

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Part I Annual Report Identification Information

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

- A This return/report is for: [X] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [X]
D Check box if filing under: [X] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan: CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 06/01/1999
2a Plan sponsor's name (employer, if for a single-employer plan): TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU
2b Employer Identification Number (EIN): 36-4280579
2c Plan Sponsor's telephone number: 708-544-9105
2d Business code (see instructions): 238300

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes entries for KEVIN FARLEY and STEVE BAUMGARTNER.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	2272
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	2237
	6a(2)	2387
	6b	22
	6c	7
	6d	2416
	6e	5
	6f	2421
	6g(1)	1875
6g(2)	1909	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	317

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

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

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

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

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

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

A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU	D Employer Identification Number (EIN) 36-4280579	

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

MSCS FINANCIAL SERVICES

33-1151291

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

MATRIX TRUST COMPANY

75-3182674

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

THE VANGUARD GROUP, INC.

23-1945930

(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)

QUORUM CONSULTING GROUP

37-1331544

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	72376	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)

LEGACY PROFESSIONALS LLP

32-0043599

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 15	NONE	27838	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)

JOHNSON & KROL

36-4342024

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	13216	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)

MARQUETTE ASSOCIATES

36-3485298

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	8000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU	D Employer Identification Number (EIN) 36-4280579

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1035940	1185457
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	548513	493854
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	67691	62203
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	177436	184320
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	46589014	58521747
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	48418594	60447581
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	115154	112725
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	115154	112725
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	48303440	60334856

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	7483552	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		7483552
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	2787	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		2787
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1992643	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		1992643
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		4050939
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		13529921

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1271603	
(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)		1271603
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)	65837	
(2) Contract administrator fees	2i(2)	72376	
(3) Recordkeeping fees	2i(3)	10088	
(4) IQPA audit fees	2i(4)	17750	
(5) Investment advisory and investment management fees	2i(5)	8000	
(6) Bank or trust company trustee/custodial fees	2i(6)	1507	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	13216	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	15067	
(11) Other expenses.....	2i(11)	23061	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		226902
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1498505

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		12031416
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: LEGACY PROFESSIONALS LLP

(2) EIN: 32-0043599

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		2500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 AN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TRUSTEES OF CEMENT MASONS' LOCAL 502 AND PLASTERERS' AREA 5 ANNUITY FU</u>	D Employer Identification Number (EIN) <u>36-4280579</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions..... 1

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 37-1331544

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 75

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)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	<u>7483552</u>
6 b Enter the amount contributed by the employer to the plan for this plan year	6b	<u>7483552</u>
6 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	<u>0</u>

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... Yes No N/A

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

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

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

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

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

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... Yes No

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

**Cement Masons' Local 502 and Plasterers' Area 5
Annuity Fund**

Financial Statements

December 31, 2024

**Cement Masons' Local 502 and Plasterers' Area 5
Annuity Fund**

Financial Statements with Supplementary Information

December 31, 2024 and 2023

Contents

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Report of Independent Auditors

To the Participants and Trustees of
Cement Masons' Local 502 and Plasterers' Area 5
Annuity Fund

Opinion

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity 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 December 31, 2024 and 2023, and 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 Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund as of December 31, 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 *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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

Responsibilities of Management for the Financial Statements (continued)

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

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

In performing an audit in accordance with GAAS, we:

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

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

Legacy Professionals LLP

Westchester, Illinois

May 14, 2025

**Cement Masons' Local 502 and Plasterers' Area 5
Annuity Fund**

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments - at fair value		
Mutual funds	\$ 58,521,747	\$ 46,589,014
Money market fund	<u>184,320</u>	<u>177,436</u>
Total investments	<u>58,706,067</u>	<u>46,766,450</u>
Receivables		
Contractor contributions	493,854	548,513
Due from related organizations	<u>58,777</u>	<u>57,468</u>
Total receivables	<u>552,631</u>	<u>605,981</u>
Cash	<u>1,185,457</u>	<u>1,035,940</u>
Prepaid expenses	<u>3,426</u>	<u>8,670</u>
Total assets	60,447,581	48,417,041
Liabilities and Net Assets		
Liabilities		
Reciprocal contributions payable	85,845	75,081
Due to related organizations	<u>26,880</u>	<u>38,520</u>
Total liabilities	<u>112,725</u>	<u>113,601</u>
Net assets available for benefits	<u>\$ 60,334,856</u>	<u>\$ 48,303,440</u>

See accompanying notes to financial statements.

**Cement Masons' Local 502 and Plasterers' Area 5
Annuity Fund**

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions		
Investment income		
Net appreciation in fair value of investments	\$ 4,050,939	\$ 5,411,605
Dividends and interest	1,995,430	1,226,600
	<u>6,046,369</u>	<u>6,638,205</u>
Less investment expenses	(8,000)	(7,000)
Investment income - net	<u>6,038,369</u>	<u>6,631,205</u>
Contribution income		
Contractor	7,479,923	6,221,479
Rollover	-	22,220
Payroll compliance audits	3,629	6,956
Total contribution income	<u>7,483,552</u>	<u>6,250,655</u>
Total additions	<u>13,521,921</u>	<u>12,881,860</u>
Deductions		
Benefits paid	<u>1,271,603</u>	<u>1,458,274</u>
Administrative expenses		
Audit fees	17,750	17,000
Bank fees	1,507	1,005
Insurance	9,649	8,534
Legal fees	7,407	9,590
Legal fees - payroll compliance audits	5,809	11,848
Office expense	1,047	208
Payroll compliance audit fees	8,088	6,676
Recordkeeping fees	72,376	54,424
Reimbursement of shared administrative expenses	95,269	107,961
Total administrative expenses	<u>218,902</u>	<u>217,246</u>
Total deductions	<u>1,490,505</u>	<u>1,675,520</u>
Net increase	12,031,416	11,206,340
Net assets available for benefits		
Beginning of year	<u>48,303,440</u>	<u>37,097,100</u>
End of year	<u>\$ 60,334,856</u>	<u>\$ 48,303,440</u>

See accompanying notes to financial statements.

Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund

Notes to Financial Statements

December 31, 2024 and 2023

Note 1. Summary of Significant Accounting Policies

Method of Accounting - The accompanying financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) are prepared using the accrual basis of accounting.

Investments - The investments are reported at fair value. The fair value of a financial instrument is the amount that would be received to sell that asset (or paid to transfer a liability) in an orderly transaction between market participants at the measurement date (the exit price). Net appreciation or depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Purchases and sales of the investments are reflected on a trade-date basis.

Dividend income is recorded on the ex-dividend date. Interest income is recorded on the accrual basis.

Contributions Receivable - Contributions due and not paid prior to year end are recorded as contributions receivable. Delinquencies identified through a payroll compliance audit program are recorded upon settlement with the contractor. An allowance for uncollectible accounts is considered unnecessary and is not provided.

Revenue Recognition - Revenue derived from contractor contributions is recognized in the period in which covered work is performed, based on the number of hours worked in covered employment and the contribution rate currently in effect, as set forth in the applicable collective bargaining agreement. Contractors are required to remit contributions monthly. The Plan carries out its purpose described in Note 2 within the cement mason and plastering trade industry primarily located in the greater Chicagoland area.

Reciprocal Contributions - The Plan is signatory to reciprocity agreements with various other multiemployer retirement plans for its participants who perform work outside the geographic jurisdiction of the local union. Participants who are normally employed within the territory of one local union (home local) may be temporarily employed within the territory of another local union (reciprocating local). When a participant works in the territory of reciprocating local, the latter is to make contributions to the former's fringe benefit plans on the participant's behalf. Monies received by the Plan on behalf of persons from outside participating local unions are forwarded to their home local fringe benefit plans. The Plan uses the same recognition and measurements criteria for such revenue as for all other contractor contribution revenue.

Note 1. Summary of Significant Accounting Policies (continued)

Reciprocal Contributions (continued) - Amounts paid to other plans under the terms of reciprocity agreements are not reflected in the statements of changes in net assets available for benefits, as the amounts received are not revenue earned by the Plan, and the corresponding payments are not an expense of the Plan. The Plan recognizes a liability upon receiving reciprocal contributions on behalf of non-participants working within the jurisdiction of the local union, and recognizes a decrease in that liability upon remitting those contributions to the appropriate plan. Contractor contributions included reciprocal contributions of \$75,530 and \$91,548 for the years ended December 31, 2024 and 2023, respectively, from various other retirement plans under the terms or reciprocity agreements. The Plan remitted a total of \$428,809 and \$351,229 in reciprocal contributions to various other retirement plans under the terms of reciprocity agreements for the years ended December 31, 2024 and 2023, respectively. A total of \$85,845 and \$75,801 in reciprocity payments was owed to other plans at December 31, 2024 and 2023, respectively.

Payment of Benefits - Benefit payments to participants are recorded upon distribution. As of both December 31, 2024 and 2023, there were no participant withdrawals approved but not yet paid.

Leases - Arrangements for shared office space with related parties are described in Note 8. Because the lease provides for a 30-day notice period of termination by either the lessor or lessee, the Plan has determined that due to a mutual termination option, enforceable rights and obligations do not exist under the leasing arrangement beyond the 30-day notice period. Therefore, the lease qualifies for the short-term lease exception, and neither an operating lease right-of-use asset nor a lease liability was recorded.

Expenses - Certain investment related expenses are included in net appreciation in fair value of investments.

Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Subsequent Events - Subsequent events have been evaluated through May 14, 2025, which is the date the financial statements were available to be issued.

Note 2. Description of the Plan

The Plan operates pursuant to a collective bargaining agreement between the union and various contractor associations to provide retirement, death and disability benefits for eligible participants. The Plan is a multiemployer defined contribution retirement plan, subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

Note 2. Description of the Plan (continued)

Contributions to the Plan are invested as directed by Plan participants in various investment options. In the absence of participant direction, contributions are invested in a default investment fund based on projected retirement dates. Participants can change their investment options as permitted under Plan provisions. Participants must evaluate their own investment goals and objectives and choose the investments best suited to achieve those goals and objectives. Poor investment performance by the investments selected by the participants may cause their balances to be lower than the amounts contributed to the Plan on their behalf.

Each participant's account is credited with the contractor contributions made on their behalf, as well as allocations of Plan earnings or losses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. Participant accounts are charged with a quarterly recordkeeping fee of \$9, a monthly administrative fee of \$8.50, and a distribution fee of \$50. The benefit to which participants are entitled is the benefit that can be provided from their account.

Under current provisions of the Plan, each participant's account is immediately vested in all contractor contributions made on the participant's behalf. Upon death, disability, retirement or separation from service for more than two years, participants are entitled to receive their account balance subject to the payment provisions of the Plan.

The Plan's net assets available for benefits at December 31, 2024 and 2023 include unallocated amounts of approximately \$526,000 and \$437,000 respectively. These amounts are available for the payment of administrative expenses incurred by the Plan.

Participants should refer to the summary plan description for more complete information.

Note 3. Priorities upon Termination

It is the intent of the Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Trustees. Termination shall not permit any part of the Plan assets to be used for or diverted to purposes other than the exclusive benefit of participants and their beneficiaries, except that provision may be made for the payment of necessary expenses resulting from termination of the Plan.

In the event of termination, the net assets of the Plan will be allocated to pay benefits in priorities as prescribed by ERISA and its related regulations. Whether or not a particular participant will receive full benefits should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets at that time and the priority of those benefits.

Note 4. Tax Status

The Plan obtained its latest determination letter dated July 19, 2016, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements under Section 401(a) of the Internal Revenue Code and was, therefore, exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended since receiving the determination letter. The Plan's administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and therefore believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

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

Note 5. Funding Policy

The Plan is primarily funded by contractor contributions. Participant contributions are not permitted under the Plan. The participating contractors contribute such amounts as specified in the collective bargaining agreements. The hourly plasterer contribution rate was \$6.00 through May 31, 2024 and \$6.50 thereafter. The hourly cement mason contribution rate was \$3.00 through May 31, 2024 and \$4.00 thereafter.

Note 6. Fair Value Measurements

The *Fair Value Measurements and Disclosures* Topic of the FASB Accounting Standards Codification established a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Basis of Fair Value Measurement

- Level 1 Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities
- Level 2 Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly
- Level 3 Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable

Note 6. Fair Value Measurements (continued)

As required, assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Mutual funds are classified within Level 1 of the fair value measurements hierarchy. The fair values of the mutual funds are determined by reference to the funds' underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds are traded on national securities exchanges and are valued at the net asset value as of the last business day of each period presented.

The money market fund is classified within Level 2 of the fair value measurements hierarchy. The money market fund is valued at cost, which approximates its fair value.

Note 7. Risks and Uncertainties

Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits. The current economic environment has increased the degree of uncertainty.

Note 8. Related Organizations

The Plan shares certain common governance with several related tax-exempt organizations which include two welfare plans, a pension plan, a savings plan, an apprentice fund and a local union.

Shared Administrative Expenses

The Plan shares facilities, equipment and staff with the related organizations. Joint operating expenses, except for computer processing costs, are initially paid by one of the welfare plans. During the years ended December 31, 2024 and 2023, the Plan reimbursed the welfare plan \$91,396 and \$104,206 respectively, for its share of joint administrative expenses. As of December 31, 2024 and 2023, the Plan owed \$17,296 and \$27,206 for shared administrative expenses to related organizations.

Expenses incurred for computer processing are initially paid by the related pension plan. These expenses, net of receipts received from the related organizations, are charged yearly based on estimates of time spent and costs incurred. For the years ended December 31, 2024 and 2023, the net amount of computer processing expenses charged to the Plan was \$3,873 and \$3,755 respectively. At December 31, 2024 and 2023, the Plan owed \$72 and \$355 respectively, to the pension plan for reimbursement of such expenses.

Note 8. Related Organizations (continued)

Office Lease

The Trustees of the Plan and related fringe benefit plans jointly executed a five-year lease for office space in Bellwood, Illinois with Cement Masons' Union Local No. 502 (the Local) effective January 1, 2020. Due to the relocation of the office space, this lease was amended effective October 7, 2024 and extended through December 31, 2026. At December 31, 2024, this lease requires gross minimum annual rent of \$57,960 in addition to an annual allocation of utility expenses based on square footage. Prior to amendment, the lease required gross minimum annual rent of \$106,025 in addition to an annual allocation of utility expenses based on square footage. The Plan's share of rent expense for the years ended December 31, 2024 and 2023 was \$2,829 and \$4,093 respectively.

Lockbox Account

Contractor contributions for the Plan and other related organizations are received and deposited in a shared lockbox account. On a regular basis, contributions are transferred from the lockbox account to the related organizations.

Contributions received in the lockbox account are recorded as "due from related organizations" and totaled \$58,777 and \$57,468 in the statement of net assets available for benefits as of December 31, 2024 and 2023, respectively.

Payroll Compliance Audits

Delinquencies determined by payroll compliance audits are recorded when agreed upon by the contractor and the Plan. All payments on notes are initially received by one of the welfare plans and are remitted to the Plan monthly.

As of December 31, 2024 and 2023, the Plan owed \$9,512 and \$10,959 respectively, to one of the welfare plans for payroll compliance audit and collection related expenses, net of amounts collected for the Plan.

Note 9. Concentration of Plan Investments

The Plan has a significant portion of its assets invested in three target date mutual funds. These investments represented approximately 80% and 81% of the Plan's net assets available for benefits as of December 31, 2024 and 2023, respectively.

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across the participant directed fund elections. Additionally, the investments within each participant directed fund election are further diversified into varied financial instruments. Investment decisions are made, and the resulting risks are borne, exclusively by the Plan participant who made such decisions.

REPORT OF INDEPENDENT AUDITORS ON SUPPLEMENTAL SCHEDULES

To the Participants and Trustees of
Cement Masons' Local 502 and
Plasterers' Area 5 Annuity Fund

We have audited the financial statements of Cement Masons' Local 502 and Plasterers' Area 5 Annuity Fund (the Plan) as of and for the years ended December 31, 2024 and 2023, and our report thereon dated May 14, 2025, which expressed an unmodified opinion on those financial statements, appears on pages 1 and 2. Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. Supplemental Schedules 1 and 2 are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Legacy Professionals LLP

Westchester, Illinois

May 14, 2025

SCHEDULE H	OTHER RECEIVABLES	STATEMENT 1	
DESCRIPTION		BEGINNING	ENDING
DUE FROM AFFILIATED ENTITIES		59,021.	58,777.
PREPAID EXPENSES		8,670.	3,426.
TOTAL TO SCHEDULE H, LINE 1B(3)		67,691.	62,203.

SCHEDULE H	OTHER ADMINISTRATIVE EXPENSES	STATEMENT 2	
DESCRIPTION		AMOUNT	
OFFICE EXPENSE		1,047.	
REIMBURSEMENT OF SHARED OFFICE EXPENSES		12,365.	
INSURANCE EXPENSE		9,649.	
TOTAL TO SCHEDULE H, LINE 2I(11)		23,061.	

Matrix Trust Company
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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
PURCHASES						
MONEY MARKET						
07C6929R	01-18-2024	01-19-2024	3,867.150	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,867.15
07C6929R	02-14-2024	02-15-2024	2,740.200	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,740.20
07C6929R	03-18-2024	03-19-2024	1,526.850	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,526.85
07C6929R	04-03-2024	04-04-2024	11,618.500	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-11,618.50
07C6929R	04-18-2024	04-19-2024	15,798.430	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-15,798.43
07C6929R	04-24-2024	04-25-2024	2,777.700	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,777.70
07C6929R	05-09-2024	05-10-2024	2,408.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,408.10
07C6929R	06-13-2024	06-14-2024	2,991.450	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,991.45
07C6929R	07-17-2024	07-18-2024	1,550.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-1,550.10
07C6929R	08-13-2024	08-14-2024	6,234.400	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-6,234.40
07C6929R	09-18-2024	09-19-2024	2,685.300	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,685.30
07C6929R	10-08-2024	10-09-2024	4,194.400	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-4,194.40
07C6929R	11-08-2024	11-11-2024	2,296.000	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,296.00
07C6929R	12-18-2024	12-19-2024	2,548.000	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,548.00
MUTUAL FUNDS						
07C6929R	01-18-2024	01-19-2024	4.496	Vanguard 500 Index Admiral	441.23	-1,983.79
07C6929R	02-14-2024	02-15-2024	4.423	Vanguard 500 Index Admiral	461.97	-2,043.30
07C6929R	02-20-2024	02-21-2024	31.683	Vanguard 500 Index Admiral	459.85	-14,569.47
07C6929R	03-18-2024	03-19-2024	4.299	Vanguard 500 Index Admiral	476.54	-2,048.63
07C6929R	04-18-2024	04-19-2024	9.249	Vanguard 500 Index Admiral	462.66	-4,279.11
07C6929R	04-24-2024	04-25-2024	5.951	Vanguard 500 Index Admiral	468.27	-2,786.66

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 Custodial Financial Statement

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	05-09-2024	05-10-2024	5.215	Vanguard 500 Index Admiral	481.64	-2,511.75
07C6929R	06-13-2024	06-14-2024	4.652	Vanguard 500 Index Admiral	502.79	-2,338.98
07C6929R	06-26-2024	06-27-2024	10.361	Vanguard 500 Index Admiral	507.08	-5,253.89
07C6929R	07-17-2024	07-18-2024	5.798	Vanguard 500 Index Admiral	515.84	-2,990.85
07C6929R	08-13-2024	08-14-2024	5.615	Vanguard 500 Index Admiral	501.98	-2,818.59
07C6929R	09-04-2024	09-05-2024	9.487	Vanguard 500 Index Admiral	510.41	-4,842.28
07C6929R	09-18-2024	09-19-2024	5.165	Vanguard 500 Index Admiral	519.89	-2,685.25
07C6929R	09-24-2024	09-25-2024	3.347	Vanguard 500 Index Admiral	530.52	-1,775.64
07C6929R	10-08-2024	10-09-2024	3.523	Vanguard 500 Index Admiral	530.81	-1,870.05
07C6929R	11-08-2024	11-11-2024	3.225	Vanguard 500 Index Admiral	553.86	-1,786.20
07C6929R	11-11-2024	11-12-2024	40.434	Vanguard 500 Index Admiral	554.38	-22,415.94
07C6929R	12-18-2024	12-19-2024	5.300	Vanguard 500 Index Admiral	543.40	-2,880.03
07C6929R	12-30-2024	12-31-2024	7.546	Vanguard 500 Index Admiral	545.05	-4,112.95
07C6929R	01-18-2024	01-19-2024	24.906	Vanguard Growth Index Admiral	162.17	-4,038.94
07C6929R	02-07-2024	02-08-2024	33.815	Vanguard Growth Index Admiral	171.63	-5,803.75
07C6929R	02-14-2024	02-15-2024	23.751	Vanguard Growth Index Admiral	172.51	-4,097.25
07C6929R	03-18-2024	03-19-2024	20.907	Vanguard Growth Index Admiral	175.57	-3,670.60
07C6929R	04-18-2024	04-19-2024	25.201	Vanguard Growth Index Admiral	169.80	-4,279.11
07C6929R	04-24-2024	04-25-2024	26.986	Vanguard Growth Index Admiral	170.41	-4,598.73
07C6929R	05-09-2024	05-10-2024	21.665	Vanguard Growth Index Admiral	176.91	-3,832.80
07C6929R	05-24-2024	05-28-2024	71.016	Vanguard Growth Index Admiral	182.94	-12,991.69
07C6929R	06-13-2024	06-14-2024	29.152	Vanguard Growth Index Admiral	191.25	-5,575.23
07C6929R	07-17-2024	07-18-2024	35.838	Vanguard Growth Index Admiral	193.73	-6,942.95
07C6929R	08-06-2024	08-07-2024	8.889	Vanguard Growth Index Admiral	177.86	-1,581.01
07C6929R	08-13-2024	08-14-2024	24.263	Vanguard Growth Index Admiral	187.50	-4,549.30
07C6929R	09-18-2024	09-19-2024	33.043	Vanguard Growth Index Admiral	192.01	-6,344.50
07C6929R	09-24-2024	09-25-2024	9.000	Vanguard Growth Index Admiral	197.29	-1,775.63
07C6929R	10-08-2024	10-09-2024	33.525	Vanguard Growth Index Admiral	198.28	-6,647.33
07C6929R	11-08-2024	11-11-2024	30.824	Vanguard Growth Index Admiral	209.84	-6,468.08
07C6929R	11-08-2024	11-11-2024	21.326	Vanguard Growth Index Admiral	209.84	-4,475.15
07C6929R	11-11-2024	11-12-2024	239.977	Vanguard Growth Index Admiral	210.17	-50,435.88
07C6929R	12-10-2024	12-11-2024	114.815	Vanguard Growth Index Admiral	216.10	-24,811.53
07C6929R	12-18-2024	12-19-2024	41.918	Vanguard Growth Index Admiral	212.31	-8,899.55
07C6929R	01-18-2024	01-19-2024	5.591	Vanguard Mid Cap Index Admiral	281.37	-1,573.13
07C6929R	02-14-2024	02-15-2024	4.920	Vanguard Mid Cap Index Admiral	290.06	-1,427.10
07C6929R	03-18-2024	03-19-2024	3.921	Vanguard Mid Cap Index Admiral	300.82	-1,179.53
07C6929R	04-18-2024	04-19-2024	14.693	Vanguard Mid Cap Index Admiral	291.23	-4,279.10
07C6929R	04-24-2024	04-25-2024	4.819	Vanguard Mid Cap Index Admiral	296.75	-1,430.03
07C6929R	05-09-2024	05-10-2024	3.984	Vanguard Mid Cap Index Admiral	303.88	-1,210.65
07C6929R	06-13-2024	06-14-2024	4.559	Vanguard Mid Cap Index Admiral	301.63	-1,375.13

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	07-17-2024	07-18-2024	5.408	Vanguard Mid Cap Index Admiral	310.79	-1,680.75
07C6929R	08-13-2024	08-14-2024	6.792	Vanguard Mid Cap Index Admiral	305.09	-2,072.19
07C6929R	09-18-2024	09-19-2024	5.368	Vanguard Mid Cap Index Admiral	320.21	-1,718.90
07C6929R	10-08-2024	10-09-2024	5.605	Vanguard Mid Cap Index Admiral	325.30	-1,823.30
07C6929R	11-07-2024	11-08-2024	32.697	Vanguard Mid Cap Index Admiral	340.00	-11,117.08
07C6929R	11-08-2024	11-11-2024	4.394	Vanguard Mid Cap Index Admiral	342.47	-1,504.80
07C6929R	11-11-2024	11-12-2024	40.603	Vanguard Mid Cap Index Admiral	345.05	-14,009.95
07C6929R	12-10-2024	12-11-2024	36.085	Vanguard Mid Cap Index Admiral	343.79	-12,405.77
07C6929R	12-18-2024	12-19-2024	7.252	Vanguard Mid Cap Index Admiral	327.42	-2,374.48
07C6929R	01-18-2024	01-19-2024	21.584	Vanguard Small Cap Index Adm	98.50	-2,125.99
07C6929R	02-14-2024	02-15-2024	15.204	Vanguard Small Cap Index Adm	102.66	-1,560.85
07C6929R	03-18-2024	03-19-2024	10.065	Vanguard Small Cap Index Adm	105.27	-1,059.52
07C6929R	04-18-2024	04-19-2024	42.363	Vanguard Small Cap Index Adm	101.01	-4,279.13
07C6929R	04-24-2024	04-25-2024	12.098	Vanguard Small Cap Index Adm	103.74	-1,255.01
07C6929R	05-09-2024	05-10-2024	9.954	Vanguard Small Cap Index Adm	106.98	-1,064.85
07C6929R	06-13-2024	06-14-2024	11.030	Vanguard Small Cap Index Adm	104.92	-1,157.29
07C6929R	07-17-2024	07-18-2024	14.111	Vanguard Small Cap Index Adm	110.85	-1,564.20
07C6929R	08-01-2024	08-02-2024	170.489	Vanguard Small Cap Index Adm	109.19	-18,615.72
07C6929R	08-13-2024	08-14-2024	25.225	Vanguard Small Cap Index Adm	106.30	-2,681.39
07C6929R	09-18-2024	09-19-2024	18.562	Vanguard Small Cap Index Adm	111.94	-2,077.85
07C6929R	10-08-2024	10-09-2024	19.436	Vanguard Small Cap Index Adm	112.59	-2,188.25
07C6929R	11-07-2024	11-08-2024	92.373	Vanguard Small Cap Index Adm	120.35	-11,117.07
07C6929R	11-08-2024	11-11-2024	17.439	Vanguard Small Cap Index Adm	121.31	-2,115.50
07C6929R	11-11-2024	11-12-2024	114.134	Vanguard Small Cap Index Adm	122.75	-14,009.96
07C6929R	12-10-2024	12-11-2024	101.695	Vanguard Small Cap Index Adm	121.99	-12,405.76
07C6929R	12-18-2024	12-19-2024	21.671	Vanguard Small Cap Index Adm	115.45	-2,501.92
07C6929R	01-18-2024	01-19-2024	8,037.611	Vanguard Target Retirement 2025 Inv	18.14	-145,802.26
07C6929R	02-14-2024	02-15-2024	5,161.505	Vanguard Target Retirement 2025 Inv	18.47	-95,333.00
07C6929R	03-18-2024	03-19-2024	2,629.181	Vanguard Target Retirement 2025 Inv	18.83	-49,507.47
07C6929R	04-24-2024	04-25-2024	3,261.223	Vanguard Target Retirement 2025 Inv	18.63	-60,756.59
07C6929R	05-09-2024	05-10-2024	3,738.049	Vanguard Target Retirement 2025 Inv	19.02	-71,097.69
07C6929R	06-13-2024	06-14-2024	4,763.423	Vanguard Target Retirement 2025 Inv	19.34	-92,124.61
07C6929R	07-17-2024	07-18-2024	6,602.773	Vanguard Target Retirement 2025 Inv	19.76	-130,470.80
07C6929R	08-13-2024	08-14-2024	8,192.702	Vanguard Target Retirement 2025 Inv	19.64	-160,904.66
07C6929R	08-23-2024	08-26-2024	26,221.010	Vanguard Target Retirement 2025 Inv	20.10	-527,042.31
07C6929R	09-18-2024	09-19-2024	7,459.826	Vanguard Target Retirement 2025 Inv	20.13	-150,166.29
07C6929R	10-08-2024	10-09-2024	8,932.001	Vanguard Target Retirement 2025 Inv	20.28	-181,140.98
07C6929R	11-08-2024	11-11-2024	7,690.087	Vanguard Target Retirement 2025 Inv	20.43	-157,108.48
07C6929R	11-12-2024	11-13-2024	276.643	Vanguard Target Retirement 2025 Inv	20.30	-5,615.86
07C6929R	12-18-2024	12-19-2024	8,011.714	Vanguard Target Retirement 2025 Inv	20.12	-161,195.69

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	01-18-2024	01-19-2024	9,124.858	Vanguard Target Retirement 2035 Inv	21.83	-199,195.66
07C6929R	02-01-2024	02-02-2024	651.693	Vanguard Target Retirement 2035 Inv	22.31	-14,539.28
07C6929R	02-13-2024	02-14-2024	274.978	Vanguard Target Retirement 2035 Inv	22.19	-6,101.76
07C6929R	02-14-2024	02-15-2024	6,026.717	Vanguard Target Retirement 2035 Inv	22.37	-134,817.65
07C6929R	03-18-2024	03-19-2024	3,502.937	Vanguard Target Retirement 2035 Inv	22.92	-80,287.32
07C6929R	04-24-2024	04-25-2024	4,535.696	Vanguard Target Retirement 2035 Inv	22.65	-102,733.52
07C6929R	05-09-2024	05-10-2024	5,134.844	Vanguard Target Retirement 2035 Inv	23.20	-119,128.39
07C6929R	06-13-2024	06-14-2024	6,033.138	Vanguard Target Retirement 2035 Inv	23.64	-142,623.38
07C6929R	07-17-2024	07-18-2024	6,923.316	Vanguard Target Retirement 2035 Inv	24.24	-167,821.17
07C6929R	08-13-2024	08-14-2024	9,672.785	Vanguard Target Retirement 2035 Inv	23.93	-231,469.75
07C6929R	09-17-2024	09-18-2024	496.549	Vanguard Target Retirement 2035 Inv	24.69	-12,259.80
07C6929R	09-18-2024	09-19-2024	9,267.768	Vanguard Target Retirement 2035 Inv	24.61	-228,079.77
07C6929R	10-08-2024	10-09-2024	9,822.183	Vanguard Target Retirement 2035 Inv	24.94	-244,965.24
07C6929R	11-08-2024	11-11-2024	9,959.529	Vanguard Target Retirement 2035 Inv	25.21	-251,079.72
07C6929R	11-11-2024	11-12-2024	39.175	Vanguard Target Retirement 2035 Inv	25.22	-988.00
07C6929R	11-19-2024	11-20-2024	469.124	Vanguard Target Retirement 2035 Inv	24.91	-11,685.89
07C6929R	12-18-2024	12-19-2024	9,381.409	Vanguard Target Retirement 2035 Inv	24.72	-231,908.44
07C6929R	01-18-2024	01-19-2024	7,443.657	Vanguard Target Retirement 2045 Inv	26.30	-195,768.18
07C6929R	02-14-2024	02-15-2024	4,717.525	Vanguard Target Retirement 2045 Inv	27.11	-127,892.11
07C6929R	03-18-2024	03-19-2024	3,103.416	Vanguard Target Retirement 2045 Inv	27.91	-86,616.35
07C6929R	04-24-2024	04-25-2024	3,235.251	Vanguard Target Retirement 2045 Inv	27.57	-89,195.86
07C6929R	05-09-2024	05-10-2024	4,174.976	Vanguard Target Retirement 2045 Inv	28.32	-118,235.32
07C6929R	06-13-2024	06-14-2024	4,315.052	Vanguard Target Retirement 2045 Inv	28.88	-124,618.71
07C6929R	07-17-2024	07-18-2024	5,708.828	Vanguard Target Retirement 2045 Inv	29.71	-169,609.27
07C6929R	08-13-2024	08-14-2024	7,676.602	Vanguard Target Retirement 2045 Inv	29.13	-223,619.43
07C6929R	09-18-2024	09-19-2024	7,693.715	Vanguard Target Retirement 2045 Inv	30.05	-231,196.13
07C6929R	10-08-2024	10-09-2024	7,265.916	Vanguard Target Retirement 2045 Inv	30.60	-222,337.03
07C6929R	11-08-2024	11-11-2024	8,240.292	Vanguard Target Retirement 2045 Inv	31.06	-255,943.47
07C6929R	12-18-2024	12-19-2024	8,983.791	Vanguard Target Retirement 2045 Inv	30.35	-272,658.07
07C6929R	01-18-2024	01-19-2024	2,536.226	Vanguard Target Retirement 2055 Inv	48.90	-124,021.45
07C6929R	02-14-2024	02-15-2024	1,537.357	Vanguard Target Retirement 2055 Inv	50.51	-77,651.90
07C6929R	03-18-2024	03-19-2024	867.077	Vanguard Target Retirement 2055 Inv	52.09	-45,166.05
07C6929R	04-24-2024	04-25-2024	1,019.264	Vanguard Target Retirement 2055 Inv	51.45	-52,441.13
07C6929R	05-09-2024	05-10-2024	1,083.543	Vanguard Target Retirement 2055 Inv	52.90	-57,319.44
07C6929R	06-13-2024	06-14-2024	1,395.999	Vanguard Target Retirement 2055 Inv	53.98	-75,356.04
07C6929R	07-02-2024	07-03-2024	14.816	Vanguard Target Retirement 2055 Inv	54.39	-805.86
07C6929R	07-17-2024	07-18-2024	2,011.466	Vanguard Target Retirement 2055 Inv	55.61	-111,857.63
07C6929R	08-13-2024	08-14-2024	2,026.449	Vanguard Target Retirement 2055 Inv	54.37	-110,178.04
07C6929R	09-18-2024	09-19-2024	2,183.549	Vanguard Target Retirement 2055 Inv	56.15	-122,606.28
07C6929R	10-08-2024	10-09-2024	2,223.246	Vanguard Target Retirement 2055 Inv	57.30	-127,392.00

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	11-08-2024	11-11-2024	1,928.585	Vanguard Target Retirement 2055 Inv	58.23	-112,301.50
07C6929R	12-18-2024	12-19-2024	1,929.620	Vanguard Target Retirement 2055 Inv	56.81	-109,621.73
07C6929R	08-13-2024	08-14-2024	905.968	Vanguard Target Retirement 2065 Inv	32.84	-29,752.00
07C6929R	09-18-2024	09-19-2024	1,005.926	Vanguard Target Retirement 2065 Inv	33.92	-34,121.00
07C6929R	09-20-2024	09-23-2024	15,518.617	Vanguard Target Retirement 2065 Inv	34.35	-533,064.51
07C6929R	10-08-2024	10-09-2024	1,236.848	Vanguard Target Retirement 2065 Inv	34.62	-42,819.67
07C6929R	11-08-2024	11-11-2024	1,188.548	Vanguard Target Retirement 2065 Inv	35.17	-41,801.25
07C6929R	12-10-2024	12-11-2024	635.980	Vanguard Target Retirement 2065 Inv	35.35	-22,481.90
07C6929R	12-18-2024	12-19-2024	1,211.250	Vanguard Target Retirement 2065 Inv	34.31	-41,558.00
07C6929R	01-18-2024	01-19-2024	1,664.205	Vanguard Target Retirement Income Inv	12.87	-21,418.32
07C6929R	02-14-2024	02-15-2024	1,048.256	Vanguard Target Retirement Income Inv	12.99	-13,616.85
07C6929R	03-18-2024	03-19-2024	503.962	Vanguard Target Retirement Income Inv	13.15	-6,627.10
07C6929R	04-24-2024	04-25-2024	470.551	Vanguard Target Retirement Income Inv	12.97	-6,103.05
07C6929R	05-09-2024	05-10-2024	671.927	Vanguard Target Retirement Income Inv	13.18	-8,856.00
07C6929R	06-13-2024	06-14-2024	921.563	Vanguard Target Retirement Income Inv	13.37	-12,321.30
07C6929R	07-17-2024	07-18-2024	1,096.881	Vanguard Target Retirement Income Inv	13.48	-14,785.95
07C6929R	08-13-2024	08-14-2024	1,736.764	Vanguard Target Retirement Income Inv	13.52	-23,481.05
07C6929R	09-18-2024	09-19-2024	1,311.104	Vanguard Target Retirement Income Inv	13.79	-18,080.13
07C6929R	10-08-2024	10-09-2024	1,497.726	Vanguard Target Retirement Income Inv	13.72	-20,548.80
07C6929R	11-08-2024	11-11-2024	1,477.782	Vanguard Target Retirement Income Inv	13.75	-20,319.50
07C6929R	12-18-2024	12-19-2024	1,332.783	Vanguard Target Retirement Income Inv	13.62	-18,152.50
07C6929R	01-18-2024	01-19-2024	61.553	Vanguard Total Bond Market Index Adm	9.56	-588.45
07C6929R	03-18-2024	03-19-2024	48.210	Vanguard Total Bond Market Index Adm	9.47	-456.55
07C6929R	05-09-2024	05-10-2024	54.274	Vanguard Total Bond Market Index Adm	9.43	-511.80

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07C6929R	06-13-2024	06-14-2024	5.021	Vanguard Total Bond Market Index Adm	9.56	-48.00
07C6929R	07-17-2024	07-18-2024	54.262	Vanguard Total Bond Market Index Adm	9.62	-522.00
07C6929R	08-13-2024	08-14-2024	3.272	Vanguard Total Bond Market Index Adm	9.78	-32.00
07C6929R	09-18-2024	09-19-2024	16.199	Vanguard Total Bond Market Index Adm	9.91	-160.53
07C6929R	10-08-2024	10-09-2024	31.602	Vanguard Total Bond Market Index Adm	9.75	-308.12
07C6929R	11-08-2024	11-11-2024	33.697	Vanguard Total Bond Market Index Adm	9.63	-324.50
07C6929R	11-11-2024	11-12-2024	1,166.282	Vanguard Total Bond Market Index Adm	9.61	-11,207.97
07C6929R	12-18-2024	12-19-2024	61.961	Vanguard Total Bond Market Index Adm	9.51	-589.25
07C6929R	01-18-2024	01-19-2024	19.353	Vanguard Total Intl Stock Index Admiral	30.15	-583.50
07C6929R	02-14-2024	02-15-2024	15.604	Vanguard Total Intl Stock Index Admiral	30.80	-480.60
07C6929R	03-18-2024	03-19-2024	11.778	Vanguard Total Intl Stock Index Admiral	32.01	-377.00
07C6929R	04-24-2024	04-25-2024	12.729	Vanguard Total Intl Stock Index Admiral	31.70	-403.50
07C6929R	05-09-2024	05-10-2024	12.005	Vanguard Total Intl Stock Index Admiral	32.70	-392.55
07C6929R	06-13-2024	06-14-2024	11.454	Vanguard Total Intl Stock Index Admiral	32.66	-374.10
07C6929R	07-17-2024	07-18-2024	12.156	Vanguard Total Intl Stock Index Admiral	33.39	-405.90
07C6929R	08-13-2024	08-14-2024	16.647	Vanguard Total Intl Stock Index Admiral	32.63	-543.19
07C6929R	09-18-2024	09-19-2024	16.180	Vanguard Total Intl Stock Index Admiral	33.59	-543.48
07C6929R	10-08-2024	10-09-2024	10.900	Vanguard Total Intl Stock Index Admiral	34.35	-374.40
07C6929R	11-08-2024	11-11-2024	11.955	Vanguard Total Intl Stock Index Admiral	33.41	-399.40
07C6929R	11-11-2024	11-12-2024	210.045	Vanguard Total Intl Stock Index Admiral	33.35	-7,004.99

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	12-18-2024	12-19-2024	13.791	Vanguard Total Intl Stock Index Admiral	32.22	-444.35
07C6929R	01-18-2024	01-19-2024	50.201	Vanguard Value Index Adm	57.71	-2,897.09
07C6929R	02-07-2024	02-08-2024	97.591	Vanguard Value Index Adm	59.47	-5,803.75
07C6929R	02-14-2024	02-15-2024	13.823	Vanguard Value Index Adm	59.38	-820.80
07C6929R	03-18-2024	03-19-2024	32.830	Vanguard Value Index Adm	61.96	-2,034.12
07C6929R	04-24-2024	04-25-2024	13.491	Vanguard Value Index Adm	61.74	-832.95
07C6929R	05-09-2024	05-10-2024	36.489	Vanguard Value Index Adm	62.76	-2,290.05
07C6929R	06-13-2024	06-14-2024	25.025	Vanguard Value Index Adm	62.68	-1,568.55
07C6929R	07-17-2024	07-18-2024	44.128	Vanguard Value Index Adm	65.37	-2,884.65
07C6929R	08-06-2024	08-07-2024	10.774	Vanguard Value Index Adm	62.89	-677.57
07C6929R	08-13-2024	08-14-2024	26.618	Vanguard Value Index Adm	64.10	-1,706.19
07C6929R	09-18-2024	09-19-2024	28.957	Vanguard Value Index Adm	67.22	-1,946.46
07C6929R	10-08-2024	10-09-2024	39.294	Vanguard Value Index Adm	67.70	-2,660.18
07C6929R	11-08-2024	11-11-2024	36.253	Vanguard Value Index Adm	69.70	-2,526.80
07C6929R	11-11-2024	11-12-2024	300.730	Vanguard Value Index Adm	69.88	-21,014.98
07C6929R	11-12-2024	11-13-2024	48.083	Vanguard Value Index Adm	69.33	-3,333.56
07C6929R	12-18-2024	12-19-2024	44.991	Vanguard Value Index Adm	65.90	-2,964.92
						-8,889,319.14

REINVESTED DIVIDENDS

MONEY MARKET

07C6929R	01-31-2024	01-31-2024	3,028.820	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,028.82
07C6929R	02-29-2024	02-29-2024	2,777.680	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,777.68
07C6929R	03-28-2024	03-28-2024	2,947.210	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,947.21
07C6929R	04-30-2024	04-30-2024	2,943.100	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,943.10
07C6929R	05-31-2024	05-31-2024	3,103.160	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,103.16
07C6929R	06-28-2024	06-28-2024	3,029.590	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,029.59
07C6929R	07-31-2024	07-31-2024	3,156.450	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,156.45
07C6929R	08-30-2024	08-30-2024	3,178.040	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-3,178.04

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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	09-30-2024	09-30-2024	2,968.920	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,968.92
07C6929R	10-31-2024	10-31-2024	2,889.650	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,889.65
07C6929R	11-29-2024	11-29-2024	2,721.240	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,721.24
07C6929R	12-31-2024	12-31-2024	2,607.140	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	-2,607.14
MUTUAL FUNDS						
07C6929R	03-22-2024	03-25-2024	2.691	Vanguard 500 Index Admiral	482.98	-1,299.69
07C6929R	06-28-2024	07-01-2024	2.947	Vanguard 500 Index Admiral	503.67	-1,484.33
07C6929R	09-27-2024	09-30-2024	2.555	Vanguard 500 Index Admiral	529.41	-1,352.65
07C6929R	12-23-2024	12-24-2024	2.710	Vanguard 500 Index Admiral	551.06	-1,493.38
07C6929R	03-21-2024	03-22-2024	8.370	Vanguard Growth Index Admiral	178.06	-1,490.40
07C6929R	06-27-2024	06-28-2024	7.624	Vanguard Growth Index Admiral	194.15	-1,480.18
07C6929R	09-26-2024	09-27-2024	7.500	Vanguard Growth Index Admiral	197.84	-1,483.82
07C6929R	12-23-2024	12-24-2024	8.637	Vanguard Growth Index Admiral	216.55	-1,870.33
07C6929R	03-21-2024	03-22-2024	1.754	Vanguard Mid Cap Index Admiral	306.29	-537.23
07C6929R	06-27-2024	06-28-2024	1.821	Vanguard Mid Cap Index Admiral	299.78	-545.90
07C6929R	09-26-2024	09-27-2024	1.782	Vanguard Mid Cap Index Admiral	324.99	-579.14
07C6929R	12-23-2024	12-24-2024	2.545	Vanguard Mid Cap Index Admiral	330.37	-840.80
07C6929R	03-22-2024	03-25-2024	5.842	Vanguard Small Cap Index Adm	107.37	-627.24
07C6929R	06-28-2024	07-01-2024	7.617	Vanguard Small Cap Index Adm	104.60	-796.75
07C6929R	09-27-2024	09-30-2024	6.522	Vanguard Small Cap Index Adm	113.58	-740.80
07C6929R	12-23-2024	12-24-2024	9.584	Vanguard Small Cap Index Adm	115.91	-1,110.91
07C6929R	12-30-2024	12-31-2024	15,023.502	Vanguard Target Retirement 2025 Inv	18.72	-281,239.96
07C6929R	12-30-2024	12-31-2024	23,283.413	Vanguard Target Retirement 2025 Inv	18.72	-435,865.50
07C6929R	12-30-2024	12-31-2024	444.377	Vanguard Target Retirement 2025 Inv	18.72	-8,318.74
07C6929R	12-30-2024	12-31-2024	4,484.938	Vanguard Target Retirement 2035 Inv	24.03	-107,773.05
07C6929R	12-30-2024	12-31-2024	21,644.246	Vanguard Target Retirement 2035 Inv	24.03	-520,111.22
07C6929R	12-30-2024	12-31-2024	13,207.352	Vanguard Target Retirement 2045 Inv	29.74	-392,786.64
07C6929R	12-30-2024	12-31-2024	309.149	Vanguard Target Retirement 2045 Inv	29.74	-9,194.10
07C6929R	12-30-2024	12-31-2024	3.175	Vanguard Target Retirement 2055 Inv	55.76	-177.03
07C6929R	12-30-2024	12-31-2024	55.810	Vanguard Target Retirement 2055 Inv	55.75	-3,111.41
07C6929R	12-30-2024	12-31-2024	1,760.331	Vanguard Target Retirement 2055 Inv	55.75	-98,138.43
07C6929R	12-30-2024	12-31-2024	3.547	Vanguard Target Retirement 2065 Inv	33.71	-119.56
07C6929R	12-30-2024	12-31-2024	447.689	Vanguard Target Retirement 2065 Inv	33.71	-15,091.58
07C6929R	12-30-2024	12-31-2024	4.895	Vanguard Target Retirement 2065 Inv	33.71	-165.02

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07C6929R	03-27-2024	03-28-2024	275.812	Vanguard Target Retirement Income Inv	13.23	-3,648.99
07C6929R	06-28-2024	07-01-2024	486.605	Vanguard Target Retirement Income Inv	13.24	-6,442.65
07C6929R	09-27-2024	09-30-2024	408.538	Vanguard Target Retirement Income Inv	13.84	-5,654.17
07C6929R	12-30-2024	12-31-2024	77.950	Vanguard Target Retirement Income Inv	13.11	-1,021.92
07C6929R	12-30-2024	12-31-2024	843.697	Vanguard Target Retirement Income Inv	13.11	-11,060.87
07C6929R	12-30-2024	12-31-2024	1,673.533	Vanguard Target Retirement Income Inv	13.11	-21,940.02
07C6929R	01-31-2024	01-31-2024	26.227	Vanguard Total Bond Market Index Adm	9.66	-253.35
07C6929R	02-29-2024	02-29-2024	25.799	Vanguard Total Bond Market Index Adm	9.50	-245.09
07C6929R	03-28-2024	03-28-2024	27.548	Vanguard Total Bond Market Index Adm	9.55	-263.08
07C6929R	04-30-2024	04-30-2024	28.011	Vanguard Total Bond Market Index Adm	9.29	-260.22
07C6929R	05-31-2024	05-31-2024	28.699	Vanguard Total Bond Market Index Adm	9.42	-270.34
07C6929R	06-28-2024	06-28-2024	28.460	Vanguard Total Bond Market Index Adm	9.48	-269.80
07C6929R	07-31-2024	07-31-2024	28.977	Vanguard Total Bond Market Index Adm	9.67	-280.21
07C6929R	08-30-2024	08-30-2024	29.042	Vanguard Total Bond Market Index Adm	9.77	-283.74
07C6929R	09-30-2024	09-30-2024	28.198	Vanguard Total Bond Market Index Adm	9.87	-278.31
07C6929R	10-31-2024	10-31-2024	30.085	Vanguard Total Bond Market Index Adm	9.60	-288.82
07C6929R	11-29-2024	11-29-2024	31.785	Vanguard Total Bond Market Index Adm	9.68	-307.68
07C6929R	12-31-2024	12-31-2024	35.326	Vanguard Total Bond Market Index Adm	9.48	-334.89
07C6929R	03-15-2024	03-18-2024	9.728	Vanguard Total Intl Stock Index Admiral	31.97	-311.02
07C6929R	06-21-2024	06-24-2024	20.666	Vanguard Total Intl Stock Index Admiral	32.27	-666.89

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07C6929R	09-20-2024	09-23-2024	11.226	Vanguard Total Intl Stock Index Admiral	33.89	-380.44
07C6929R	12-20-2024	12-23-2024	49.514	Vanguard Total Intl Stock Index Admiral	31.62	-1,565.63
07C6929R	03-21-2024	03-22-2024	44.972	Vanguard Value Index Adm	62.89	-2,828.29
07C6929R	06-27-2024	06-28-2024	46.441	Vanguard Value Index Adm	62.38	-2,896.96
07C6929R	09-26-2024	09-27-2024	39.393	Vanguard Value Index Adm	67.63	-2,664.12
07C6929R	12-23-2024	12-24-2024	46.003	Vanguard Value Index Adm	66.27	-3,048.64
						-1,992,642.93

SALES

MONEY MARKET

07C6929R	01-29-2024	01-30-2024	-14,539.283	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	14,539.28
07C6929R	02-16-2024	02-20-2024	-14,569.472	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	14,569.47
07C6929R	02-26-2024	02-27-2024	-122.900	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	122.90
07C6929R	03-28-2024	04-01-2024	-118.550	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	118.55
07C6929R	04-30-2024	05-01-2024	-3,513.613	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	3,513.61
07C6929R	05-29-2024	05-30-2024	-66.970	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	66.97
07C6929R	06-27-2024	06-28-2024	-138.030	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	138.03
07C6929R	07-22-2024	07-23-2024	-249.960	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	249.96
07C6929R	07-29-2024	07-30-2024	-65.620	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	65.62
07C6929R	08-27-2024	08-28-2024	-65.350	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	65.35
07C6929R	09-16-2024	09-17-2024	-12,259.803	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	12,259.80
07C6929R	09-23-2024	09-24-2024	-3,551.265	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	3,551.27
07C6929R	09-27-2024	09-30-2024	-62.000	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	62.00

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07C6929R	09-30-2024	10-01-2024	-65.670	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	65.67
07C6929R	10-29-2024	10-30-2024	-62.000	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	62.00
07C6929R	11-27-2024	11-29-2024	-61.640	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	61.64
07C6929R	12-09-2024	12-10-2024	-49,623.060	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	49,623.06
07C6929R	12-27-2024	12-30-2024	-120.660	Vanguard Cash Reserves Federal Money Market Fund Admiral Class	1.00	120.66
MUTUAL FUNDS						
07C6929R	02-08-2024	02-09-2024	-0.087	Vanguard 500 Index Admiral	461.49	40.15
07C6929R	02-26-2024	02-27-2024	-0.246	Vanguard 500 Index Admiral	467.85	115.09
07C6929R	03-28-2024	04-01-2024	-0.246	Vanguard 500 Index Admiral	485.04	119.32
07C6929R	04-02-2024	04-03-2024	-9.429	Vanguard 500 Index Admiral	480.37	4,529.41
07C6929R	04-30-2024	05-01-2024	-38.451	Vanguard 500 Index Admiral	465.01	17,880.10
07C6929R	05-29-2024	05-30-2024	-0.123	Vanguard 500 Index Admiral	486.91	59.89
07C6929R	06-27-2024	06-28-2024	-0.253	Vanguard 500 Index Admiral	508.34	128.61
07C6929R	07-22-2024	07-23-2024	-2.029	Vanguard 500 Index Admiral	513.67	1,042.24
07C6929R	07-29-2024	07-30-2024	-0.109	Vanguard 500 Index Admiral	506.51	55.21
07C6929R	07-31-2024	08-01-2024	-36.510	Vanguard 500 Index Admiral	509.88	18,615.72
07C6929R	08-27-2024	08-28-2024	-0.098	Vanguard 500 Index Admiral	522.65	51.22
07C6929R	09-27-2024	09-30-2024	-0.103	Vanguard 500 Index Admiral	527.09	54.29
07C6929R	09-30-2024	10-01-2024	-0.108	Vanguard 500 Index Admiral	531.67	57.42
07C6929R	10-29-2024	10-30-2024	-0.101	Vanguard 500 Index Admiral	539.70	54.51
07C6929R	11-07-2024	11-08-2024	-8.112	Vanguard 500 Index Admiral	551.67	4,475.15
07C6929R	11-18-2024	11-19-2024	-13.402	Vanguard 500 Index Admiral	544.71	7,300.20
07C6929R	11-27-2024	11-29-2024	-0.093	Vanguard 500 Index Admiral	554.41	51.56
07C6929R	12-27-2024	12-30-2024	-0.200	Vanguard 500 Index Admiral	552.20	110.44
07C6929R	01-02-2024	01-03-2024	-6.304	Vanguard Growth Index Admiral	157.21	991.06
07C6929R	01-31-2024	02-01-2024	-6.337	Vanguard Growth Index Admiral	163.60	1,036.75
07C6929R	02-08-2024	02-09-2024	-0.249	Vanguard Growth Index Admiral	171.93	42.81
07C6929R	02-26-2024	02-27-2024	-1.043	Vanguard Growth Index Admiral	173.84	181.31
07C6929R	02-27-2024	02-28-2024	-6.039	Vanguard Growth Index Admiral	174.21	1,052.05
07C6929R	03-27-2024	03-28-2024	-5.928	Vanguard Growth Index Admiral	177.53	1,052.39
07C6929R	03-28-2024	04-01-2024	-1.070	Vanguard Growth Index Admiral	177.13	189.53
07C6929R	04-02-2024	04-03-2024	-26.415	Vanguard Growth Index Admiral	175.90	4,646.40
07C6929R	05-01-2024	05-02-2024	-6.134	Vanguard Growth Index Admiral	169.21	1,037.93
07C6929R	05-28-2024	05-29-2024	-5.794	Vanguard Growth Index Admiral	183.95	1,065.80

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07C6929R	05-29-2024	05-30-2024	-0.566	Vanguard Growth Index Admiral	183.22	103.70
07C6929R	06-27-2024	06-28-2024	-6.748	Vanguard Growth Index Admiral	194.16	1,310.16
07C6929R	07-01-2024	07-02-2024	-2.520	Vanguard Growth Index Admiral	193.91	488.65
07C6929R	07-03-2024	07-05-2024	-5.572	Vanguard Growth Index Admiral	197.14	1,098.44
07C6929R	07-25-2024	07-26-2024	-61.737	Vanguard Growth Index Admiral	184.60	11,396.65
07C6929R	07-29-2024	07-30-2024	-0.538	Vanguard Growth Index Admiral	186.67	100.43
07C6929R	08-27-2024	08-28-2024	-5.991	Vanguard Growth Index Admiral	193.83	1,161.24
07C6929R	09-27-2024	09-30-2024	-5.941	Vanguard Growth Index Admiral	196.80	1,169.20
07C6929R	09-30-2024	10-01-2024	-0.546	Vanguard Growth Index Admiral	197.78	107.99
07C6929R	10-29-2024	10-30-2024	-5.716	Vanguard Growth Index Admiral	203.90	1,165.52
07C6929R	11-18-2024	11-19-2024	-21.326	Vanguard Growth Index Admiral	205.65	4,385.69
07C6929R	11-27-2024	11-29-2024	-5.699	Vanguard Growth Index Admiral	208.86	1,190.27
07C6929R	12-27-2024	12-30-2024	-1.059	Vanguard Growth Index Admiral	215.76	228.49
07C6929R	12-30-2024	12-31-2024	-5.171	Vanguard Growth Index Admiral	213.22	1,102.54
07C6929R	02-26-2024	02-27-2024	-0.163	Vanguard Mid Cap Index Admiral	295.21	48.12
07C6929R	03-28-2024	04-01-2024	-0.162	Vanguard Mid Cap Index Admiral	308.64	50.00
07C6929R	05-29-2024	05-30-2024	-0.087	Vanguard Mid Cap Index Admiral	298.85	26.00
07C6929R	06-27-2024	06-28-2024	-0.176	Vanguard Mid Cap Index Admiral	299.72	52.75
07C6929R	07-29-2024	07-30-2024	-0.084	Vanguard Mid Cap Index Admiral	308.69	25.93
07C6929R	08-27-2024	08-28-2024	-0.082	Vanguard Mid Cap Index Admiral	316.95	25.99
07C6929R	09-27-2024	09-30-2024	-0.080	Vanguard Mid Cap Index Admiral	325.13	26.01
07C6929R	09-30-2024	10-01-2024	-0.085	Vanguard Mid Cap Index Admiral	325.29	27.65
07C6929R	10-29-2024	10-30-2024	-0.080	Vanguard Mid Cap Index Admiral	327.63	26.21
07C6929R	11-27-2024	11-29-2024	-0.086	Vanguard Mid Cap Index Admiral	353.60	30.41
07C6929R	12-27-2024	12-30-2024	-0.191	Vanguard Mid Cap Index Admiral	330.52	63.13
07C6929R	02-26-2024	02-27-2024	-0.672	Vanguard Small Cap Index Adm	103.90	69.82
07C6929R	03-28-2024	04-01-2024	-0.664	Vanguard Small Cap Index Adm	109.56	72.75
07C6929R	04-02-2024	04-03-2024	-11.675	Vanguard Small Cap Index Adm	106.98	1,248.99
07C6929R	04-30-2024	05-01-2024	-38.262	Vanguard Small Cap Index Adm	102.38	3,917.26
07C6929R	05-29-2024	05-30-2024	-0.345	Vanguard Small Cap Index Adm	104.64	36.10
07C6929R	06-27-2024	06-28-2024	-0.697	Vanguard Small Cap Index Adm	104.59	72.90
07C6929R	07-01-2024	07-02-2024	-3.061	Vanguard Small Cap Index Adm	103.63	317.21
07C6929R	07-22-2024	07-23-2024	-2.349	Vanguard Small Cap Index Adm	110.14	258.72
07C6929R	07-29-2024	07-30-2024	-0.318	Vanguard Small Cap Index Adm	110.85	35.25
07C6929R	08-27-2024	08-28-2024	-0.344	Vanguard Small Cap Index Adm	111.02	38.19
07C6929R	09-27-2024	09-30-2024	-0.336	Vanguard Small Cap Index Adm	113.60	38.17
07C6929R	09-30-2024	10-01-2024	-0.356	Vanguard Small Cap Index Adm	113.76	40.50
07C6929R	10-29-2024	10-30-2024	-0.334	Vanguard Small Cap Index Adm	114.64	38.29
07C6929R	11-27-2024	11-29-2024	-0.346	Vanguard Small Cap Index Adm	124.39	43.04
07C6929R	12-27-2024	12-30-2024	-0.756	Vanguard Small Cap Index Adm	116.06	87.74

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07C6929R	01-02-2024	01-03-2024	-71.683	Vanguard Target Retirement 2025 Inv	18.26	1,308.94
07C6929R	01-17-2024	01-18-2024	-2,674.015	Vanguard Target Retirement 2025 Inv	18.07	48,319.45
07C6929R	01-18-2024	01-19-2024	-7,941.014	Vanguard Target Retirement 2025 Inv	18.14	144,050.00
07C6929R	01-31-2024	02-01-2024	-1,443.686	Vanguard Target Retirement 2025 Inv	18.36	26,506.07
07C6929R	01-31-2024	02-01-2024	-71.528	Vanguard Target Retirement 2025 Inv	18.36	1,313.25
07C6929R	02-08-2024	02-09-2024	-86.716	Vanguard Target Retirement 2025 Inv	18.49	1,603.38
07C6929R	02-12-2024	02-13-2024	-329.113	Vanguard Target Retirement 2025 Inv	18.54	6,101.76
07C6929R	02-22-2024	02-23-2024	-1,654.979	Vanguard Target Retirement 2025 Inv	18.66	30,881.91
07C6929R	02-26-2024	02-27-2024	-366.931	Vanguard Target Retirement 2025 Inv	18.65	6,843.27
07C6929R	02-27-2024	02-28-2024	-69.521	Vanguard Target Retirement 2025 Inv	18.67	1,297.95
07C6929R	03-14-2024	03-15-2024	-47.636	Vanguard Target Retirement 2025 Inv	18.84	897.46
07C6929R	03-18-2024	03-19-2024	-8,467.710	Vanguard Target Retirement 2025 Inv	18.83	159,446.98
07C6929R	03-27-2024	03-28-2024	-68.009	Vanguard Target Retirement 2025 Inv	19.08	1,297.61
07C6929R	03-27-2024	03-28-2024	-103.178	Vanguard Target Retirement 2025 Inv	19.08	1,968.64
07C6929R	03-28-2024	04-01-2024	-361.198	Vanguard Target Retirement 2025 Inv	19.08	6,891.66
07C6929R	04-17-2024	04-18-2024	-5,217.690	Vanguard Target Retirement 2025 Inv	18.50	96,527.27
07C6929R	04-18-2024	04-19-2024	-662.897	Vanguard Target Retirement 2025 Inv	18.47	12,243.71
07C6929R	05-01-2024	05-02-2024	-648.766	Vanguard Target Retirement 2025 Inv	18.57	12,047.58
07C6929R	05-01-2024	05-02-2024	-70.516	Vanguard Target Retirement 2025 Inv	18.57	1,309.48
07C6929R	05-09-2024	05-10-2024	-86.399	Vanguard Target Retirement 2025 Inv	19.02	1,643.31
07C6929R	05-17-2024	05-20-2024	-10.270	Vanguard Target Retirement 2025 Inv	19.23	197.49
07C6929R	05-28-2024	05-29-2024	-67.130	Vanguard Target Retirement 2025 Inv	19.13	1,284.20
07C6929R	05-29-2024	05-30-2024	-174.891	Vanguard Target Retirement 2025 Inv	18.98	3,319.44
07C6929R	05-31-2024	06-03-2024	-2,415.655	Vanguard Target Retirement 2025 Inv	19.10	46,139.01
07C6929R	06-27-2024	06-28-2024	-414.449	Vanguard Target Retirement 2025 Inv	19.37	8,027.88
07C6929R	07-03-2024	07-05-2024	-64.248	Vanguard Target Retirement 2025 Inv	19.48	1,251.56
07C6929R	07-03-2024	07-05-2024	-1,054.309	Vanguard Target Retirement 2025 Inv	19.48	20,537.94
07C6929R	07-17-2024	07-18-2024	-138.224	Vanguard Target Retirement 2025 Inv	19.76	2,731.31
07C6929R	07-17-2024	07-18-2024	-3,038.968	Vanguard Target Retirement 2025 Inv	19.76	60,050.00
07C6929R	07-25-2024	07-26-2024	-703.418	Vanguard Target Retirement 2025 Inv	19.41	13,653.35
07C6929R	07-29-2024	07-30-2024	-167.548	Vanguard Target Retirement 2025 Inv	19.56	3,277.24
07C6929R	07-30-2024	07-31-2024	-45.266	Vanguard Target Retirement 2025 Inv	19.54	884.50
07C6929R	08-12-2024	08-13-2024	-475.707	Vanguard Target Retirement 2025 Inv	19.46	9,257.26
07C6929R	08-14-2024	08-15-2024	-22.164	Vanguard Target Retirement 2025 Inv	19.68	436.19
07C6929R	08-27-2024	08-28-2024	-227.076	Vanguard Target Retirement 2025 Inv	20.08	4,559.69
07C6929R	09-04-2024	09-05-2024	-32.163	Vanguard Target Retirement 2025 Inv	19.92	640.69
07C6929R	09-11-2024	09-12-2024	-32.475	Vanguard Target Retirement 2025 Inv	19.99	649.18
07C6929R	09-12-2024	09-13-2024	-840.702	Vanguard Target Retirement 2025 Inv	20.07	16,872.89
07C6929R	09-19-2024	09-20-2024	-26,220.586	Vanguard Target Retirement 2025 Inv	20.33	533,064.51
07C6929R	09-20-2024	09-23-2024	-1,305.663	Vanguard Target Retirement 2025 Inv	20.28	26,478.85

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07C6929R	09-27-2024	09-30-2024	-221.879	Vanguard Target Retirement 2025 Inv	20.45	4,537.43
07C6929R	09-30-2024	10-01-2024	-168.154	Vanguard Target Retirement 2025 Inv	20.45	3,438.74
07C6929R	10-22-2024	10-23-2024	-1,682.528	Vanguard Target Retirement 2025 Inv	20.28	34,121.67
07C6929R	10-29-2024	10-30-2024	-222.767	Vanguard Target Retirement 2025 Inv	20.23	4,506.57
07C6929R	10-30-2024	10-31-2024	-0.466	Vanguard Target Retirement 2025 Inv	20.15	9.39
07C6929R	10-30-2024	10-31-2024	-14.127	Vanguard Target Retirement 2025 Inv	20.17	284.94
07C6929R	11-06-2024	11-07-2024	-1.158	Vanguard Target Retirement 2025 Inv	20.29	23.50
07C6929R	11-08-2024	11-11-2024	-2,586.049	Vanguard Target Retirement 2025 Inv	20.43	52,832.98
07C6929R	11-15-2024	11-18-2024	-0.445	Vanguard Target Retirement 2025 Inv	20.11	8.95
07C6929R	11-20-2024	11-21-2024	-1,416.209	Vanguard Target Retirement 2025 Inv	20.21	28,621.58
07C6929R	11-27-2024	11-29-2024	-220.214	Vanguard Target Retirement 2025 Inv	20.43	4,498.98
07C6929R	12-03-2024	12-04-2024	-471.980	Vanguard Target Retirement 2025 Inv	20.58	9,713.35
07C6929R	12-11-2024	12-12-2024	-1,767.691	Vanguard Target Retirement 2025 Inv	20.63	36,467.47
07C6929R	12-16-2024	12-17-2024	-982.808	Vanguard Target Retirement 2025 Inv	20.50	20,147.56
07C6929R	12-27-2024	12-30-2024	-329.859	Vanguard Target Retirement 2025 Inv	20.21	6,666.45
07C6929R	12-30-2024	12-31-2024	-64.469	Vanguard Target Retirement 2025 Inv	18.72	1,206.86
07C6929R	01-31-2024	02-01-2024	-13.096	Vanguard Target Retirement 2035 Inv	22.11	289.55
07C6929R	02-22-2024	02-23-2024	-9.870	Vanguard Target Retirement 2035 Inv	22.68	223.85
07C6929R	02-26-2024	02-27-2024	-378.068	Vanguard Target Retirement 2035 Inv	22.66	8,567.02
07C6929R	03-18-2024	03-19-2024	-2,942.596	Vanguard Target Retirement 2035 Inv	22.92	67,444.30
07C6929R	03-28-2024	04-01-2024	-379.067	Vanguard Target Retirement 2035 Inv	23.28	8,824.67
07C6929R	04-17-2024	04-18-2024	-772.451	Vanguard Target Retirement 2035 Inv	22.44	17,333.80
07C6929R	04-18-2024	04-19-2024	-3.869	Vanguard Target Retirement 2035 Inv	22.40	86.67
07C6929R	05-01-2024	05-02-2024	-8.067	Vanguard Target Retirement 2035 Inv	22.54	181.83
07C6929R	05-02-2024	05-03-2024	-216.942	Vanguard Target Retirement 2035 Inv	22.76	4,937.60
07C6929R	05-29-2024	05-30-2024	-184.942	Vanguard Target Retirement 2035 Inv	23.19	4,288.81
07C6929R	05-31-2024	06-03-2024	-11.579	Vanguard Target Retirement 2035 Inv	23.33	270.14
07C6929R	06-25-2024	06-26-2024	-221.496	Vanguard Target Retirement 2035 Inv	23.72	5,253.89
07C6929R	06-27-2024	06-28-2024	-372.905	Vanguard Target Retirement 2035 Inv	23.70	8,837.86
07C6929R	07-03-2024	07-05-2024	-623.003	Vanguard Target Retirement 2035 Inv	23.88	14,877.31
07C6929R	07-17-2024	07-18-2024	-8.911	Vanguard Target Retirement 2035 Inv	24.24	216.00
07C6929R	07-29-2024	07-30-2024	-179.686	Vanguard Target Retirement 2035 Inv	23.91	4,296.30
07C6929R	08-27-2024	08-28-2024	-174.729	Vanguard Target Retirement 2035 Inv	24.61	4,300.07
07C6929R	09-03-2024	09-04-2024	-199.025	Vanguard Target Retirement 2035 Inv	24.33	4,842.28
07C6929R	09-12-2024	09-13-2024	-16.248	Vanguard Target Retirement 2035 Inv	24.52	398.40
07C6929R	09-27-2024	09-30-2024	-171.108	Vanguard Target Retirement 2035 Inv	25.12	4,298.23
07C6929R	09-30-2024	10-01-2024	-181.105	Vanguard Target Retirement 2035 Inv	25.13	4,551.16
07C6929R	10-22-2024	10-23-2024	-24.459	Vanguard Target Retirement 2035 Inv	24.97	610.74
07C6929R	10-29-2024	10-30-2024	-173.443	Vanguard Target Retirement 2035 Inv	24.90	4,318.72
07C6929R	11-06-2024	11-07-2024	-888.300	Vanguard Target Retirement 2035 Inv	25.03	22,234.15

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07C6929R	11-11-2024	11-12-2024	-354.854	Vanguard Target Retirement 2035 Inv	25.22	8,949.42
07C6929R	11-27-2024	11-29-2024	-172.282	Vanguard Target Retirement 2035 Inv	25.18	4,338.05
07C6929R	12-09-2024	12-10-2024	-882.335	Vanguard Target Retirement 2035 Inv	25.48	22,481.90
07C6929R	12-23-2024	12-24-2024	-165.245	Vanguard Target Retirement 2035 Inv	24.89	4,112.95
07C6929R	12-27-2024	12-30-2024	-358.679	Vanguard Target Retirement 2035 Inv	24.90	8,931.10
07C6929R	02-06-2024	02-07-2024	-430.226	Vanguard Target Retirement 2045 Inv	26.98	11,607.50
07C6929R	02-22-2024	02-23-2024	-1,653.933	Vanguard Target Retirement 2045 Inv	27.57	45,598.93
07C6929R	02-26-2024	02-27-2024	-318.153	Vanguard Target Retirement 2045 Inv	27.53	8,758.76
07C6929R	03-28-2024	04-01-2024	-320.184	Vanguard Target Retirement 2045 Inv	28.38	9,086.81
07C6929R	05-02-2024	05-03-2024	-8.245	Vanguard Target Retirement 2045 Inv	27.70	228.39
07C6929R	05-09-2024	05-10-2024	-24.859	Vanguard Target Retirement 2045 Inv	28.32	704.00
07C6929R	05-16-2024	05-17-2024	-198.722	Vanguard Target Retirement 2045 Inv	28.73	5,709.28
07C6929R	05-29-2024	05-30-2024	-156.653	Vanguard Target Retirement 2045 Inv	28.34	4,439.54
07C6929R	05-31-2024	06-03-2024	-60.659	Vanguard Target Retirement 2045 Inv	28.51	1,729.39
07C6929R	06-27-2024	06-28-2024	-319.433	Vanguard Target Retirement 2045 Inv	28.99	9,260.37
07C6929R	07-03-2024	07-05-2024	-10.058	Vanguard Target Retirement 2045 Inv	29.26	294.30
07C6929R	07-29-2024	07-30-2024	-153.215	Vanguard Target Retirement 2045 Inv	29.22	4,476.93
07C6929R	08-05-2024	08-06-2024	-80.491	Vanguard Target Retirement 2045 Inv	28.06	2,258.58
07C6929R	08-12-2024	08-13-2024	-15.201	Vanguard Target Retirement 2045 Inv	28.74	436.88
07C6929R	08-27-2024	08-28-2024	-152.343	Vanguard Target Retirement 2045 Inv	30.11	4,587.06
07C6929R	09-27-2024	09-30-2024	-149.540	Vanguard Target Retirement 2045 Inv	30.79	4,604.33
07C6929R	09-30-2024	10-01-2024	-158.061	Vanguard Target Retirement 2045 Inv	30.82	4,871.44
07C6929R	10-29-2024	10-30-2024	-151.017	Vanguard Target Retirement 2045 Inv	30.60	4,621.13
07C6929R	11-08-2024	11-11-2024	-4,510.614	Vanguard Target Retirement 2045 Inv	31.06	140,099.67
07C6929R	11-27-2024	11-29-2024	-162.515	Vanguard Target Retirement 2045 Inv	30.98	5,034.72
07C6929R	12-16-2024	12-17-2024	-0.022	Vanguard Target Retirement 2045 Inv	30.91	0.68
07C6929R	12-27-2024	12-30-2024	-349.199	Vanguard Target Retirement 2045 Inv	30.64	10,699.47
07C6929R	02-26-2024	02-27-2024	-100.377	Vanguard Target Retirement 2055 Inv	51.34	5,153.34
07C6929R	03-18-2024	03-19-2024	-1,243.970	Vanguard Target Retirement 2055 Inv	52.09	64,798.40
07C6929R	03-28-2024	04-01-2024	-100.276	Vanguard Target Retirement 2055 Inv	53.00	5,314.64
07C6929R	04-03-2024	04-04-2024	-62.282	Vanguard Target Retirement 2055 Inv	52.67	3,280.39
07C6929R	05-09-2024	05-10-2024	-2.155	Vanguard Target Retirement 2055 Inv	52.90	114.00
07C6929R	05-29-2024	05-30-2024	-48.773	Vanguard Target Retirement 2055 Inv	52.98	2,583.97
07C6929R	06-27-2024	06-28-2024	-99.321	Vanguard Target Retirement 2055 Inv	54.19	5,382.21
07C6929R	07-03-2024	07-05-2024	-105.489	Vanguard Target Retirement 2055 Inv	54.75	5,775.52
07C6929R	07-17-2024	07-18-2024	-38.063	Vanguard Target Retirement 2055 Inv	55.61	2,116.68
07C6929R	07-29-2024	07-30-2024	-50.180	Vanguard Target Retirement 2055 Inv	54.61	2,740.33
07C6929R	08-22-2024	08-23-2024	-9,467.259	Vanguard Target Retirement 2055 Inv	55.67	527,042.31
07C6929R	08-27-2024	08-28-2024	-47.634	Vanguard Target Retirement 2055 Inv	56.32	2,682.75
07C6929R	09-27-2024	09-30-2024	-45.920	Vanguard Target Retirement 2055 Inv	57.65	2,647.30

Retain for Audit Purposes
 Custodial Financial Statement

Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity Statement Group
 CONSOLIDATED
 From 01-01-2024 To 12-31-2024

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	09-30-2024	10-01-2024	-48.570	Vanguard Target Retirement 2055 Inv	57.71	2,802.98
07C6929R	10-29-2024	10-30-2024	-45.736	Vanguard Target Retirement 2055 Inv	57.32	2,621.59
07C6929R	11-08-2024	11-11-2024	-19.368	Vanguard Target Retirement 2055 Inv	58.23	1,127.80
07C6929R	11-27-2024	11-29-2024	-44.607	Vanguard Target Retirement 2055 Inv	58.05	2,589.46
07C6929R	12-27-2024	12-30-2024	-92.565	Vanguard Target Retirement 2055 Inv	57.42	5,315.09
07C6929R	08-27-2024	08-28-2024	-1.319	Vanguard Target Retirement 2065 Inv	34.02	44.87
07C6929R	09-27-2024	09-30-2024	-2.825	Vanguard Target Retirement 2065 Inv	34.83	98.39
07C6929R	09-30-2024	10-01-2024	-2.990	Vanguard Target Retirement 2065 Inv	34.86	104.22
07C6929R	10-29-2024	10-30-2024	-4.710	Vanguard Target Retirement 2065 Inv	34.63	163.12
07C6929R	11-27-2024	11-29-2024	-5.986	Vanguard Target Retirement 2065 Inv	35.05	209.82
07C6929R	12-27-2024	12-30-2024	-14.455	Vanguard Target Retirement 2065 Inv	34.67	501.16
07C6929R	01-17-2024	01-18-2024	-3,458.915	Vanguard Target Retirement Income Inv	12.85	44,447.06
07C6929R	02-22-2024	02-23-2024	-134.241	Vanguard Target Retirement Income Inv	13.06	1,753.19
07C6929R	02-26-2024	02-27-2024	-125.198	Vanguard Target Retirement Income Inv	13.06	1,635.08
07C6929R	03-05-2024	03-06-2024	-125.779	Vanguard Target Retirement Income Inv	13.14	1,652.74
07C6929R	03-28-2024	04-01-2024	-125.519	Vanguard Target Retirement Income Inv	13.23	1,660.62
07C6929R	05-01-2024	05-02-2024	-497.446	Vanguard Target Retirement Income Inv	12.95	6,441.93
07C6929R	05-23-2024	05-24-2024	-984.219	Vanguard Target Retirement Income Inv	13.20	12,991.69
07C6929R	05-29-2024	05-30-2024	-59.687	Vanguard Target Retirement Income Inv	13.14	784.29
07C6929R	06-27-2024	06-28-2024	-119.152	Vanguard Target Retirement Income Inv	13.38	1,594.25
07C6929R	07-29-2024	07-30-2024	-57.815	Vanguard Target Retirement Income Inv	13.41	775.30
07C6929R	07-30-2024	07-31-2024	-8.534	Vanguard Target Retirement Income Inv	13.40	114.35
07C6929R	08-27-2024	08-28-2024	-57.802	Vanguard Target Retirement Income Inv	13.71	792.46
07C6929R	09-27-2024	09-30-2024	-57.801	Vanguard Target Retirement Income Inv	13.84	799.97
07C6929R	09-30-2024	10-01-2024	-60.620	Vanguard Target Retirement Income Inv	13.83	838.37

Retain for Audit Purposes
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Matrix Trust Company
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CONSOLIDATED
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Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	10-29-2024	10-30-2024	-57.285	Vanguard Target Retirement Income Inv	13.66	782.51
07C6929R	10-30-2024	10-31-2024	-1,484.295	Vanguard Target Retirement Income Inv	13.63	20,230.94
07C6929R	10-30-2024	10-31-2024	-76.347	Vanguard Target Retirement Income Inv	13.63	1,040.61
07C6929R	11-11-2024	11-12-2024	-93.096	Vanguard Target Retirement Income Inv	13.75	1,280.07
07C6929R	11-15-2024	11-18-2024	-74.048	Vanguard Target Retirement Income Inv	13.60	1,007.05
07C6929R	11-27-2024	11-29-2024	-131.755	Vanguard Target Retirement Income Inv	13.77	1,814.26
07C6929R	12-11-2024	12-12-2024	-265.789	Vanguard Target Retirement Income Inv	13.87	3,686.49
07C6929R	12-16-2024	12-17-2024	-128.041	Vanguard Target Retirement Income Inv	13.79	1,765.68
07C6929R	12-18-2024	12-19-2024	-4.626	Vanguard Target Retirement Income Inv	13.62	63.00
07C6929R	12-27-2024	12-30-2024	-116.904	Vanguard Target Retirement Income Inv	13.63	1,593.40
07C6929R	12-30-2024	12-31-2024	-79.375	Vanguard Target Retirement Income Inv	13.11	1,040.60
07C6929R	02-26-2024	02-27-2024	-2.937	Vanguard Total Bond Market Index Adm	9.48	27.84
07C6929R	03-28-2024	04-01-2024	-2.893	Vanguard Total Bond Market Index Adm	9.55	27.63
07C6929R	05-29-2024	05-30-2024	-1.428	Vanguard Total Bond Market Index Adm	9.35	13.35
07C6929R	06-27-2024	06-28-2024	-2.893	Vanguard Total Bond Market Index Adm	9.52	27.54
07C6929R	07-29-2024	07-30-2024	-1.391	Vanguard Total Bond Market Index Adm	9.60	13.35
07C6929R	08-27-2024	08-28-2024	-1.360	Vanguard Total Bond Market Index Adm	9.82	13.36
07C6929R	09-27-2024	09-30-2024	-1.340	Vanguard Total Bond Market Index Adm	9.90	13.27
07C6929R	09-30-2024	10-01-2024	-1.427	Vanguard Total Bond Market Index Adm	9.87	14.08
07C6929R	10-29-2024	10-30-2024	-1.365	Vanguard Total Bond Market Index Adm	9.62	13.13

Retain for Audit Purposes
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Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity Statement Group
CONSOLIDATED
 From 01-01-2024 To 12-31-2024

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	11-27-2024	11-29-2024	-1.413	Vanguard Total Bond Market Index Adm	9.64	13.62
07C6929R	12-27-2024	12-30-2024	-2.968	Vanguard Total Bond Market Index Adm	9.46	28.08
07C6929R	02-26-2024	02-27-2024	-0.582	Vanguard Total Intl Stock Index Admiral	31.62	18.40
07C6929R	03-28-2024	04-01-2024	-0.586	Vanguard Total Intl Stock Index Admiral	32.34	18.95
07C6929R	04-02-2024	04-03-2024	-37.106	Vanguard Total Intl Stock Index Admiral	32.17	1,193.70
07C6929R	04-30-2024	05-01-2024	-79.078	Vanguard Total Intl Stock Index Admiral	31.63	2,501.24
07C6929R	05-29-2024	05-30-2024	-0.264	Vanguard Total Intl Stock Index Admiral	32.58	8.60
07C6929R	06-27-2024	06-28-2024	-0.535	Vanguard Total Intl Stock Index Admiral	32.37	17.32
07C6929R	07-22-2024	07-23-2024	-5.088	Vanguard Total Intl Stock Index Admiral	33.17	168.77
07C6929R	07-29-2024	07-30-2024	-0.235	Vanguard Total Intl Stock Index Admiral	32.64	7.67
07C6929R	08-27-2024	08-28-2024	-0.229	Vanguard Total Intl Stock Index Admiral	34.02	7.79
07C6929R	09-27-2024	09-30-2024	-0.229	Vanguard Total Intl Stock Index Admiral	34.89	7.99
07C6929R	09-30-2024	10-01-2024	-0.241	Vanguard Total Intl Stock Index Admiral	34.81	8.39
07C6929R	10-29-2024	10-30-2024	-0.230	Vanguard Total Intl Stock Index Admiral	33.57	7.72
07C6929R	11-27-2024	11-29-2024	-0.236	Vanguard Total Intl Stock Index Admiral	32.75	7.73
07C6929R	12-27-2024	12-30-2024	-0.504	Vanguard Total Intl Stock Index Admiral	31.87	16.06
07C6929R	02-08-2024	02-09-2024	-0.556	Vanguard Value Index Adm	59.48	33.07
07C6929R	02-26-2024	02-27-2024	-1.725	Vanguard Value Index Adm	60.61	104.56
07C6929R	03-28-2024	04-01-2024	-1.750	Vanguard Value Index Adm	63.57	111.24
07C6929R	05-29-2024	05-30-2024	-0.899	Vanguard Value Index Adm	61.65	55.42
07C6929R	06-27-2024	06-28-2024	-1.810	Vanguard Value Index Adm	62.36	112.88
07C6929R	07-29-2024	07-30-2024	-0.830	Vanguard Value Index Adm	65.05	53.99
07C6929R	08-27-2024	08-28-2024	-0.803	Vanguard Value Index Adm	66.65	53.52
07C6929R	09-27-2024	09-30-2024	-0.786	Vanguard Value Index Adm	67.86	53.34

Retain for Audit Purposes
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Matrix Trust Company
Purchases and Sales
 Cement Masons Local 502 Annuity Statement Group
 CONSOLIDATED
 From 01-01-2024 To 12-31-2024

Port Code	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
07C6929R	09-30-2024	10-01-2024	-0.833	Vanguard Value Index Adm	68.09	56.72
07C6929R	10-29-2024	10-30-2024	-0.788	Vanguard Value Index Adm	67.63	53.29
07C6929R	11-27-2024	11-29-2024	-0.783	Vanguard Value Index Adm	70.69	55.35
07C6929R	12-27-2024	12-30-2024	-1.666	Vanguard Value Index Adm	66.55	110.88
						3,000,168.80

**SCHEDULE H , LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

SUPPLEMENTAL SCHEDULE 1

**CHICAGO PLASTERING INSTITUTE
RETIREMENT SAVINGS PLAN
EIN 36-4280579**

YEAR ENDED DECEMBER 31, 2024

INVESTMENT TYPE	<u>COST</u>	<u>FAIR VALUE</u>
INTEREST BEARING CASH		
AMALGAMATED BANK - MONEY MARKET ACCOUNT	\$ 145,917	\$ 145,917
INVESTED CASH - MATRIX TRUST COMPANY	<u>38,403</u>	<u>38,403</u>
TOTAL INTEREST BEARING CASH	<u>\$ 184,320</u>	<u>\$ 184,320</u>
REGISTERED INVESTMENT COMPANIES		
Vanguard 500 Index Admiral	306,107	471,503
Vanguard Growth Index Admiral	946,795	1,463,117
Vanguard Mid-Cap Index Admiral	170,060	205,046
Vanguard Prime Money Market Admiral	672,485	672,485
Vanguard Small-Cap Index Admiral	242,611	296,541
Vanguard Target Retirement 2025 Fund	10,771,987	10,224,819
Vanguard Target Retirement 2035 Fund	19,874,899	20,752,876
Vanguard Target Retirement 2045 Fund	15,413,424	17,429,058
Vanguard Target Retirement 2055 Fund	4,036,968	4,631,703
Vanguard Target Retirement 2065 Fund	759,869	743,909
Vanguard Target Retirement Income Fund	974,905	901,126
Vanguard Total Bond Market Index Fund	118,850	103,842
Vanguard Total International Stock Index Fund	89,492	93,946
Vanguard Value Index Fund	<u>434,438</u>	<u>531,776</u>
TOTAL REGISTERED INVESTMENT COMPANIES	<u>\$ 54,812,890</u>	<u>\$ 58,521,747</u>
TOTAL INVESTMENTS HELD	<u>\$ 54,997,210</u>	<u>\$ 58,706,067</u>