Benefits - Beginning of Year         | \$ 21,106,362               |
| Additions (Deductions) during the Year were Attributable to:                     |                             |
| Benefits Earned, Gains (Losses), and Data Changes                                | 757,691                     |
| Benefits Paid                                                                    | (2,196,729)                 |
| Changes in Actuarial Assumptions                                                 | 349,268                     |
| Changes in Plan Benefits                                                         |                             |
| Interest on Present Value                                                        | <u>1,070,428</u>            |
| <b><u>Actuarial Present Value of Accumulated Plan Benefits - End of Year</u></b> | <b><u>\$ 21,087,020</u></b> |

#### ***(4) Fair Value Measurements***

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

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

**Level 2** - Inputs to the valuation methodology include:

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

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

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

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

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

Money Market Fund: Valued using amortized cost, which approximates fair value.

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

# TEAMSTERS JOINT COUNCIL NO. 73 PENSION

## Notes to Financial Statements

### (4) Fair Value Measurements (Continued)

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

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

Mutual Funds: Valued at the daily closing price as reported by the Fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These plans are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange Traded Funds: Valued at the daily closing price as reported by the Fund. The fair value of the exchange traded funds is determined using the closing price on the primary exchange where the ETF is traded.

Partnership/Joint Venture Interest: Valued at the net asset value ("NAV") of shares held by the Plan at year end. The NAV, as provided by the general partners, is used as a practical expedient to estimate fair value. The NAV is based on the value of all assets of the Partnerships, less its liabilities.

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

|                                                    | <u>Assets at Fair Value as of September 30, 2024</u> |                            |                     | <u>Total</u>                |
|----------------------------------------------------|------------------------------------------------------|----------------------------|---------------------|-----------------------------|
|                                                    | <u>Level 1</u>                                       | <u>Level 2</u>             | <u>Level 3</u>      |                             |
| Money Market Fund                                  | \$ 262,969                                           | \$ --                      | \$ --               | \$ 262,969                  |
| U.S. Government Securities                         | 7,213,893                                            | 1,337,493                  | --                  | 8,551,386                   |
| Corporate Bonds                                    | --                                                   | 3,409,801                  | --                  | 3,409,801                   |
| Common Stocks                                      | 7,331,157                                            | --                         | --                  | 7,331,157                   |
| Mutual Funds                                       | 7,171,702                                            | --                         | --                  | 7,171,702                   |
| Exchange Traded Funds                              | <u>3,660,930</u>                                     | <u>--</u>                  | <u>--</u>           | <u>3,660,930</u>            |
| <b><u>Total Assets at Fair Value Hierarchy</u></b> | <b><u>\$ 25,640,651</u></b>                          | <b><u>\$ 4,747,294</u></b> | <b><u>\$ --</u></b> | <b><u>30,387,945</u></b>    |
| Investments Measured at Net Asset Value            |                                                      |                            |                     | <u>1,117,649</u>            |
| <b><u>Total Assets at Fair Value</u></b>           |                                                      |                            |                     | <b><u>\$ 31,505,594</u></b> |

# TEAMSTERS JOINT COUNCIL NO. 73 PENSION

## Notes to Financial Statements

### (4) Fair Value Measurements (Continued)

|                                                    | Assets at Fair Value as of September 30, 2023 |                            |                     |                             |
|----------------------------------------------------|-----------------------------------------------|----------------------------|---------------------|-----------------------------|
|                                                    | <u>Level 1</u>                                | <u>Level 2</u>             | <u>Level 3</u>      | <u>Total</u>                |
| Money Market Fund                                  | \$ 264,452                                    | \$ --                      | \$ --               | \$ 264,452                  |
| U.S. Government Securities                         | 6,519,663                                     | 1,082,837                  | --                  | 7,602,500                   |
| Corporate Bonds                                    | --                                            | 2,808,923                  | --                  | 2,808,923                   |
| Common Stocks                                      | 5,134,576                                     | --                         | --                  | 5,134,576                   |
| Mutual Funds                                       | 6,916,415                                     | --                         | --                  | 6,916,415                   |
| Exchange Traded Funds                              | <u>2,837,427</u>                              | <u>--</u>                  | <u>--</u>           | <u>2,837,427</u>            |
| <b><u>Total Assets at Fair Value Hierarchy</u></b> | <b><u>\$ 21,672,533</u></b>                   | <b><u>\$ 3,891,790</u></b> | <b><u>\$ --</u></b> | <b><u>25,564,293</u></b>    |
| Investments Measured at Net Asset Value            |                                               |                            |                     | <u>1,233,501</u>            |
| <b><u>Total Assets at Fair Value</u></b>           |                                               |                            |                     | <b><u>\$ 26,797,794</u></b> |

**Transfers Between Levels** - The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

**Fair Value of Investments that Calculate Net Asset Value** - The following tables summarize investments measured at fair value based on net asset value per share as of September 30, 2024 and 2023.

|                                                | September 30, 2024  |                            |                             |                                 |
|------------------------------------------------|---------------------|----------------------------|-----------------------------|---------------------------------|
|                                                | <u>Fair Value</u>   | <u>Unfunded Commitment</u> | <u>Redemption Frequency</u> | <u>Redemption Notice Period</u> |
| Partnership/Joint Venture Interest             |                     |                            |                             |                                 |
| Boyd Watterson State Government Fund, L.P. (a) | <u>\$ 1,117,649</u> | None                       | Quarterly                   | 60 days                         |
|                                                | September 30, 2023  |                            |                             |                                 |
|                                                | <u>Fair Value</u>   | <u>Unfunded Commitment</u> | <u>Redemption Frequency</u> | <u>Redemption Notice Period</u> |
| Partnership/Joint Venture Interest             |                     |                            |                             |                                 |
| Boyd Watterson State Government Fund, L.P. (a) | <u>\$ 1,233,501</u> | None                       | Quarterly                   | 60 days                         |

(a) Boyd Watterson State Government Fund, L.P. and Subsidiary (the "Fund"), a Delaware limited partnership, was formed on August 16, 2013 to acquire, develop, own, and operate a diversified portfolio of real estate investments in commercial property. The Fund was formed to operate as a perpetual life, open-end, commingled collective investment fund and intends to invest primarily in real estate primarily leased to the U.S. federal government either through the General Services Administration ("GSA") or other federal government agencies.

## TEAMSTERS JOINT COUNCIL NO. 73 PENSION

### Notes to Financial Statements

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#### ***(5) Plan Termination***

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- Benefits for retirees or beneficiaries that are or could be on the pension roll at the beginning of the three-year period ending with the Plan's termination;
- Benefits generally guaranteed by the Pension Benefit Guaranty Corporation ("PBGC");
- Benefits that are non-forfeitable (vested) under the Plan; and
- All other benefits under the Plan.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefit should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the level of benefits guaranteed by the PBGC.

#### ***(6) Related Party Transactions***

The Plan has common Trustees/Officers and shares common office facilities, personnel, and other functions with the Teamsters Joint Council No. 73 ("Council"). Shared costs such as salaries, rent, insurance, and benefits are allocated between the Fund and Council on the basis of estimated utilization. For the years ended September 30, 2024 and 2023, \$104,592 and \$98,014, respectively, of such costs are included in administrative expenses. Amounts due to the Joint Council No. 73 were \$8,592 and \$9,014 as of September 30, 2024 and 2023, respectively.

#### ***(7) Party-In-Interest Transactions***

The Plan's investments in money market funds are managed by an affiliate of Morgan Stanley Smith Barney ("Morgan"), the Plan's custodian and investment advisor. As such, transactions in those money market funds and qualify as party-in-interest transactions. The Plan made direct payment to Morgan \$40,000 and \$40,000 for services the years ended September 30, 2024 and 2023, respectively.

#### ***(8) Tax Status***

The Plan obtained a favorable tax determination letter dated October 1 1969, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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

**(9) Risks and Uncertainties**

**Concentrations of Credit Risks** - Financial instruments which potentially subject the Plan to concentrations of credit risk are cash and employers' contributions receivable arising from its normal operating activities. The Plan routinely assesses the financial strength of its employers based upon factors surrounding the industry and its geographic locations. A substantial portion of the Plan's income is derived from the employers of the industry which is in turn dependent upon the stability and environment of the local economy. A downturn in the industry would affect employer contributions. The Plan places its cash with high credit quality financial institutions. The amount on deposit in any one institution that exceeds federally insured limits is subject to credit risk.

**Investment Risks** - 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 those changes could materially affect the amounts reported in the statements of net assets available for benefits.

**Actuarial Assumptions** - The actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

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## **SUPPLEMENTARY INFORMATION**

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a)                                | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
| <b>Cash and Equivalents:</b>       |                                                                                                   |                                                                                                                                                    |                        |                                           |
|                                    | * Morgan Stanley Bank Deposit Program                                                             | Var Rt                                                                                                                                             | N/A                    |                                           |
|                                    |                                                                                                   |                                                                                                                                                    | \$ 262,969             | \$ 262,969                                |
| <b>U.S. Government Securities:</b> |                                                                                                   |                                                                                                                                                    |                        |                                           |
|                                    | Federal National Mtg Assn Pool FS3236                                                             | 160,000 06/01/52 3.500%                                                                                                                            | 144,354                | 132,346                                   |
|                                    | Federal National Mtg Assn Pool MA4580                                                             | 296,000 04/01/52 3.500%                                                                                                                            | 293,872                | 228,909                                   |
|                                    | Federal National Mtg Assn Pool MA4600                                                             | 182,000 05/01/52 3.500%                                                                                                                            | 176,277                | 145,011                                   |
|                                    | Federal National Mtg Assn Pool MA4761                                                             | 242,000 09/01/52 5.000%                                                                                                                            | 218,395                | 204,367                                   |
|                                    | Federal National Mtg Assn Pool MA5294                                                             | 482,000 03/01/54 5.000%                                                                                                                            | 467,643                | 467,010                                   |
|                                    | FHLMC 30 Yr Gold SD82434                                                                          | 93,000 08/01/52 3.500%                                                                                                                             | 74,974                 | 78,069                                    |
|                                    | FHLMC 30 Yr Gold SD8382                                                                           | 70,000 12/01/53 5.000%                                                                                                                             | 65,631                 | 67,336                                    |
|                                    | Gov't National Mtg Assn Pool 698097                                                               | 45,700 04/15/39 4.500%                                                                                                                             | 50,242                 | 607                                       |
|                                    | Gov't National Mtg Assn Pool AA3308                                                               | 125,000 05/15/42 4.000%                                                                                                                            | 135,703                | 13,838                                    |
|                                    | United States Treasury Bill                                                                       | 170,000 02/06/25 0.000%                                                                                                                            | 166,272                | 167,361                                   |
|                                    | United States Treasury Bond                                                                       | 25,000 05/15/44 4.625%                                                                                                                             | 24,658                 | 26,494                                    |
|                                    | United States Treasury Bond                                                                       | 50,000 11/15/48 3.375%                                                                                                                             | 48,191                 | 43,320                                    |
|                                    | United States Treasury Bond                                                                       | 60,000 11/15/42 2.750%                                                                                                                             | 58,316                 | 49,209                                    |
|                                    | United States Treasury Bond                                                                       | 50,000 05/15/41 4.375%                                                                                                                             | 49,729                 | 52,168                                    |
|                                    | United States Treasury Bond                                                                       | 55,000 08/15/40 3.875%                                                                                                                             | 62,451                 | 54,188                                    |
|                                    | United States Treasury Bond                                                                       | 25,000 05/15/43 2.875%                                                                                                                             | 25,156                 | 20,762                                    |
|                                    | United States Treasury Bond                                                                       | 40,000 08/15/42 2.750%                                                                                                                             | 38,720                 | 32,956                                    |
|                                    | United States Treasury Bond                                                                       | 25,000 08/15/45 2.875%                                                                                                                             | 24,561                 | 20,320                                    |
|                                    | United States Treasury Bond                                                                       | 10,000 11/15/41 3.125%                                                                                                                             | 11,536                 | 8,837                                     |
|                                    | United States Treasury Bond                                                                       | 30,000 02/15/46 2.500%                                                                                                                             | 32,822                 | 22,678                                    |
|                                    | United States Treasury Bond                                                                       | 135,000 08/15/46 2.250%                                                                                                                            | 146,333                | 96,662                                    |
|                                    | United States Treasury Bond                                                                       | 195,000 02/15/45 2.500%                                                                                                                            | 191,304                | 149,038                                   |
|                                    | United States Treasury Bond                                                                       | 30,000 11/15/40 1.375%                                                                                                                             | 29,545                 | 20,358                                    |
|                                    | United States Treasury Bond                                                                       | 85,000 02/15/31 5.375%                                                                                                                             | 108,798                | 93,610                                    |
|                                    | United States Treasury Bond                                                                       | 60,000 02/15/36 4.500%                                                                                                                             | 77,234                 | 64,275                                    |
|                                    | United States Treasury Bond                                                                       | 30,000 02/15/37 4.750%                                                                                                                             | 38,965                 | 32,766                                    |
|                                    | United States Treasury Bond                                                                       | 35,000 02/15/39 3.500%                                                                                                                             | 35,950                 | 33,406                                    |
|                                    | United States Treasury Note                                                                       | 341,000 11/30/28 4.375%                                                                                                                            | 344,192                | 351,390                                   |
|                                    | United States Treasury Note                                                                       | 125,000 02/15/34 4.000%                                                                                                                            | 122,682                | 127,090                                   |
|                                    | United States Treasury Note                                                                       | 450,000 05/15/27 4.500%                                                                                                                            | 448,148                | 460,125                                   |
|                                    | United States Treasury Note                                                                       | 566,000 04/30/29 4.625%                                                                                                                            | 572,596                | 590,895                                   |
|                                    | United States Treasury Note                                                                       | 843,000 07/15/27 4.375%                                                                                                                            | 857,064                | 860,584                                   |
|                                    | United States Treasury Note                                                                       | 50,000 08/31/31 3.750%                                                                                                                             | 50,330                 | 50,250                                    |
|                                    | United States Treasury Note                                                                       | 50,000 11/15/28 3.125%                                                                                                                             | 49,225                 | 49,119                                    |
|                                    | United States Treasury Note                                                                       | 65,000 08/15/29 1.625%                                                                                                                             | 64,910                 | 59,442                                    |
|                                    | United States Treasury Note                                                                       | 20,000 11/15/29 1.750%                                                                                                                             | 19,896                 | 18,320                                    |
|                                    | United States Treasury Note                                                                       | 35,000 02/15/29 2.625%                                                                                                                             | 34,917                 | 33,644                                    |
|                                    | United States Treasury Note                                                                       | 100,000 05/15/28 2.875%                                                                                                                            | 98,908                 | 97,602                                    |
|                                    | United States Treasury Note                                                                       | 15,000 05/15/30 0.625%                                                                                                                             | 15,023                 | 12,734                                    |
|                                    | United States Treasury Note                                                                       | 25,000 08/15/25 2.000%                                                                                                                             | 24,345                 | 24,566                                    |
|                                    | United States Treasury Note                                                                       | 50,000 05/31/29 2.750%                                                                                                                             | 49,779                 | 48,197                                    |
|                                    | United States Treasury Note                                                                       | 85,000 07/31/25 2.875%                                                                                                                             | 84,966                 | 84,205                                    |
|                                    | United States Treasury Note                                                                       | 20,000 11/15/25 2.250%                                                                                                                             | 19,847                 | 19,645                                    |
|                                    | United States Treasury Note                                                                       | 110,000 11/15/26 2.000%                                                                                                                            | 106,910                | 106,352                                   |
|                                    | United States Treasury Note                                                                       | 65,000 02/15/27 2.250%                                                                                                                             | 65,026                 | 63,002                                    |
|                                    | United States Treasury Note                                                                       | 50,000 08/31/26 0.750%                                                                                                                             | 49,943                 | 47,331                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | United States Treasury Note                                                                       | 100,000 05/31/26 0.750%                                                                                                                            | 99,811                 | 95,254                                    |
|     | United States Treasury Note                                                                       | 305,000 05/15/27 2.375%                                                                                                                            | 293,412                | 295,743                                   |
|     | United States Treasury Note                                                                       | 30,000 07/31/28 4.125%                                                                                                                             | 29,685                 | 30,580                                    |
|     | United States Treasury Note                                                                       | 35,000 08/15/27 2.250%                                                                                                                             | 34,743                 | 33,739                                    |
|     | United States Treasury Note                                                                       | 50,000 11/15/27 2.250%                                                                                                                             | 48,607                 | 48,043                                    |
|     | United States Treasury Note                                                                       | 75,000 09/30/25 0.250%                                                                                                                             | 74,628                 | 72,297                                    |
|     | United States Treasury Note                                                                       | 50,000 02/15/28 2.750%                                                                                                                             | 49,506                 | 48,678                                    |
|     | United States Treasury Note                                                                       | 50,000 07/31/27 2.750%                                                                                                                             | 49,639                 | 48,881                                    |
|     | United States Treasury Note                                                                       | 25,000 03/31/30 3.625%                                                                                                                             | 24,867                 | 25,011                                    |
|     | United States Treasury Note                                                                       | 275,000 05/15/32 2.875%                                                                                                                            | 269,572                | 259,896                                   |
|     | United States Treasury Note                                                                       | 100,000 08/31/28 4.375%                                                                                                                            | 99,794                 | 102,871                                   |
|     | United States Treasury Note                                                                       | 30,000 09/30/25 3.000%                                                                                                                             | 28,961                 | 29,716                                    |
|     | United States Treasury Note                                                                       | 20,000 09/30/28 4.625%                                                                                                                             | 19,977                 | 20,773                                    |
|     | United States Treasury Note                                                                       | 20,000 02/28/25 2.750%                                                                                                                             | 19,977                 | 19,868                                    |
|     | United States Treasury Note                                                                       | 105,000 04/30/29 2.875%                                                                                                                            | 104,206                | 101,850                                   |
|     | United States Treasury Note                                                                       | 105,000 02/15/33 3.500%                                                                                                                            | 103,937                | 103,138                                   |
|     | United States Treasury Note                                                                       | 50,000 08/15/32 2.750%                                                                                                                             | 49,869                 | 46,707                                    |
|     | United States Treasury Note                                                                       | 197,000 11/15/31 1.375%                                                                                                                            | 184,552                | 168,666                                   |
|     | United States Treasury Note                                                                       | 50,000 05/31/25 0.250%                                                                                                                             | 49,814                 | 48,710                                    |
|     | United States Treasury Note                                                                       | 330,000 08/15/33 3.875%                                                                                                                            | 315,739                | 332,552                                   |
|     | United States Treasury Note                                                                       | 75,000 08/15/33 3.875%                                                                                                                             | 72,303                 | 75,580                                    |
|     | United States Treasury Note                                                                       | 30,000 11/30/24 1.500%                                                                                                                             | 29,987                 | 29,841                                    |
|     | United States Treasury Note                                                                       | 168,000 05/31/30 3.750%                                                                                                                            | 166,038                | 169,070                                   |
|     | United States Treasury Note                                                                       | 25,000 05/31/28 3.625%                                                                                                                             | 24,624                 | 25,036                                    |
|     | United States Treasury Note                                                                       | 50,000 02/28/26 0.500%                                                                                                                             | 49,568                 | 47,764                                    |
|     | United States Treasury Note                                                                       | 327,000 02/15/32 1.875%                                                                                                                            | 274,416                | 288,680                                   |
|     | United States Treasury Note                                                                       | 35,000 06/15/25 2.875%                                                                                                                             | 34,861                 | 34,690                                    |
|     | United States Treasury Note                                                                       | 50,000 06/30/28 4.000%                                                                                                                             | 49,295                 | 50,740                                    |
|     | United States Treasury Note                                                                       | 75,000 06/30/27 3.250%                                                                                                                             | 73,890                 | 74,364                                    |
|     | United States Treasury Note                                                                       | 299,000 06/30/29 3.250%                                                                                                                            | 292,097                | 294,584                                   |
|     | United States Treasury Note - Infl. Ind.                                                          | 30,000 07/15/29 0.250%                                                                                                                             | 34,225                 | 34,994                                    |
|     | United States Treasury Note - Infl. Ind.                                                          | 32,000 02/15/45 0.750%                                                                                                                             | 44,345                 | 34,167                                    |
|     | United States Treasury Note - Infl. Ind.                                                          | 25,000 07/15/30 0.125%                                                                                                                             | 29,025                 | 28,509                                    |
|     | <b>Total U.S. Government Securities</b>                                                           |                                                                                                                                                    | <b>9,002,309</b>       | <b>8,551,386</b>                          |
|     | <b>Corporate Bonds:</b>                                                                           |                                                                                                                                                    |                        |                                           |
|     | Abbvie Inc                                                                                        | 169,000 11/21/26 2.950%                                                                                                                            | 171,347                | 165,454                                   |
|     | Air Lease Corp                                                                                    | 180,000 10/01/29 3.250%                                                                                                                            | 170,386                | 169,229                                   |
|     | American Electric Power Co Inc                                                                    | 163,000 03/01/33 5.625%                                                                                                                            | 168,189                | 171,826                                   |
|     | Amgen Inc                                                                                         | 161,000 03/02/30 5.250%                                                                                                                            | 163,697                | 167,789                                   |
|     | AutoZone Inc                                                                                      | 25,000 04/15/25 3.625%                                                                                                                             | 24,975                 | 24,836                                    |
|     | Bank Of America Corp Fxd To                                                                       | 174,000 07/22/27 1.734%                                                                                                                            | 159,725                | 166,104                                   |
|     | Bank Of America Corp Fxd To                                                                       | 198,000 07/21/32 2.299%                                                                                                                            | 183,163                | 171,252                                   |
|     | Boeing Co/The                                                                                     | 171,000 02/04/26 2.196%                                                                                                                            | 167,009                | 164,746                                   |
|     | Capital One Financial Corp                                                                        | 85,000 10/29/25 4.200%                                                                                                                             | 86,658                 | 84,493                                    |
|     | Capital One Financial Corp Fxd                                                                    | 82,000 02/01/30 5.700%                                                                                                                             | 84,912                 | 84,863                                    |
|     | Charles Schwab Corp/The Fxd To                                                                    | 86,000 Perpetual 4.000%                                                                                                                            | 78,813                 | 82,450                                    |
|     | Citigroup Inc Fxd To 012027 Var                                                                   | 251,000 01/10/28 3.887%                                                                                                                            | 262,450                | 248,422                                   |
|     | Edison International                                                                              | 80,000 06/15/27 5.750%                                                                                                                             | 88,598                 | 82,570                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,<br/>Borrower,<br/>Lessor, or<br/>Similar Party</u> | (c)<br><u>Description of Investment,<br/>Including Maturity Date,<br/>Rate of Interest, Collateral<br/>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current<br/>Value</u> |
|-----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|
|     | Energy Transfer LP                                                              | 162,000 04/15/29 5.250%                                                                                                          | 167,544                | 166,617                             |
|     | General Dynamics Corp                                                           | 25,000 04/01/30 3.625%                                                                                                           | 24,556                 | 24,447                              |
|     | General Motors Financial Co Inc                                                 | 162,000 06/23/28 5.800%                                                                                                          | 168,796                | 168,004                             |
|     | Goldman Sachs Group Inc/The Fx D                                                | 170,000 05/01/29 4.223%                                                                                                          | 169,361                | 168,915                             |
|     | Hca Inc                                                                         | 162,000 06/01/28 5.200%                                                                                                          | 163,121                | 166,120                             |
|     | Kroger Co/The                                                                   | 167,000 09/15/34 5.000%                                                                                                          | 168,510                | 168,242                             |
|     | Northern Trust Corp                                                             | 10,000 10/30/25 3.950%                                                                                                           | 9,820                  | 9,961                               |
|     | Sabine Pass Liquefaction LLC                                                    | 162,000 03/15/27 5.000%                                                                                                          | 161,986                | 164,069                             |
|     | Toronto-Dominion Bank                                                           | 164,000 09/15/27 4.693%                                                                                                          | 161,232                | 166,560                             |
|     | Us Bancorp Fxd To 112031 Var                                                    | 206,000 11/03/36 2.491%                                                                                                          | 160,513                | 173,707                             |
|     | Wells Fargo & Co Fxd To 032027                                                  | 254,000 03/24/28 3.526%                                                                                                          | 239,915                | 249,125                             |
|     | <b>Total Corporate Bonds</b>                                                    |                                                                                                                                  | <u>3,405,276</u>       | <u>3,409,801</u>                    |
|     | <b>Common Stocks:</b>                                                           |                                                                                                                                  |                        |                                     |
|     | Abbott Laboratories                                                             | 188                                                                                                                              | 19,618                 | 21,434                              |
|     | Abbvie Inc Com                                                                  | 194                                                                                                                              | 29,901                 | 38,311                              |
|     | Accenture Plc Ireland Cl A                                                      | 28                                                                                                                               | 7,587                  | 9,897                               |
|     | Acuity Brands Inc                                                               | 44                                                                                                                               | 7,773                  | 12,186                              |
|     | Adobe Inc                                                                       | 197                                                                                                                              | 104,600                | 102,003                             |
|     | Agnc Investment Corp                                                            | 1,094                                                                                                                            | 10,442                 | 11,443                              |
|     | Air Prod & Chem Inc                                                             | 122                                                                                                                              | 35,536                 | 36,324                              |
|     | Alcon Inc                                                                       | 832                                                                                                                              | 63,909                 | 83,258                              |
|     | Alexandria Real Estate Eq Inc                                                   | 35                                                                                                                               | 5,051                  | 4,147                               |
|     | Allison Transmn Hldgs Inc                                                       | 194                                                                                                                              | 6,757                  | 18,638                              |
|     | Amentum Holdings Inc                                                            | 99                                                                                                                               | 2,189                  | 3,193                               |
|     | Amer Intl Gp Inc New                                                            | 573                                                                                                                              | 42,791                 | 41,961                              |
|     | American Express Co                                                             | 134                                                                                                                              | 23,945                 | 36,341                              |
|     | American Water Works Co                                                         | 485                                                                                                                              | 65,105                 | 70,926                              |
|     | Ameriprise Fincl Inc                                                            | 252                                                                                                                              | 72,660                 | 118,392                             |
|     | Amgen Inc                                                                       | 308                                                                                                                              | 71,882                 | 99,241                              |
|     | Amkor Technology Inc                                                            | 250                                                                                                                              | 6,453                  | 7,650                               |
|     | Amn Healthcare Svcs Inc                                                         | 136                                                                                                                              | 12,182                 | 5,765                               |
|     | Analog Devices Inc                                                              | 156                                                                                                                              | 29,364                 | 35,907                              |
|     | Ansys Inc                                                                       | 281                                                                                                                              | 100,089                | 89,535                              |
|     | Apple Inc                                                                       | 24                                                                                                                               | 3,723                  | 5,478                               |
|     | Archrock Inc                                                                    | 487                                                                                                                              | 8,607                  | 9,857                               |
|     | Ares Management Corp Cl A                                                       | 122                                                                                                                              | 17,173                 | 19,012                              |
|     | Arrow Electronics                                                               | 88                                                                                                                               | 10,469                 | 11,710                              |
|     | Ashland Inc Com                                                                 | 86                                                                                                                               | 8,226                  | 7,460                               |
|     | Assurant Inc                                                                    | 38                                                                                                                               | 5,841                  | 7,557                               |
|     | Assured Guaranty Ltd                                                            | 159                                                                                                                              | 7,985                  | 12,644                              |
|     | Atmos Energy Cp                                                                 | 657                                                                                                                              | 72,289                 | 91,132                              |
|     | Atmus Filtration Technologies                                                   | 228                                                                                                                              | 6,892                  | 8,557                               |
|     | AvalonBay Comm Inc                                                              | 38                                                                                                                               | 6,665                  | 8,523                               |
|     | Avantor Inc (Avtr) 552-031593-863                                               | 524                                                                                                                              | 14,200                 | 13,556                              |
|     | Avnet Inc                                                                       | 160                                                                                                                              | 6,182                  | 8,690                               |
|     | Axcelis Technologies Inc                                                        | 80                                                                                                                               | 8,997                  | 8,362                               |
|     | Axis Capital Holdings Ltd                                                       | 169                                                                                                                              | 8,710                  | 13,454                              |
|     | Azz Inc                                                                         | 113                                                                                                                              | 8,887                  | 9,335                               |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Bank Of America Corp                                                                              | 1,155                                                                                                                                              | 39,694                 | 45,830                                    |
|     | Beacon Roofing Supply Inc                                                                         | 280                                                                                                                                                | 23,251                 | 24,200                                    |
|     | Beazer Homes USA Inc Com New                                                                      | 221                                                                                                                                                | 6,325                  | 7,552                                     |
|     | Becton Dickinson & Co                                                                             | 61                                                                                                                                                 | 14,508                 | 14,717                                    |
|     | Bellring Brands Inc                                                                               | 193                                                                                                                                                | 8,126                  | 11,719                                    |
|     | BGC Group Inc Cl A                                                                                | 1,100                                                                                                                                              | 5,727                  | 10,098                                    |
|     | Blackrock Inc                                                                                     | 26                                                                                                                                                 | 18,071                 | 24,604                                    |
|     | Blackstone Inc                                                                                    | 488                                                                                                                                                | 58,604                 | 74,727                                    |
|     | Blackstone Inc                                                                                    | 135                                                                                                                                                | 17,919                 | 20,673                                    |
|     | Bowlero Corp Cl A Com                                                                             | 990                                                                                                                                                | 13,251                 | 11,623                                    |
|     | Boyd Gaming Corp                                                                                  | 253                                                                                                                                                | 16,365                 | 16,356                                    |
|     | Brady Cl A                                                                                        | 118                                                                                                                                                | 6,308                  | 9,042                                     |
|     | Brink's Company Com                                                                               | 254                                                                                                                                                | 15,268                 | 29,373                                    |
|     | Brinker Intl Inc                                                                                  | 138                                                                                                                                                | 5,867                  | 10,561                                    |
|     | Bristol Myers Squibb Co                                                                           | 610                                                                                                                                                | 41,806                 | 31,561                                    |
|     | Builders Firstsource Inc                                                                          | 110                                                                                                                                                | 16,444                 | 21,325                                    |
|     | Cactus Inc Class-A                                                                                | 91                                                                                                                                                 | 4,364                  | 5,455                                     |
|     | Capital One Financial Corp                                                                        | 604                                                                                                                                                | 81,796                 | 90,437                                    |
|     | Capital One Financial Corp                                                                        | 80                                                                                                                                                 | 10,464                 | 11,939                                    |
|     | Carlisle Co Inc                                                                                   | 24                                                                                                                                                 | 5,772                  | 10,686                                    |
|     | Cars Com Inc                                                                                      | 638                                                                                                                                                | 11,682                 | 10,693                                    |
|     | Catalyst Pharmaceuticals Inc                                                                      | 399                                                                                                                                                | 5,497                  | 7,932                                     |
|     | Cboe Global Markets Inc                                                                           | 60                                                                                                                                                 | 7,624                  | 12,240                                    |
|     | Cencora Inc                                                                                       | 47                                                                                                                                                 | 7,222                  | 10,471                                    |
|     | Championx Corporation                                                                             | 150                                                                                                                                                | 3,121                  | 4,523                                     |
|     | Charles Schwab New                                                                                | 556                                                                                                                                                | 37,617                 | 36,034                                    |
|     | Check Point Software Tech Ltd                                                                     | 99                                                                                                                                                 | 12,165                 | 19,143                                    |
|     | Chemed Corporation                                                                                | 13                                                                                                                                                 | 7,263                  | 7,980                                     |
|     | Chevron Corp                                                                                      | 259                                                                                                                                                | 41,315                 | 38,143                                    |
|     | Chubb Ltd                                                                                         | 78                                                                                                                                                 | 16,339                 | 22,542                                    |
|     | Clearfield Inc                                                                                    | 240                                                                                                                                                | 10,026                 | 9,350                                     |
|     | Cme Group Inc                                                                                     | 51                                                                                                                                                 | 9,521                  | 11,363                                    |
|     | CMS Energy Cp                                                                                     | 170                                                                                                                                                | 10,203                 | 12,007                                    |
|     | Coca Cola Co                                                                                      | 1,221                                                                                                                                              | 67,539                 | 87,741                                    |
|     | Coca Cola Co                                                                                      | 287                                                                                                                                                | 17,160                 | 20,624                                    |
|     | Coca Cola Consolidated Inc                                                                        | 8                                                                                                                                                  | 7,114                  | 11,142                                    |
|     | Columbia Banking Systems Inc                                                                      | 333                                                                                                                                                | 8,718                  | 8,695                                     |
|     | Comcast Corp (New) Class A                                                                        | 833                                                                                                                                                | 31,443                 | 34,794                                    |
|     | Commerce Bancshares                                                                               | 724                                                                                                                                                | 44,621                 | 43,006                                    |
|     | Commercial Metals Co                                                                              | 176                                                                                                                                                | 9,624                  | 9,673                                     |
|     | Concentrix Corp                                                                                   | 123                                                                                                                                                | 14,957                 | 6,304                                     |
|     | ConocoPhillips                                                                                    | 421                                                                                                                                                | 45,700                 | 44,323                                    |
|     | Constellation Brands Inc Cl A                                                                     | 236                                                                                                                                                | 56,774                 | 60,815                                    |
|     | Corecivic Inc                                                                                     | 306                                                                                                                                                | 3,416                  | 3,871                                     |
|     | Corning Inc                                                                                       | 366                                                                                                                                                | 12,432                 | 16,525                                    |
|     | Corpay Inc                                                                                        | 30                                                                                                                                                 | 7,907                  | 9,383                                     |
|     | Corteva Inc                                                                                       | 1,842                                                                                                                                              | 91,186                 | 108,291                                   |
|     | Coterra Energy Inc                                                                                | 2,674                                                                                                                                              | 51,780                 | 64,042                                    |
|     | Crocs Inc                                                                                         | 54                                                                                                                                                 | 7,157                  | 7,859                                     |
|     | Cullen Frost Bankers Inc                                                                          | 478                                                                                                                                                | 52,761                 | 53,469                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Curtiss Wright Corp                                                                               | 64                                                                                                                                                 | 8,676                  | 21,115                                    |
|     | CVS Health Corp Com                                                                               | 164                                                                                                                                                | 12,687                 | 10,312                                    |
|     | Danaher Corporation                                                                               | 320                                                                                                                                                | 71,113                 | 88,966                                    |
|     | Davita Inc                                                                                        | 59                                                                                                                                                 | 9,646                  | 9,611                                     |
|     | Deere & Co                                                                                        | 71                                                                                                                                                 | 29,016                 | 29,839                                    |
|     | Dnow Inc                                                                                          | 288                                                                                                                                                | 2,835                  | 3,724                                     |
|     | Dominion Energy Inc                                                                               | 331                                                                                                                                                | 17,816                 | 19,128                                    |
|     | Dover Corp                                                                                        | 158                                                                                                                                                | 24,602                 | 30,295                                    |
|     | East West Bancorp                                                                                 | 273                                                                                                                                                | 20,229                 | 22,588                                    |
|     | Eaton Corp Plc Shs                                                                                | 82                                                                                                                                                 | 14,473                 | 27,027                                    |
|     | Ecolab Inc                                                                                        | 345                                                                                                                                                | 77,153                 | 88,089                                    |
|     | Ecovyst Inc                                                                                       | 686                                                                                                                                                | 6,371                  | 4,699                                     |
|     | Eldorado Gold Corp                                                                                | 650                                                                                                                                                | 6,189                  | 11,291                                    |
|     | Eli Lilly & Co                                                                                    | 12                                                                                                                                                 | 3,773                  | 10,507                                    |
|     | Emcor Group Inc                                                                                   | 58                                                                                                                                                 | 7,196                  | 24,978                                    |
|     | Enact Hldgs Inc                                                                                   | 271                                                                                                                                                | 7,998                  | 9,845                                     |
|     | Energysys                                                                                         | 95                                                                                                                                                 | 9,010                  | 9,701                                     |
|     | Eog Resources Inc                                                                                 | 230                                                                                                                                                | 27,624                 | 28,274                                    |
|     | Equity Lifestyle Properties                                                                       | 873                                                                                                                                                | 58,623                 | 62,280                                    |
|     | Essent Group Ltd Com                                                                              | 272                                                                                                                                                | 13,098                 | 17,487                                    |
|     | Essex Property Trust Inc                                                                          | 22                                                                                                                                                 | 5,138                  | 6,588                                     |
|     | Evercore Inc Class A                                                                              | 78                                                                                                                                                 | 9,347                  | 19,706                                    |
|     | Everest Group Ltd                                                                                 | 32                                                                                                                                                 | 8,340                  | 12,459                                    |
|     | Evolent Health Inc Cl A                                                                           | 476                                                                                                                                                | 11,082                 | 13,461                                    |
|     | Expro Group Holdings Nv Com                                                                       | 510                                                                                                                                                | 9,421                  | 8,757                                     |
|     | Exxon Mobil Corp                                                                                  | 256                                                                                                                                                | 28,972                 | 30,008                                    |
|     | Fed Agric Mtg Non Vtg C                                                                           | 89                                                                                                                                                 | 11,361                 | 16,739                                    |
|     | First Advantage Corp                                                                              | 803                                                                                                                                                | 11,940                 | 15,940                                    |
|     | First American Finl Corp                                                                          | 201                                                                                                                                                | 11,761                 | 13,268                                    |
|     | First Indust Realty Tr Inc                                                                        | 152                                                                                                                                                | 7,243                  | 8,509                                     |
|     | First Merchants Corp                                                                              | 141                                                                                                                                                | 5,687                  | 5,245                                     |
|     | Firstcash Hldgs Inc                                                                               | 175                                                                                                                                                | 17,267                 | 20,090                                    |
|     | Flextronics Intl Ltd                                                                              | 611                                                                                                                                                | 8,483                  | 20,426                                    |
|     | FMC Corp New                                                                                      | 161                                                                                                                                                | 10,938                 | 10,616                                    |
|     | Frontdoor Inc                                                                                     | 418                                                                                                                                                | 13,146                 | 20,060                                    |
|     | FTI Consulting Inc                                                                                | 68                                                                                                                                                 | 10,598                 | 15,360                                    |
|     | Gallagher Arthur J & Co                                                                           | 55                                                                                                                                                 | 10,611                 | 15,553                                    |
|     | Gen Digital Inc                                                                                   | 667                                                                                                                                                | 14,195                 | 18,296                                    |
|     | Genl Dynamics Corp                                                                                | 246                                                                                                                                                | 48,881                 | 74,341                                    |
|     | Genl Dynamics Corp                                                                                | 120                                                                                                                                                | 28,691                 | 36,264                                    |
|     | Grand Canyon Ed Inc Com                                                                           | 87                                                                                                                                                 | 11,847                 | 12,378                                    |
|     | Granite Constr Inc                                                                                | 179                                                                                                                                                | 7,011                  | 14,191                                    |
|     | Griffon Corporation                                                                               | 148                                                                                                                                                | 10,946                 | 10,360                                    |
|     | Haemonetics Corp                                                                                  | 136                                                                                                                                                | 8,764                  | 10,932                                    |
|     | Halozyme Therapeutics Inc                                                                         | 110                                                                                                                                                | 4,030                  | 6,296                                     |
|     | Hancock Whitney Corporation                                                                       | 237                                                                                                                                                | 12,337                 | 12,127                                    |
|     | Hartford Fin Sers Grp Inc                                                                         | 129                                                                                                                                                | 10,155                 | 15,172                                    |
|     | Heritage Commerce Cp                                                                              | 593                                                                                                                                                | 6,033                  | 5,859                                     |
|     | Hershey Company                                                                                   | 69                                                                                                                                                 | 14,196                 | 13,302                                    |
|     | Home Depot Inc                                                                                    | 76                                                                                                                                                 | 23,490                 | 30,727                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Honeywell Intl Inc                                                                                | 375                                                                                                                                                | 82,968                 | 77,516                                    |
|     | Honeywell Intl Inc                                                                                | 87                                                                                                                                                 | 17,617                 | 17,906                                    |
|     | Huntington Bancshares                                                                             | 888                                                                                                                                                | 9,405                  | 13,054                                    |
|     | Huron Consulting Grp Inc                                                                          | 84                                                                                                                                                 | 8,092                  | 9,122                                     |
|     | Ingredion Inc Com                                                                                 | 79                                                                                                                                                 | 7,645                  | 10,924                                    |
|     | Insight Enterprises Inc                                                                           | 35                                                                                                                                                 | 3,551                  | 7,605                                     |
|     | Installed Bldg Prods Inc                                                                          | 28                                                                                                                                                 | 6,252                  | 6,782                                     |
|     | Interdigital Inc                                                                                  | 120                                                                                                                                                | 8,277                  | 16,996                                    |
|     | Intl Business Machines Corp                                                                       | 50                                                                                                                                                 | 6,522                  | 11,048                                    |
|     | Jabil Circuit Inc                                                                                 | 59                                                                                                                                                 | 3,352                  | 7,028                                     |
|     | Jacobs Solutions Inc                                                                              | 100                                                                                                                                                | 10,711                 | 13,038                                    |
|     | Jefferies Finl Group Inc                                                                          | 174                                                                                                                                                | 5,556                  | 10,710                                    |
|     | Johnson & Johnson                                                                                 | 192                                                                                                                                                | 29,972                 | 31,116                                    |
|     | Kellanova                                                                                         | 154                                                                                                                                                | 9,352                  | 12,429                                    |
|     | Kelly Svcs A                                                                                      | 535                                                                                                                                                | 11,487                 | 11,454                                    |
|     | Kimco Realty Corp Md                                                                              | 519                                                                                                                                                | 10,831                 | 12,051                                    |
|     | Knife Riv Hldg Co                                                                                 | 90                                                                                                                                                 | 7,121                  | 8,027                                     |
|     | Kosmos Energy Ltd                                                                                 | 985                                                                                                                                                | 3,474                  | 3,970                                     |
|     | Lamar Advertising Co New Cl A                                                                     | 75                                                                                                                                                 | 5,991                  | 10,047                                    |
|     | Lantheus Hldgs Inc Com                                                                            | 71                                                                                                                                                 | 4,710                  | 7,818                                     |
|     | Laureate Education Inc Cl A                                                                       | 542                                                                                                                                                | 5,500                  | 9,003                                     |
|     | Lennar Corporation                                                                                | 724                                                                                                                                                | 82,491                 | 135,736                                   |
|     | Lithia Mtrs Inc                                                                                   | 72                                                                                                                                                 | 20,670                 | 22,764                                    |
|     | Live Nation Entertainment Inc                                                                     | 43                                                                                                                                                 | 3,048                  | 4,756                                     |
|     | Lowes Companies Inc                                                                               | 289                                                                                                                                                | 63,387                 | 78,276                                    |
|     | Lowes Companies Inc                                                                               | 126                                                                                                                                                | 28,316                 | 34,127                                    |
|     | Lpl Finl Hldgs Inc Com                                                                            | 70                                                                                                                                                 | 13,250                 | 16,340                                    |
|     | Magnite Inc                                                                                       | 1,338                                                                                                                                              | 18,135                 | 18,531                                    |
|     | Marsh & McLennan Cos Inc                                                                          | 38                                                                                                                                                 | 6,363                  | 8,519                                     |
|     | Martin Marietta Materials                                                                         | 179                                                                                                                                                | 68,306                 | 96,347                                    |
|     | Masco Corp                                                                                        | 133                                                                                                                                                | 8,772                  | 11,164                                    |
|     | Matson Inc Com                                                                                    | 66                                                                                                                                                 | 8,620                  | 9,462                                     |
|     | Mc Donalds Corp                                                                                   | 84                                                                                                                                                 | 22,591                 | 25,462                                    |
|     | Medtronic Plc Shs                                                                                 | 638                                                                                                                                                | 52,848                 | 57,439                                    |
|     | Medtronic Plc Shs                                                                                 | 196                                                                                                                                                | 16,080                 | 17,646                                    |
|     | Merck & Co Inc New Com                                                                            | 726                                                                                                                                                | 73,567                 | 82,445                                    |
|     | Merck & Co Inc New Com                                                                            | 114                                                                                                                                                | 12,855                 | 12,946                                    |
|     | Meritage Home Corporation                                                                         | 88                                                                                                                                                 | 14,361                 | 18,007                                    |
|     | Methanex Corporation                                                                              | 235                                                                                                                                                | 10,870                 | 9,720                                     |
|     | MetLife Incorporated                                                                              | 247                                                                                                                                                | 17,122                 | 20,373                                    |
|     | MGM Resorts International                                                                         | 221                                                                                                                                                | 9,568                  | 8,639                                     |
|     | Michelin Compagnie Generale De                                                                    | 3,425                                                                                                                                              | 63,589                 | 69,685                                    |
|     | Microchip Technology Inc                                                                          | 998                                                                                                                                                | 82,054                 | 80,129                                    |
|     | Microchip Technology Inc                                                                          | 237                                                                                                                                                | 21,105                 | 19,029                                    |
|     | Microsoft Corp                                                                                    | 301                                                                                                                                                | 28,364                 | 129,520                                   |
|     | Microsoft Corp                                                                                    | 72                                                                                                                                                 | 18,693                 | 30,982                                    |
|     | Mitsubishi UFJ Fincl Grp Ads                                                                      | 5,365                                                                                                                                              | 34,614                 | 54,616                                    |
|     | Molina Healthcare Inc                                                                             | 34                                                                                                                                                 | 10,795                 | 11,819                                    |
|     | Molson Coors Beverage Co Cl B                                                                     | 109                                                                                                                                                | 6,627                  | 6,270                                     |
|     | Mondelez Intl Inc Com                                                                             | 219                                                                                                                                                | 14,470                 | 16,134                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Morgan Stanley                                                                                    | 342                                                                                                                                                | 33,159                 | 35,650                                    |
|     | Netapp Inc Com                                                                                    | 73                                                                                                                                                 | 5,114                  | 9,048                                     |
|     | New Jersey Res Cp                                                                                 | 153                                                                                                                                                | 6,810                  | 7,222                                     |
|     | Nexstar Media Group Inc                                                                           | 85                                                                                                                                                 | 13,106                 | 14,075                                    |
|     | Nextera Energy Inc                                                                                | 297                                                                                                                                                | 22,061                 | 25,105                                    |
|     | NiSource Inc                                                                                      | 313                                                                                                                                                | 8,392                  | 10,845                                    |
|     | Noble Corp New A                                                                                  | 292                                                                                                                                                | 12,741                 | 10,553                                    |
|     | Nomad Hldgs Ltd                                                                                   | 608                                                                                                                                                | 10,301                 | 11,588                                    |
|     | Norfolk Southern Corp                                                                             | 148                                                                                                                                                | 32,604                 | 36,778                                    |
|     | Northrop Grumman Cp                                                                               | 19                                                                                                                                                 | 8,366                  | 9,892                                     |
|     | Nxp Semiconductors Nv                                                                             | 56                                                                                                                                                 | 10,051                 | 13,349                                    |
|     | Old Natl Bancorp Ind                                                                              | 535                                                                                                                                                | 7,709                  | 9,983                                     |
|     | Omnicom Group                                                                                     | 99                                                                                                                                                 | 8,892                  | 10,271                                    |
|     | Organon & Co                                                                                      | 339                                                                                                                                                | 5,797                  | 6,485                                     |
|     | Oshkosh Corp                                                                                      | 60                                                                                                                                                 | 7,341                  | 6,032                                     |
|     | Oshkosh Corp                                                                                      | 463                                                                                                                                                | 51,547                 | 46,397                                    |
|     | Parker Hannifin Corp                                                                              | 244                                                                                                                                                | 88,888                 | 154,164                                   |
|     | Parker Hannifin Corp                                                                              | 40                                                                                                                                                 | 14,700                 | 24,980                                    |
|     | Peapack Gladstone Fin Cp                                                                          | 241                                                                                                                                                | 7,240                  | 6,606                                     |
|     | Pediatrix Medical Group Inc                                                                       | 539                                                                                                                                                | 5,072                  | 6,247                                     |
|     | Pegasystems Inc                                                                                   | 90                                                                                                                                                 | 4,718                  | 6,567                                     |
|     | PennyMac Finl Svcs Inc                                                                            | 123                                                                                                                                                | 10,398                 | 14,018                                    |
|     | PepsiCo Inc Nc                                                                                    | 86                                                                                                                                                 | 14,881                 | 14,624                                    |
|     | Performance Food Group Co                                                                         | 102                                                                                                                                                | 6,242                  | 7,994                                     |
|     | Pfizer Inc                                                                                        | 289                                                                                                                                                | 11,868                 | 8,364                                     |
|     | Philip Morris Intl Inc                                                                            | 327                                                                                                                                                | 32,621                 | 39,698                                    |
|     | Pinnacle Fincl Partners Inc                                                                       | 99                                                                                                                                                 | 9,449                  | 9,667                                     |
|     | Pinnacle West Capital Corp                                                                        | 77                                                                                                                                                 | 5,083                  | 6,821                                     |
|     | PNC Finl Svcs Gp                                                                                  | 425                                                                                                                                                | 61,841                 | 78,561                                    |
|     | PNC Finl Svcs Gp                                                                                  | 163                                                                                                                                                | 24,287                 | 30,131                                    |
|     | Portland General Elec Co                                                                          | 85                                                                                                                                                 | 4,278                  | 4,072                                     |
|     | PPG Industries Inc                                                                                | 163                                                                                                                                                | 22,168                 | 21,591                                    |
|     | Preferred Bank Com Stock New                                                                      | 142                                                                                                                                                | 10,674                 | 11,396                                    |
|     | Procter & Gamble                                                                                  | 416                                                                                                                                                | 52,632                 | 72,051                                    |
|     | Procter & Gamble                                                                                  | 160                                                                                                                                                | 22,808                 | 27,712                                    |
|     | Progressive Corp Ohio                                                                             | 49                                                                                                                                                 | 7,256                  | 12,309                                    |
|     | Prologis Inc Com                                                                                  | 124                                                                                                                                                | 15,572                 | 15,659                                    |
|     | Public Service Enterprise Gp                                                                      | 179                                                                                                                                                | 10,882                 | 15,969                                    |
|     | Qorvo Inc Com                                                                                     | 107                                                                                                                                                | 10,794                 | 11,053                                    |
|     | Qualcomm Inc                                                                                      | 503                                                                                                                                                | 64,251                 | 85,535                                    |
|     | Rpm Inc                                                                                           | 653                                                                                                                                                | 62,831                 | 79,013                                    |
|     | Range Resources Corp                                                                              | 193                                                                                                                                                | 6,432                  | 5,937                                     |
|     | Renaissance Re Holdings Ltd                                                                       | 71                                                                                                                                                 | 12,680                 | 19,389                                    |
|     | Republic Services Inc                                                                             | 42                                                                                                                                                 | 5,395                  | 8,396                                     |
|     | Resideo Technologies Inc                                                                          | 393                                                                                                                                                | 7,425                  | 7,915                                     |
|     | RTX Corporation                                                                                   | 191                                                                                                                                                | 19,031                 | 23,142                                    |
|     | Science Applications Intl Corp                                                                    | 79                                                                                                                                                 | 6,795                  | 11,025                                    |
|     | Seagate Technology Hldngs Plc                                                                     | 154                                                                                                                                                | 10,301                 | 16,868                                    |
|     | Select Water Solution Inc Cl A                                                                    | 572                                                                                                                                                | 4,548                  | 6,366                                     |
|     | Sensata Technologies Hldg Plc                                                                     | 271                                                                                                                                                | 9,802                  | 9,718                                     |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,</u><br><u>Borrower,</u><br><u>Lessor, or</u><br><u>Similar Party</u> | (c)<br><u>Description of Investment,</u><br><u>Including Maturity Date,</u><br><u>Rate of Interest, Collateral</u><br><u>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current</u><br><u>Value</u> |
|-----|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
|     | Sharkninja Inc                                                                                    | 157                                                                                                                                                | 8,000                  | 17,067                                    |
|     | Shift4 Pmts Inc Cl A                                                                              | 190                                                                                                                                                | 13,627                 | 16,834                                    |
|     | Six Flags Entertainment Corp                                                                      | 188                                                                                                                                                | 7,666                  | 7,578                                     |
|     | Skechers U S A Inc Cl A                                                                           | 166                                                                                                                                                | 10,889                 | 11,109                                    |
|     | SLM Corporation                                                                                   | 1,195                                                                                                                                              | 21,201                 | 27,330                                    |
|     | Sony Group Corporation Adr                                                                        | 912                                                                                                                                                | 95,275                 | 88,072                                    |
|     | Southstate Corporation                                                                            | 109                                                                                                                                                | 8,444                  | 10,593                                    |
|     | SS&C Technologies Hldgs Inc                                                                       | 73                                                                                                                                                 | 4,445                  | 5,410                                     |
|     | Sterling Infrastructure Inc                                                                       | 61                                                                                                                                                 | 7,962                  | 8,776                                     |
|     | Steven Madden Ltd                                                                                 | 167                                                                                                                                                | 6,738                  | 8,181                                     |
|     | Talen Energy Corp                                                                                 | 76                                                                                                                                                 | 9,708                  | 13,546                                    |
|     | Taylor Morrison Home Corp Cl A                                                                    | 122                                                                                                                                                | 7,235                  | 8,572                                     |
|     | TD Synnex Corporation                                                                             | 158                                                                                                                                                | 16,743                 | 18,973                                    |
|     | Technipfmc Ltd                                                                                    | 416                                                                                                                                                | 10,730                 | 10,912                                    |
|     | Tegna Inc Com                                                                                     | 864                                                                                                                                                | 16,177                 | 13,634                                    |
|     | Teledyne Tech Inc                                                                                 | 169                                                                                                                                                | 70,847                 | 73,965                                    |
|     | Tempur-Pedic Int'l Inc                                                                            | 274                                                                                                                                                | 9,522                  | 14,960                                    |
|     | Texas Instruments                                                                                 | 138                                                                                                                                                | 23,639                 | 28,507                                    |
|     | Textron Inc                                                                                       | 115                                                                                                                                                | 8,279                  | 10,187                                    |
|     | The Cigna Group                                                                                   | 53                                                                                                                                                 | 15,087                 | 18,309                                    |
|     | The J.M. Smucker Company                                                                          | 86                                                                                                                                                 | 11,025                 | 10,444                                    |
|     | The Mosaic Company                                                                                | 289                                                                                                                                                | 8,523                  | 7,739                                     |
|     | The Simply Good Foods Company                                                                     | 195                                                                                                                                                | 7,576                  | 6,780                                     |
|     | TJX Cos Inc New                                                                                   | 254                                                                                                                                                | 20,236                 | 29,855                                    |
|     | TKO Group Holdings Inc Cl A                                                                       | 119                                                                                                                                                | 10,834                 | 14,721                                    |
|     | Totalenergies Se Sponsored Ads                                                                    | 1,093                                                                                                                                              | 70,622                 | 70,630                                    |
|     | Travelers Companies Inc Com                                                                       | 53                                                                                                                                                 | 9,905                  | 12,389                                    |
|     | Trinet Group Inc                                                                                  | 74                                                                                                                                                 | 8,511                  | 7,137                                     |
|     | Truist Finl Corp                                                                                  | 577                                                                                                                                                | 22,196                 | 24,678                                    |
|     | Twilio Inc Cl A                                                                                   | 137                                                                                                                                                | 8,472                  | 8,935                                     |
|     | U S Bancorp Com New                                                                               | 1,817                                                                                                                                              | 64,986                 | 83,091                                    |
|     | U S Bancorp Com New                                                                               | 135                                                                                                                                                | 4,607                  | 6,174                                     |
|     | Union Pacific Corp                                                                                | 89                                                                                                                                                 | 21,520                 | 21,815                                    |
|     | United Parcel Ser Inc Cl-B                                                                        | 211                                                                                                                                                | 37,329                 | 28,768                                    |
|     | UnitedHealth Gp Inc                                                                               | 96                                                                                                                                                 | 46,386                 | 55,892                                    |
|     | Universal Health Services B                                                                       | 40                                                                                                                                                 | 4,757                  | 9,225                                     |
|     | Us Foods Holding Corp                                                                             | 303                                                                                                                                                | 11,171                 | 18,635                                    |
|     | Valmont Industries                                                                                | 42                                                                                                                                                 | 10,407                 | 12,232                                    |
|     | Vector Group Ltd                                                                                  | 567                                                                                                                                                | 6,961                  | 8,460                                     |
|     | Ventas Inc                                                                                        | 208                                                                                                                                                | 11,121                 | 13,339                                    |
|     | Verizon Communications                                                                            | 1,804                                                                                                                                              | 75,769                 | 81,018                                    |
|     | Verizon Communications                                                                            | 271                                                                                                                                                | 10,506                 | 12,171                                    |
|     | Viper Energy Inc Cl A                                                                             | 494                                                                                                                                                | 11,796                 | 22,284                                    |
|     | Vivid Seats Inc Class A                                                                           | 778                                                                                                                                                | 5,820                  | 2,879                                     |
|     | Voya Finl Inc                                                                                     | 250                                                                                                                                                | 16,079                 | 19,805                                    |
|     | Walmart Inc                                                                                       | 340                                                                                                                                                | 15,929                 | 27,455                                    |
|     | Weatherford Intl Inc                                                                              | 171                                                                                                                                                | 11,091                 | 14,521                                    |
|     | Wells Fargo & Co New                                                                              | 929                                                                                                                                                | 42,771                 | 52,479                                    |
|     | Wesco Intl Inc                                                                                    | 47                                                                                                                                                 | 5,926                  | 7,915                                     |
|     | Western Alliance Bancorp                                                                          | 269                                                                                                                                                | 11,583                 | 23,266                                    |

See Independent Auditors' Report.

**TEAMSTERS JOINT COUNCIL NO. 73 PENSION**  
**EIN #22-6171374**  
**PLAN NO. 001 - PLAN YEAR ENDED SEPTEMBER 30, 2024**

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

| (a) | (b)<br><u>Identity of Issue,<br/>Borrower,<br/>Lessor, or<br/>Similar Party</u> | (c)<br><u>Description of Investment,<br/>Including Maturity Date,<br/>Rate of Interest, Collateral<br/>Par or Maturity Value</u> | (d)<br><br><u>Cost</u> | (e)<br><br><u>Current<br/>Value</u> |
|-----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|
|     | White Mountain Grp Bermuda                                                      | 5                                                                                                                                | 6,768                  | 8,350                               |
|     | Willscot Hldgs Corp Cl A                                                        | 307                                                                                                                              | 11,158                 | 11,543                              |
|     | Wintrust Fin Corp                                                               | 179                                                                                                                              | 16,101                 | 19,427                              |
|     | World Kinect Corporation                                                        | 447                                                                                                                              | 11,330                 | 13,817                              |
|     | Xcel Energy Inc                                                                 | 1,307                                                                                                                            | 79,207                 | 85,347                              |
|     | Xcel Energy Inc                                                                 | 250                                                                                                                              | 16,271                 | 16,325                              |
|     | Xylem Inc Com                                                                   | 636                                                                                                                              | 71,169                 | 85,879                              |
|     | Yum Brands Inc                                                                  | 84                                                                                                                               | 11,252                 | 11,743                              |
|     | <b>Total Common Stocks</b>                                                      |                                                                                                                                  | <u>6,050,169</u>       | <u>7,331,157</u>                    |
|     | <b>Exchange-Traded and Close-End Funds:</b>                                     |                                                                                                                                  |                        |                                     |
|     | Ares Capital Corp                                                               | 429                                                                                                                              | 8,885                  | 8,983                               |
|     | Blue Owl Capital Corporation                                                    | 466                                                                                                                              | 7,082                  | 6,790                               |
|     | Invesco S&P 500 Equal Weight                                                    | 19,752                                                                                                                           | 2,989,369              | 3,645,157                           |
|     | <b>Total Exchange-Traded and Close-End Funds</b>                                |                                                                                                                                  | <u>3,005,336</u>       | <u>3,660,930</u>                    |
|     | <b>Mutual Funds:</b>                                                            |                                                                                                                                  |                        |                                     |
|     | Lazard Global Listed Infr. Inst. Fund                                           | 60,275                                                                                                                           | 2,622,813              | 2,948,983                           |
|     | MFB NT Collective Eafe Index Fund -<br>Non Leading                              | 6,841                                                                                                                            | 2,161,830              | 3,294,276                           |
|     | MFB NT Collective Russell 2000 Index<br>Fund- Non Lending                       | 15,122                                                                                                                           | 509,952                | 928,443                             |
|     | <b>Total Mutual Funds</b>                                                       |                                                                                                                                  | <u>5,294,595</u>       | <u>7,171,702</u>                    |
|     | <b>Real Estate:</b>                                                             |                                                                                                                                  |                        |                                     |
|     | Boyd Watterson State Government                                                 |                                                                                                                                  | 1,000,000              | 1,117,649                           |
|     | <b>Total Assets Held for Investments Purposes</b>                               |                                                                                                                                  | <u>\$ 28,020,654</u>   | <u>\$ 31,505,594</u>                |

\* Represents a party-in-interest, as defined by ERISA

See Independent Auditors' Report.

|                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Form 5500</b><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br><br>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).<br><br>▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b> | OMB Nos 1210 - 0110<br>1210 - 0089<br><br><b>2023</b><br><br>This Form is Open to<br>Public Inspection |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|

|                                                                                                          |                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                            | <b>Annual Report Identification Information</b>                                                                                                                                                                                                                                                                                         |
| For calendar plan year 2023 or fiscal plan year beginning <b>10/01/2023</b> and ending <b>09/30/2024</b> |                                                                                                                                                                                                                                                                                                                                         |
| <b>A</b> This return/report is for:                                                                      | <input type="checkbox"/> a multiemployer plan <input checked="" type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)                                                                                                         |
| <b>B</b> This return/report is:                                                                          | <input type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____<br><input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report<br><input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months) |
| <b>C</b> If the plan is a collectively-bargained plan, check here                                        | .....▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                         |
| <b>D</b> Check box if filing under:                                                                      | <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program<br><input type="checkbox"/> special extension (enter description) _____                                                                                                                            |
| <b>E</b> If this is a retroactively adopted plan permitted by SECURE Act section 201, check here         | .....▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                         |

|                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part II</b>                                                                                                                                                                                                                                                                                                                                                                                | <b>Basic Plan Information</b> - enter all requested information                                                                                                                                                |
| <b>1a</b> Name of plan<br><b>TEAMSTERS JOINT COUNCIL NO. 73<br/>PENSION &amp; TRUST FUND</b>                                                                                                                                                                                                                                                                                                  | <b>1b</b> Three-digit plan number (PN) ▶ <b>001</b>                                                                                                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                               | <b>1c</b> Effective date of plan<br><b>10/01/1969</b>                                                                                                                                                          |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><b>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO. 73 PENSION</b><br><br><b>150 MORRIS AVENUE</b><br><br><b>SPRINGFIELD NJ 07081</b> | <b>2b</b> Employer Identification Number (EIN)<br><b>22-6171374</b><br><br><b>2c</b> Plan Sponsor's telephone number<br><b>973-467-9100</b><br><br><b>2d</b> Business code (see instructions)<br><b>813000</b> |

**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.

|                  |                                                                                     |                |                                                              |
|------------------|-------------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> |  | <b>7/15/25</b> | <b>ALPHONSE RISPOLI</b>                                      |
|                  | Signature of plan administrator                                                     | Date           | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                                                                     |                |                                                              |
|                  | Signature of employer/plan sponsor                                                  | Date           | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |                                                                                     |                |                                                              |
|                  | Signature of DFE                                                                    | Date           | Enter name of individual signing as DFE                      |

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

Form 5500 (2023)  
v. 230728

|                                                                                                          |                                            |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor | <b>3b</b> Administrator's EIN              |
|                                                                                                          | <b>3c</b> Administrator's telephone number |
|                                                                                                          |                                            |

|                                                                                                                                                                                                                                                                                        |                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name | <b>4b</b> EIN<br><br><b>4d</b> PN |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|

|                                                                                                                                                           |              |            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------|
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                   | <b>5</b>     | <b>369</b> |
| <b>6</b> 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).  |              |            |
| <b>a (1)</b> Total number of active participants at the beginning of the plan year .....                                                                  | <b>6a(1)</b> | <b>111</b> |
| <b>a (2)</b> Total number of active participants at the end of the plan year .....                                                                        | <b>6a(2)</b> | <b>117</b> |
| <b>b</b> Retired or separated participants receiving benefits .....                                                                                       | <b>6b</b>    | <b>126</b> |
| <b>c</b> Other retired or separated participants entitled to future benefits .....                                                                        | <b>6c</b>    | <b>70</b>  |
| <b>d</b> Subtotal. Add lines 6a(2), 6b, and 6c .....                                                                                                      | <b>6d</b>    | <b>313</b> |
| <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....                                                | <b>6e</b>    | <b>25</b>  |
| <b>f</b> Total. Add lines 6d and 6e .....                                                                                                                 | <b>6f</b>    | <b>338</b> |
| <b>g (1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... | <b>6g(1)</b> |            |
| <b>(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....         | <b>6g(2)</b> |            |
| <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....                | <b>6h</b>    |            |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....                      | <b>7</b>     |            |

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

**1B**

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

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

**SCHEDULE SB  
(Form 5500)**Department of the Treasury  
Internal Revenue ServiceDepartment of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan  
Actuarial Information**

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

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

OMB No. 1210-0110

**2023****This Form is Open to Public  
Inspection**

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024

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

|                                                                                                                                            |                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> Name of plan<br>TEAMSTERS JOINT COUNCIL NO.73 PENSION & TRUST FUND                                                                | <b>B</b> Three-digit plan number (PN) ▶ 001                                                                                                             |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>TRUSTEES OF TEAMSTERS JOINT COUNCIL NO.73 PENSION & TRUST FUND | <b>D</b> Employer Identification Number (EIN)<br>22-6171374                                                                                             |
| <b>E</b> Type of plan: <input type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input checked="" type="checkbox"/> Multiple-B  | <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500 |

**Part I Basic Information**

|                                                                                                                                                                                                                 |                            |                           |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------|--------------------------|
| <b>1</b> Enter the valuation date: Month 10 Day 01 Year 2023                                                                                                                                                    |                            |                           |                          |
| <b>2</b> Assets:                                                                                                                                                                                                |                            |                           |                          |
| <b>a</b> Market value .....                                                                                                                                                                                     | <b>2a</b>                  | 27715581                  |                          |
| <b>b</b> Actuarial value .....                                                                                                                                                                                  | <b>2b</b>                  | 27715581                  |                          |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                             | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
| <b>a</b> For retired participants and beneficiaries receiving payment .....                                                                                                                                     | 182                        | 13877755                  | 13877755                 |
| <b>b</b> For terminated vested participants .....                                                                                                                                                               | 76                         | 1926213                   | 1926213                  |
| <b>c</b> For active participants .....                                                                                                                                                                          | 111                        | 4448434                   | 5283052                  |
| <b>d</b> Total .....                                                                                                                                                                                            | 369                        | 20252402                  | 21087020                 |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b) .....                                                                                                                   | <input type="checkbox"/>   |                           |                          |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....                                                                                                                                       | <b>4a</b>                  |                           |                          |
| <b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor ..... | <b>4b</b>                  |                           |                          |
| <b>5</b> Effective interest rate .....                                                                                                                                                                          | <b>5</b>                   | 5.19 %                    |                          |
| <b>6</b> Target normal cost                                                                                                                                                                                     |                            |                           |                          |
| <b>a</b> Present value of current plan year accruals .....                                                                                                                                                      | <b>6a</b>                  | 533746                    |                          |
| <b>b</b> Expected plan-related expenses .....                                                                                                                                                                   | <b>6b</b>                  | 265409                    |                          |
| <b>c</b> Target normal cost .....                                                                                                                                                                               | <b>6c</b>                  | 799155                    |                          |

**Statement by Enrolled Actuary**

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

**SIGN  
HERE**

Signature of actuary

BRIAN J. THOMAS

Type or print name of actuary

BASIL CASTROVINCI ASSOCIATES, INC.

Firm name

36 HOPATCHUNG ROAD  
HOPATCONG, NJ 07843

Address of the firm

07/10/2025

Date

23-08107

Most recent enrollment number

973-601-3828

Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.****Schedule SB (Form 5500) 2023  
v. 230728**

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                      | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                             | 28378                 | 8852638                |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                          | 0                     | 0                      |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                                | 28378                 | 8852638                |
| <b>10</b> Interest on line 9 using prior year's actual return of <u>8.42</u> % .....                                                                                 | 2389                  | 745392                 |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                       |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                      |                       | 1278508                |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.35</u> % ..... |                       | 68400                  |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                 |                       | 0                      |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                        |                       | 1346908                |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                      |                       | 1346908                |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                                    | 30767                 | 2207675                |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                         | 0                     | 8737263                |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | 90.00%  |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | 131.43% |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 81.32%  |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | %       |

**Part IV Contributions and Liquidity Shortfalls****18** Contributions made to the plan for the plan year by employer(s) and employees:

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 11/09/2023               | 29157                             | 0                               | 01/26/2024               | 56896                             | 0                               |
| 11/16/2023               | 47941                             | 0                               | 02/02/2024               | 91898                             | 0                               |
| 11/17/2023               | 31513                             | 0                               | 02/09/2024               | 37508                             | 0                               |
| 12/08/2023               | 109676                            | 0                               | 02/16/2024               | 7922                              | 0                               |
| 01/05/2024               | 88882                             | 0                               | 02/23/2024               | 68902                             | 0                               |
| 01/19/2024               | 37401                             | 0                               | 03/01/2024               | 20475                             | 0                               |
| <b>Totals ▶</b>          |                                   |                                 | <b>18(b)</b>             | 1973143                           | <b>18(c)</b> 0                  |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |         |
|-------------------------------------------------------------------------------------------------------------------------|------------|---------|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....                    | <b>19a</b> | 0       |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> | 0       |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> | 1912870 |

**20** Quarterly contributions and liquidity shortfalls:**a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
|                                                            |         |         |         |

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                       |                       |                        |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                    |                       |                        |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                          |                       |                        |
| <b>10</b> Interest on line 9 using prior year's actual return of _____ % .....                                                                                 |                       |                        |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                 |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                |                       |                        |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____ % ..... |                       |                        |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                           |                       |                        |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                  |                       |                        |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                |                       |                        |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                              |                       |                        |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                   |                       |                        |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | % |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | % |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | % |

**Part IV Contributions and Liquidity Shortfalls**

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 03/22/2024               | 267039                            | 0                               | 08/23/2024               | 99767                             | 0                               |
| 05/09/2024               | 20868                             | 0                               | 09/16/2024               | 109319                            | 0                               |
| 05/10/2024               | 85480                             | 0                               | 09/20/2024               | 75510                             | 0                               |
| 06/05/2024               | 114091                            | 0                               | 09/27/2024               | 58955                             | 0                               |
| 06/26/2024               | 200230                            | 0                               | 10/25/2024               | 108888                            | 0                               |
| 07/26/2024               | 142207                            | 0                               | 11/22/2024               | 61621                             | 0                               |
| <b>Totals ▶</b>          |                                   |                                 | <b>18(b)</b>             |                                   | <b>18(c)</b>                    |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |  |
|-------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....                    | <b>19a</b> |  |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> |  |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> |  |

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? ..... ☐ Yes ☐ No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ..... ☐ Yes ☐ No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
|                                                            |         |         |         |

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                       |                       |                        |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                    |                       |                        |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                          |                       |                        |
| <b>10</b> Interest on line 9 using prior year's actual return of _____ % .....                                                                                 |                       |                        |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                 |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                |                       |                        |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____ % ..... |                       |                        |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                           |                       |                        |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                  |                       |                        |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                |                       |                        |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                              |                       |                        |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                   |                       |                        |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | % |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | % |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | % |

**Part IV Contributions and Liquidity Shortfalls**

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 01/10/2025               | 997                               | 0                               |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
| <b>Totals ►</b>          |                                   |                                 | <b>18(b)</b>             |                                   | <b>18(c)</b>                    |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |  |
|-------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....                    | <b>19a</b> |  |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> |  |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> |  |

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? ..... ☐ Yes ☐ No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ..... ☐ Yes ☐ No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
|                                                            |         |         |         |

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

|                                                                                                                                                                                              |                       |                       |                       |                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                       |                       |                       |                                                     |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>4.75% | 2nd segment:<br>5.00% | 3rd segment:<br>5.74% | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code).....                                                                                                                                                  |                       |                       |                       | <b>21b</b> 0                                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              |                       |                       |                       | <b>22</b> 64                                        |
| <b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                       |                       |                       |                                                     |

**Part VI Miscellaneous Items**

|                                                                                                                                                                        |                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. .... | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....                                      | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>26</b> Demographic and benefit information                                                                                                                          |                                                                     |
| <b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....                             | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...                       | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....                                    | <b>27</b>                                                           |

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

|                                                                                                                                     |           |   |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>28</b> Unpaid minimum required contributions for all prior years .....                                                           | <b>28</b> | 0 |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | <b>29</b> | 0 |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....                                   | <b>30</b> | 0 |

**Part VIII Minimum Required Contribution For Current Year**

|                                                                                                                                                                                      |                     |                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):                                                                                                                   |                     |                    |               |
| <b>a</b> Target normal cost (line 6c).....                                                                                                                                           | <b>31a</b>          | 799155             |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....                                                                                                           | <b>31b</b>          | 0                  |               |
| <b>32</b> Amortization installments:                                                                                                                                                 |                     |                    |               |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | Outstanding Balance | Installment        |               |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   | 0                  |               |
| <b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount ..... | <b>33</b>           | 0                  |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....                                                          | <b>34</b>           | 799155             |               |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement .....                                                                                                               | 0                   | 0                  | 0             |
| <b>36</b> Additional cash requirement (line 34 minus line 35).....                                                                                                                   | <b>36</b>           | 799155             |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....                                                   | <b>37</b>           | 1912870            |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)                                                                                                  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36)                                                                                                                             | <b>38a</b>          | 1113715            |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....                                                                | <b>38b</b>          | 0                  |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....                                                                      | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years .....                                                                                                                  | <b>40</b>           | 0                  |               |

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

|                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|