Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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.**

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

B This return/report is:
- ☐ the first return/report
- ☐ the final return/report
- ☐ an amended return/report
- ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ ☐

D Check box if filing under:
- ☐ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ ☐

Part II Basic Plan Information—enter all requested information

1a Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1971

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

245 PATERSON AVENUE
LITTLE FALLS, NJ 07424

245 PATERSON AVENUE
LITTLE FALLS, NJ 07424

2b Employer Identification Number (EIN) 22-1435504

2c Plan Sponsor's telephone number 973-256-6790

2d Business code (see instructions) 445110

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	07/31/2025	JOHN T. NICCOLLAI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/31/2025	RICHARD WHALEN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] 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**	99
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	**6a(1)**	37
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	34
b	Retired or separated participants receiving benefits	**6b**	45
c	Other retired or separated participants entitled to future benefits	**6c**	11
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	90
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	6
f	Total. Add lines **6d** and **6e**.	**6f**	96
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	1
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A

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)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

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

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2024

2 Assets:

a Market value	**2a**	13238491
b Actuarial value	**2b**	13238491

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	49	6182240	6182240
b For terminated vested participants	13	249548	249548
c For active participants	37	3556713	3567694
d Total	99	9988501	9999482

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.09 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	58909
b Expected plan-related expenses	**6b**	84000
c Target normal cost	**6c**	142909

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

07/21/2025
Date

KENT ZUMBACH
Type or print name of actuary

23-05732
Most recent enrollment number

HORIZON ACTUARIAL SERVICES, LLC
Firm name

240-247-4600
Telephone number (including area code)

8601 GEORGIA AVENUE, SUITE 905
SILVER SPRING, MD 20910
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)		
10	Interest on line 9 using prior year's actual return of 18.96 %		
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		388422
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.21 %		20237
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		408659
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	132.39 %
15	Adjusted funding target attainment percentage	15	132.39 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.38 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/01/2024	81398		07/01/2024	85831	
02/01/2024	8767		08/01/2024	8767	
03/01/2024	8767		09/01/2024	8767	
04/01/2024	83803		10/01/2024	85831	
05/01/2024	8767		11/01/2024	8767	
06/01/2024	9000		12/01/2024	8767	
			Totals ► 18(b)	407232	18(c)

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	399244

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	4.87 %	5.59 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	70

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	142909
b Excess assets, if applicable, but not greater than line 31a	**31b**	142909

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	399244

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	399244
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection.**

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

THE PRINCIPAL BANK

711 HIGH STREET
DES MOINES, IA 50392

42-1466678

(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	32403	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection.

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: CAUSEWAY INTERNATIONAL VALUE CIT

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-6375784-001	C	478405

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK INTERNATIONAL EQUITY CIT

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2265229-001	C	517695

a Name of MTIA, CCT, PSA, or 103-12 IE: MULTI-MANAGER SMALL CAP CIT

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-6648658-001	C	597519

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	241593	240521
(2) U.S. Government securities	1c(2)	1417979	1342783
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1516519	1623562
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	7625366	9790982
(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)	1730818	1593619
(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)	706216	649726
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	13238491	15241193
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	13238491	15241193

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)	407232	
(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)		407232
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	8845	
(B) U.S. Government securities	2b(1)(B)	33830	
(C) Corporate debt instruments	2b(1)(C)	28568	
(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)		71243
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	140673	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	31825	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		172498
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	4593518	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4063300	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		530218
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1732370	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		1732370

		(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)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2913561
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	858342	
(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)		858342
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	36194	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	16323	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		52517
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		910859
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2002702
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) [X] 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)** [X] 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: ROSENBERG RICH BAKER BERMAN, P.A. **(2)** EIN: 22-3271252

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.)	4a		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.)	4b		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.)	4c		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.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		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?	4g		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?	4h		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.)	4i	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.)	4j	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?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		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.	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 557252.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 56-1354495

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 0

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ 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. ☐ 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_____.

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A

Financial Statements and Supplementary Information

Years Ended December 31, 2024 and 2023

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Financial Statements and Supplementary Information
Years Ended December 31, 2024 and 2023

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ROSENBERG RICH BAKER BERMAN, P.A.

www.rrbb.com

265 Davidson Avenue, Suite 210 • Somerset, NJ 08873-4120 • Phone 908-231-1000 • Fax 908-231-6894

Independent Auditor's Report

To the Board of Trustees of the
Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Little Falls, New Jersey

Opinion

We have audited the accompanying financial statements of the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2024 and 2023, the related statements of changes in net assets available for plan benefits (modified cash basis) for the years then ended, the statement of accumulated plan benefits (modified cash basis) as of December 31, 2023, the related statement of changes in accumulated plan benefits (modified cash basis) for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits (modified cash basis) of the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A as of December 31, 2024 and 2023, and the changes in its net assets available for benefits (modified cash basis) for the years then ended, and the accumulated plan benefits (modified cash basis) as of December 31, 2023, and the changes in its accumulated plan benefits (modified cash basis) for the year then ended, in accordance with the modified cash basis of accounting described in Note 2.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A 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.

Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances, 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.

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To the Board of Trustees of the
Retirement Plan for Officers, Business Representatives and
Office Employees of Local 464A

Responsibilities of Management for the Financial Statements (continued)

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A'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.

ACCOUNTANTS + ADVISORS

ROSENBERG RICH BAKER BERMAN, P.A.

To the Board of Trustees of the
Retirement Plan for Officers, Business Representatives and
Office Employees of Local 464A

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules (modified cash basis) of Assets (Held at End of Year) as of December 31, 2024, and the Investment Assets Both Acquired and Disposed of Within the Plan Year and Reportable Transactions for the year ended December 31, 2024, 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 generally accepted auditing standards.

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

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

Rosenberg Rich Baker Berman, P.A.

Somerset, New Jersey
July 24, 2025

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Statements of Net Assets Available for Plan Benefits
(On a Modified Cash Basis, See Note 2)
At December 31,

	2024	2023
Assets		
Investments, at fair value:		
Short-term investments	$ 217,593	$ 218,576
Mutual funds	649,726	706,216
U.S. government securities	1,342,783	1,417,979
Common stock	9,790,982	7,625,366
Common collective trust fund	1,593,619	1,730,818
Corporate bonds	1,623,562	1,516,519
Total Investments, at fair value	15,218,265	13,215,474
Accrued investment income receivable	22,928	23,017
Total Assets	15,241,193	13,238,491
Liabilities		
Total Liabilities	-	-
Net assets available for plan benefits	$ 15,241,193	$ 13,238,491

See notes to financial statements.

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Statements of Changes in Net Assets Available for Plan Benefits
(On a Modified Cash Basis, See Note 2)
Years Ended December 31,

	2024	2023
Additions to Net Assets:		
Investment income:		
Net appreciation in fair value of investments	$ 2,262,588	$ 1,961,214
Interest and dividend income	243,741	224,587
Less: Investment advisory and account fees	(36,194)	(32,083)
Net investment income	2,470,135	2,153,718
Employers' contributions	407,232	396,215
Total Additions to Net Assets	2,877,367	2,549,933
Deductions from Net Assets:		
Pension benefits paid to retirees	858,342	862,384
Administrative expenses		
Actuarial services	3,677	3,677
General insurance	2,647	5,293
Pension Benefit Guaranty Corp. insurance premiums	9,999	74,800
Total Deductions from Net Assets	874,665	946,154
Net increase in net assets available for benefits	2,002,702	1,603,779
Net assets available for plan benefits, beginning of year	13,238,491	11,634,712
Net assets available for plan benefits, end of year	$ 15,241,193	$ 13,238,491

See notes to financial statements.

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Statement of Accumulated Plan Benefits
(On a Modified Cash Basis, See Note 2)
December 31, 2023

Actuarial present value of accumulated plan benefits:	
Vested benefits:	
Participants currently receiving payments	$ 6,871,321
Other participants	1,602,864
Non-vested benefits	7,201
Total actuarial present value of accumulated plan benefits	$ 8,481,386

See notes to financial statements.

Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Statement of Changes in Accumulated Plan Benefits
(On a Modified Cash Basis, See Note 2)
For the Year Ended December 31, 2023

Actuarial present value of accumulated plan benefits at beginning of year	$ 9,103,374
Increase (decrease) during the year attributable to:	
Benefits accumulated, net experience gain or loss, changes in data	(366,657)
Increase for interest due to the decrease in the discount period	607,053
Benefits paid	(862,384)
Net decrease	(621,988)
Actuarial present value of accumulated plan benefits at end of year	$ 8,481,386

See notes to financial statements.

1. Description of plan:

The following brief description of the Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A ("The Plan") is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General:

The Plan is a defined benefit pension plan covering eligible employees of United Food and Commercial Workers Union Local 464A and the related benefit funds. Employees over age 21 with at least one year of service are eligible.

Pension benefits:

An employee is entitled to receive a regular pension at age 62. The annual normal benefit shall be the sum of:

(a) 1% of the first $7,800 of annual compensation through 2011, plus 1 1/2% of the excess over $7,800 for each year of participation, and;

(b) 0.25% of annual compensation up to $7,800 per year, earned during years of participation beginning on or after January 1, 2012, plus 0.375% of such annual compensation in excess of $7,800 per year, and;

(c) 0.5% of the average past service compensation up to $7,800, plus 1% of the average past service compensation in excess of $7,800, the total multiplied by the participants' years of past service.

A participant's required beginning date for receiving pension benefits is April 1st following the later of the calendar year of their retirement or in which they attained age 70 1/2. During 2020, an amendment updated the participant's required beginning date to be the April 1st following the later of the calendar year of their retirement or in which they attain age 72, but the Plan was amended again in December 2021 to rescind this change in required beginning date. In the event a Participant other than a 5% owner continues in Service after April 1, following the calendar year in which such Participant attains age 70 1/2, such Participant shall have the option of electing to commence receiving their benefits at any time on or after that date by notifying the Committee at least 30 days prior to the date they elect for the commencement of their benefit.

The Plan permits early retirement at age 55 provided the participant has completed 5 years of credited service. Benefits at normal and early retirement ages are payable in the form of a joint and 50% survivor annuity. The amount of the pension is the regular pension accrued reduced by 6% for each year that the retirement age is less than 62. If employees terminate before completion of 5 years of vesting service, they forfeit the right to receive the portion of their accumulated pension benefits attributable to the employer's contributions.

Lump sum payment:

Should the actuarial equivalent of any pension payable under the Plan be $5,000 or less before being in pay status, the committee may, using objective standards adopted by resolution, and with the consent of the participant, pay any such pension in a lump sum.

Death benefits:

If an active employee who has completed at least 5 years of vested service dies before retirement, the spouse will be eligible to receive a 50% survivor annuity. It will be deferred until the earliest date on which the employee could have elected to retire if he had survived.

2. Summary of significant accounting policies:

Basis of presentation:

The Plan's policy is to prepare its financial statements on a modified cash basis that includes adjustment for the change in fair value of investments. Under this basis, revenues are recognized when received rather than when earned and expenditures are generally recognized when paid rather than when incurred. Consequently, the financial statements do not include receivables from the Local Union, amounts due vendors, prepaid expenses and liabilities for accrued expenditures.

Use of estimates:

The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the benefit information date (beginning of year). Actual results could differ from those estimates.

Investment valuation and income recognition:

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan administrator determines valuation policies utilizing information provided by the investment advisors, custodians, and other professionals. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year. See Note 5 for discussion of fair value measurements.

Employer contributions:

Employer contributions are recorded when received.

Payment of benefits:

Benefits are recorded when paid by the Plan.

Subsequent events evaluation date:

The Plan evaluated the events and transactions subsequent to its December 31, 2024 Net Assets Available for Plan Benefits and, in accordance with FASB ASC 855-10-50 "Subsequent Events". Management has performed an evaluation of subsequent events through July 24, 2025, the date on which the financial statements were available for issuance.

3. Actuarial present value of accumulated plan benefits:

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions for the service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances - retirement, death, disability, and termination of employment - are included, to the extent they are deemed attributable to employee service rendered prior to the valuation date.

3. Actuarial present value of accumulated plan benefits (continued):

The significant actuarial assumptions used in the valuations of accumulated plan benefits as of December 31, 2023 were as follows:

(a) Table as prescribed under Regulation Section 1.430(h)(3)-1 with combined annuitant and non-annuitant mortality. No provision was made for future mortality improvement.

(b) It was assumed that members would retire at age 70 or at the completion of the service requirement, if later.

(c) The long-term yield of the total assets of the fund was assumed to be 7.00%.

The actuarial present value of accumulated plan benefits does not reflect amendments to the Plan made subsequent to December 31, 2023.

In compliance with the Pension Protection Act of 2006, costs and liabilities were calculated using the assumptions listed below. References to "MAP-21" below refer to The Moving Ahead for Progress in the 21st Century Act, P.L. 112-141, enacted in 2013. References to "Pension Relief" below include MAP-21, the Highway and Transportation Funding Act of 2014, the Bipartisan Budget Act of 2015, the American Rescue Plan Act of 2021, and the Infrastructure Investment and Jobs Act.

Interest Segment Rates	Before Reflecting Pension Relief	After Reflecting Pension Relief
Segment 1, for the first 5 years:	3.62%	4.75%
Segment 2, for the next 15 years:	4.46%	4.87%
Segment 3, for all years thereafter:	4.52%	5.59%
Effective Interest Rate:	4.42%	5.09%
Mortality:	Under Regulation Section 1.430(h)(3)-1 with combined annuitant and non-annuitant mortality.	
Expenses:	$84,000	
Value of Assets:	Market Value	
Funding Method:	Unit Credit Cost Method	
Salary Scale:	5%	
Retirement Age:	Age 70	

The minimum funding requirements of the Plan under ERISA have been met.

4. Investments:

During the years ended December 31, 2024 and 2023, the Plan's investments (including investments bought and sold as well as held during the years), appreciated in fair value by $2,262,588 and $1,961,214, respectively.

5. Fair Value Measurements:

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

1) Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
2) Level 2 – Inputs to the valuation methodology include
   - quoted prices for similar assets or liabilities in inactive markets;
   - quoted price for identical or similar assets or liabilities in inactive markets;
   - inputs other than quoted prices that are observable for the asset or liability;
   - inputs that are derived principally from or corroborated by observable market data by correlation or other means.
3) Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Short-term investments, mutual funds and common stock: Valued at the closing price reported in the active market in which the individual security is traded based on information obtained from independent quotation services (Level 1 of fair value hierarchy).

U.S. government securities and corporate bonds: U.S Treasury securities are valued at the closing price reported in the active market in which the individual security is traded (Level 1 of fair value hierarchy). Other securities in this category (agency bonds and corporate debt) are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar securities, the security is valued under an approach that maximizes observable inputs, such as current yields of similar instruments, broker/dealer quotes, bids and benchmark securities (Level 2 of fair value hierarchy).

Asset-backed securities: Valued under an approach that maximizes observable inputs, such as current yields of similar instruments, broker/dealer quotes, bids and benchmark securities (Level 2 of fair value hierarchy).

Common collective trust fund: these funds are unregistered bank investment portfolios that commingle the assets of multiple fiduciary clients to invest in a diversified portfolio of stocks, bonds, or other securities. They are measured at the net asset value ("NAV") of the underlying fund investments.

5. Fair Value Measurements (continued):

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

		Assets at Fair Value as of December 31, 2024		
	Total	(Level 1)	(Level 2)	(Level 3)
Short-Term Investments	$ 217,593	$ 217,593	$ -	$ -
Mutual Funds	649,726	649,726	-	-
Common Stocks	9,790,982	9,790,982	-	-
U.S. Government Securities	1,342,783	1,187,692	155,091	-
Corporate Bonds	1,623,562	-	1,623,562	-
Total Assets in the Fair Value Hierarchy	$ 13,624,646	$ 11,845,993	$ 1,778,653	$ -
Common Collective Trust Fund *	1,593,619			
Total	$ 15,218,265			

		Assets at Fair Value as of December 31, 2023		
	Total	(Level 1)	(Level 2)	(Level 3)
Short-Term Investments	$ 218,576	$ 218,576	$ -	$ -
Mutual Funds	706,216	706,216	-	-
Common Stock	7,625,366	7,625,366	-	-
U.S. Government Securities	1,417,979	1,176,648	241,331	-
Corporate Bonds	1,516,519	-	1,516,519	-
Total Assets in the Fair Value Hierarchy	$ 11,484,656	$ 9,726,806	$ 1,757,850	$ -
Common Collective Trust Fund *	1,730,818			
Total	$ 13,215,474			

** In accordance with Subtopic 820-15, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.*

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2024.

		December 31, 2024		
Common Collective Trusts:	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Principal/BlackRock Int'l Equity Index CIT	$ 517,695	None	Daily	30 Days
Principal/Causeway International Value CIT	597,519	None	Daily	30 Days
Principal/Multi-Manager Small Cap CIT	478,405	None	Daily	30 Days
Total Common Collective Trusts	$ 1,593,619			

5. Fair Value Measurements (continued):

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2023.

	December 31, 2023			
Common Collective Trusts:	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Principal/BlackRock Int'l Equity Index CIT	$ 570,439	None	Daily	30 Days
Principal/Causeway International Value CIT	506,053	None	Daily	30 Days
Principal/Multi-Manager Small Cap CIT	654,326	None	Daily	30 Days
Total Common Collective Trusts	$ 1,730,818			

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

We evaluate the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2024 and 2023, there were no transfers in or out of levels 1, 2, or 3.

6. Tax status:

The Internal Revenue Service has ruled that the Plan qualifies under Section 401(a) of the Internal Revenue Code and is, therefore, not subject to tax under present income tax law. The plan received a favorable determination letter dated October 27, 2015, in which the Internal Revenue Service stated that the Plan, as designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan administrators and the Plan tax counsel believe that the Plan is currently designed and is being operated in compliance with the applicable requirements of the Internal Revenue Code.

There are no tax audits of the Plan for any tax periods in progress, and the Plan is not subject to tax examinations for years prior to 2021.

7. Funding policy:

The Local Union submits contributions for eligible participants on a monthly basis. Employees are not permitted to contribute to the Plan. Contributions for 2024 and 2023 exceeded the minimum funding requirements of ERISA.

8. Plan termination:

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

- Benefits attributable to employee contributions, taking into account those paid out before termination.
- Annuity benefits that former employees and their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC"), a U.S. Government agency, up to the applicable limitations as discussed below.
- All other vested benefits, that is, vested benefits not insured by the PBGC.
- All nonvested benefits.

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

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

9. Related party and Party-in-interest transactions:

The Plan's investments are managed by Principal Group ("Principal"). The Plan's investments also include certain money funds managed by Merrill Lynch, Pierce, Fenner & Smith ("Merrill Lynch"). These entities provide investment advisory, custodial and/or record keeping services for the Plan and, therefore, these transactions qualify as party-in-interest transactions.

During 2024 and 2023, the Plan received all its contribution revenue from Local 464A-affiliated entities or plans on behalf of underlying plan participants within those affiliates.

10. Administrative Expenses:

The Plan pays administrative expenses that consist primarily of administrative fees paid to service providers and office expenses in the normal course of business operations. These expenses are reported on the statements of changes in net assets available for benefits as administrative expenses.

11. Risks and uncertainties:

Concentration of Credit Risk:
The Plan has been advised by Principal Bank that the bank is strongly capitalized and meets the regulatory definition of a "Healthy" bank under the Federal Deposit Insurance Corporation Improvement Act. As such, the bank is able to provide pass-through FDIC deposit insurance by which each member's vested interest in the Plan's deposit accounts at Principal Bank is insured individually up to the maximum aggregate of $250,000.

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

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

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
NONINTEREST-BEARING CASH			
CASH CASH	27.720	28	28
TOTAL NONINTEREST-BEARING CASH		28	28
GENERAL INVESTMENTS			
INTEREST-BEARING CASH (INCLUDING MM ACCTS & CD)			
VP6000013 FEDERATED HERMES GOVERNMENT OBLIGATI	PREMIER #117 156,255.290	156,255	156,255
TOTAL INTEREST-BEARING CASH (INCLUDING MM ACCTS & CD)		156,255	156,255
U.S. GOVERNMENT SECURITIES			
3137AGHF0 FED HOME LN MTG CORP	SER 3946 CL BY *14 DAY DELAY* 100,000.000	110,375	97,365
3137A5ER1 FED HOME LN MTG CORP	SER 3793 CL PC *14 DAY DELAY* 3,882.260	4,110	3,689
3136G44U4 FED NATL MTG ASSN	DTD 10/20/20 0.500 10/20/2025 30,000.000	29,941	29,108
3135G05Q2 FED NATL MTG ASSN	DTD 08/05/20 0.875 08/05/2030 25,000.000	24,691	20,643
3138XDAW0 FED NATL MTG ASSN POOL #AV1820	DTD 11/01/13 3.500 12/01/2028 4,363.600	4,636	4,286
91282CES6 UNITED STATES TREASURY NOTES	DTD 05/31/2022 2.750% 05/31/2029 60,000.000	55,369	56,098
91282CEP2 UNITED STATES TREASURY NOTES	DTD 05/15/2022 2.875% 05/15/2032 60,000.000	58,441	53,886

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
91282CFF3 UNITED STATES TREASURY NOTES	DTD 08/15/2022 2.750% 08/15/2032 60,000.000	54,853	53,210
91282CFV8 UNITED STATES TREASURY NOTES	DTD 11/15/2022 4.125% 11/15/2032 60,000.000	62,773	58,519
91282CGM7 UNITED STATES TREASURY NOTES	DTD 02/15/2023 3.500% 02/15/2033 70,000.000	70,211	65,120
91282CHC8 UNITED STATES TREASURY NOTES	DTD 05/15/2023 3.375% 05/15/2033 60,000.000	58,362	55,139
91282CKQ3 UNITED STATES TREASURY NOTES	DTD 05/15/2024 4.375% 05/15/2034 50,000.000	50,464	49,232
91282CCP4 US TREASURY NOTE	DTD 08/02/21 0.625 07/31/2026 80,000.000	79,488	75,604
91282CDK4 US TREASURY NOTE	DTD 11/30/21 1.250 11/30/2026 70,000.000	70,049	66,179
912828V98 US TREASURY NOTE	DTD 02/15/17 2.250 02/15/2027 15,000.000	14,730	14,395
912828X88 US TREASURY NOTE	DTD 05/15/17 2.375 05/15/2027 55,000.000	55,606	52,672
9128283F5 US TREASURY NOTE	DTD 11/15/17 2.250 11/15/2027 50,000.000	48,112	47,274
9128283W8 US TREASURY NOTE	DTD 02/15/18 2.750 02/15/2028 55,000.000	52,780	52,517
91282CCE9 US TREASURY NOTE	DTD 06/01/21 1.250 05/31/2028 40,000.000	39,920	36,125
9128285M8 US TREASURY NOTE	DTD 11/15/18 3.125 11/15/2028 60,000.000	56,982	57,413
9128286B1 US TREASURY NOTE	DTD 02/15/19 2.625 02/15/2029 60,000.000	54,137	56,096
912828YB0 US TREASURY NOTE	DTD 08/15/19 1.625 08/15/2029 60,000.000	51,070	53,252
912828YS3 US TREASURY NOTE	DTD 11/15/19 1.750 11/15/2029 50,000.000	43,479	44,342

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
912828Z94 US TREASURY NOTE	DTD 02/15/20 1.500 02/15/2030 40,000.000	34,553	34,733
91282CAV3 US TREASURY NOTE	DTD 11/16/20 0.875 11/15/2030 70,000.000	66,290	57,273
91282CCB5 US TREASURY NOTE	DTD 05/17/21 1.625 05/15/2031 60,000.000	54,623	50,618
91282CCS8 US TREASURY NOTE	DTD 08/16/21 1.250 08/15/2031 60,000.000	56,108	48,965
91282CDJ7 US TREASURY NOTE	DTD 11/15/21 1.375 11/15/2031 60,000.000	55,484	49,030
TOTAL U.S. GOVERNMENT SECURITIES		1,417,638	1,342,783
CORPORATE DEBT INSTRUMENTS: ALL OTHER			
023135BS4 AMAZON.COM INC RATINGS: A1 AA	DTD 06/03/20 1.500 06/03/2030 25,000.000	21,118	21,208
02665WFK2 AMERICAN HONDA FIN CORP RATINGS: A3 A-	MEDIUM TERM NOTE 20,000.000	20,108	20,070
03027XAW0 AMERICAN TOWER CORP RATINGS: BAA3 BBB	DTD 06/13/19 3.800 08/15/2029 25,000.000	23,997	23,667
031162CT5 AMGEN INC RATINGS: BAA1 BBB+	DTD 02/21/20 2.200 02/21/2027 40,000.000	42,375	37,928
036752AB9 ANTHEM INC RATINGS: BAA2 A	DTD 11/21/17 3.650 12/01/2027 25,000.000	25,879	24,321
038222AL9 APPLIED MATERIALS INC RATINGS: A2 A	DTD 03/31/17 3.300 04/01/2027 30,000.000	34,174	29,228
00206RML3 AT&T INC RATINGS: BAA2 BBB	DTD 03/23/21 1.700 03/25/2026 25,000.000	25,025	24,100
064159QE9 BANK OF NOVA SCOTIA RATINGS: A2 A-	DTD 07/29/19 2.700 08/03/2026 30,000.000	32,947	29,109
10373QAE0 BP CAP MARKETS AMERICA RATINGS: A1 A-	DTD 11/06/18 4.234 11/06/2028 25,000.000	28,476	24,476

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
14913R2G1 CATERPILLAR FINL SERVICE RATINGS: A2 A	DTD 09/14/20 1.100 09/14/2027 25,000.000	25,149	22,943
166764BW9 CHEVRON CORP RATINGS: AA2 AA-	DTD 05/11/20 1.554 05/11/2025 25,000.000	25,872	24,728
171239AG1 CHUBB INA HOLDINGS INC RATINGS: A2 A	DTD 09/17/20 1.375 09/15/2030 25,000.000	24,818	20,764
172967KY6 CITIGROUP INC RATINGS: A3 BBB+	DTD 10/21/16 3.200 10/21/2026 30,000.000	28,316	29,175
191216CV0 COCA-COLA CO/THE RATINGS: A1 A+	DTD 05/01/20 1.650 06/01/2030 30,000.000	31,675	25,584
20030NBN0 COMCAST CORP RATINGS: A3 A-	DTD 05/27/15 3.375 08/15/2025 15,000.000	14,938	14,871
20030NDA6 COMCAST CORP RATINGS: A3 A-	DTD 11/05/19 2.650 02/01/2030 15,000.000	16,358	13,438
126408HH9 CSX CORP RATINGS: A3 BBB+	DTD 05/01/17 3.250 06/01/2027 40,000.000	45,271	38,747
126650CL2 CVS HEALTH CORP RATINGS: BAA3 BBB	DTD 07/20/15 3.875 07/20/2025 40,000.000	43,667	39,743
25470DBJ7 DISCOVERY COMMUNICATIONS RATINGS: BAA3 BBB-	DTD 05/18/20 3.625 05/15/2030 25,000.000	22,119	22,240
26441CBL8 DUKE ENERGY CORP RATINGS: BAA2 BBB	DTD 06/10/21 2.550 06/15/2031 25,000.000	25,155	21,345
316773CY4 FIFTH THIRD BANCORP RATINGS: BAA1 BBB+	DTD 10/28/19 2.375 01/28/2025 40,000.000	42,391	39,922
341081GK7 FLORIDA POWER & LIGHT CO RATINGS: AA2 A+	DTD 03/03/2023 5.050% 04/01/2028 25,000.000	25,195	25,240
427866AU2 HERSHEY COMPANY RATINGS: A1 A	DTD 08/21/15 3.200 08/21/2025 25,000.000	25,123	24,774
459200JZ5 IBM CORP RATINGS: A3 A-	DTD 05/15/19 3.300 05/15/2026 25,000.000	25,040	24,549
24422EVD8 JOHN DEERE CAPITAL CORP RATINGS: A1 A	MED TERM NOTE 15,000.000	15,227	13,489

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
539830BH1 LOCKHEED MARTIN CORP RATINGS: A2 A-	DTD 11/23/15 3.550 01/15/2026 13,000.000	13,579	12,878
57636QAP9 MASTERCARD INC RATINGS: AA3 A+	DTD 03/26/20 3.350 03/26/2030 25,000.000	29,492	23,362
594918BJ2 MICROSOFT CORP RATINGS: AAA AAA	DTD 11/03/15 3.125 11/03/2025 27,000.000	28,233	26,718
61746BEF9 MORGAN STANLEY RATINGS: A1 A-	DTD 01/20/17 3.625 01/20/2027 40,000.000	41,496	39,271
65473PAH8 NISOURCE INC RATINGS: BAA2 BBB+	DTD 08/12/19 2.950 09/01/2029 25,000.000	22,829	22,883
666807BS0 NORTHROP GRUMMAN CORP RATINGS: BAA1 BBB+	DTD 03/23/20 4.400 05/01/2030 20,000.000	24,754	19,474
68233JBU7 ONCOR ELECTRIC DELIVERY RATINGS: A2 A+	DTD 03/20/20 2.750 05/15/2030 30,000.000	27,332	26,930
713448ES3 PEPSICO INC RATINGS: A1 A+	DTD 03/19/20 2.750 03/19/2030 20,000.000	22,126	18,166
717081EA7 PFIZER INC RATINGS: A2 A	DTD 11/21/16 3.000 12/15/2026 25,000.000	24,433	24,323
693475AZ8 PNC FINANCIAL SERVICES RATINGS: A3 A-	DTD 01/22/20 2.550 01/22/2030 30,000.000	30,815	26,641
69351UBC6 PPL ELEC UTILS CORP RATINGS: A1 A+	DTD 01/05/2024 4.850% 02/15/2034 25,000.000	24,389	24,347
74340XCG4 PROLOGIS LP RATINGS: A3 A	DTD 06/28/2023 4.875% 06/15/2028 25,000.000	25,031	25,061
743820AA0 PROV ST JOSEPH HLTH OBL RATINGS: A2 A	DTD 10/01/19 2.532 10/01/2029 25,000.000	24,512	22,333
74432QCG8 PRUDENTIAL FINANCIAL INC RATINGS: A3 A	DTD 03/10/20 2.100 03/10/2030 15,000.000	15,884	13,224
744448CV1 PUBLIC SERVICE COLORADO RATINGS: A1 A	DTD 03/01/21 1.875 06/15/2031 30,000.000	24,145	24,674
824348AW6 SHERWIN-WILLIAMS CO RATINGS: BAA2 BBB	DTD 05/16/17 3.450 06/01/2027 35,000.000	39,427	34,040

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
89114QCK2 TORONTO-DOMINION BANK RATINGS: A2 A-	MED TERM NOTE 25,000.000	24,925	24,335
89788MAC6 TRUIST FINANCIAL CORP RATINGS: BAA1 A-	MED TERM NOTE 25,000.000	24,964	22,771
91324PDE9 UNITEDHEALTH GROUP INC RATINGS: A2 A+	DTD 10/25/17 2.950 10/15/2027 35,000.000	36,376	33,496
95040QAD6 WELLTOWER INC RATINGS: BAA1 BBB+	DTD 04/10/18 4.250 04/15/2028 25,000.000	24,440	24,476
TOTAL CORPORATE DEBT INSTRUMENTS: ALL OTHER		1,219,594	1,125,058
COMMON ------			
002824100 ABBOTT LABS	313.000	27,001	35,403
00287Y109 ABBVIE INC	622.000	98,815	110,529
G1151C101 ACCENTURE PLC	88.000	16,437	30,958
00724F101 ADOBE INC	88.000	34,074	39,132
007903107 ADVANCED MICRO DEVICES INC	134.000	14,133	16,186
01973R101 ALLISON TRANSMISSION HOLDINGS	370.000	21,427	39,982
020002101 ALLSTATE CORP	117.000	24,417	22,556
02079K305 ALPHABET INC CL A	848.000	34,275	160,526
02079K107 ALPHABET INC CL C	959.000	34,680	182,632
02209S103 ALTRIA GROUP INC	COM 1,916.000	98,320	100,188

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
023135106 AMAZON COM INC COM	1,633.000	137,468	358,264
G0250X107 AMCOR PLC	285.000	2,708	2,682
025537101 AMERICAN ELECTRIC POWER INC	485.000	49,072	44,732
025816109 AMERICAN EXPRESS CO	60.000	14,728	17,807
03027X100 AMERICAN TOWER CORP	31.000	7,369	5,686
03076C106 AMERIPRISE FINL INC	105.000	42,305	55,905
031162100 AMGEN INC	158.000	39,814	41,181
03769M106 APOLLO GLOBAL MANAGEMENT INC	287.000	24,277	47,401
037833100 APPLE INC	2,356.000	121,477	589,990
03820C105 APPLIED INDL TECHNOLOGIES INC COM	18.000	4,930	4,310
038222105 APPLIED MATERIALS INC	238.000	29,852	38,706
039483102 ARCHER DANIELS MIDLAND CO	123.000	8,993	6,214
040413205 ARISTA NETWORKS INC	564.000	43,573	62,339
04316A108 ARTISAN PARTNERS ASSET MGMT CL A	173.000	7,542	7,448
00206R102 AT & T INC	2,227.000	37,715	50,709
052769106 AUTODESK INC	32.000	6,372	9,458

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
064058100 BANK NEW YORK MELLON CORP COM	COM	732.000	42,362	56,240
060505104 BANK OF AMERICA CORP		890.000	27,057	39,116
06417N103 BANK OZK		63.000	3,037	2,805
084670702 BERKSHIRE HATHAWAY INC.		268.000	46,223	121,479
086516101 BEST BUY INC		123.000	11,267	10,553
09290D101 BLACKROCK INC		54.000	37,905	55,356
101137107 BOSTON SCIENTIFIC CORP COM		331.000	17,540	29,565
110122108 BRISTOL MYERS SQUIBB CO		628.000	32,659	35,520
11135F101 BROADCOM INC		961.000	31,630	222,798
H11356104 BUNGE GLOBAL		155.000	12,843	12,053
127190304 CACI INTL INC FORMERLY CACI INC TO	12/23/86 CL A	73.000	29,866	29,496
127387108 CADENCE DESIGN SYSTEMS INC		23.000	1,538	6,911
14040H105 CAPITAL ONE FINANCIAL CORP		190.000	22,047	33,881
149123101 CATERPILLAR INC		107.000	29,650	38,815
03073E105 CENCORA, INC.		104.000	10,965	23,367
15135B101 CENTENE CORP DEL	COM	380.000	29,441	23,020

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
125269100 CF INDS HLDGS INC	COM	79.000	6,605	6,740
166764100 CHEVRON CORP		472.000	64,095	68,364
17275R102 CISCO SYSTEMS INC		1,954.000	84,462	115,677
172967424 CITIGROUP INC.		761.000	43,110	53,567
191216100 COCA COLA CO		529.000	28,314	32,936
194162103 COLGATE PALMOLIVE CO		560.000	44,329	50,910
20030N101 COMCAST CORP CLASS A		850.000	34,890	31,901
200340107 COMERICA INC		57.000	3,991	3,525
219948106 CORPAY INC		41.000	7,918	13,875
22160K105 COSTCO WHOLESALE CORP		109.000	66,327	99,873
227046109 CROCS INC		75.000	7,778	8,215
228368106 CROWN HLDGS INC	COM	402.000	37,235	33,241
231021106 CUMMINS INC.		27.000	4,594	9,412
126650100 CVS HEALTH CORPORATION		624.000	46,464	28,011
237194105 DARDEN RESTAURANTS INC		20.000	3,752	3,734
243537107 DECKERS OUTDOOR CORP		150.000	17,048	30,464

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
24703L202 DELL TECHNOLOGIES INC.		56.000	6,267	6,453
25179M103 DEVON ENERGY CORPORATION		129.000	5,581	4,222
253393102 DICKS SPORTING GOODS INC		34.000	6,412	7,781
256163106 DOCUSIGN INC		390.000	22,163	35,077
26441C204 DUKE ENERGY HOLDING CORP. COM		514.000	51,731	55,378
26969P108 EAGLE MATLS INC	COM	44.000	11,978	10,857
27579R104 EAST WEST BANCORP INC	COM	350.000	25,395	33,516
278642103 EBAY INC		264.000	11,003	16,355
036752103 ELEVANCE HEALTH INC		55.000	15,470	20,290
532457108 ELI LILLY & CO COM		120.000	57,553	92,640
29084Q100 EMCOR GROUP INC COM		87.000	16,990	39,489
291011104 EMERSON ELECTRIC CO		170.000	15,745	21,068
26875P101 EOG RESOURCES, INC		410.000	49,435	50,258
G3223R108 EVEREST GROUP LTD		42.000	11,069	15,223
30161Q104 EXELIXIS INC		1,182.000	22,340	39,361
30212P303 EXPEDIA INC		180.000	17,038	33,539

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
30231G102 EXXON MOBIL CORPORATION	497.000	37,059	53,462
311900104 FASTENAL CO	129.000	8,983	9,276
316773100 FIFTH THIRD BANCORP	96.000	2,554	4,059
31620R303 FNF GROUP	141.000	8,195	7,916
345370860 FORD MOTOR COMPANY	2,022.000	24,373	20,018
34959E109 FORTINET INC	346.000	17,460	32,690
35671D857 FREEPORT-MCMORAN INC.	COMMON STOCK 474.000	19,101	18,050
36467J108 GAMING AND LEISURE PROPERTIES, INC	597.000	27,886	28,752
369604301 GE AEROSPACE	89.000	13,399	14,844
369550108 GENERAL DYNAMICS CORP	47.000	11,827	12,384
375558103 GILEAD SCIENCES INC	146.000	11,651	13,486
38141G104 GOLDMAN SACHS GROUP INC	114.000	41,184	65,279
416515104 HARTFORD FINANCIAL SERVICES GROUP	INC COM 396.000	35,113	43,322
403949100 HF SINCLAIR CORP	235.000	11,877	8,237
436440101 HOLOGIC INC COM	183.000	14,876	13,192
437076102 HOME DEPOT INC	280.000	60,081	108,917

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
438516106 HONEYWELL INTERNATIONAL INC		202.000	43,936	45,630
44107P104 HOST HOTELS & RESORTS, INC.		1,033.000	17,359	18,098
443201108 HOWMET AEROSPACE INC		342.000	16,721	37,405
446150104 HUNTINGTON BANCSHARES INC		233.000	3,466	3,791
458140100 INTEL CORP	COMM	220.000	7,288	4,411
45841N107 INTERACTIVE BROKERS GROUP INC CL A		210.000	16,722	37,101
46120E602 INTUITIVE SURGICAL INC		93.000	36,888	48,542
466313103 JABIL INC		194.000	15,870	27,917
46817M107 JACKSON FINANCIAL INC		36.000	2,804	3,135
G50871105 JAZZ PHARMACEUTICALS PLC		68.000	10,312	8,374
478160104 JOHNSON & JOHNSON		196.000	22,256	28,346
46625H100 JPMORGAN CHASE & CO		575.000	48,916	137,833
494368103 KIMBERLY CLARK CORP COM		424.000	54,274	55,561
482480100 KLA CORPORATION		59.000	21,329	37,177
512807306 LAM RESEARCH CORPORATION		110.000	3,263	7,945
525327102 LEIDOS HOLDINGS, INC		279.000	44,295	40,193

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
526057104 LENNAR CORPORATION CLASS A COMMON	62.000	9,419	8,455
G54950103 LINDE PLC	91.000	40,704	38,099
539830109 LOCKHEED MARTIN CORP	157.000	65,829	76,293
N53745100 LYONDELLBASELL INDUSTRIES NV	183.000	17,262	13,591
55261F104 M & T BANK CORPORATION COM	73.000	11,382	13,725
56585A102 MARATHON PETROLEUM CORP	231.000	33,711	32,225
576323109 MASTEC INC COM	83.000	11,978	11,300
57636Q104 MASTERCARD INC	CL A 90.000	23,289	47,391
580135101 MCDONALDS CORP	110.000	25,729	31,888
58155Q103 MCKESSON CORP	55.000	10,321	31,345
58933Y105 MERCK & CO INC NEW	330.000	21,627	32,828
30303M102 META PLATFORMS INC CL A	405.000	60,741	237,132
59156R108 METLIFE INC	399.000	17,399	32,670
594918104 MICROSOFT CORP	1,227.000	97,844	517,181
64110L106 NETFLIX INC	111.000	42,407	98,937
65339F101 NEXTERA ENERGY, INC.	597.000	38,116	42,799

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
666807102 NORTHROP GRUMMAN CORP		45.000	22,083	21,118
67066G104 NVIDIA CORP	COM	3,905.000	41,410	524,402
67103X102 OFG BANCORP		77.000	2,700	3,259
681936100 OMEGA HEALTHCARE INVS INC COM		123.000	5,042	4,656
68268W103 ONEMAIN HOLDINGS INC		115.000	5,356	5,995
682680103 ONEOK INC COM		145.000	9,787	14,558
68389X105 ORACLE CORPORATION		87.000	8,320	14,498
68622V106 ORGANON & CO		415.000	8,276	6,192
690742101 OWENS CORNING INC		201.000	21,902	34,234
693718108 PACCAR INC		285.000	26,078	29,646
69608A108 PALANTIR TECHNOLOGIES INC		248.000	16,137	18,756
701094104 PARKER HANNIFIN CORP		73.000	21,602	46,430
704326107 PAYCHEX INC		82.000	9,009	11,498
70450Y103 PAYPAL HOLDINGS INC		229.000	23,977	19,545
713448108 PEPSICO INC		431.000	66,105	65,538
717081103 PFIZER INC		2,753.000	91,749	73,037

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
718172109 PHILIP MORRIS INTERNATIONAL IN		254.000	25,499	30,569
718546104 PHILLIPS 66		210.000	26,737	23,925
740367404 PREFERRED BANK/LOS ANGELES CA		40.000	2,963	3,455
742718109 PROCTER & GAMBLE CO		284.000	32,678	47,613
743315103 PROGRESSIVE CORP OHIO		209.000	42,714	50,078
74340W103 PROLOGIS, INC.		261.000	26,466	27,588
74460D109 PUBLIC STORAGE INC COM		94.000	27,515	28,147
744573106 PUBLIC SVC ENTERPRISE GROUP INC		572.000	35,450	48,328
745867101 PULTE GROUP INC		241.000	9,380	26,245
747525103 QUALCOMM INC		348.000	44,705	53,460
74762E102 QUANTA SVCS INC COM		66.000	12,695	20,859
75886F107 REGENERON PHARMACEUTICALS INC		39.000	34,690	27,781
7591EP100 REGIONS FINL CORP NEW	COM	499.000	9,516	11,736
759351604 REINSURANCE GROUP AMERICA CLASS A	NEW	204.000	30,248	43,581
V7780T103 ROYAL CARRIBEAN CRUISE		38.000	4,514	8,766
780287108 ROYAL GOLD INC		112.000	13,769	14,767

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
79466L302 SALESFORCE INC	295.000	68,218	98,627
81762P102 SERVICENOW INC	67.000	48,042	71,028
828806109 SIMON PROPERTY GROUP INC	342.000	43,464	58,896
833034101 SNAP ON INC	34.000	6,872	11,542
L8681T102 SPOTIFY TECHNOLOGY S.A.	75.000	25,172	33,554
863667101 STRYKER CORP	114.000	31,753	41,046
87161C501 SYNOVUS FINANCIAL CORP	125.000	4,735	6,404
74144T108 T ROWE PRICE GROUP INC	44.000	5,116	4,976
87162W100 TD SYNNEX CORP	268.000	31,958	31,431
88033G407 TENET HEALTHCARE CORPORATION	88.000	11,928	11,108
88160R101 TESLA, INC	427.000	95,924	172,440
882508104 TEXAS INSTRUMENTS INC	162.000	22,631	30,377
883556102 THERMO FISHER SCIENTIFIC INC	61.000	34,976	31,734
872540109 TJX COMPANIES INC	537.000	61,452	64,875
G8994E103 TRANE TECHNOLOGIES PUBLIC	LIMITED COMPANY 33.000	13,746	12,189
90138F102 TWILIO INC	79.000	8,137	8,538

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
90353T100 UBER TECHNOLOGIES INC	313.000	22,606	18,880
910047109 UNITED AIRLINES HOLDINGS, INC.	603.000	27,251	58,551
911312106 UNITED PARCEL SERVICE-CL B	242.000	41,392	30,516
91324P102 UNITEDHEALTH GROUP INC	71.000	18,981	35,916
91529Y106 UNUM GROUP	175.000	8,172	12,780
902973304 US BANCORP	507.000	20,473	24,250
91913Y100 VALERO ENERGY CORP	413.000	49,981	50,630
92343E102 VERISIGN INC COM	122.000	22,276	25,249
92343V104 VERIZON COMMUNICATIONS	963.000	44,094	38,510
92532F100 VERTEX PHARMACEUTICALS INC COM	34.000	8,155	13,692
92537N108 VERTIV HOLDINGS LLC CL A	78.000	4,395	8,862
925652109 VICI PROPERTIES INC	1,316.000	41,660	38,440
928254101 VIRTU FINANCIAL INC	197.000	4,440	7,029
92828Q109 VIRTUS INVESTMENT PARTNERS INC	17.000	3,962	3,750
92826C839 VISA INC-CLASS A SHRS	325.000	53,111	102,713
94106L109 WASTE MANAGEMENT INC	133.000	18,443	26,838

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
949746101 WELLS FARGO & CO	843.000	43,854	59,212
95082P105 WESCO INTL INC	COM 82.000	12,476	14,839
989207105 ZEBRA TECHNOLOGIES CORP CL A	74.000	29,972	28,580
98978V103 ZOETIS INC	213.000	38,356	34,704
TOTAL COMMON		5,241,209	8,838,017
VALUE OF INTEREST IN COMMON/COLLECTIVE TRUSTS			
09256V269 PRINCIPAL/BLACKROCK INTERNATIONAL	EQUITY INDEX CIT N 18,482.720	474,824	517,695
94987Q367 PRINCIPAL/CAUSEWAY	INTERNATIONAL VALUE CIT N 28,157.170	354,775	478,404
94987Q102 PRINCIPAL/MULTI-MANAGER SMALL CAP CI	CIT N 23,001.660	427,768	597,519
TOTAL VALUE OF INTEREST IN COMMON/COLLECTIVE TRUSTS		1,257,367	1,593,619
VALUE OF INTEREST IN REGISTERED INVESTMENT COMPANIES			
4812C1710 JPMORGAN MID CAP GROWTH FUND CLASS I	#3120 6,672.620	267,628	332,630
665130100 NORTHERN MID CAP INDEX FUND	4,863.240	91,262	100,669
693390841 PIMCO HIGH YIELD FUND	INSTITUTIONAL SHARES #108 62,157.520	540,273	498,503
808524797 SCHWAB US DIVIDEND EQUITY ETF	171.000	4,167	4,672
78462F103 SPDR S & P 500 ETF TRUST	37.000	16,486	21,685

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
TOTAL VALUE OF INTEREST IN REGISTERED INVESTMENT COMPANIES		919,817	958,160
TOTAL GENERAL INVESTMENTS		10,211,880	14,013,892

RET. PLN FOR OFF, BUS, REP &

Account Number: 830-08A31

MERRILL LYNCH INVESTMENT ADVISORY PROGRAM

December 30, 2023 - December 31, 2024

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing services under the Program. The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV Brochure (Brochure).

For this Account, the Program Fee is comprised of the Merrill Lynch Fee. The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as updated in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at www.mymerrill.com/ADV/Materials or www.ml.com/relationships. You may also obtain a copy of the Brochure by accessing the SEC's website at www.adviserinfo.sec.gov.

YOUR RCMA ASSETS

CASH/MONEY ACCOUNTS

Description	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Estimated Annual Income*	*Est. Annual Yield%*
CASH	370.16	370.16		**370.16**		
✝ML BANK DEPOSIT PROGRAM	60,968.00	60,968.00	1.0000	**60,968.00**	**2,695**	4.42
✝FDIC INSURED NOT SIPC COVERED						
TOTAL		61,338.16		**61,338.16**	**2,695**	4.42

EQUITIES

Description	*Symbol*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Annual Income*
↓ ADVNCD MICRO D INC	AMD	450.0000	38,524.29	120.7900	**54,355.50**	15,831.21	
AMAZON COM INC COM	AMZN	1,000.0000	58,039.77	219.3900	**219,390.00**	161,350.23	

RET. PLN FOR OFF, BUS, REP &

Account Number:830-08A31

24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 91-830-08231

YOUR RCMA ASSETS

December 30, 2023 - December 31, 2024

EQUITIES (continued)

Description	*Symbol*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Annual Income*
BROADCOM INC *CURRENT YIELD 1.017%*	AVGO	100.0000	16,824.90	231.8400	**23,184.00**	6,359.10	**236**
COSTCO WHOLESALE CRP DEL *CURRENT YIELD 0.506%*	COST	200.0000	70,573.07	916.2700	**183,254.00**	112,680.93	**928**
DELL TECHNOLOGIES INC *REG SHS CL C CURRENT YIELD 1.544%*	DELL	100.0000	12,454.82	115.2400	**11,524.00**	(930.82)	**178**
HOME DEPOT INC *CURRENT YIELD 2.313%*	HD	580.0331	98,834.13	388.9900	**225,627.09**	126,792.96	**5,229**
META PLATFORMS INC *CLASS A COMMON STOCK CURRENT YIELD 0.341%*	META	351.2900	55,492.76	585.5100	**205,683.81**	150,191.05	**706**
NVIDIA *CURRENT YIELD 0.029%*	NVDA	200.0000	14,755.25	134.2900	**26,858.00**	12,102.75	**8**
SNOWFLAKE INC REG SHS *CL A*	SNOW	20.0000	4,729.00	154.4100	**3,088.20**	(1,640.80)	
TOTAL YIELD .76%			370,227.99		**952,964.60**	582,736.61	**7,285**

Equity Cost Basis details are available on the Statements and Documents page of www.mymerrill.com.

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs

Description	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Total Client Investment*	*Cumulative Investment Return ($)*	*Estimated Annual Income*
INVESCO QQQ TR SER 1 *CURRENT YIELD 0.556% SYMBOL: QQQ Initial Purchase: 05/09/17 Equity 100%*	371.7882	53,686.42	511.2300	**190,069.28**	136,382.86	49,948	**140,121**	**1,059**
Subtotal (Equities)				*190,069.28*				
TOTAL YIELD .56%		53,686.42		**190,069.28**	136,382.86		**140,121**	**1,059**

LONG PORTFOLIO

	Adjusted/Total Cost Basis	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Accrued Interest*	*Estimated Annual Income*
TOTAL YIELD .92%	485,252.57	**1,204,372.04**	719,119.47		**11,038**

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST OF ACQUISITION	PROCEEDS FROM DISPOSITION
COMMON			
03743Q108 APA CORP	266.000	(8,238)	7,647
040413106 ARISTA NETWORKS INC	18.000	(5,131)	6,144
172062101 CINCINNATI FINANCIAL CORP	94.000	(11,272)	11,858
25278X109 DIAMONDBACK ENERGY INC	25.000	(4,913)	4,497
31428X106 FEDEX CORPORATION	61.000	(15,154)	18,423
31488V107 FERGUSON PLC	22.000	(3,232)	3,919
446413106 HUNTINGTON INGALLS INDUSTRIES	16.000	(4,511)	4,510
459044103 INTERNATIONAL BANCSHARES CRP	71.000	(3,794)	4,243
G4863A108 INTERNATIONAL GAME TECHNOLOG PLC	DESIGNS 224.000	(4,687)	4,695
695156109 PACKAGING CORP OF AMERICA	15.000	(2,744)	3,092
N72482149 QIAGEN NV	502.460	(20,823)	22,109
83088M102 SKYWORKS SOLUTIONS INC	COM 43.000	(4,476)	4,005
871332102 SYLVAMO CORP	37.000	(2,918)	3,285
871829107 SYSCO CORP	360.000	(29,268)	27,504
427866108 THE HERSHEY COMPANY	21.000	(4,065)	3,811

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST OF ACQUISITION	PROCEEDS FROM DISPOSITION
96208T104 WEX INC.	71.000	(13,077)	13,396
TOTAL COMMON		(138,304)	143,138
TOTAL GENERAL INVESTMENTS		(138,304)	143,138

REPORT FD492 MAY CONTAIN MORE TRANSACTIONS THAN NEED TO BE REPORTED WHEN FILING WITH THE DEPARTMENT OF LABOR. IT IS TO BE USED AS A WORKING DOCUMENT TO DETERMINE THE ACTUAL ITEMS THAT NEED TO BE REPORTED. SOME ITEMS MAY NEED TO BE EXCLUDED IN THE ACTUAL FILING.

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET / IDENTITY OF PARTY INVOLVED			PURCHASE PRICE / SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
VP6000013 FEDERATED HERMES GOVERNMENT OBLIGATI PREMIER #117							
BROKER 1 CASH SWEEP TRADES							
50,781	01/02/24 B BUY	3897	1.0000	0	50,781	50,781	0
70,668	01/02/24 S SELL	4068	1.0000	0	70,668	70,668	0
236	01/02/24 B BUY	5118	1.0000	0	236	236	0
483	01/02/24 B BUY	21644	1.0000	0	483	483	0
1	01/03/24 B BUY	3902	1.0000	0	1	1	0
212	01/03/24 B BUY	4071	1.0000	0	212	212	0
144	01/03/24 B BUY	5125	1.0000	0	144	144	0
571	01/03/24 B BUY	21653	1.0000	0	571	571	0
151	01/04/24 S SELL	4072	1.0000	0	151	151	0
46	01/04/24 B BUY	5129	1.0000	0	46	46	0
1,314	01/04/24 B BUY	21658	1.0000	0	1,314	1,314	0
244	01/05/24 B BUY	5131	1.0000	0	244	244	0
392	01/05/24 B BUY	21661	1.0000	0	392	392	0
8,767	01/08/24 B BUY	4076	1.0000	0	8,767	8,767	0
251	01/08/24 B BUY	5133	1.0000	0	251	251	0
267	01/08/24 B BUY	21664	1.0000	0	267	267	0
184	01/09/24 B BUY	3903	1.0000	0	184	184	0
542	01/10/24 B BUY	5135	1.0000	0	542	542	0
538	01/10/24 B BUY	21666	1.0000	0	538	538	0
67	01/11/24 B BUY	5137	1.0000	0	67	67	0
1,091	01/12/24 B BUY	21669	1.0000	0	1,091	1,091	0
519	01/16/24 B BUY	3905	1.0000	0	519	519	0
72,631	01/16/24 B BUY	4079	1.0000	0	72,631	72,631	0
284	01/16/24 B BUY	5139	1.0000	0	284	284	0
654	01/16/24 B BUY	21672	1.0000	0	654	654	0
106	01/19/24 B BUY	21677	1.0000	0	106	106	0
1,158	01/22/24 B BUY	3910	1.0000	0	1,158	1,158	0
725	01/22/24 B BUY	3911	1.0000	0	725	725	0
60	01/23/24 B BUY	5142	1.0000	0	60	60	0
260	01/24/24 B BUY	5145	1.0000	0	260	260	0
775	01/24/24 B BUY	21679	1.0000	0	775	775	0
172	01/25/24 B BUY	3915	1.0000	0	172	172	0
35	01/25/24 B BUY	21682	1.0000	0	35	35	0
232	01/26/24 B BUY	3918	1.0000	0	232	232	0
82	01/26/24 B BUY	21684	1.0000	0	82	82	0
475	01/29/24 B BUY	3920	1.0000	0	475	475	0
445	01/30/24 S SELL	3922	1.0000	0	445	445	0
421	01/30/24 S SELL	4080	1.0000	0	421	421	0
240	01/30/24 S SELL	5148	1.0000	0	240	240	0
663	01/30/24 B BUY	21686	1.0000	0	663	663	0
1,689	01/30/24 S SELL	21689	1.0000	0	1,689	1,689	0
250	01/31/24 B BUY	3925	1.0000	0	250	250	0
184	01/31/24 B BUY	5151	1.0000	0	184	184	0
774	01/31/24 B BUY	21693	1.0000	0	774	774	0
490	02/01/24 B BUY	3927	1.0000	0	490	490	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
2,136	02/01/24	B BUY	4083	1.0000	0	2,136	2,136	0
70,615	02/01/24	S SELL	4091	1.0000	0	70,615	70,615	0
754	02/01/24	B BUY	5154	1.0000	0	754	754	0
1,287	02/01/24	B BUY	21699	1.0000	0	1,287	1,287	0
0	02/02/24	B BUY	3931	1.0000	0	0	0	0
106	02/02/24	B BUY	4094	1.0000	0	106	106	0
54	02/02/24	B BUY	5160	1.0000	0	54	54	0
5,351	02/02/24	S SELL	21753	1.0000	0	5,351	5,351	0
655	02/05/24	B BUY	3932	1.0000	0	655	655	0
1,375	02/05/24	S SELL	5165	1.0000	0	1,375	1,375	0
5,999	02/05/24	B BUY	21815	1.0000	0	5,999	5,999	0
21	02/06/24	B BUY	5167	1.0000	0	21	21	0
8,767	02/07/24	B BUY	4098	1.0000	0	8,767	8,767	0
3,677	02/07/24	S SELL	4099	1.0000	0	3,677	3,677	0
62	02/09/24	B BUY	21817	1.0000	0	62	62	0
150	02/09/24	B BUY	21818	1.0000	0	150	150	0
143	02/12/24	B BUY	5169	1.0000	0	143	143	0
49,646	02/13/24	S SELL	3940	1.0000	0	49,646	49,646	0
218	02/13/24	B BUY	5171	1.0000	0	218	218	0
20	02/13/24	B BUY	21822	1.0000	0	20	20	0
69	02/14/24	B BUY	5173	1.0000	0	69	69	0
6,705	02/15/24	B BUY	3941	1.0000	0	6,705	6,705	0
339	02/15/24	B BUY	5175	1.0000	0	339	339	0
1,515	02/15/24	B BUY	21824	1.0000	0	1,515	1,515	0
66	02/16/24	B BUY	5177	1.0000	0	66	66	0
196	02/16/24	B BUY	21832	1.0000	0	196	196	0
3,510	02/20/24	S SELL	5194	1.0000	0	3,510	3,510	0
109	02/20/24	B BUY	21834	1.0000	0	109	109	0
840	02/21/24	B BUY	3958	1.0000	0	840	840	0
130	02/23/24	B BUY	5205	1.0000	0	130	130	0
427	02/23/24	B BUY	21836	1.0000	0	427	427	0
257	02/26/24	B BUY	3961	1.0000	0	257	257	0
116	02/26/24	B BUY	21840	1.0000	0	116	116	0
25,000	02/27/24	B BUY	4101	1.0000	0	25,000	25,000	0
40	02/27/24	B BUY	5208	1.0000	0	40	40	0
275	02/27/24	B BUY	21843	1.0000	0	275	275	0
446	02/28/24	S SELL	3964	1.0000	0	446	446	0
429	02/28/24	S SELL	4103	1.0000	0	429	429	0
241	02/28/24	S SELL	5210	1.0000	0	241	241	0
1,727	02/28/24	S SELL	21846	1.0000	0	1,727	1,727	0
45	02/29/24	B BUY	5213	1.0000	0	45	45	0
390	02/29/24	B BUY	21849	1.0000	0	390	390	0
308	03/01/24	B BUY	3967	1.0000	0	308	308	0
68,616	03/01/24	S SELL	4110	1.0000	0	68,616	68,616	0
1,031	03/01/24	B BUY	5216	1.0000	0	1,031	1,031	0
2,234	03/01/24	B BUY	21853	1.0000	0	2,234	2,234	0
311	03/01/24	B BUY	21854	1.0000	0	311	311	0
1	03/04/24	B BUY	3971	1.0000	0	1	1	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
1	03/04/24 B BUY	4113	1.0000	0	1	1	0
150	03/04/24 B BUY	5221	1.0000	0	150	150	0
167	03/04/24 B BUY	21866	1.0000	0	167	167	0
21	03/04/24 B BUY	21867	1.0000	0	21	21	0
29	03/05/24 B BUY	5223	1.0000	0	29	29	0
233	03/05/24 B BUY	21870	1.0000	0	233	233	0
93	03/06/24 B BUY	4118	1.0000	0	93	93	0
125	03/06/24 B BUY	21872	1.0000	0	125	125	0
322	03/07/24 B BUY	5225	1.0000	0	322	322	0
107	03/07/24 B BUY	21874	1.0000	0	107	107	0
288	03/08/24 B BUY	5227	1.0000	0	288	288	0
161	03/08/24 B BUY	21877	1.0000	0	161	161	0
4,559	03/08/24 S SELL	21912	1.0000	0	4,559	4,559	0
251	03/11/24 B BUY	3972	1.0000	0	251	251	0
8,767	03/11/24 B BUY	4120	1.0000	0	8,767	8,767	0
609	03/11/24 B BUY	5230	1.0000	0	609	609	0
1,682	03/11/24 B BUY	21955	1.0000	0	1,682	1,682	0
245	03/12/24 B BUY	3975	1.0000	0	245	245	0
187	03/12/24 B BUY	5236	1.0000	0	187	187	0
30	03/12/24 B BUY	21960	1.0000	0	30	30	0
108	03/13/24 B BUY	21962	1.0000	0	108	108	0
138	03/14/24 B BUY	3977	1.0000	0	138	138	0
43	03/14/24 B BUY	5238	1.0000	0	43	43	0
1,286	03/14/24 B BUY	21965	1.0000	0	1,286	1,286	0
528	03/15/24 B BUY	3979	1.0000	0	528	528	0
126	03/15/24 B BUY	5240	1.0000	0	126	126	0
921	03/15/24 B BUY	21971	1.0000	0	921	921	0
275	03/19/24 B BUY	3984	1.0000	0	275	275	0
606	03/19/24 S SELL	5283	1.0000	0	606	606	0
152	03/19/24 B BUY	21977	1.0000	0	152	152	0
200	03/21/24 B BUY	5301	1.0000	0	200	200	0
681	03/21/24 B BUY	21979	1.0000	0	681	681	0
1,433	03/22/24 S SELL	5307	1.0000	0	1,433	1,433	0
225	03/22/24 B BUY	21982	1.0000	0	225	225	0
143	03/25/24 B BUY	3986	1.0000	0	143	143	0
213	03/25/24 B BUY	3987	1.0000	0	213	213	0
55	03/25/24 B BUY	5309	1.0000	0	55	55	0
5	03/25/24 S SELL	5312	1.0000	0	5	5	0
103	03/25/24 B BUY	21985	1.0000	0	103	103	0
419	03/26/24 B BUY	3991	1.0000	0	419	419	0
203	03/26/24 B BUY	21989	1.0000	0	203	203	0
22,566	03/27/24 S SELL	3994	1.0000	0	22,566	22,566	0
432	03/27/24 S SELL	4121	1.0000	0	432	432	0
246	03/27/24 S SELL	5314	1.0000	0	246	246	0
1,585	03/27/24 S SELL	21994	1.0000	0	1,585	1,585	0
75,000	03/28/24 B BUY	4124	1.0000	0	75,000	75,000	0
95	03/28/24 B BUY	5317	1.0000	0	95	95	0
773	03/28/24 B BUY	21997	1.0000	0	773	773	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
26,294	04/01/24	B BUY	3997	1.0000	0	26,294	26,294	0
69,437	04/01/24	S SELL	4129	1.0000	0	69,437	69,437	0
1,073	04/01/24	B BUY	5325	1.0000	0	1,073	1,073	0
3,233	04/01/24	B BUY	22011	1.0000	0	3,233	3,233	0
77	04/01/24	B BUY	22012	1.0000	0	77	77	0
96	04/02/24	B BUY	5332	1.0000	0	96	96	0
552	04/02/24	B BUY	22022	1.0000	0	552	552	0
1	04/03/24	B BUY	4005	1.0000	0	1	1	0
3	04/03/24	B BUY	4135	1.0000	0	3	3	0
0	04/03/24	B BUY	5337	1.0000	0	0	0	0
22	04/03/24	B BUY	22027	1.0000	0	22	22	0
64	04/04/24	B BUY	5338	1.0000	0	64	64	0
478	04/04/24	B BUY	22029	1.0000	0	478	478	0
241	04/05/24	B BUY	5340	1.0000	0	241	241	0
254	04/05/24	B BUY	22034	1.0000	0	254	254	0
168	04/09/24	B BUY	22036	1.0000	0	168	168	0
83,803	04/10/24	B BUY	4138	1.0000	0	83,803	83,803	0
42	04/11/24	B BUY	5342	1.0000	0	42	42	0
87	04/11/24	B BUY	22038	1.0000	0	87	87	0
53	04/12/24	B BUY	5344	1.0000	0	53	53	0
30	04/12/24	B BUY	22040	1.0000	0	30	30	0
809	04/15/24	B BUY	4006	1.0000	0	809	809	0
432	04/15/24	B BUY	5346	1.0000	0	432	432	0
217	04/15/24	B BUY	22043	1.0000	0	217	217	0
19	04/16/24	B BUY	5351	1.0000	0	19	19	0
11	04/17/24	B BUY	22046	1.0000	0	11	11	0
54	04/19/24	B BUY	5352	1.0000	0	54	54	0
75	04/22/24	B BUY	4011	1.0000	0	75	75	0
480	04/22/24	B BUY	4012	1.0000	0	480	480	0
17,283	04/23/24	S SELL	22061	1.0000	0	17,283	17,283	0
306	04/24/24	B BUY	5354	1.0000	0	306	306	0
230	04/24/24	B BUY	22081	1.0000	0	230	230	0
169	04/25/24	B BUY	4015	1.0000	0	169	169	0
222	04/26/24	B BUY	22090	1.0000	0	222	222	0
444	04/29/24	S SELL	4018	1.0000	0	444	444	0
421	04/29/24	S SELL	4141	1.0000	0	421	421	0
259	04/29/24	S SELL	5357	1.0000	0	259	259	0
1,899	04/29/24	S SELL	22093	1.0000	0	1,899	1,899	0
1,059	04/30/24	B BUY	5360	1.0000	0	1,059	1,059	0
1,543	04/30/24	B BUY	22096	1.0000	0	1,543	1,543	0
589	05/01/24	B BUY	4021	1.0000	0	589	589	0
69,196	05/01/24	S SELL	4149	1.0000	0	69,196	69,196	0
1,219	05/01/24	B BUY	5364	1.0000	0	1,219	1,219	0
1,363	05/01/24	B BUY	22104	1.0000	0	1,363	1,363	0
21,717	05/02/24	S SELL	4026	1.0000	0	21,717	21,717	0
2	05/02/24	B BUY	4152	1.0000	0	2	2	0
0	05/02/24	B BUY	5371	1.0000	0	0	0	0
1	05/02/24	B BUY	22111	1.0000	0	1	1	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
422	05/03/24 B BUY	4027	1.0000	0	422	422	0
529	05/06/24 B BUY	4029	1.0000	0	529	529	0
17	05/07/24 B BUY	5372	1.0000	0	17	17	0
6,212	05/08/24 S SELL	4032	1.0000	0	6,212	6,212	0
8,767	05/08/24 B BUY	4155	1.0000	0	8,767	8,767	0
31	05/08/24 B BUY	22112	1.0000	0	31	31	0
153	05/09/24 B BUY	22114	1.0000	0	153	153	0
59	05/09/24 B BUY	22115	1.0000	0	59	59	0
19	05/10/24 B BUY	5374	1.0000	0	19	19	0
161	05/10/24 B BUY	22118	1.0000	0	161	161	0
194	05/13/24 B BUY	4034	1.0000	0	194	194	0
8,636	05/15/24 B BUY	4036	1.0000	0	8,636	8,636	0
508	05/15/24 B BUY	5377	1.0000	0	508	508	0
1,047	05/15/24 B BUY	22121	1.0000	0	1,047	1,047	0
677	05/16/24 B BUY	22127	1.0000	0	677	677	0
164	05/17/24 B BUY	5381	1.0000	0	164	164	0
364	05/17/24 B BUY	22129	1.0000	0	364	364	0
25	05/20/24 B BUY	5385	1.0000	0	25	25	0
109	05/20/24 B BUY	22133	1.0000	0	109	109	0
248	05/21/24 B BUY	5387	1.0000	0	248	248	0
29	05/22/24 B BUY	5390	1.0000	0	29	29	0
29	05/22/24 B BUY	22135	1.0000	0	29	29	0
5,455	05/23/24 S SELL	5410	1.0000	0	5,455	5,455	0
61	05/24/24 B BUY	5424	1.0000	0	61	61	0
464	05/24/24 B BUY	22137	1.0000	0	464	464	0
145	05/28/24 B BUY	4053	1.0000	0	145	145	0
209	05/28/24 B BUY	22141	1.0000	0	209	209	0
50,000	05/29/24 B BUY	4157	1.0000	0	50,000	50,000	0
438	05/30/24 S SELL	4056	1.0000	0	438	438	0
416	05/30/24 S SELL	4159	1.0000	0	416	416	0
886	05/30/24 S SELL	5432	1.0000	0	886	886	0
1,822	05/30/24 S SELL	22144	1.0000	0	1,822	1,822	0
1,513	05/31/24 B BUY	4059	1.0000	0	1,513	1,513	0
22	05/31/24 B BUY	5436	1.0000	0	22	22	0
405	05/31/24 B BUY	22147	1.0000	0	405	405	0
1,571	06/03/24 B BUY	4063	1.0000	0	1,571	1,571	0
456	06/03/24 B BUY	4064	1.0000	0	456	456	0
69,330	06/03/24 S SELL	4167	1.0000	0	69,330	69,330	0
330	06/03/24 B BUY	5438	1.0000	0	330	330	0
680	06/03/24 B BUY	22152	1.0000	0	680	680	0
416	06/03/24 B BUY	22153	1.0000	0	416	416	0
1	06/04/24 B BUY	4071	1.0000	0	1	1	0
6	06/04/24 B BUY	4170	1.0000	0	6	6	0
0	06/04/24 B BUY	5442	1.0000	0	0	0	0
271	06/04/24 B BUY	22160	1.0000	0	271	271	0
16	06/04/24 B BUY	22161	1.0000	0	16	16	0
10,086	06/05/24 S SELL	4074	1.0000	0	10,086	10,086	0
83	06/05/24 B BUY	5443	1.0000	0	83	83	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
250	06/05/24 B BUY	22165	1.0000	0	250	250	0
8,767	06/06/24 B BUY	4173	1.0000	0	8,767	8,767	0
13,321	06/06/24 S SELL	22184	1.0000	0	13,321	13,321	0
269	06/07/24 B BUY	5446	1.0000	0	269	269	0
310	06/07/24 B BUY	22203	1.0000	0	310	310	0
614	06/10/24 B BUY	5449	1.0000	0	614	614	0
912	06/10/24 B BUY	22207	1.0000	0	912	912	0
774	06/10/24 B BUY	22208	1.0000	0	774	774	0
65	06/11/24 B BUY	5454	1.0000	0	65	65	0
217	06/11/24 B BUY	22216	1.0000	0	217	217	0
119	06/12/24 B BUY	22218	1.0000	0	119	119	0
245	06/13/24 B BUY	5457	1.0000	0	245	245	0
1,500	06/13/24 B BUY	22221	1.0000	0	1,500	1,500	0
558	06/14/24 B BUY	5460	1.0000	0	558	558	0
862	06/14/24 B BUY	22226	1.0000	0	862	862	0
433	06/17/24 B BUY	4076	1.0000	0	433	433	0
119	06/17/24 B BUY	5464	1.0000	0	119	119	0
1,524	06/17/24 B BUY	22233	1.0000	0	1,524	1,524	0
49	06/18/24 B BUY	22239	1.0000	0	49	49	0
25	06/20/24 B BUY	5467	1.0000	0	25	25	0
556	06/20/24 B BUY	22241	1.0000	0	556	556	0
419	06/21/24 B BUY	22244	1.0000	0	419	419	0
1,965	06/24/24 S SELL	5478	1.0000	0	1,965	1,965	0
112	06/24/24 B BUY	22247	1.0000	0	112	112	0
318	06/25/24 B BUY	4086	1.0000	0	318	318	0
354	06/25/24 B BUY	22249	1.0000	0	354	354	0
594	06/26/24 B BUY	22252	1.0000	0	594	594	0
443	06/27/24 S SELL	4089	1.0000	0	443	443	0
49,581	06/27/24 B BUY	4175	1.0000	0	49,581	49,581	0
170	06/27/24 S SELL	5488	1.0000	0	170	170	0
1,180	06/27/24 S SELL	22263	1.0000	0	1,180	1,180	0
233	06/28/24 B BUY	4179	1.0000	0	233	233	0
897	06/28/24 B BUY	5491	1.0000	0	897	897	0
2,857	06/28/24 B BUY	22266	1.0000	0	2,857	2,857	0
53	07/01/24 B BUY	4092	1.0000	0	53	53	0
206	07/01/24 B BUY	4181	1.0000	0	206	206	0
69,354	07/01/24 S SELL	4191	1.0000	0	69,354	69,354	0
539	07/01/24 B BUY	5501	1.0000	0	539	539	0
550	07/01/24 B BUY	22277	1.0000	0	550	550	0
1	07/02/24 B BUY	4095	1.0000	0	1	1	0
10,355	07/02/24 S SELL	4194	1.0000	0	10,355	10,355	0
181	07/02/24 B BUY	5508	1.0000	0	181	181	0
511	07/02/24 B BUY	22286	1.0000	0	511	511	0
64	07/03/24 B BUY	5511	1.0000	0	64	64	0
482	07/03/24 B BUY	22290	1.0000	0	482	482	0
85,831	07/08/24 B BUY	4198	1.0000	0	85,831	85,831	0
584	07/08/24 B BUY	22292	1.0000	0	584	584	0
184	07/09/24 B BUY	4096	1.0000	0	184	184	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
277	07/09/24 S SELL	4201	1.0000	0	277	277	0
84	07/09/24 B BUY	22295	1.0000	0	84	84	0
791	07/10/24 B BUY	5513	1.0000	0	791	791	0
427	07/10/24 B BUY	22297	1.0000	0	427	427	0
64	07/11/24 B BUY	5515	1.0000	0	64	64	0
26	07/12/24 B BUY	22300	1.0000	0	26	26	0
545	07/15/24 B BUY	4098	1.0000	0	545	545	0
346	07/15/24 B BUY	5517	1.0000	0	346	346	0
251	07/15/24 B BUY	22303	1.0000	0	251	251	0
19	07/16/24 B BUY	5524	1.0000	0	19	19	0
28	07/19/24 B BUY	5525	1.0000	0	28	28	0
76	07/19/24 B BUY	22308	1.0000	0	76	76	0
1,883	07/22/24 B BUY	4103	1.0000	0	1,883	1,883	0
286	07/24/24 B BUY	5527	1.0000	0	286	286	0
646	07/24/24 S SELL	22328	1.0000	0	646	646	0
167	07/25/24 B BUY	4107	1.0000	0	167	167	0
143	07/25/24 B BUY	22351	1.0000	0	143	143	0
16,232	07/26/24 B BUY	4110	1.0000	0	16,232	16,232	0
14	07/26/24 B BUY	5529	1.0000	0	14	14	0
225	07/26/24 B BUY	22355	1.0000	0	225	225	0
475	07/29/24 B BUY	4113	1.0000	0	475	475	0
446	07/30/24 S SELL	4115	1.0000	0	446	446	0
411	07/30/24 S SELL	4203	1.0000	0	411	411	0
252	07/30/24 S SELL	5531	1.0000	0	252	252	0
1,967	07/30/24 S SELL	22359	1.0000	0	1,967	1,967	0
19,915	07/31/24 S SELL	4120	1.0000	0	19,915	19,915	0
260	07/31/24 B BUY	5534	1.0000	0	260	260	0
1,190	07/31/24 B BUY	22362	1.0000	0	1,190	1,190	0
265	08/01/24 B BUY	4121	1.0000	0	265	265	0
72,078	08/01/24 S SELL	4209	1.0000	0	72,078	72,078	0
1,260	08/01/24 B BUY	5538	1.0000	0	1,260	1,260	0
1,429	08/01/24 B BUY	22368	1.0000	0	1,429	1,429	0
12	08/02/24 B BUY	5546	1.0000	0	12	12	0
317	08/02/24 B BUY	22373	1.0000	0	317	317	0
656	08/05/24 B BUY	4125	1.0000	0	656	656	0
156	08/05/24 B BUY	4217	1.0000	0	156	156	0
0	08/05/24 B BUY	5549	1.0000	0	0	0	0
1	08/05/24 B BUY	22377	1.0000	0	1	1	0
8,767	08/06/24 B BUY	4220	1.0000	0	8,767	8,767	0
7	08/09/24 B BUY	5550	1.0000	0	7	7	0
220	08/09/24 B BUY	22378	1.0000	0	220	220	0
191	08/13/24 B BUY	5552	1.0000	0	191	191	0
153	08/14/24 B BUY	5554	1.0000	0	153	153	0
5,788	08/15/24 B BUY	4129	1.0000	0	5,788	5,788	0
411	08/15/24 B BUY	5556	1.0000	0	411	411	0
1,738	08/15/24 B BUY	22382	1.0000	0	1,738	1,738	0
188	08/16/24 B BUY	5559	1.0000	0	188	188	0
427	08/16/24 B BUY	22389	1.0000	0	427	427	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
27	08/20/24	B BUY	5563	1.0000	0	27	27	0
118	08/20/24	B BUY	22392	1.0000	0	118	118	0
840	08/21/24	B BUY	4149	1.0000	0	840	840	0
93	08/22/24	B BUY	5565	1.0000	0	93	93	0
115	08/23/24	B BUY	5568	1.0000	0	115	115	0
475	08/23/24	B BUY	22394	1.0000	0	475	475	0
213	08/26/24	B BUY	4152	1.0000	0	213	213	0
86	08/26/24	B BUY	22397	1.0000	0	86	86	0
45	08/27/24	B BUY	5571	1.0000	0	45	45	0
182	08/27/24	B BUY	22400	1.0000	0	182	182	0
455	08/29/24	S SELL	4155	1.0000	0	455	455	0
74,570	08/29/24	B BUY	4222	1.0000	0	74,570	74,570	0
187	08/29/24	S SELL	5574	1.0000	0	187	187	0
2,015	08/29/24	S SELL	22402	1.0000	0	2,015	2,015	0
5,489	08/30/24	S SELL	5593	1.0000	0	5,489	5,489	0
386	08/30/24	B BUY	22405	1.0000	0	386	386	0
187	09/03/24	B BUY	4158	1.0000	0	187	187	0
72,251	09/03/24	S SELL	4231	1.0000	0	72,251	72,251	0
1,160	09/03/24	B BUY	5608	1.0000	0	1,160	1,160	0
24	09/03/24	B BUY	5609	1.0000	0	24	24	0
1,424	09/03/24	B BUY	22410	1.0000	0	1,424	1,424	0
551	09/03/24	B BUY	22411	1.0000	0	551	551	0
1	09/04/24	B BUY	4162	1.0000	0	1	1	0
5	09/04/24	B BUY	4234	1.0000	0	5	5	0
0	09/04/24	B BUY	5617	1.0000	0	0	0	0
43	09/04/24	B BUY	22422	1.0000	0	43	43	0
9,734	09/05/24	S SELL	4164	1.0000	0	9,734	9,734	0
434	09/05/24	B BUY	5618	1.0000	0	434	434	0
245	09/05/24	B BUY	22425	1.0000	0	245	245	0
227	09/06/24	B BUY	5621	1.0000	0	227	227	0
306	09/06/24	B BUY	22429	1.0000	0	306	306	0
158	09/10/24	B BUY	4165	1.0000	0	158	158	0
8,767	09/10/24	B BUY	4237	1.0000	0	8,767	8,767	0
409	09/10/24	B BUY	5623	1.0000	0	409	409	0
2,041	09/10/24	B BUY	22432	1.0000	0	2,041	2,041	0
94	09/11/24	B BUY	4167	1.0000	0	94	94	0
123	09/11/24	B BUY	22441	1.0000	0	123	123	0
20,245	09/12/24	B BUY	4169	1.0000	0	20,245	20,245	0
234	09/12/24	B BUY	5627	1.0000	0	234	234	0
1,479	09/12/24	B BUY	22443	1.0000	0	1,479	1,479	0
274	09/13/24	B BUY	22447	1.0000	0	274	274	0
19,004	09/16/24	S SELL	4177	1.0000	0	19,004	19,004	0
149	09/16/24	B BUY	5629	1.0000	0	149	149	0
10,184	09/16/24	S SELL	22488	1.0000	0	10,184	10,184	0
274	09/17/24	B BUY	22536	1.0000	0	274	274	0
126	09/18/24	B BUY	22539	1.0000	0	126	126	0
275	09/19/24	B BUY	4179	1.0000	0	275	275	0
25	09/19/24	B BUY	5633	1.0000	0	25	25	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED	PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
1,152 09/23/24 S SELL 5644	1.0000	0	1,152	1,152	0
112 09/23/24 B BUY 22541	1.0000	0	112	112	0
149 09/24/24 B BUY 22543	1.0000	0	149	149	0
348 09/25/24 B BUY 4181	1.0000	0	348	348	0
159 09/25/24 B BUY 22545	1.0000	0	159	159	0
419 09/26/24 B BUY 4185	1.0000	0	419	419	0
36 09/26/24 B BUY 5652	1.0000	0	36	36	0
500 09/26/24 B BUY 22548	1.0000	0	500	500	0
460 09/27/24 S SELL 4187	1.0000	0	460	460	0
49,578 09/27/24 B BUY 4239	1.0000	0	49,578	49,578	0
47 09/27/24 B BUY 5654	1.0000	0	47	47	0
462 09/27/24 S SELL 22559	1.0000	0	462	462	0
188 09/30/24 B BUY 4190	1.0000	0	188	188	0
577 09/30/24 B BUY 5659	1.0000	0	577	577	0
2,370 09/30/24 B BUY 22562	1.0000	0	2,370	2,370	0
866 10/01/24 B BUY 4192	1.0000	0	866	866	0
72,329 10/01/24 S SELL 4250	1.0000	0	72,329	72,329	0
464 10/01/24 B BUY 5668	1.0000	0	464	464	0
592 10/01/24 B BUY 22570	1.0000	0	592	592	0
1 10/02/24 B BUY 4197	1.0000	0	1	1	0
147 10/02/24 B BUY 4253	1.0000	0	147	147	0
9,999 10/02/24 S SELL 4254	1.0000	0	9,999	9,999	0
219 10/02/24 B BUY 5674	1.0000	0	219	219	0
449 10/02/24 B BUY 22580	1.0000	0	449	449	0
67 10/03/24 B BUY 5679	1.0000	0	67	67	0
541 10/03/24 B BUY 22586	1.0000	0	541	541	0
43 10/04/24 B BUY 5681	1.0000	0	43	43	0
254 10/07/24 B BUY 22591	1.0000	0	254	254	0
118 10/08/24 B BUY 22593	1.0000	0	118	118	0
85,831 10/09/24 B BUY 4258	1.0000	0	85,831	85,831	0
939 10/10/24 B BUY 5683	1.0000	0	939	939	0
1,049 10/10/24 B BUY 22595	1.0000	0	1,049	1,049	0
52 10/11/24 B BUY 22598	1.0000	0	52	52	0
801 10/15/24 B BUY 4198	1.0000	0	801	801	0
320 10/15/24 B BUY 5687	1.0000	0	320	320	0
230 10/15/24 B BUY 22602	1.0000	0	230	230	0
19 10/16/24 B BUY 5692	1.0000	0	19	19	0
17 10/17/24 B BUY 5693	1.0000	0	17	17	0
11 10/17/24 B BUY 22605	1.0000	0	11	11	0
45 10/18/24 B BUY 22607	1.0000	0	45	45	0
555 10/21/24 B BUY 4203	1.0000	0	555	555	0
2,647 10/21/24 S SELL 4261	1.0000	0	2,647	2,647	0
28 10/21/24 B BUY 5695	1.0000	0	28	28	0
317 10/23/24 B BUY 5697	1.0000	0	317	317	0
948 10/23/24 B BUY 22609	1.0000	0	948	948	0
66 10/24/24 B BUY 22612	1.0000	0	66	66	0
147 10/25/24 B BUY 4206	1.0000	0	147	147	0
14 10/25/24 B BUY 5699	1.0000	0	14	14	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
267	10/25/24	B BUY	22615	1.0000	0	267	267	0
465	10/30/24	S SELL	4209	1.0000	0	465	465	0
420	10/30/24	S SELL	4263	1.0000	0	420	420	0
275	10/30/24	S SELL	5701	1.0000	0	275	275	0
2,074	10/30/24	S SELL	22622	1.0000	0	2,074	2,074	0
266	10/31/24	B BUY	5704	1.0000	0	266	266	0
1,235	10/31/24	B BUY	22625	1.0000	0	1,235	1,235	0
488	11/01/24	B BUY	4212	1.0000	0	488	488	0
72,244	11/01/24	S SELL	4272	1.0000	0	72,244	72,244	0
1,250	11/01/24	B BUY	5707	1.0000	0	1,250	1,250	0
1,582	11/01/24	B BUY	22631	1.0000	0	1,582	1,582	0
422	11/04/24	B BUY	4216	1.0000	0	422	422	0
74	11/04/24	B BUY	4275	1.0000	0	74	74	0
0	11/04/24	B BUY	5716	1.0000	0	0	0	0
122	11/04/24	B BUY	22638	1.0000	0	122	122	0
8,767	11/05/24	B BUY	4276	1.0000	0	8,767	8,767	0
529	11/06/24	B BUY	4218	1.0000	0	529	529	0
17	11/08/24	B BUY	5717	1.0000	0	17	17	0
59	11/08/24	B BUY	22644	1.0000	0	59	59	0
42	11/08/24	B BUY	22645	1.0000	0	42	42	0
194	11/12/24	B BUY	4221	1.0000	0	194	194	0
228	11/12/24	B BUY	5719	1.0000	0	228	228	0
4,530	11/13/24	S SELL	5736	1.0000	0	4,530	4,530	0
153	11/14/24	B BUY	5750	1.0000	0	153	153	0
572	11/14/24	B BUY	22648	1.0000	0	572	572	0
9,369	11/15/24	B BUY	4222	1.0000	0	9,369	9,369	0
472	11/15/24	B BUY	5752	1.0000	0	472	472	0
1,707	11/15/24	B BUY	22650	1.0000	0	1,707	1,707	0
82	11/18/24	B BUY	5757	1.0000	0	82	82	0
130	11/18/24	B BUY	22660	1.0000	0	130	130	0
27	11/20/24	B BUY	5759	1.0000	0	27	27	0
133	11/20/24	B BUY	22661	1.0000	0	133	133	0
115	11/22/24	B BUY	5761	1.0000	0	115	115	0
475	11/22/24	B BUY	22663	1.0000	0	475	475	0
216	11/25/24	B BUY	4240	1.0000	0	216	216	0
33	11/25/24	B BUY	22666	1.0000	0	33	33	0
457	11/26/24	S SELL	4243	1.0000	0	457	457	0
436	11/26/24	S SELL	4280	1.0000	0	436	436	0
275	11/26/24	S SELL	5764	1.0000	0	275	275	0
1,915	11/26/24	S SELL	22669	1.0000	0	1,915	1,915	0
29,402	11/27/24	B BUY	4246	1.0000	0	29,402	29,402	0
75,000	11/27/24	B BUY	4283	1.0000	0	75,000	75,000	0
96	11/27/24	B BUY	5767	1.0000	0	96	96	0
110	11/27/24	B BUY	22672	1.0000	0	110	110	0
149	11/29/24	B BUY	5770	1.0000	0	149	149	0
8,121	11/29/24	B BUY	22676	1.0000	0	8,121	8,121	0
3,555	12/02/24	B BUY	4249	1.0000	0	3,555	3,555	0
70,981	12/02/24	S SELL	4291	1.0000	0	70,981	70,981	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
797	12/02/24	B BUY	5773	1.0000	0	797	797	0
1,790	12/02/24	B BUY	22735	1.0000	0	1,790	1,790	0
1	12/03/24	B BUY	4259	1.0000	0	1	1	0
81	12/03/24	B BUY	4294	1.0000	0	81	81	0
0	12/03/24	B BUY	5778	1.0000	0	0	0	0
144	12/03/24	B BUY	22744	1.0000	0	144	144	0
118	12/04/24	B BUY	5779	1.0000	0	118	118	0
377	12/04/24	B BUY	22748	1.0000	0	377	377	0
51,664	12/05/24	S SELL	4262	1.0000	0	51,664	51,664	0
394	12/05/24	B BUY	5781	1.0000	0	394	394	0
119	12/05/24	B BUY	22753	1.0000	0	119	119	0
431	12/06/24	B BUY	22756	1.0000	0	431	431	0
221	12/09/24	B BUY	5783	1.0000	0	221	221	0
245	12/09/24	B BUY	5784	1.0000	0	245	245	0
88	12/09/24	B BUY	22760	1.0000	0	88	88	0
440	12/10/24	B BUY	5787	1.0000	0	440	440	0
2,033	12/10/24	B BUY	22762	1.0000	0	2,033	2,033	0
8,767	12/11/24	B BUY	4297	1.0000	0	8,767	8,767	0
36	12/11/24	B BUY	5790	1.0000	0	36	36	0
310	12/12/24	B BUY	5792	1.0000	0	310	310	0
1,600	12/12/24	B BUY	22770	1.0000	0	1,600	1,600	0
208	12/13/24	B BUY	22775	1.0000	0	208	208	0
26,674	12/16/24	B BUY	4263	1.0000	0	26,674	26,674	0
320	12/16/24	B BUY	5795	1.0000	0	320	320	0
1,644	12/16/24	B BUY	22779	1.0000	0	1,644	1,644	0
276	12/17/24	B BUY	22787	1.0000	0	276	276	0
93	12/18/24	B BUY	22790	1.0000	0	93	93	0
25	12/19/24	B BUY	5799	1.0000	0	25	25	0
299	12/19/24	B BUY	22792	1.0000	0	299	299	0
19,637	12/20/24	S SELL	4279	1.0000	0	19,637	19,637	0
180	12/20/24	B BUY	5801	1.0000	0	180	180	0
905	12/20/24	B BUY	22795	1.0000	0	905	905	0
4,884	12/23/24	S SELL	5819	1.0000	0	4,884	4,884	0
112	12/23/24	B BUY	22800	1.0000	0	112	112	0
126	12/26/24	B BUY	4285	1.0000	0	126	126	0
50,000	12/26/24	B BUY	4305	1.0000	0	50,000	50,000	0
339	12/27/24	B BUY	5832	1.0000	0	339	339	0
0	12/27/24	B BUY	5833	1.0000	0	0	0	0
665	12/27/24	B BUY	22802	1.0000	0	665	665	0
39	12/27/24	B BUY	22803	1.0000	0	39	39	0
85	12/30/24	B BUY	5838	1.0000	0	85	85	0
1,398	12/30/24	B BUY	22808	1.0000	0	1,398	1,398	0
164	12/31/24	B BUY	5841	1.0000	0	164	164	0
1,534	12/31/24	B BUY	22814	1.0000	0	1,534	1,534	0
1,229,636		437	TOTAL BUYS		0	1,229,636	1,229,636	0
1,215,385		84	TOTAL SELLS		0	1,215,385	1,215,385	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED		PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
2,445,021	SECURITY TOTAL		0	2,445,021	2,445,021	0

Schedule SB, Part V - Summary of Plan Provisions

Plan Name	**Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A**
Plan Sponsor	United Food and Commercial Workers International Union Local 464A
EIN / PN	22-1435504 / 002

Regular Pension

Age Requirement: 62

Service Requirement: 5 years

Amount: The annual benefit is equal to (1) plus (2) as follows:

(1) Future Service – 1% of first $7,800 of Compensation plus 1.5% of excess over $7,800 for each year of participation up until December 31, 2011, plus 0.25% of first $7,800 of Compensation plus 0.375% of excess over $7,800 for each year of participation after December 31, 2011.

(2) Past Service – For those participants employed by the Local Union prior to January 1, 2002, 0.5% of first $7,800 Average Past Service Compensation plus 1% of excess over $7,800 of such Compensation multiplied by years of past service.

Early Retirement

Age Requirement: 55

Service Requirement: 5 Years

Amount: Regular pension accrued reduced by 6% for each year that retirement age is less than 62.

Schedule SB, Part V - Summary of Plan Provisions

Disability

Age Requirement: None

Service Requirement: 10 Years

Amount: 100% of Regular pension accrued to date of disability.

The disability retirement provision was eliminated for participants who become disabled on or after January 1, 2012.

Vesting

Age Requirement: None

Service Requirement: 5 Years

Amount: Regular pension accrued, payable at Normal Retirement Age.

Normal Retirement Age: 62

Pre-retirement death benefits

Spouse's benefit:

Age Requirement: None

Service Requirement: 5 Years

Amount: 50% of the benefit employee would have received had he/she retired the day before he/she died and elected the joint and survivor option. Benefits commence to spouse when employee would have first been eligible to retire.

Post-retirement death benefits

Husband and wife: If married, and not receiving disability benefits, pension benefits are paid in the form of a joint and survivor annuity unless this form is rejected by employee and spouse. If not rejected, the benefit amount otherwise payable is reduced to reflect the joint and survivor coverage. If rejected, or if not married, benefits are payable for the life of the employee. Alternatively, the benefit may be paid in any other available optional form elected by the employee in an actuarially equivalent amount.

Schedule SB, Part V -
Summary of Plan Provisions

Participation	The later of attainment of age 21 and completion of 1 year of service.

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
NONINTEREST-BEARING CASH			
CASH CASH	27.720	28	28
TOTAL NONINTEREST-BEARING CASH		28	28
GENERAL INVESTMENTS			
INTEREST-BEARING CASH (INCLUDING MM ACCTS & CD)			
VP6000013 FEDERATED HERMES GOVERNMENT OBLIGATI	PREMIER #117 156,255.290	156,255	156,255
TOTAL INTEREST-BEARING CASH (INCLUDING MM ACCTS & CD)		156,255	156,255
U.S. GOVERNMENT SECURITIES			
3137AGHF0 FED HOME LN MTG CORP	SER 3946 CL BY *14 DAY DELAY* 100,000.000	110,375	97,365
3137A5ER1 FED HOME LN MTG CORP	SER 3793 CL PC *14 DAY DELAY* 3,882.260	4,110	3,689
3136G44U4 FED NATL MTG ASSN	DTD 10/20/20 0.500 10/20/2025 30,000.000	29,941	29,108
3135G05Q2 FED NATL MTG ASSN	DTD 08/05/20 0.875 08/05/2030 25,000.000	24,691	20,643
3138XDAW0 FED NATL MTG ASSN POOL #AV1820	DTD 11/01/13 3.500 12/01/2028 4,363.600	4,636	4,286
91282CES6 UNITED STATES TREASURY NOTES	DTD 05/31/2022 2.750% 05/31/2029 60,000.000	55,369	56,098
91282CEP2 UNITED STATES TREASURY NOTES	DTD 05/15/2022 2.875% 05/15/2032 60,000.000	58,441	53,886

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FD491
SCHEDULE H (FORM 5500 - 4I-1)
SCHEDULE OF ASSETS HELD FOR
INVESTMENT PURPOSES AT END OF YEAR

UFCW 464 OFFICER GCM-CONSOLIDATED

BASE CURRENCY: USD

AS OF DECEMBER 31,2024

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
91282CFF3 UNITED STATES TREASURY NOTES	DTD 08/15/2022 2.750% 08/15/2032 60,000.000	54,853	53,210
91282CFV8 UNITED STATES TREASURY NOTES	DTD 11/15/2022 4.125% 11/15/2032 60,000.000	62,773	58,519
91282CGM7 UNITED STATES TREASURY NOTES	DTD 02/15/2023 3.500% 02/15/2033 70,000.000	70,211	65,120
91282CHC8 UNITED STATES TREASURY NOTES	DTD 05/15/2023 3.375% 05/15/2033 60,000.000	58,362	55,139
91282CKQ3 UNITED STATES TREASURY NOTES	DTD 05/15/2024 4.375% 05/15/2034 50,000.000	50,464	49,232
91282CCP4 US TREASURY NOTE	DTD 08/02/21 0.625 07/31/2026 80,000.000	79,488	75,604
91282CDK4 US TREASURY NOTE	DTD 11/30/21 1.250 11/30/2026 70,000.000	70,049	66,179
912828V98 US TREASURY NOTE	DTD 02/15/17 2.250 02/15/2027 15,000.000	14,730	14,395
912828X88 US TREASURY NOTE	DTD 05/15/17 2.375 05/15/2027 55,000.000	55,606	52,672
9128283F5 US TREASURY NOTE	DTD 11/15/17 2.250 11/15/2027 50,000.000	48,112	47,274
9128283W8 US TREASURY NOTE	DTD 02/15/18 2.750 02/15/2028 55,000.000	52,780	52,517
91282CCE9 US TREASURY NOTE	DTD 06/01/21 1.250 05/31/2028 40,000.000	39,920	36,125
9128285M8 US TREASURY NOTE	DTD 11/15/18 3.125 11/15/2028 60,000.000	56,982	57,413
9128286B1 US TREASURY NOTE	DTD 02/15/19 2.625 02/15/2029 60,000.000	54,137	56,096
912828YB0 US TREASURY NOTE	DTD 08/15/19 1.625 08/15/2029 60,000.000	51,070	53,252
912828YS3 US TREASURY NOTE	DTD 11/15/19 1.750 11/15/2029 50,000.000	43,479	44,342

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
912828Z94 US TREASURY NOTE	DTD 02/15/20 1.500 02/15/2030 40,000.000	34,553	34,733
91282CAV3 US TREASURY NOTE	DTD 11/16/20 0.875 11/15/2030 70,000.000	66,290	57,273
91282CCB5 US TREASURY NOTE	DTD 05/17/21 1.625 05/15/2031 60,000.000	54,623	50,618
91282CCS8 US TREASURY NOTE	DTD 08/16/21 1.250 08/15/2031 60,000.000	56,108	48,965
91282CDJ7 US TREASURY NOTE	DTD 11/15/21 1.375 11/15/2031 60,000.000	55,484	49,030
TOTAL U.S. GOVERNMENT SECURITIES		1,417,638	1,342,783
CORPORATE DEBT INSTRUMENTS: ALL OTHER			
023135BS4 AMAZON.COM INC RATINGS: A1 AA	DTD 06/03/20 1.500 06/03/2030 25,000.000	21,118	21,208
02665WFK2 AMERICAN HONDA FIN CORP RATINGS: A3 A-	MEDIUM TERM NOTE 20,000.000	20,108	20,070
03027XAW0 AMERICAN TOWER CORP RATINGS: BAA3 BBB	DTD 06/13/19 3.800 08/15/2029 25,000.000	23,997	23,667
031162CT5 AMGEN INC RATINGS: BAA1 BBB+	DTD 02/21/20 2.200 02/21/2027 40,000.000	42,375	37,928
036752AB9 ANTHEM INC RATINGS: BAA2 A	DTD 11/21/17 3.650 12/01/2027 25,000.000	25,879	24,321
038222AL9 APPLIED MATERIALS INC RATINGS: A2 A	DTD 03/31/17 3.300 04/01/2027 30,000.000	34,174	29,228
00206RML3 AT&T INC RATINGS: BAA2 BBB	DTD 03/23/21 1.700 03/25/2026 25,000.000	25,025	24,100
064159QE9 BANK OF NOVA SCOTIA RATINGS: A2 A-	DTD 07/29/19 2.700 08/03/2026 30,000.000	32,947	29,109
10373QAE0 BP CAP MARKETS AMERICA RATINGS: A1 A-	DTD 11/06/18 4.234 11/06/2028 25,000.000	28,476	24,476

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
14913R2G1 CATERPILLAR FINL SERVICE RATINGS: A2 A	DTD 09/14/20 1.100 09/14/2027 25,000.000	25,149	22,943
166764BW9 CHEVRON CORP RATINGS: AA2 AA-	DTD 05/11/20 1.554 05/11/2025 25,000.000	25,872	24,728
171239AG1 CHUBB INA HOLDINGS INC RATINGS: A2 A	DTD 09/17/20 1.375 09/15/2030 25,000.000	24,818	20,764
172967KY6 CITIGROUP INC RATINGS: A3 BBB+	DTD 10/21/16 3.200 10/21/2026 30,000.000	28,316	29,175
191216CV0 COCA-COLA CO/THE RATINGS: A1 A+	DTD 05/01/20 1.650 06/01/2030 30,000.000	31,675	25,584
20030NBN0 COMCAST CORP RATINGS: A3 A-	DTD 05/27/15 3.375 08/15/2025 15,000.000	14,938	14,871
20030NDA6 COMCAST CORP RATINGS: A3 A-	DTD 11/05/19 2.650 02/01/2030 15,000.000	16,358	13,438
126408HH9 CSX CORP RATINGS: A3 BBB+	DTD 05/01/17 3.250 06/01/2027 40,000.000	45,271	38,747
126650CL2 CVS HEALTH CORP RATINGS: BAA3 BBB	DTD 07/20/15 3.875 07/20/2025 40,000.000	43,667	39,743
25470DBJ7 DISCOVERY COMMUNICATIONS RATINGS: BAA3 BBB-	DTD 05/18/20 3.625 05/15/2030 25,000.000	22,119	22,240
26441CBL8 DUKE ENERGY CORP RATINGS: BAA2 BBB	DTD 06/10/21 2.550 06/15/2031 25,000.000	25,155	21,345
316773CY4 FIFTH THIRD BANCORP RATINGS: BAA1 BBB+	DTD 10/28/19 2.375 01/28/2025 40,000.000	42,391	39,922
341081GK7 FLORIDA POWER & LIGHT CO RATINGS: AA2 A+	DTD 03/03/2023 5.050% 04/01/2028 25,000.000	25,195	25,240
427866AU2 HERSHEY COMPANY RATINGS: A1 A	DTD 08/21/15 3.200 08/21/2025 25,000.000	25,123	24,774
459200JZ5 IBM CORP RATINGS: A3 A-	DTD 05/15/19 3.300 05/15/2026 25,000.000	25,040	24,549
24422EVD8 JOHN DEERE CAPITAL CORP RATINGS: A1 A	MED TERM NOTE 15,000.000	15,227	13,489

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
539830BH1 LOCKHEED MARTIN CORP RATINGS: A2 A-	DTD 11/23/15 3.550 01/15/2026 13,000.000	13,579	12,878
57636QAP9 MASTERCARD INC RATINGS: AA3 A+	DTD 03/26/20 3.350 03/26/2030 25,000.000	29,492	23,362
594918BJ2 MICROSOFT CORP RATINGS: AAA AAA	DTD 11/03/15 3.125 11/03/2025 27,000.000	28,233	26,718
61746BEF9 MORGAN STANLEY RATINGS: A1 A-	DTD 01/20/17 3.625 01/20/2027 40,000.000	41,496	39,271
65473PAH8 NISOURCE INC RATINGS: BAA2 BBB+	DTD 08/12/19 2.950 09/01/2029 25,000.000	22,829	22,883
666807BS0 NORTHROP GRUMMAN CORP RATINGS: BAA1 BBB+	DTD 03/23/20 4.400 05/01/2030 20,000.000	24,754	19,474
68233JBU7 ONCOR ELECTRIC DELIVERY RATINGS: A2 A+	DTD 03/20/20 2.750 05/15/2030 30,000.000	27,332	26,930
713448ES3 PEPSICO INC RATINGS: A1 A+	DTD 03/19/20 2.750 03/19/2030 20,000.000	22,126	18,166
717081EA7 PFIZER INC RATINGS: A2 A	DTD 11/21/16 3.000 12/15/2026 25,000.000	24,433	24,323
693475AZ8 PNC FINANCIAL SERVICES RATINGS: A3 A-	DTD 01/22/20 2.550 01/22/2030 30,000.000	30,815	26,641
69351UBC6 PPL ELEC UTILS CORP RATINGS: A1 A+	DTD 01/05/2024 4.850% 02/15/2034 25,000.000	24,389	24,347
74340XCG4 PROLOGIS LP RATINGS: A3 A	DTD 06/28/2023 4.875% 06/15/2028 25,000.000	25,031	25,061
743820AA0 PROV ST JOSEPH HLTH OBL RATINGS: A2 A	DTD 10/01/19 2.532 10/01/2029 25,000.000	24,512	22,333
74432QCG8 PRUDENTIAL FINANCIAL INC RATINGS: A3 A	DTD 03/10/20 2.100 03/10/2030 15,000.000	15,884	13,224
744448CV1 PUBLIC SERVICE COLORADO RATINGS: A1 A	DTD 03/01/21 1.875 06/15/2031 30,000.000	24,145	24,674
824348AW6 SHERWIN-WILLIAMS CO RATINGS: BAA2 BBB	DTD 05/16/17 3.450 06/01/2027 35,000.000	39,427	34,040

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
89114QCK2 TORONTO-DOMINION BANK RATINGS: A2 A-	MED TERM NOTE 25,000.000	24,925	24,335
89788MAC6 TRUIST FINANCIAL CORP RATINGS: BAA1 A-	MED TERM NOTE 25,000.000	24,964	22,771
91324PDE9 UNITEDHEALTH GROUP INC RATINGS: A2 A+	DTD 10/25/17 2.950 10/15/2027 35,000.000	36,376	33,496
95040QAD6 WELLTOWER INC RATINGS: BAA1 BBB+	DTD 04/10/18 4.250 04/15/2028 25,000.000	24,440	24,476
TOTAL CORPORATE DEBT INSTRUMENTS: ALL OTHER		1,219,594	1,125,058
COMMON ------			
002824100 ABBOTT LABS	313.000	27,001	35,403
00287Y109 ABBVIE INC	622.000	98,815	110,529
G1151C101 ACCENTURE PLC	88.000	16,437	30,958
00724F101 ADOBE INC	88.000	34,074	39,132
007903107 ADVANCED MICRO DEVICES INC	134.000	14,133	16,186
01973R101 ALLISON TRANSMISSION HOLDINGS	370.000	21,427	39,982
020002101 ALLSTATE CORP	117.000	24,417	22,556
02079K305 ALPHABET INC CL A	848.000	34,275	160,526
02079K107 ALPHABET INC CL C	959.000	34,680	182,632
02209S103 ALTRIA GROUP INC	COM 1,916.000	98,320	100,188

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
023135106 AMAZON COM INC COM	1,633.000	137,468	358,264
G0250X107 AMCOR PLC	285.000	2,708	2,682
025537101 AMERICAN ELECTRIC POWER INC	485.000	49,072	44,732
025816109 AMERICAN EXPRESS CO	60.000	14,728	17,807
03027X100 AMERICAN TOWER CORP	31.000	7,369	5,686
03076C106 AMERIPRISE FINL INC	105.000	42,305	55,905
031162100 AMGEN INC	158.000	39,814	41,181
03769M106 APOLLO GLOBAL MANAGEMENT INC	287.000	24,277	47,401
037833100 APPLE INC	2,356.000	121,477	589,990
03820C105 APPLIED INDL TECHNOLOGIES INC COM	18.000	4,930	4,310
038222105 APPLIED MATERIALS INC	238.000	29,852	38,706
039483102 ARCHER DANIELS MIDLAND CO	123.000	8,993	6,214
040413205 ARISTA NETWORKS INC	564.000	43,573	62,339
04316A108 ARTISAN PARTNERS ASSET MGMT CL A	173.000	7,542	7,448
00206R102 AT & T INC	2,227.000	37,715	50,709
052769106 AUTODESK INC	32.000	6,372	9,458

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
064058100 BANK NEW YORK MELLON CORP COM	COM 732.000	42,362	56,240
060505104 BANK OF AMERICA CORP	890.000	27,057	39,116
06417N103 BANK OZK	63.000	3,037	2,805
084670702 BERKSHIRE HATHAWAY INC.	268.000	46,223	121,479
086516101 BEST BUY INC	123.000	11,267	10,553
09290D101 BLACKROCK INC	54.000	37,905	55,356
101137107 BOSTON SCIENTIFIC CORP COM	331.000	17,540	29,565
110122108 BRISTOL MYERS SQUIBB CO	628.000	32,659	35,520
11135F101 BROADCOM INC	961.000	31,630	222,798
H11356104 BUNGE GLOBAL	155.000	12,843	12,053
127190304 CACI INTL INC FORMERLY CACI INC TO	12/23/86 CL A 73.000	29,866	29,496
127387108 CADENCE DESIGN SYSTEMS INC	23.000	1,538	6,911
14040H105 CAPITAL ONE FINANCIAL CORP	190.000	22,047	33,881
149123101 CATERPILLAR INC	107.000	29,650	38,815
03073E105 CENCORA, INC.	104.000	10,965	23,367
15135B101 CENTENE CORP DEL	COM 380.000	29,441	23,020

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
125269100 CF INDS HLDGS INC	COM	79.000	6,605	6,740
166764100 CHEVRON CORP		472.000	64,095	68,364
17275R102 CISCO SYSTEMS INC		1,954.000	84,462	115,677
172967424 CITIGROUP INC.		761.000	43,110	53,567
191216100 COCA COLA CO		529.000	28,314	32,936
194162103 COLGATE PALMOLIVE CO		560.000	44,329	50,910
20030N101 COMCAST CORP CLASS A		850.000	34,890	31,901
200340107 COMERICA INC		57.000	3,991	3,525
219948106 CORPAY INC		41.000	7,918	13,875
22160K105 COSTCO WHOLESALE CORP		109.000	66,327	99,873
227046109 CROCS INC		75.000	7,778	8,215
228368106 CROWN HLDGS INC	COM	402.000	37,235	33,241
231021106 CUMMINS INC.		27.000	4,594	9,412
126650100 CVS HEALTH CORPORATION		624.000	46,464	28,011
237194105 DARDEN RESTAURANTS INC		20.000	3,752	3,734
243537107 DECKERS OUTDOOR CORP		150.000	17,048	30,464

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
24703L202 DELL TECHNOLOGIES INC.		56.000	6,267	6,453
25179M103 DEVON ENERGY CORPORATION		129.000	5,581	4,222
253393102 DICKS SPORTING GOODS INC		34.000	6,412	7,781
256163106 DOCUSIGN INC		390.000	22,163	35,077
26441C204 DUKE ENERGY HOLDING CORP. COM		514.000	51,731	55,378
26969P108 EAGLE MATLS INC	COM	44.000	11,978	10,857
27579R104 EAST WEST BANCORP INC	COM	350.000	25,395	33,516
278642103 EBAY INC		264.000	11,003	16,355
036752103 ELEVANCE HEALTH INC		55.000	15,470	20,290
532457108 ELI LILLY & CO COM		120.000	57,553	92,640
29084Q100 EMCOR GROUP INC COM		87.000	16,990	39,489
291011104 EMERSON ELECTRIC CO		170.000	15,745	21,068
26875P101 EOG RESOURCES, INC		410.000	49,435	50,258
G3223R108 EVEREST GROUP LTD		42.000	11,069	15,223
30161Q104 EXELIXIS INC		1,182.000	22,340	39,361
30212P303 EXPEDIA INC		180.000	17,038	33,539

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
30231G102 EXXON MOBIL CORPORATION	497.000	37,059	53,462
311900104 FASTENAL CO	129.000	8,983	9,276
316773100 FIFTH THIRD BANCORP	96.000	2,554	4,059
31620R303 FNF GROUP	141.000	8,195	7,916
345370860 FORD MOTOR COMPANY	2,022.000	24,373	20,018
34959E109 FORTINET INC	346.000	17,460	32,690
35671D857 FREEPORT-MCMORAN INC.	COMMON STOCK 474.000	19,101	18,050
36467J108 GAMING AND LEISURE PROPERTIES, INC	597.000	27,886	28,752
369604301 GE AEROSPACE	89.000	13,399	14,844
369550108 GENERAL DYNAMICS CORP	47.000	11,827	12,384
375558103 GILEAD SCIENCES INC	146.000	11,651	13,486
38141G104 GOLDMAN SACHS GROUP INC	114.000	41,184	65,279
416515104 HARTFORD FINANCIAL SERVICES GROUP	INC COM 396.000	35,113	43,322
403949100 HF SINCLAIR CORP	235.000	11,877	8,237
436440101 HOLOGIC INC COM	183.000	14,876	13,192
437076102 HOME DEPOT INC	280.000	60,081	108,917

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
438516106 HONEYWELL INTERNATIONAL INC		202.000	43,936	45,630
44107P104 HOST HOTELS & RESORTS, INC.		1,033.000	17,359	18,098
443201108 HOWMET AEROSPACE INC		342.000	16,721	37,405
446150104 HUNTINGTON BANCSHARES INC		233.000	3,466	3,791
458140100 INTEL CORP	COMM	220.000	7,288	4,411
45841N107 INTERACTIVE BROKERS GROUP INC CL A		210.000	16,722	37,101
46120E602 INTUITIVE SURGICAL INC		93.000	36,888	48,542
466313103 JABIL INC		194.000	15,870	27,917
46817M107 JACKSON FINANCIAL INC		36.000	2,804	3,135
G50871105 JAZZ PHARMACEUTICALS PLC		68.000	10,312	8,374
478160104 JOHNSON & JOHNSON		196.000	22,256	28,346
46625H100 JPMORGAN CHASE & CO		575.000	48,916	137,833
494368103 KIMBERLY CLARK CORP COM		424.000	54,274	55,561
482480100 KLA CORPORATION		59.000	21,329	37,177
512807306 LAM RESEARCH CORPORATION		110.000	3,263	7,945
525327102 LEIDOS HOLDINGS, INC		279.000	44,295	40,193

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
526057104 LENNAR CORPORATION CLASS A COMMON	62.000	9,419	8,455
G54950103 LINDE PLC	91.000	40,704	38,099
539830109 LOCKHEED MARTIN CORP	157.000	65,829	76,293
N53745100 LYONDELLBASELL INDUSTRIES NV	183.000	17,262	13,591
55261F104 M & T BANK CORPORATION COM	73.000	11,382	13,725
56585A102 MARATHON PETROLEUM CORP	231.000	33,711	32,225
576323109 MASTEC INC COM	83.000	11,978	11,300
57636Q104 MASTERCARD INC	CL A 90.000	23,289	47,391
580135101 MCDONALDS CORP	110.000	25,729	31,888
58155Q103 MCKESSON CORP	55.000	10,321	31,345
58933Y105 MERCK & CO INC NEW	330.000	21,627	32,828
30303M102 META PLATFORMS INC CL A	405.000	60,741	237,132
59156R108 METLIFE INC	399.000	17,399	32,670
594918104 MICROSOFT CORP	1,227.000	97,844	517,181
64110L106 NETFLIX INC	111.000	42,407	98,937
65339F101 NEXTERA ENERGY, INC.	597.000	38,116	42,799

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
666807102 NORTHROP GRUMMAN CORP	45.000	22,083	21,118
67066G104 NVIDIA CORP	COM 3,905.000	41,410	524,402
67103X102 OFG BANCORP	77.000	2,700	3,259
681936100 OMEGA HEALTHCARE INVS INC COM	123.000	5,042	4,656
68268W103 ONEMAIN HOLDINGS INC	115.000	5,356	5,995
682680103 ONEOK INC COM	145.000	9,787	14,558
68389X105 ORACLE CORPORATION	87.000	8,320	14,498
68622V106 ORGANON & CO	415.000	8,276	6,192
690742101 OWENS CORNING INC	201.000	21,902	34,234
693718108 PACCAR INC	285.000	26,078	29,646
69608A108 PALANTIR TECHNOLOGIES INC	248.000	16,137	18,756
701094104 PARKER HANNIFIN CORP	73.000	21,602	46,430
704326107 PAYCHEX INC	82.000	9,009	11,498
70450Y103 PAYPAL HOLDINGS INC	229.000	23,977	19,545
713448108 PEPSICO INC	431.000	66,105	65,538
717081103 PFIZER INC	2,753.000	91,749	73,037

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR		COST	CURRENT VALUE
718172109 PHILIP MORRIS INTERNATIONAL IN		254.000	25,499	30,569
718546104 PHILLIPS 66		210.000	26,737	23,925
740367404 PREFERRED BANK/LOS ANGELES CA		40.000	2,963	3,455
742718109 PROCTER & GAMBLE CO		284.000	32,678	47,613
743315103 PROGRESSIVE CORP OHIO		209.000	42,714	50,078
74340W103 PROLOGIS, INC.		261.000	26,466	27,588
74460D109 PUBLIC STORAGE INC COM		94.000	27,515	28,147
744573106 PUBLIC SVC ENTERPRISE GROUP INC		572.000	35,450	48,328
745867101 PULTE GROUP INC		241.000	9,380	26,245
747525103 QUALCOMM INC		348.000	44,705	53,460
74762E102 QUANTA SVCS INC COM		66.000	12,695	20,859
75886F107 REGENERON PHARMACEUTICALS INC		39.000	34,690	27,781
7591EP100 REGIONS FINL CORP NEW	COM	499.000	9,516	11,736
759351604 REINSURANCE GROUP AMERICA CLASS A	NEW	204.000	30,248	43,581
V7780T103 ROYAL CARRIBEAN CRUISE		38.000	4,514	8,766
780287108 ROYAL GOLD INC		112.000	13,769	14,767

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
79466L302 SALESFORCE INC	295.000	68,218	98,627
81762P102 SERVICENOW INC	67.000	48,042	71,028
828806109 SIMON PROPERTY GROUP INC	342.000	43,464	58,896
833034101 SNAP ON INC	34.000	6,872	11,542
L8681T102 SPOTIFY TECHNOLOGY S.A.	75.000	25,172	33,554
863667101 STRYKER CORP	114.000	31,753	41,046
87161C501 SYNOVUS FINANCIAL CORP	125.000	4,735	6,404
74144T108 T ROWE PRICE GROUP INC	44.000	5,116	4,976
87162W100 TD SYNNEX CORP	268.000	31,958	31,431
88033G407 TENET HEALTHCARE CORPORATION	88.000	11,928	11,108
88160R101 TESLA, INC	427.000	95,924	172,440
882508104 TEXAS INSTRUMENTS INC	162.000	22,631	30,377
883556102 THERMO FISHER SCIENTIFIC INC	61.000	34,976	31,734
872540109 TJX COMPANIES INC	537.000	61,452	64,875
G8994E103 TRANE TECHNOLOGIES PUBLIC	LIMITED COMPANY 33.000	13,746	12,189
90138F102 TWILIO INC	79.000	8,137	8,538

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
90353T100 UBER TECHNOLOGIES INC	313.000	22,606	18,880
910047109 UNITED AIRLINES HOLDINGS, INC.	603.000	27,251	58,551
911312106 UNITED PARCEL SERVICE-CL B	242.000	41,392	30,516
91324P102 UNITEDHEALTH GROUP INC	71.000	18,981	35,916
91529Y106 UNUM GROUP	175.000	8,172	12,780
902973304 US BANCORP	507.000	20,473	24,250
91913Y100 VALERO ENERGY CORP	413.000	49,981	50,630
92343E102 VERISIGN INC COM	122.000	22,276	25,249
92343V104 VERIZON COMMUNICATIONS	963.000	44,094	38,510
92532F100 VERTEX PHARMACEUTICALS INC COM	34.000	8,155	13,692
92537N108 VERTIV HOLDINGS LLC CL A	78.000	4,395	8,862
925652109 VICI PROPERTIES INC	1,316.000	41,660	38,440
928254101 VIRTU FINANCIAL INC	197.000	4,440	7,029
92828Q109 VIRTUS INVESTMENT PARTNERS INC	17.000	3,962	3,750
92826C839 VISA INC-CLASS A SHRS	325.000	53,111	102,713
94106L109 WASTE MANAGEMENT INC	133.000	18,443	26,838

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
949746101 WELLS FARGO & CO	843.000	43,854	59,212
95082P105 WESCO INTL INC	COM 82.000	12,476	14,839
989207105 ZEBRA TECHNOLOGIES CORP CL A	74.000	29,972	28,580
98978V103 ZOETIS INC	213.000	38,356	34,704
TOTAL COMMON		5,241,209	8,838,017
VALUE OF INTEREST IN COMMON/COLLECTIVE TRUSTS			
09256V269 PRINCIPAL/BLACKROCK INTERNATIONAL	EQUITY INDEX CIT N 18,482.720	474,824	517,695
94987Q367 PRINCIPAL/CAUSEWAY	INTERNATIONAL VALUE CIT N 28,157.170	354,775	478,404
94987Q102 PRINCIPAL/MULTI-MANAGER SMALL CAP CI	CIT N 23,001.660	427,768	597,519
TOTAL VALUE OF INTEREST IN COMMON/COLLECTIVE TRUSTS		1,257,367	1,593,619
VALUE OF INTEREST IN REGISTERED INVESTMENT COMPANIES			
4812C1710 JPMORGAN MID CAP GROWTH FUND CLASS I	#3120 6,672.620	267,628	332,630
665130100 NORTHERN MID CAP INDEX FUND	4,863.240	91,262	100,669
693390841 PIMCO HIGH YIELD FUND	INSTITUTIONAL SHARES #108 62,157.520	540,273	498,503
808524797 SCHWAB US DIVIDEND EQUITY ETF	171.000	4,167	4,672
78462F103 SPDR S & P 500 ETF TRUST	37.000	16,486	21,685

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST	CURRENT VALUE
TOTAL VALUE OF INTEREST IN REGISTERED INVESTMENT COMPANIES		919,817	958,160
TOTAL GENERAL INVESTMENTS		10,211,880	14,013,892

RET. PLN FOR OFF, BUS, REP &

Account Number: 830-08A31

MERRILL LYNCH INVESTMENT ADVISORY PROGRAM

December 30, 2023 - December 31, 2024

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing services under the Program. The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV Brochure (Brochure).

For this Account, the Program Fee is comprised of the Merrill Lynch Fee. The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as updated in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at www.mymerrill.com/ADV/Materials or www.ml.com/relationships. You may also obtain a copy of the Brochure by accessing the SEC's website at www.adviserinfo.sec.gov.

YOUR RCMA ASSETS

CASH/MONEY ACCOUNTS

Description	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Estimated Annual Income*	*Est. Annual Yield%*
CASH	370.16	370.16		**370.16**		
+ML BANK DEPOSIT PROGRAM *+FDIC INSURED NOT SIPC COVERED*	60,968.00	60,968.00	1.0000	**60,968.00**	**2,695**	4.42
TOTAL		61,338.16		**61,338.16**	**2,695**	4.42

EQUITIES

Description	*Symbol*	*Quantity*	*Total Cost Basis*	*Estimated Market Price*	*Estimated Market Value*	*Unrealized Gain/(Loss)*	*Estimated Annual Income*
↓ ADVNCD MICRO D INC	AMD	450.0000	38,524.29	120.7900	**54,355.50**	15,831.21	
AMAZON COM INC COM	AMZN	1,000.0000	58,039.77	219.3900	**219,390.00**	161,350.23	

RET. PLN FOR OFF, BUS, REP & Account Number:830-08A31

24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 91-830-08231

YOUR RCMA ASSETS

December 30, 2023 - December 31, 2024

EQUITIES (continued)

Description	Symbol	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income
BROADCOM INC *CURRENT YIELD 1.017%*	AVGO	100.0000	16,824.90	231.8400	**23,184.00**	6,359.10	**236**
COSTCO WHOLESALE CRP DEL *CURRENT YIELD 0.506%*	COST	200.0000	70,573.07	916.2700	**183,254.00**	112,680.93	**928**
DELL TECHNOLOGIES INC *REG SHS CL C CURRENT YIELD 1.544%*	DELL	100.0000	12,454.82	115.2400	**11,524.00**	(930.82)	**178**
HOME DEPOT INC *CURRENT YIELD 2.313%*	HD	580.0331	98,834.13	388.9900	**225,627.09**	126,792.96	**5,229**
META PLATFORMS INC *CLASS A COMMON STOCK CURRENT YIELD 0.341%*	META	351.2900	55,492.76	585.5100	**205,683.81**	150,191.05	**706**
NVIDIA *CURRENT YIELD 0.029%*	NVDA	200.0000	14,755.25	134.2900	**26,858.00**	12,102.75	**8**
SNOWFLAKE INC REG SHS *CL A*	SNOW	20.0000	4,729.00	154.4100	**3,088.20**	(1,640.80)	
TOTAL YIELD .76%			370,227.99		**952,964.60**	582,736.61	**7,285**

Equity Cost Basis details are available on the Statements and Documents page of www.mymerrill.com.

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return ($)	Estimated Annual Income
INVESCO QQQ TR SER 1 *CURRENT YIELD 0.556% SYMBOL: QQQ Initial Purchase: 05/09/17 Equity 100%*	371.7882	53,686.42	511.2300	**190,069.28**	136,382.86	49,948	**140,121**	**1,059**
Subtotal (Equities)				*190,069.28*				
TOTAL YIELD .56%		53,686.42		**190,069.28**	136,382.86		**140,121**	**1,059**

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TOTAL YIELD .92%	485,252.57	**1,204,372.04**	719,119.47		**11,038**

Schedule SB, Line 26a - Schedule of Active Participant Data

Active Participants as of January 1, 2024

	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	Total
Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	1	0	0	0	0	0	0	0	0	0	1
30 to 34	0	1	0	0	0	0	0	0	0	0	1
35 to 39	0	1	0	1	0	0	0	0	0	0	2
40 to 44	0	0	0	1	1	1	0	0	0	0	3
45 to 49	0	2	0	1	1	0	0	0	0	0	4
50 to 54	1	1	1	1	0	0	5	1	0	0	10
55 to 59	1	0	0	0	1	1	0	1	0	0	4
60 to 64	0	0	0	1	1	0	1	2	0	1	6
65 to 69	0	0	0	0	1	0	0	0	0	0	1
70 & up	0	0	0	1	0	0	0	1	0	3	5
Total	3	5	1	6	5	2	6	5	0	4	37

Average Age: 55.0
Average Service: 20.5

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Plan Name	**Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A**
Plan Sponsor	United Food and Commercial Workers International Union Local 464A
EIN / PN	22-1435504 / 002

Interest Segment Rates

	Before Reflecting Funding Relief	After Reflecting Funding Relief
Segment 1, for the first 5 years	3.62%	4.75%
Segment 2, for the next 15 years	4.46%	4.87%
Segment 3, for all years thereafter	4.52%	5.59%
Effective Interest Rate	4.42%	5.09%

Mortality	As prescribed under Regulation Section 1.430(h)(3)-1 with combined annuitant and non-annuitant mortality.
Expenses Assumed	$84,000
Value of Assets	Market Value
Funding Method	Unit Credit Cost Method
Salary Scale	5%
Termination	None
Marriage Assumption	80% of Active Participants were assumed to be married. Female are assumed to be 3 years younger their spouses.
Retirement Age	Age 70

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Unless indicated otherwise, the assumptions above represent an estimate of future experience.

Schedule SB – Statement by the Enrolled Actuary

Plan Sponsor:	United Food and Commercial Workers International Union Local 464A
EIN / PN:	22-1435504 / 002
Plan Year:	Beginning January 1, 2024 and ending December 31, 2024
Plan Name:	Retirement Plan for Officers, Business Representatives and Office Employees of Local 464A
Enrolled Actuary:	Kent Zumbach
Enrollment Number:	23-05732

Actuarial assumptions: With the exception of assumptions and methods dictated by statute, the actuarial assumptions and methods used to perform the actuarial valuation are individually reasonable and, in combination, represent the enrolled actuary's best estimate of anticipated experience under the Plan.

Census data and financial information: The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the participant census data and financial information furnished by the Plan's administrator and auditor. The enrolled actuary has not performed a rigorous check of the accuracy of this information but has reviewed it and concluded it to be reasonable for the purpose of this actuarial valuation. The amounts of contributions and dates paid shown in Line 18 of Schedule SB were listed in reliance on information provided by the Plan's administrator and auditor.

Attached as separate exhibits are:

- Line 22: Description of Weighted Average Retirement Age
- Part V: Statement of Actuarial Assumptions/Methods
- Part V: Summary of Plan Provisions
- Line 26a: Schedule of Active Participant Data

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST OF ACQUISITION	PROCEEDS FROM DISPOSITION
COMMON			
03743Q108 APA CORP	266.000	(8,238)	7,647
040413106 ARISTA NETWORKS INC	18.000	(5,131)	6,144
172062101 CINCINNATI FINANCIAL CORP	94.000	(11,272)	11,858
25278X109 DIAMONDBACK ENERGY INC	25.000	(4,913)	4,497
31428X106 FEDEX CORPORATION	61.000	(15,154)	18,423
31488V107 FERGUSON PLC	22.000	(3,232)	3,919
446413106 HUNTINGTON INGALLS INDUSTRIES	16.000	(4,511)	4,510
459044103 INTERNATIONAL BANCSHARES CRP	71.000	(3,794)	4,243
G4863A108 INTERNATIONAL GAME TECHNOLOG PLC	DESIGNS 224.000	(4,687)	4,695
695156109 PACKAGING CORP OF AMERICA	15.000	(2,744)	3,092
N72482149 QIAGEN NV	502.460	(20,823)	22,109
83088M102 SKYWORKS SOLUTIONS INC	COM 43.000	(4,476)	4,005
871332102 SYLVAMO CORP	37.000	(2,918)	3,285
871829107 SYSCO CORP	360.000	(29,268)	27,504
427866108 THE HERSHEY COMPANY	21.000	(4,065)	3,811

IDENTITY OF ISSUE, BORROWER, LESSOR	DESCRIPTION OF INVESTMENT SHARES / PAR	COST OF ACQUISITION	PROCEEDS FROM DISPOSITION
96208T104 WEX INC.	71.000	(13,077)	13,396
TOTAL COMMON		(138,304)	143,138
TOTAL GENERAL INVESTMENTS		(138,304)	143,138

REPORT FD492 MAY CONTAIN MORE TRANSACTIONS THAN NEED TO BE REPORTED WHEN FILING WITH THE DEPARTMENT OF LABOR. IT IS TO BE USED AS A WORKING DOCUMENT TO DETERMINE THE ACTUAL ITEMS THAT NEED TO BE REPORTED. SOME ITEMS MAY NEED TO BE EXCLUDED IN THE ACTUAL FILING.

Schedule SB, Line 22 – Description of Weighted Average Retirement Age

Active participants are assumed to retire at age 70. This resulted in a weighted average retirement age of 70 for active participants as of January 1, 2024.

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
VP6000013 FEDERATED HERMES GOVERNMENT OBLIGATI PREMIER #117								
BROKER 1	CASH SWEEP TRADES							
50,781	01/02/24	B	BUY	3897	1.0000	0	50,781	50,781	0
70,668	01/02/24	S	SELL	4068	1.0000	0	70,668	70,668	0
236	01/02/24	B	BUY	5118	1.0000	0	236	236	0
483	01/02/24	B	BUY	21644	1.0000	0	483	483	0
1	01/03/24	B	BUY	3902	1.0000	0	1	1	0
212	01/03/24	B	BUY	4071	1.0000	0	212	212	0
144	01/03/24	B	BUY	5125	1.0000	0	144	144	0
571	01/03/24	B	BUY	21653	1.0000	0	571	571	0
151	01/04/24	S	SELL	4072	1.0000	0	151	151	0
46	01/04/24	B	BUY	5129	1.0000	0	46	46	0
1,314	01/04/24	B	BUY	21658	1.0000	0	1,314	1,314	0
244	01/05/24	B	BUY	5131	1.0000	0	244	244	0
392	01/05/24	B	BUY	21661	1.0000	0	392	392	0
8,767	01/08/24	B	BUY	4076	1.0000	0	8,767	8,767	0
251	01/08/24	B	BUY	5133	1.0000	0	251	251	0
267	01/08/24	B	BUY	21664	1.0000	0	267	267	0
184	01/09/24	B	BUY	3903	1.0000	0	184	184	0
542	01/10/24	B	BUY	5135	1.0000	0	542	542	0
538	01/10/24	B	BUY	21666	1.0000	0	538	538	0
67	01/11/24	B	BUY	5137	1.0000	0	67	67	0
1,091	01/12/24	B	BUY	21669	1.0000	0	1,091	1,091	0
519	01/16/24	B	BUY	3905	1.0000	0	519	519	0
72,631	01/16/24	B	BUY	4079	1.0000	0	72,631	72,631	0
284	01/16/24	B	BUY	5139	1.0000	0	284	284	0
654	01/16/24	B	BUY	21672	1.0000	0	654	654	0
106	01/19/24	B	BUY	21677	1.0000	0	106	106	0
1,158	01/22/24	B	BUY	3910	1.0000	0	1,158	1,158	0
725	01/22/24	B	BUY	3911	1.0000	0	725	725	0
60	01/23/24	B	BUY	5142	1.0000	0	60	60	0
260	01/24/24	B	BUY	5145	1.0000	0	260	260	0
775	01/24/24	B	BUY	21679	1.0000	0	775	775	0
172	01/25/24	B	BUY	3915	1.0000	0	172	172	0
35	01/25/24	B	BUY	21682	1.0000	0	35	35	0
232	01/26/24	B	BUY	3918	1.0000	0	232	232	0
82	01/26/24	B	BUY	21684	1.0000	0	82	82	0
475	01/29/24	B	BUY	3920	1.0000	0	475	475	0
445	01/30/24	S	SELL	3922	1.0000	0	445	445	0
421	01/30/24	S	SELL	4080	1.0000	0	421	421	0
240	01/30/24	S	SELL	5148	1.0000	0	240	240	0
663	01/30/24	B	BUY	21686	1.0000	0	663	663	0
1,689	01/30/24	S	SELL	21689	1.0000	0	1,689	1,689	0
250	01/31/24	B	BUY	3925	1.0000	0	250	250	0
184	01/31/24	B	BUY	5151	1.0000	0	184	184	0
774	01/31/24	B	BUY	21693	1.0000	0	774	774	0
490	02/01/24	B	BUY	3927	1.0000	0	490	490	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
2,136	02/01/24	B BUY	4083	1.0000	0	2,136	2,136	0
70,615	02/01/24	S SELL	4091	1.0000	0	70,615	70,615	0
754	02/01/24	B BUY	5154	1.0000	0	754	754	0
1,287	02/01/24	B BUY	21699	1.0000	0	1,287	1,287	0
0	02/02/24	B BUY	3931	1.0000	0	0	0	0
106	02/02/24	B BUY	4094	1.0000	0	106	106	0
54	02/02/24	B BUY	5160	1.0000	0	54	54	0
5,351	02/02/24	S SELL	21753	1.0000	0	5,351	5,351	0
655	02/05/24	B BUY	3932	1.0000	0	655	655	0
1,375	02/05/24	S SELL	5165	1.0000	0	1,375	1,375	0
5,999	02/05/24	B BUY	21815	1.0000	0	5,999	5,999	0
21	02/06/24	B BUY	5167	1.0000	0	21	21	0
8,767	02/07/24	B BUY	4098	1.0000	0	8,767	8,767	0
3,677	02/07/24	S SELL	4099	1.0000	0	3,677	3,677	0
62	02/09/24	B BUY	21817	1.0000	0	62	62	0
150	02/09/24	B BUY	21818	1.0000	0	150	150	0
143	02/12/24	B BUY	5169	1.0000	0	143	143	0
49,646	02/13/24	S SELL	3940	1.0000	0	49,646	49,646	0
218	02/13/24	B BUY	5171	1.0000	0	218	218	0
20	02/13/24	B BUY	21822	1.0000	0	20	20	0
69	02/14/24	B BUY	5173	1.0000	0	69	69	0
6,705	02/15/24	B BUY	3941	1.0000	0	6,705	6,705	0
339	02/15/24	B BUY	5175	1.0000	0	339	339	0
1,515	02/15/24	B BUY	21824	1.0000	0	1,515	1,515	0
66	02/16/24	B BUY	5177	1.0000	0	66	66	0
196	02/16/24	B BUY	21832	1.0000	0	196	196	0
3,510	02/20/24	S SELL	5194	1.0000	0	3,510	3,510	0
109	02/20/24	B BUY	21834	1.0000	0	109	109	0
840	02/21/24	B BUY	3958	1.0000	0	840	840	0
130	02/23/24	B BUY	5205	1.0000	0	130	130	0
427	02/23/24	B BUY	21836	1.0000	0	427	427	0
257	02/26/24	B BUY	3961	1.0000	0	257	257	0
116	02/26/24	B BUY	21840	1.0000	0	116	116	0
25,000	02/27/24	B BUY	4101	1.0000	0	25,000	25,000	0
40	02/27/24	B BUY	5208	1.0000	0	40	40	0
275	02/27/24	B BUY	21843	1.0000	0	275	275	0
446	02/28/24	S SELL	3964	1.0000	0	446	446	0
429	02/28/24	S SELL	4103	1.0000	0	429	429	0
241	02/28/24	S SELL	5210	1.0000	0	241	241	0
1,727	02/28/24	S SELL	21846	1.0000	0	1,727	1,727	0
45	02/29/24	B BUY	5213	1.0000	0	45	45	0
390	02/29/24	B BUY	21849	1.0000	0	390	390	0
308	03/01/24	B BUY	3967	1.0000	0	308	308	0
68,616	03/01/24	S SELL	4110	1.0000	0	68,616	68,616	0
1,031	03/01/24	B BUY	5216	1.0000	0	1,031	1,031	0
2,234	03/01/24	B BUY	21853	1.0000	0	2,234	2,234	0
311	03/01/24	B BUY	21854	1.0000	0	311	311	0
1	03/04/24	B BUY	3971	1.0000	0	1	1	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED	PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
1 03/04/24 B BUY 4113	1.0000	0	1	1	0
150 03/04/24 B BUY 5221	1.0000	0	150	150	0
167 03/04/24 B BUY 21866	1.0000	0	167	167	0
21 03/04/24 B BUY 21867	1.0000	0	21	21	0
29 03/05/24 B BUY 5223	1.0000	0	29	29	0
233 03/05/24 B BUY 21870	1.0000	0	233	233	0
93 03/06/24 B BUY 4118	1.0000	0	93	93	0
125 03/06/24 B BUY 21872	1.0000	0	125	125	0
322 03/07/24 B BUY 5225	1.0000	0	322	322	0
107 03/07/24 B BUY 21874	1.0000	0	107	107	0
288 03/08/24 B BUY 5227	1.0000	0	288	288	0
161 03/08/24 B BUY 21877	1.0000	0	161	161	0
4,559 03/08/24 S SELL 21912	1.0000	0	4,559	4,559	0
251 03/11/24 B BUY 3972	1.0000	0	251	251	0
8,767 03/11/24 B BUY 4120	1.0000	0	8,767	8,767	0
609 03/11/24 B BUY 5230	1.0000	0	609	609	0
1,682 03/11/24 B BUY 21955	1.0000	0	1,682	1,682	0
245 03/12/24 B BUY 3975	1.0000	0	245	245	0
187 03/12/24 B BUY 5236	1.0000	0	187	187	0
30 03/12/24 B BUY 21960	1.0000	0	30	30	0
108 03/13/24 B BUY 21962	1.0000	0	108	108	0
138 03/14/24 B BUY 3977	1.0000	0	138	138	0
43 03/14/24 B BUY 5238	1.0000	0	43	43	0
1,286 03/14/24 B BUY 21965	1.0000	0	1,286	1,286	0
528 03/15/24 B BUY 3979	1.0000	0	528	528	0
126 03/15/24 B BUY 5240	1.0000	0	126	126	0
921 03/15/24 B BUY 21971	1.0000	0	921	921	0
275 03/19/24 B BUY 3984	1.0000	0	275	275	0
606 03/19/24 S SELL 5283	1.0000	0	606	606	0
152 03/19/24 B BUY 21977	1.0000	0	152	152	0
200 03/21/24 B BUY 5301	1.0000	0	200	200	0
681 03/21/24 B BUY 21979	1.0000	0	681	681	0
1,433 03/22/24 S SELL 5307	1.0000	0	1,433	1,433	0
225 03/22/24 B BUY 21982	1.0000	0	225	225	0
143 03/25/24 B BUY 3986	1.0000	0	143	143	0
213 03/25/24 B BUY 3987	1.0000	0	213	213	0
55 03/25/24 B BUY 5309	1.0000	0	55	55	0
5 03/25/24 S SELL 5312	1.0000	0	5	5	0
103 03/25/24 B BUY 21985	1.0000	0	103	103	0
419 03/26/24 B BUY 3991	1.0000	0	419	419	0
203 03/26/24 B BUY 21989	1.0000	0	203	203	0
22,566 03/27/24 S SELL 3994	1.0000	0	22,566	22,566	0
432 03/27/24 S SELL 4121	1.0000	0	432	432	0
246 03/27/24 S SELL 5314	1.0000	0	246	246	0
1,585 03/27/24 S SELL 21994	1.0000	0	1,585	1,585	0
75,000 03/28/24 B BUY 4124	1.0000	0	75,000	75,000	0
95 03/28/24 B BUY 5317	1.0000	0	95	95	0
773 03/28/24 B BUY 21997	1.0000	0	773	773	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
26,294	04/01/24	B BUY	3997	1.0000	0	26,294	26,294	0
69,437	04/01/24	S SELL	4129	1.0000	0	69,437	69,437	0
1,073	04/01/24	B BUY	5325	1.0000	0	1,073	1,073	0
3,233	04/01/24	B BUY	22011	1.0000	0	3,233	3,233	0
77	04/01/24	B BUY	22012	1.0000	0	77	77	0
96	04/02/24	B BUY	5332	1.0000	0	96	96	0
552	04/02/24	B BUY	22022	1.0000	0	552	552	0
1	04/03/24	B BUY	4005	1.0000	0	1	1	0
3	04/03/24	B BUY	4135	1.0000	0	3	3	0
0	04/03/24	B BUY	5337	1.0000	0	0	0	0
22	04/03/24	B BUY	22027	1.0000	0	22	22	0
64	04/04/24	B BUY	5338	1.0000	0	64	64	0
478	04/04/24	B BUY	22029	1.0000	0	478	478	0
241	04/05/24	B BUY	5340	1.0000	0	241	241	0
254	04/05/24	B BUY	22034	1.0000	0	254	254	0
168	04/09/24	B BUY	22036	1.0000	0	168	168	0
83,803	04/10/24	B BUY	4138	1.0000	0	83,803	83,803	0
42	04/11/24	B BUY	5342	1.0000	0	42	42	0
87	04/11/24	B BUY	22038	1.0000	0	87	87	0
53	04/12/24	B BUY	5344	1.0000	0	53	53	0
30	04/12/24	B BUY	22040	1.0000	0	30	30	0
809	04/15/24	B BUY	4006	1.0000	0	809	809	0
432	04/15/24	B BUY	5346	1.0000	0	432	432	0
217	04/15/24	B BUY	22043	1.0000	0	217	217	0
19	04/16/24	B BUY	5351	1.0000	0	19	19	0
11	04/17/24	B BUY	22046	1.0000	0	11	11	0
54	04/19/24	B BUY	5352	1.0000	0	54	54	0
75	04/22/24	B BUY	4011	1.0000	0	75	75	0
480	04/22/24	B BUY	4012	1.0000	0	480	480	0
17,283	04/23/24	S SELL	22061	1.0000	0	17,283	17,283	0
306	04/24/24	B BUY	5354	1.0000	0	306	306	0
230	04/24/24	B BUY	22081	1.0000	0	230	230	0
169	04/25/24	B BUY	4015	1.0000	0	169	169	0
222	04/26/24	B BUY	22090	1.0000	0	222	222	0
444	04/29/24	S SELL	4018	1.0000	0	444	444	0
421	04/29/24	S SELL	4141	1.0000	0	421	421	0
259	04/29/24	S SELL	5357	1.0000	0	259	259	0
1,899	04/29/24	S SELL	22093	1.0000	0	1,899	1,899	0
1,059	04/30/24	B BUY	5360	1.0000	0	1,059	1,059	0
1,543	04/30/24	B BUY	22096	1.0000	0	1,543	1,543	0
589	05/01/24	B BUY	4021	1.0000	0	589	589	0
69,196	05/01/24	S SELL	4149	1.0000	0	69,196	69,196	0
1,219	05/01/24	B BUY	5364	1.0000	0	1,219	1,219	0
1,363	05/01/24	B BUY	22104	1.0000	0	1,363	1,363	0
21,717	05/02/24	S SELL	4026	1.0000	0	21,717	21,717	0
2	05/02/24	B BUY	4152	1.0000	0	2	2	0
0	05/02/24	B BUY	5371	1.0000	0	0	0	0
1	05/02/24	B BUY	22111	1.0000	0	1	1	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
422	05/03/24	B BUY	4027	1.0000	0	422	422	0
529	05/06/24	B BUY	4029	1.0000	0	529	529	0
17	05/07/24	B BUY	5372	1.0000	0	17	17	0
6,212	05/08/24	S SELL	4032	1.0000	0	6,212	6,212	0
8,767	05/08/24	B BUY	4155	1.0000	0	8,767	8,767	0
31	05/08/24	B BUY	22112	1.0000	0	31	31	0
153	05/09/24	B BUY	22114	1.0000	0	153	153	0
59	05/09/24	B BUY	22115	1.0000	0	59	59	0
19	05/10/24	B BUY	5374	1.0000	0	19	19	0
161	05/10/24	B BUY	22118	1.0000	0	161	161	0
194	05/13/24	B BUY	4034	1.0000	0	194	194	0
8,636	05/15/24	B BUY	4036	1.0000	0	8,636	8,636	0
508	05/15/24	B BUY	5377	1.0000	0	508	508	0
1,047	05/15/24	B BUY	22121	1.0000	0	1,047	1,047	0
677	05/16/24	B BUY	22127	1.0000	0	677	677	0
164	05/17/24	B BUY	5381	1.0000	0	164	164	0
364	05/17/24	B BUY	22129	1.0000	0	364	364	0
25	05/20/24	B BUY	5385	1.0000	0	25	25	0
109	05/20/24	B BUY	22133	1.0000	0	109	109	0
248	05/21/24	B BUY	5387	1.0000	0	248	248	0
29	05/22/24	B BUY	5390	1.0000	0	29	29	0
29	05/22/24	B BUY	22135	1.0000	0	29	29	0
5,455	05/23/24	S SELL	5410	1.0000	0	5,455	5,455	0
61	05/24/24	B BUY	5424	1.0000	0	61	61	0
464	05/24/24	B BUY	22137	1.0000	0	464	464	0
145	05/28/24	B BUY	4053	1.0000	0	145	145	0
209	05/28/24	B BUY	22141	1.0000	0	209	209	0
50,000	05/29/24	B BUY	4157	1.0000	0	50,000	50,000	0
438	05/30/24	S SELL	4056	1.0000	0	438	438	0
416	05/30/24	S SELL	4159	1.0000	0	416	416	0
886	05/30/24	S SELL	5432	1.0000	0	886	886	0
1,822	05/30/24	S SELL	22144	1.0000	0	1,822	1,822	0
1,513	05/31/24	B BUY	4059	1.0000	0	1,513	1,513	0
22	05/31/24	B BUY	5436	1.0000	0	22	22	0
405	05/31/24	B BUY	22147	1.0000	0	405	405	0
1,571	06/03/24	B BUY	4063	1.0000	0	1,571	1,571	0
456	06/03/24	B BUY	4064	1.0000	0	456	456	0
69,330	06/03/24	S SELL	4167	1.0000	0	69,330	69,330	0
330	06/03/24	B BUY	5438	1.0000	0	330	330	0
680	06/03/24	B BUY	22152	1.0000	0	680	680	0
416	06/03/24	B BUY	22153	1.0000	0	416	416	0
1	06/04/24	B BUY	4071	1.0000	0	1	1	0
6	06/04/24	B BUY	4170	1.0000	0	6	6	0
0	06/04/24	B BUY	5442	1.0000	0	0	0	0
271	06/04/24	B BUY	22160	1.0000	0	271	271	0
16	06/04/24	B BUY	22161	1.0000	0	16	16	0
10,086	06/05/24	S SELL	4074	1.0000	0	10,086	10,086	0
83	06/05/24	B BUY	5443	1.0000	0	83	83	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
250	06/05/24 B BUY	22165	1.0000	0	250	250	0
8,767	06/06/24 B BUY	4173	1.0000	0	8,767	8,767	0
13,321	06/06/24 S SELL	22184	1.0000	0	13,321	13,321	0
269	06/07/24 B BUY	5446	1.0000	0	269	269	0
310	06/07/24 B BUY	22203	1.0000	0	310	310	0
614	06/10/24 B BUY	5449	1.0000	0	614	614	0
912	06/10/24 B BUY	22207	1.0000	0	912	912	0
774	06/10/24 B BUY	22208	1.0000	0	774	774	0
65	06/11/24 B BUY	5454	1.0000	0	65	65	0
217	06/11/24 B BUY	22216	1.0000	0	217	217	0
119	06/12/24 B BUY	22218	1.0000	0	119	119	0
245	06/13/24 B BUY	5457	1.0000	0	245	245	0
1,500	06/13/24 B BUY	22221	1.0000	0	1,500	1,500	0
558	06/14/24 B BUY	5460	1.0000	0	558	558	0
862	06/14/24 B BUY	22226	1.0000	0	862	862	0
433	06/17/24 B BUY	4076	1.0000	0	433	433	0
119	06/17/24 B BUY	5464	1.0000	0	119	119	0
1,524	06/17/24 B BUY	22233	1.0000	0	1,524	1,524	0
49	06/18/24 B BUY	22239	1.0000	0	49	49	0
25	06/20/24 B BUY	5467	1.0000	0	25	25	0
556	06/20/24 B BUY	22241	1.0000	0	556	556	0
419	06/21/24 B BUY	22244	1.0000	0	419	419	0
1,965	06/24/24 S SELL	5478	1.0000	0	1,965	1,965	0
112	06/24/24 B BUY	22247	1.0000	0	112	112	0
318	06/25/24 B BUY	4086	1.0000	0	318	318	0
354	06/25/24 B BUY	22249	1.0000	0	354	354	0
594	06/26/24 B BUY	22252	1.0000	0	594	594	0
443	06/27/24 S SELL	4089	1.0000	0	443	443	0
49,581	06/27/24 B BUY	4175	1.0000	0	49,581	49,581	0
170	06/27/24 S SELL	5488	1.0000	0	170	170	0
1,180	06/27/24 S SELL	22263	1.0000	0	1,180	1,180	0
233	06/28/24 B BUY	4179	1.0000	0	233	233	0
897	06/28/24 B BUY	5491	1.0000	0	897	897	0
2,857	06/28/24 B BUY	22266	1.0000	0	2,857	2,857	0
53	07/01/24 B BUY	4092	1.0000	0	53	53	0
206	07/01/24 B BUY	4181	1.0000	0	206	206	0
69,354	07/01/24 S SELL	4191	1.0000	0	69,354	69,354	0
539	07/01/24 B BUY	5501	1.0000	0	539	539	0
550	07/01/24 B BUY	22277	1.0000	0	550	550	0
1	07/02/24 B BUY	4095	1.0000	0	1	1	0
10,355	07/02/24 S SELL	4194	1.0000	0	10,355	10,355	0
181	07/02/24 B BUY	5508	1.0000	0	181	181	0
511	07/02/24 B BUY	22286	1.0000	0	511	511	0
64	07/03/24 B BUY	5511	1.0000	0	64	64	0
482	07/03/24 B BUY	22290	1.0000	0	482	482	0
85,831	07/08/24 B BUY	4198	1.0000	0	85,831	85,831	0
584	07/08/24 B BUY	22292	1.0000	0	584	584	0
184	07/09/24 B BUY	4096	1.0000	0	184	184	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
277	07/09/24 S SELL	4201	1.0000	0	277	277	0
84	07/09/24 B BUY	22295	1.0000	0	84	84	0
791	07/10/24 B BUY	5513	1.0000	0	791	791	0
427	07/10/24 B BUY	22297	1.0000	0	427	427	0
64	07/11/24 B BUY	5515	1.0000	0	64	64	0
26	07/12/24 B BUY	22300	1.0000	0	26	26	0
545	07/15/24 B BUY	4098	1.0000	0	545	545	0
346	07/15/24 B BUY	5517	1.0000	0	346	346	0
251	07/15/24 B BUY	22303	1.0000	0	251	251	0
19	07/16/24 B BUY	5524	1.0000	0	19	19	0
28	07/19/24 B BUY	5525	1.0000	0	28	28	0
76	07/19/24 B BUY	22308	1.0000	0	76	76	0
1,883	07/22/24 B BUY	4103	1.0000	0	1,883	1,883	0
286	07/24/24 B BUY	5527	1.0000	0	286	286	0
646	07/24/24 S SELL	22328	1.0000	0	646	646	0
167	07/25/24 B BUY	4107	1.0000	0	167	167	0
143	07/25/24 B BUY	22351	1.0000	0	143	143	0
16,232	07/26/24 B BUY	4110	1.0000	0	16,232	16,232	0
14	07/26/24 B BUY	5529	1.0000	0	14	14	0
225	07/26/24 B BUY	22355	1.0000	0	225	225	0
475	07/29/24 B BUY	4113	1.0000	0	475	475	0
446	07/30/24 S SELL	4115	1.0000	0	446	446	0
411	07/30/24 S SELL	4203	1.0000	0	411	411	0
252	07/30/24 S SELL	5531	1.0000	0	252	252	0
1,967	07/30/24 S SELL	22359	1.0000	0	1,967	1,967	0
19,915	07/31/24 S SELL	4120	1.0000	0	19,915	19,915	0
260	07/31/24 B BUY	5534	1.0000	0	260	260	0
1,190	07/31/24 B BUY	22362	1.0000	0	1,190	1,190	0
265	08/01/24 B BUY	4121	1.0000	0	265	265	0
72,078	08/01/24 S SELL	4209	1.0000	0	72,078	72,078	0
1,260	08/01/24 B BUY	5538	1.0000	0	1,260	1,260	0
1,429	08/01/24 B BUY	22368	1.0000	0	1,429	1,429	0
12	08/02/24 B BUY	5546	1.0000	0	12	12	0
317	08/02/24 B BUY	22373	1.0000	0	317	317	0
656	08/05/24 B BUY	4125	1.0000	0	656	656	0
156	08/05/24 B BUY	4217	1.0000	0	156	156	0
0	08/05/24 B BUY	5549	1.0000	0	0	0	0
1	08/05/24 B BUY	22377	1.0000	0	1	1	0
8,767	08/06/24 B BUY	4220	1.0000	0	8,767	8,767	0
7	08/09/24 B BUY	5550	1.0000	0	7	7	0
220	08/09/24 B BUY	22378	1.0000	0	220	220	0
191	08/13/24 B BUY	5552	1.0000	0	191	191	0
153	08/14/24 B BUY	5554	1.0000	0	153	153	0
5,788	08/15/24 B BUY	4129	1.0000	0	5,788	5,788	0
411	08/15/24 B BUY	5556	1.0000	0	411	411	0
1,738	08/15/24 B BUY	22382	1.0000	0	1,738	1,738	0
188	08/16/24 B BUY	5559	1.0000	0	188	188	0
427	08/16/24 B BUY	22389	1.0000	0	427	427	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
27	08/20/24 B BUY	5563	1.0000	0	27	27	0
118	08/20/24 B BUY	22392	1.0000	0	118	118	0
840	08/21/24 B BUY	4149	1.0000	0	840	840	0
93	08/22/24 B BUY	5565	1.0000	0	93	93	0
115	08/23/24 B BUY	5568	1.0000	0	115	115	0
475	08/23/24 B BUY	22394	1.0000	0	475	475	0
213	08/26/24 B BUY	4152	1.0000	0	213	213	0
86	08/26/24 B BUY	22397	1.0000	0	86	86	0
45	08/27/24 B BUY	5571	1.0000	0	45	45	0
182	08/27/24 B BUY	22400	1.0000	0	182	182	0
455	08/29/24 S SELL	4155	1.0000	0	455	455	0
74,570	08/29/24 B BUY	4222	1.0000	0	74,570	74,570	0
187	08/29/24 S SELL	5574	1.0000	0	187	187	0
2,015	08/29/24 S SELL	22402	1.0000	0	2,015	2,015	0
5,489	08/30/24 S SELL	5593	1.0000	0	5,489	5,489	0
386	08/30/24 B BUY	22405	1.0000	0	386	386	0
187	09/03/24 B BUY	4158	1.0000	0	187	187	0
72,251	09/03/24 S SELL	4231	1.0000	0	72,251	72,251	0
1,160	09/03/24 B BUY	5608	1.0000	0	1,160	1,160	0
24	09/03/24 B BUY	5609	1.0000	0	24	24	0
1,424	09/03/24 B BUY	22410	1.0000	0	1,424	1,424	0
551	09/03/24 B BUY	22411	1.0000	0	551	551	0
1	09/04/24 B BUY	4162	1.0000	0	1	1	0
5	09/04/24 B BUY	4234	1.0000	0	5	5	0
0	09/04/24 B BUY	5617	1.0000	0	0	0	0
43	09/04/24 B BUY	22422	1.0000	0	43	43	0
9,734	09/05/24 S SELL	4164	1.0000	0	9,734	9,734	0
434	09/05/24 B BUY	5618	1.0000	0	434	434	0
245	09/05/24 B BUY	22425	1.0000	0	245	245	0
227	09/06/24 B BUY	5621	1.0000	0	227	227	0
306	09/06/24 B BUY	22429	1.0000	0	306	306	0
158	09/10/24 B BUY	4165	1.0000	0	158	158	0
8,767	09/10/24 B BUY	4237	1.0000	0	8,767	8,767	0
409	09/10/24 B BUY	5623	1.0000	0	409	409	0
2,041	09/10/24 B BUY	22432	1.0000	0	2,041	2,041	0
94	09/11/24 B BUY	4167	1.0000	0	94	94	0
123	09/11/24 B BUY	22441	1.0000	0	123	123	0
20,245	09/12/24 B BUY	4169	1.0000	0	20,245	20,245	0
234	09/12/24 B BUY	5627	1.0000	0	234	234	0
1,479	09/12/24 B BUY	22443	1.0000	0	1,479	1,479	0
274	09/13/24 B BUY	22447	1.0000	0	274	274	0
19,004	09/16/24 S SELL	4177	1.0000	0	19,004	19,004	0
149	09/16/24 B BUY	5629	1.0000	0	149	149	0
10,184	09/16/24 S SELL	22488	1.0000	0	10,184	10,184	0
274	09/17/24 B BUY	22536	1.0000	0	274	274	0
126	09/18/24 B BUY	22539	1.0000	0	126	126	0
275	09/19/24 B BUY	4179	1.0000	0	275	275	0
25	09/19/24 B BUY	5633	1.0000	0	25	25	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED	PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
1,152 09/23/24 S SELL 5644	1.0000	0	1,152	1,152	0
112 09/23/24 B BUY 22541	1.0000	0	112	112	0
149 09/24/24 B BUY 22543	1.0000	0	149	149	0
348 09/25/24 B BUY 4181	1.0000	0	348	348	0
159 09/25/24 B BUY 22545	1.0000	0	159	159	0
419 09/26/24 B BUY 4185	1.0000	0	419	419	0
36 09/26/24 B BUY 5652	1.0000	0	36	36	0
500 09/26/24 B BUY 22548	1.0000	0	500	500	0
460 09/27/24 S SELL 4187	1.0000	0	460	460	0
49,578 09/27/24 B BUY 4239	1.0000	0	49,578	49,578	0
47 09/27/24 B BUY 5654	1.0000	0	47	47	0
462 09/27/24 S SELL 22559	1.0000	0	462	462	0
188 09/30/24 B BUY 4190	1.0000	0	188	188	0
577 09/30/24 B BUY 5659	1.0000	0	577	577	0
2,370 09/30/24 B BUY 22562	1.0000	0	2,370	2,370	0
866 10/01/24 B BUY 4192	1.0000	0	866	866	0
72,329 10/01/24 S SELL 4250	1.0000	0	72,329	72,329	0
464 10/01/24 B BUY 5668	1.0000	0	464	464	0
592 10/01/24 B BUY 22570	1.0000	0	592	592	0
1 10/02/24 B BUY 4197	1.0000	0	1	1	0
147 10/02/24 B BUY 4253	1.0000	0	147	147	0
9,999 10/02/24 S SELL 4254	1.0000	0	9,999	9,999	0
219 10/02/24 B BUY 5674	1.0000	0	219	219	0
449 10/02/24 B BUY 22580	1.0000	0	449	449	0
67 10/03/24 B BUY 5679	1.0000	0	67	67	0
541 10/03/24 B BUY 22586	1.0000	0	541	541	0
43 10/04/24 B BUY 5681	1.0000	0	43	43	0
254 10/07/24 B BUY 22591	1.0000	0	254	254	0
118 10/08/24 B BUY 22593	1.0000	0	118	118	0
85,831 10/09/24 B BUY 4258	1.0000	0	85,831	85,831	0
939 10/10/24 B BUY 5683	1.0000	0	939	939	0
1,049 10/10/24 B BUY 22595	1.0000	0	1,049	1,049	0
52 10/11/24 B BUY 22598	1.0000	0	52	52	0
801 10/15/24 B BUY 4198	1.0000	0	801	801	0
320 10/15/24 B BUY 5687	1.0000	0	320	320	0
230 10/15/24 B BUY 22602	1.0000	0	230	230	0
19 10/16/24 B BUY 5692	1.0000	0	19	19	0
17 10/17/24 B BUY 5693	1.0000	0	17	17	0
11 10/17/24 B BUY 22605	1.0000	0	11	11	0
45 10/18/24 B BUY 22607	1.0000	0	45	45	0
555 10/21/24 B BUY 4203	1.0000	0	555	555	0
2,647 10/21/24 S SELL 4261	1.0000	0	2,647	2,647	0
28 10/21/24 B BUY 5695	1.0000	0	28	28	0
317 10/23/24 B BUY 5697	1.0000	0	317	317	0
948 10/23/24 B BUY 22609	1.0000	0	948	948	0
66 10/24/24 B BUY 22612	1.0000	0	66	66	0
147 10/25/24 B BUY 4206	1.0000	0	147	147	0
14 10/25/24 B BUY 5699	1.0000	0	14	14	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED			PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
267	10/25/24 B BUY	22615	1.0000	0	267	267	0
465	10/30/24 S SELL	4209	1.0000	0	465	465	0
420	10/30/24 S SELL	4263	1.0000	0	420	420	0
275	10/30/24 S SELL	5701	1.0000	0	275	275	0
2,074	10/30/24 S SELL	22622	1.0000	0	2,074	2,074	0
266	10/31/24 B BUY	5704	1.0000	0	266	266	0
1,235	10/31/24 B BUY	22625	1.0000	0	1,235	1,235	0
488	11/01/24 B BUY	4212	1.0000	0	488	488	0
72,244	11/01/24 S SELL	4272	1.0000	0	72,244	72,244	0
1,250	11/01/24 B BUY	5707	1.0000	0	1,250	1,250	0
1,582	11/01/24 B BUY	22631	1.0000	0	1,582	1,582	0
422	11/04/24 B BUY	4216	1.0000	0	422	422	0
74	11/04/24 B BUY	4275	1.0000	0	74	74	0
0	11/04/24 B BUY	5716	1.0000	0	0	0	0
122	11/04/24 B BUY	22638	1.0000	0	122	122	0
8,767	11/05/24 B BUY	4276	1.0000	0	8,767	8,767	0
529	11/06/24 B BUY	4218	1.0000	0	529	529	0
17	11/08/24 B BUY	5717	1.0000	0	17	17	0
59	11/08/24 B BUY	22644	1.0000	0	59	59	0
42	11/08/24 B BUY	22645	1.0000	0	42	42	0
194	11/12/24 B BUY	4221	1.0000	0	194	194	0
228	11/12/24 B BUY	5719	1.0000	0	228	228	0
4,530	11/13/24 S SELL	5736	1.0000	0	4,530	4,530	0
153	11/14/24 B BUY	5750	1.0000	0	153	153	0
572	11/14/24 B BUY	22648	1.0000	0	572	572	0
9,369	11/15/24 B BUY	4222	1.0000	0	9,369	9,369	0
472	11/15/24 B BUY	5752	1.0000	0	472	472	0
1,707	11/15/24 B BUY	22650	1.0000	0	1,707	1,707	0
82	11/18/24 B BUY	5757	1.0000	0	82	82	0
130	11/18/24 B BUY	22660	1.0000	0	130	130	0
27	11/20/24 B BUY	5759	1.0000	0	27	27	0
133	11/20/24 B BUY	22661	1.0000	0	133	133	0
115	11/22/24 B BUY	5761	1.0000	0	115	115	0
475	11/22/24 B BUY	22663	1.0000	0	475	475	0
216	11/25/24 B BUY	4240	1.0000	0	216	216	0
33	11/25/24 B BUY	22666	1.0000	0	33	33	0
457	11/26/24 S SELL	4243	1.0000	0	457	457	0
436	11/26/24 S SELL	4280	1.0000	0	436	436	0
275	11/26/24 S SELL	5764	1.0000	0	275	275	0
1,915	11/26/24 S SELL	22669	1.0000	0	1,915	1,915	0
29,402	11/27/24 B BUY	4246	1.0000	0	29,402	29,402	0
75,000	11/27/24 B BUY	4283	1.0000	0	75,000	75,000	0
96	11/27/24 B BUY	5767	1.0000	0	96	96	0
110	11/27/24 B BUY	22672	1.0000	0	110	110	0
149	11/29/24 B BUY	5770	1.0000	0	149	149	0
8,121	11/29/24 B BUY	22676	1.0000	0	8,121	8,121	0
3,555	12/02/24 B BUY	4249	1.0000	0	3,555	3,555	0
70,981	12/02/24 S SELL	4291	1.0000	0	70,981	70,981	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED				PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
797	12/02/24 B BUY	5773		1.0000	0	797	797	0
1,790	12/02/24 B BUY	22735		1.0000	0	1,790	1,790	0
1	12/03/24 B BUY	4259		1.0000	0	1	1	0
81	12/03/24 B BUY	4294		1.0000	0	81	81	0
0	12/03/24 B BUY	5778		1.0000	0	0	0	0
144	12/03/24 B BUY	22744		1.0000	0	144	144	0
118	12/04/24 B BUY	5779		1.0000	0	118	118	0
377	12/04/24 B BUY	22748		1.0000	0	377	377	0
51,664	12/05/24 S SELL	4262		1.0000	0	51,664	51,664	0
394	12/05/24 B BUY	5781		1.0000	0	394	394	0
119	12/05/24 B BUY	22753		1.0000	0	119	119	0
431	12/06/24 B BUY	22756		1.0000	0	431	431	0
221	12/09/24 B BUY	5783		1.0000	0	221	221	0
245	12/09/24 B BUY	5784		1.0000	0	245	245	0
88	12/09/24 B BUY	22760		1.0000	0	88	88	0
440	12/10/24 B BUY	5787		1.0000	0	440	440	0
2,033	12/10/24 B BUY	22762		1.0000	0	2,033	2,033	0
8,767	12/11/24 B BUY	4297		1.0000	0	8,767	8,767	0
36	12/11/24 B BUY	5790		1.0000	0	36	36	0
310	12/12/24 B BUY	5792		1.0000	0	310	310	0
1,600	12/12/24 B BUY	22770		1.0000	0	1,600	1,600	0
208	12/13/24 B BUY	22775		1.0000	0	208	208	0
26,674	12/16/24 B BUY	4263		1.0000	0	26,674	26,674	0
320	12/16/24 B BUY	5795		1.0000	0	320	320	0
1,644	12/16/24 B BUY	22779		1.0000	0	1,644	1,644	0
276	12/17/24 B BUY	22787		1.0000	0	276	276	0
93	12/18/24 B BUY	22790		1.0000	0	93	93	0
25	12/19/24 B BUY	5799		1.0000	0	25	25	0
299	12/19/24 B BUY	22792		1.0000	0	299	299	0
19,637	12/20/24 S SELL	4279		1.0000	0	19,637	19,637	0
180	12/20/24 B BUY	5801		1.0000	0	180	180	0
905	12/20/24 B BUY	22795		1.0000	0	905	905	0
4,884	12/23/24 S SELL	5819		1.0000	0	4,884	4,884	0
112	12/23/24 B BUY	22800		1.0000	0	112	112	0
126	12/26/24 B BUY	4285		1.0000	0	126	126	0
50,000	12/26/24 B BUY	4305		1.0000	0	50,000	50,000	0
339	12/27/24 B BUY	5832		1.0000	0	339	339	0
0	12/27/24 B BUY	5833		1.0000	0	0	0	0
665	12/27/24 B BUY	22802		1.0000	0	665	665	0
39	12/27/24 B BUY	22803		1.0000	0	39	39	0
85	12/30/24 B BUY	5838		1.0000	0	85	85	0
1,398	12/30/24 B BUY	22808		1.0000	0	1,398	1,398	0
164	12/31/24 B BUY	5841		1.0000	0	164	164	0
1,534	12/31/24 B BUY	22814		1.0000	0	1,534	1,534	0
1,229,636		437	TOTAL BUYS		0	1,229,636	1,229,636	0
1,215,385		84	TOTAL SELLS		0	1,215,385	1,215,385	0

BASED ON MARKET VALUE OF 12,300,558 5% VALUE OF 615,027

DESCRIPTION OF ASSET IDENTITY OF PARTY INVOLVED		PURCHASE PRICE SELLING PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
2,445,021	SECURITY TOTAL		0	2,445,021	2,445,021	0

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

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

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

A Name of plan
RETIREMENT PLAN FOR OFFICERS,BUSINESS REPS AND OFFICE EMPLOYEES OF LOCAL 464A

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION LOCAL 464A

D Employer Identification Number (EIN)
22-1435504

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2024

2 Assets:

a Market value	**2a**	13,238,491
b Actuarial value	**2b**	13,238,491

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	49	6,182,240	6,182,240
b For terminated vested participants	13	249,548	249,548
c For active participants	37	3,556,713	3,567,694
d Total	99	9,988,501	9,999,482

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.09 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	58,909
b Expected plan-related expenses	**6b**	84,000
c Target normal cost	**6c**	142,909

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary — Date: 07/21/2025

KENT ZUMBACH
Type or print name of actuary

2305732
Most recent enrollment number

HORIZON ACTUARIAL SERVICES, LLC
Firm name

240-247-4600
Telephone number (including area code)

8601 GEORGIA AVENUE, SUITE 905

SILVER SPRING MD 20910
Address of the firm

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