

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.) [x] 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: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan: CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 05/01/2002
2a Plan sponsor's name (employer, if for a single-employer plan): CULINARY WORKERS LOCAL 226
2b Employer Identification Number (EIN): 88-0028065
2c Plan Sponsor's telephone number: 702-385-2131
2d Business code (see instructions): 813930

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	146
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	124
	6a(2)	131
	6b	5
	6c	12
	6d	148
	6e	2
	6f	150
	6g(1)	110
6g(2)	110	
6h	0	
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:
2E 2F 2G 2J 2K 2T

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 CULINARY WORKERS LOCAL 226	D Employer Identification Number (EIN) 88-0028065	

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

CHARLES SCHWAB & CO., INC.

94-1733782

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

CHARLES SCHWAB INVESTMENT MGMT INC.

94-3106735

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

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

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

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

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

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

MILLIMAN, INC.

91-0675641

(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?
15 17 36 38 50 59 64 70	NONE	43153	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MARSH& MCLENNAN AGENCY LLC

36-2668272

(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?
23 50	NONE	15398	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

INVESTMENT MANAGEMENT CONSULTANTS

88-0444272

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	9390	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

CHARLES SCHWAB & CO., INC.

94-1737782

(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?
25 19 59 62	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

CHARLES SCHWAB TRUST BANK

82-3967259

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 25 59 62	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	15 59	0
(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.	
ALLIANZ GLOBAL INVESTORS 06-1349805	RANGE OF 0.00 - 0.02% OF AVERAGE DAILY BALANCE OF ASSETS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	15 59	0
(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.	
DODGE & COX 94-1441976	RANGE OF 0.00 - 0.02% OF AVERAGE DAILY BALANCE OF ASSETS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	15 59	0
(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.	
T ROWE-PRICE 52-2264646	RANGE OF 0.00 - 0.02% OF AVERAGE DAILY BALANCE OF ASSETS	

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
CHARLES SCHWAB & CO., INC.	19 59	0
(d) Enter name and EIN (address) of source of indirect compensation WASATCH 87-0319391	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. RANGE OF 0.00 - 0.02% OF AVERAGE DAILY BALANCE OF ASSETS	
(a) Enter service provider name as it appears on line 2 CHARLES SCHWAB TRUST BANK	(b) Service Codes (see instructions) 19 59	(c) Enter amount of indirect compensation 8647
(d) Enter name and EIN (address) of source of indirect compensation RELIANCE TRUST COMPANY 46-6625485	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. RANGE OF 0.00 - 0.02% OF AVERAGE DAILY BALANCE OF ASSETS	
(a) Enter service provider name as it appears on line 2 CHARLES SCHWAB TRUST BANK	(b) Service Codes (see instructions) 19 59	(c) Enter amount of indirect compensation 5861
(d) Enter name and EIN (address) of source of indirect compensation ALLIANZ GLOBAL INVESTORS 06-1349805	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. 0	

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
CHARLES SCHWAB TRUST BANK	19 59	1891
(d) Enter name and EIN (address) of source of indirect compensation JPMORGAN 13-2624428	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. 0	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB TRUST BANK	19 59	1486
(d) Enter name and EIN (address) of source of indirect compensation MACQUERIE INVESTMENT MANAGEMENT 50 MARTIN PLACE SYDNEY, NEW SOUTH WALES 2000 AU	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. 0	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB TRUST BANK	19 59	3939
(d) Enter name and EIN (address) of source of indirect compensation T ROWE-PRICE 52-2264646	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. 0	

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
CHARLES SCHWAB TRUST BANK	19 59	2232
(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.	
WASATCH 87-0319391	0	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN)	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CULINARY WORKERS LOCAL 226</u>	D Employer Identification Number (EIN) <u>88-0028065</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>METLIFE MANAGED GIC ABG</u>	
b Name of sponsor of entity listed in (a):	<u>RELIANCE TRUST COMPANY</u>	
c EIN-PN <u>46-6625485-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1548796</u>
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)

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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 CULINARY WORKERS LOCAL 226	D Employer Identification Number (EIN) 88-0028065

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 1	26806
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1) 34401	
(2) Participant contributions	1b(2) 42149	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9) 1691255	1548796
(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) 7110995	8209282
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	8878801	9784884
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 through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	8878801	9784884

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)	296993	
(B) Participants.....	2a(1)(B)	381091	
(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)		678084
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		0
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	380327	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		380327
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		585197
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1643608

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	699658	
(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)		699658
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)	10554	
(4) IQPA audit fees	2i(4)	2450	
(5) Investment advisory and investment management fees	2i(5)	24863	
(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)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		37867
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		737525

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		906083
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: LAYTON LAYTON & TOBLER LLP

(2) EIN: 88-0176927

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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	13918
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input type="checkbox"/>	

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

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

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

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

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

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

A Name of plan <u>CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CULINARY WORKERS LOCAL 226</u>	D Employer Identification Number (EIN) <u>88-0028065</u>	

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

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

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

1		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): 82-3967259

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	
---	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

YEARS ENDED DECEMBER 31, 2024 AND 2023

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN
YEARS ENDED DECEMBER 31, 2024 AND 2023

CONTENTS

	<u>Page</u>
Independent Auditor's Report	1-3
Financial statements	
Statements of net assets available for benefits	4
Statements of changes in net assets available for benefits	5
Notes to financial statements	6-12
Supplemental schedules – December 31, 2024	
Assets (held at end of year)	13
Schedule of 5% reportable transactions (Charles Schwab)	14-23
Schedule of delinquent participant contributions	24



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Brad Guichard, CPA, CFE

Independent Auditor's Report

Board of Trustees
Culinary Workers Local 226
Retirement Savings Plan
Las Vegas, Nevada

Opinion

We have audited the accompanying financial statements of Culinary Workers Local 226 Retirement Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Culinary Workers Local 226 Retirement Savings Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. 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 Culinary Workers Local 226 Retirement Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Culinary Workers Local 226 Retirement Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Culinary Workers Local 226 Retirement Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Culinary Workers Local 226 Retirement Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules of assets (held at end of year) and the summary of 5% reportable transactions for the year ended December 31, 2024, together referred to as "supplementary information," are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA). Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

July 15, 2025



Layton, Layton, & Tobler LLP
Las Vegas, NV

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments at fair value	\$ 9,758,078	\$ 8,802,250
Total investments	<u>9,758,078</u>	<u>8,802,250</u>
Receivables:		
Employer's contributions		34,401
Participants' contributions		<u>42,149</u>
Total receivables		<u>76,550</u>
Cash (non-interest-bearing)	<u>26,806</u>	<u>1</u>
Total assets	<u>9,784,884</u>	<u>8,878,801</u>
LIABILITIES AND NET ASSETS		
Total liabilities		
Net assets available for benefits	<u>\$ 9,784,884</u>	<u>\$ 8,878,801</u>

See independent auditor's report and notes to financial statements.

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2024 AND 2023

	2024	2023
Additions to net assets attributed to:		
Investment income:		
Earnings on investments	\$ 380,327	\$ 221,527
Net appreciation on investments	585,197	860,047
Total investment income	965,524	1,081,574
Contributions:		
Participants' contributions	381,091	338,566
Employer's contributions	296,993	272,826
Total contributions	678,084	611,392
Total additions	1,643,608	1,692,966
Deductions from net assets attributed to:		
Benefits paid to participants	699,658	445,841
Administrative expenses	37,867	32,116
Total deductions	737,525	477,957
Net increase	906,083	1,215,009
Net assets available for benefits:		
Beginning of year	8,878,801	7,663,792
End of year	\$ 9,784,884	\$ 8,878,801

See independent auditor's report and notes to financial statements.

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

1. Description of the Plan:

The following description of the Culinary Workers Union Local 226 Profit-Sharing Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General:

The Plan was established in 1985 as a money purchase thrift plan and is a defined contribution plan covering all full-time employees of the Culinary Workers Union Local 226 who elect to participate. There was no minimal amount of service required or age requirement to participate in the Plan.

As of October 16, 2012, the Plan changed to a profit-sharing plan that is intended to qualify for favorable tax treatment under Internal Revenue Code Section 401(a). In addition, the Plan contains a cash or deferral arrangement intended to qualify under the Internal Revenue Code Section 401(k). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan now covers all full-time employees of the Union who have three months of service and are age twenty-one or older. The Board of Trustees oversees the governance of the Plan.

Contributions:

The Culinary Workers Local 226 Retirement Savings Plan is a 401(k) plan that provides employees the option to contribute either traditional before-tax or Roth after-tax. The Plan allows employees to contribute up to 100% of their gross wages, subject to ERISA limits. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds and an insurance investment contract as investment options for participants. Contributions are subject to certain statutory limitations.

Each year, the Union may elect to make a discretionary employer match equal to a uniform percentage of the participant's employee 401(k) contribution. The Union shall determine, in its sole discretion, the amount of any such employer matching and may determine that no employer matching will be made during a given year. For 2024 and 2023, the Union elected to match the employee's total contribution up to 5% of participants' compensation.

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

1. Description of the Plan, continued:

Participant accounts:

Each participant's account is credited with the participant's contribution and an allocation of (a) the Union's profit-sharing contribution and (b) Plan earnings (losses), and (c) forfeitures of terminated participants' non-vested accounts and charged with an allocation of administrative expenses paid by the Plan. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are immediately vested in their voluntary contributions, as well as the actual earnings thereon. Vesting in the Union's contributions portion of their accounts, plus earnings thereon, is based on the employees' years of continuous service. A participant is 100% vested after three years of credited service.

Payment of benefits:

On termination of service due to death, disability, or retirement, a participant may receive an amount equal to the value of the participant's vested interest in his or her account, normally by a lump-sum amount. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Forfeited accounts:

For the years ended December 31, 2024 and 2023, there were no forfeited non-vested amounts. These amounts are used to reduce future employer contributions or plan expenses.

2. Summary of significant accounting policies:

Basis of accounting:

The financial statements of the Plan are prepared on the accrual basis of accounting.

Investments held by a defined contribution plan are required to be reported at fair value.

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

2. Summary of significant accounting policies, continued:

Use of estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (“GAAP”) requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosures. Accordingly, actual results may differ from those estimates.

Valuation of investments:

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s trustees determine the Plan’s valuation policies utilizing information provided by the investment advisers, custodians, and other consultants. See note 3 for discussion of fair market value measurements.

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

The Plan invested in a stable-value collective trust fund valued at net asset value (NAV). The NAV per unit is computed by dividing the Fund's total assets, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in the Fund and included in the determination of the unit values.

Administrative expenses:

Certain expenses incurred by the Plan, such as investment management fees, are paid by the Plan and are allocated to the participant accounts. For the year ended December 31, 2024, participants were charged \$4 per month for administrative expenses as well as .400% of asset value per month.

The Plan sponsor also pays part of the Plan’s administrative and related expenses on behalf of the Plan. These amounts are not reflected in the accompanying financial statements.

See independent auditor’s report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

3. Fair value measurements:

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

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

Level 2 Inputs to the valuation methodology include

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

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

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

The asset's 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

The following describes the valuation methodologies used for assets measured at fair value. The methodologies used on December 31, 2024, and 2023 remain unchanged.

Mutual funds - valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

3. Fair value measurements, continued:

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023.

Asset at Fair Value as of December 31, 2024

	Level 1	Level 2	Level 3	Total
Mutual Funds	<u>\$ 8,209,281</u>	<u>\$ _____</u>	<u>\$ _____</u>	<u>\$8,209,281</u>
Total investments in the fair value hierarchy	<u>\$ 8,209,281</u>	<u>\$ _____</u>	<u>\$ _____</u>	8,209,281
Investments measured at net asset value (NAV)				<u>1,548,797</u>
Investments at fair value				<u>\$9,758,078</u>

Asset at Fair Value as of December 31, 2023

	Level 1	Level 2	Level 3	Total
Mutual Funds	<u>\$ 7,110,994</u>	<u>\$ _____</u>	<u>\$ _____</u>	<u>\$7,110,995</u>
Total investments in the fair value hierarchy	<u>\$ 7,110,994</u>	<u>\$ _____</u>	<u>\$ _____</u>	7,110,995
Investments measured at net asset value (NAV)				<u>1,691,255</u>
Investments at fair value				<u>\$8,802,250</u>

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

4. Group annuity contracts:

The Plan invests in a group annuity contract. The contract is a guaranteed investment contract and is considered to be an indirect investment in a fully benefit-responsive investment contract. The fair value of the contract is measured using the net asset value per share determined by MetLife based on quoted market prices of the underlying investments owned by MetLife. The contract simulates the performance of a guaranteed investment contract through the guarantee of a specific interest and a portfolio of financial instruments that are owned by MetLife. MetLife guarantees the contract value, which represents contributions, plus interest, less participant-initiated withdrawals or transfers.

The contract provides a fixed interest rate for a fixed period that will apply to the entire guaranteed value. The interest rate is reset every quarter as determined by MetLife with consideration of the fair value of the separate accounts, the anticipated market yields-to-maturity of benchmark indices of separate accounts, expected payments into and out of the contract, amortization of the difference, if any, between the fair value of the separate accounts and the guaranteed value of the contract, and the fees allowed under the contract. MetLife guarantees that the rate will never be zero.

5. Rollover contributions:

The Plan allows participants to roll over money from any eligible retirement plan. Such rollovers can be made immediately without having met the eligibility requirements of the Plan and may include after-tax contributions. Amounts rolled over into the Plan are also immediately eligible for the withdrawal options of the Plan. For the years ending December 31, 2024, and 2023, there were no rollover contributions. These amounts, if any, are included as rollover contributions on the statement of changes in net assets available for benefits.

6. Plan termination:

Although it has not expressed any intent to do so, the Plan has the right under the plan to discontinue its contributions at any time and to terminate the plan, subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in a manner determined by the Union.

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS, CONTINUED

DECEMBER 31, 2024 AND 2023

7. Tax status:

In October of 2012, the Plan changed to a prototype plan with SunGard Corbel LLC. SunGard Corbel LLC obtained its latest determination letter for its prototype plan on March 31, 2008, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt. The Plan received a new determination letter dated January 31, 2017.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate the plan's tax position and recognize a tax liability for any uncertain position that would more likely than not be sustained upon examination by the IRS. The plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan's tax returns are generally open for examination for three years after filing.

8. Risks and uncertainties:

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

9. Transactions with parties in interest:

Parties-in-interest transactions include the investment in the funds of the trustees and related dividend income, interest, and the payment of administrative expenses by the Plan. Such transactions are exempt from being prohibited transactions.

10. Subsequent events and date of management's review:

Management evaluated subsequent events through July 15, 2025, the date the financial statements were available to be issued.

See independent auditor's report

CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN
EIN # 88-0028065
PLAN NUMBER: 72865
SCHEDULE H, LINE 4i --
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
<u>Identity of issue, borrower, lessor, or similar party</u>	<u>Description of investment</u>	<u>Cost</u>	<u>Current Value</u>	
	Dodge & Cox Balanced FD	Mutual Fund	\$ 1,030,784	\$ 1,037,719
	PIMCO Investment Grade Cr Bd A	Mutual Fund	2,244,656	2,030,703
*	Schwab S&P 500 Index Fund - Sel S	Mutual Fund	603,502	1,042,935
*	Schwab US Mid Cap Index FD	Mutual Fund	757,775	779,389
	T. Rowe Price Value Fund	Mutual Fund	858,882	804,615
	T. Rowe Price Blue Chip Growth Adv	Mutual Fund	927,478	1,341,009
	Vanguard Real Estate In Fd Adm	Mutual Fund	163,588	165,927
	Vanguard Total Intl Stock Index Adm	Mutual Fund	210,359	203,794
	Wasatch Small Cap Growth Fd Inv	Mutual Fund	776,121	803,190
	Metlife Managed GIC ABG	Collective Trust	1,434,094	<u>1,548,797</u>
				9,758,078
	Cash	Cash		<u>26,806</u>
				<u>\$ 9,784,884</u>

Note: Column (a) parties-in-interest.

See independent auditor's report and notes to financial statements.

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
 BY ISSUE
 COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
DELAWARE IVY MID CAP GWTH Y TICKER: WMGYX =====					
1/ 2/24	1.305	SOLD 27.86	0.00	36.36	36.29
1/ 5/24	1.653	SOLD 27.04	0.00	44.69	45.96
1/ 8/24	13.054	SOLD 27.65	0.00	360.94	362.97
1/12/24	0.414	SOLD 27.73	0.00	11.48	11.51
1/18/24	0.178	SOLD 27.81	0.00	4.95	4.95
1/18/24	61.537	PURCHASED 27.76	0.00	-1,708.28	1,708.28
1/18/24	370.985	SOLD 27.76	0.00	10,298.54	10,315.25
1/25/24	12.938	SOLD 28.15	0.00	364.21	359.74
1/26/24	8.567	SOLD 28.06	0.00	240.38	238.21
1/26/24	39.329	SOLD 28.06	0.00	1,103.56	1,093.54
1/29/24	14.497	SOLD 28.51	0.00	413.31	403.09
2/ 1/24	1.266	SOLD 28.07	0.00	35.54	35.20
2/ 1/24	1.365	SOLD 28.07	0.00	38.31	37.95
2/ 2/24	2.668	SOLD 28.29	0.00	75.47	74.18
2/ 9/24	60.380	PURCHASED 29.22	0.00	-1,764.31	1,764.31
2/12/24	58.059	PURCHASED 29.23	0.00	-1,697.05	1,697.05
2/13/24	61.721	PURCHASED 28.64	0.00	-1,767.70	1,767.70
2/14/24	1.115	SOLD 29.20	0.00	32.56	31.01
2/20/24	39.695	SOLD 29.04	0.00	1,152.73	1,104.06
2/20/24	64.835	SOLD 29.04	0.00	1,882.80	1,803.29
2/21/24	122.174	PURCHASED 28.90	0.00	-3,530.83	3,530.83
2/23/24	8.332	SOLD 29.35	0.00	244.53	231.79
2/26/24	1.558	SOLD 29.32	0.00	45.68	43.35
2/26/24	59.942	PURCHASED 29.32	0.00	-1,757.49	1,757.49
2/29/24	7.384	SOLD 29.63	0.00	218.80	205.44
3/ 1/24	0.545	SOLD 29.93	0.00	16.31	15.16
3/ 1/24	20.869	PURCHASED 29.95	0.00	-625.02	625.02
3/ 6/24	0.030	SOLD 30.00	0.00	0.90	0.83
3/ 6/24	1.998	SOLD 29.85	0.00	59.65	55.59
3/ 7/24	15.298	SOLD 30.21	0.00	462.15	425.65
3/ 8/24	0.180	SOLD 30.00	0.00	5.40	5.01
3/ 8/24	14.944	SOLD 29.95	0.00	447.56	415.80
3/ 8/24	233.679	SOLD 29.95	0.00	6,998.68	6,501.87
3/11/24	0.061	SOLD 29.51	0.00	1.80	1.70
3/11/24	80.118	SOLD 29.73	0.00	2,381.92	2,229.20
3/13/24	61.827	PURCHASED 29.90	0.00	-1,848.64	1,848.64
3/18/24	146.479	SOLD 29.69	0.00	4,348.95	4,076.36
3/25/24	8.461	SOLD 30.03	0.00	254.07	235.46
3/26/24	59.507	PURCHASED 29.98	0.00	-1,784.03	1,784.03
4/ 1/24	1.227	SOLD 30.09	0.00	36.92	34.15
4/ 3/24	12.770	SOLD 29.61	0.00	378.13	355.44
4/ 5/24	3.141	SOLD 29.65	0.00	93.12	87.43
4/ 9/24	60.203	PURCHASED 30.00	0.00	-1,806.08	1,806.08
4/12/24	0.321	SOLD 28.91	0.00	9.28	8.94
4/15/24	0.158	SOLD 28.48	0.00	4.50	4.40
4/15/24	0.600	SOLD 28.42	0.00	17.05	16.70
4/22/24	8.774	SOLD 27.86	0.00	244.45	244.26
4/25/24	3.154	PURCHASED 28.63	0.00	-90.31	90.31
4/25/24	65.910	PURCHASED 28.63	0.00	-1,887.01	1,887.01
4/26/24	5.859	SOLD 28.87	0.00	169.16	163.12
4/29/24	2.019	SOLD 28.97	0.00	58.50	56.21
5/ 1/24	0.470	SOLD 28.55	0.00	13.42	13.09
5/ 1/24	1.265	SOLD 28.53	0.00	36.09	35.22
5/ 2/24	14.433	SOLD 28.99	0.00	418.41	401.83

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
 BY ISSUE
 COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
5/ 6/24	64.363	PURCHASED 29.62	0.00	-1,906.42	1,906.42
5/14/24	0.042	SOLD 30.00	0.00	1.26	1.17
5/14/24	24.663	PURCHASED 29.77	0.00	-734.23	734.23
5/14/24	347.498	SOLD 29.77	0.00	10,345.01	9,677.00
5/17/24	1.209	SOLD 30.10	0.00	36.39	33.67
5/20/24	1.804	SOLD 30.27	0.00	54.60	50.25
5/20/24	62.706	PURCHASED 30.26	0.00	-1,897.47	1,897.47
5/22/24	0.009	SOLD 28.89	0.00	0.26	0.25
5/22/24	8.249	SOLD 30.03	0.00	247.72	229.76
5/28/24	0.138	PURCHASED 29.57	0.00	-4.08	4.08
5/31/24	0.346	PURCHASED 28.93	0.00	-10.01	10.01
5/31/24	0.346	SOLD 28.93	0.00	10.01	9.64
5/31/24	0.831	PURCHASED 28.90	0.00	-24.02	24.02
5/31/24	0.831	SOLD 28.90	0.00	24.02	23.15
5/31/24	3.342	PURCHASED 28.91	0.00	-96.63	96.63
6/ 3/24	0.359	PURCHASED 28.75	0.00	-10.32	10.32
6/ 3/24	1.212	SOLD 28.78	0.00	34.88	33.76
6/ 4/24	65.482	PURCHASED 28.60	0.00	-1,872.78	1,872.78
6/ 7/24	15.801	PURCHASED 28.75	0.00	-454.28	454.28
6/10/24	37.686	PURCHASED 28.89	0.00	-1,088.74	1,088.74
6/17/24	0.501	PURCHASED 29.00	0.00	-14.53	14.53
6/18/24	0.076	SOLD 28.95	0.00	2.20	2.12
6/18/24	24.535	SOLD 29.14	0.00	714.96	683.57
6/18/24	64.345	PURCHASED 29.14	0.00	-1,875.00	1,875.00
6/24/24	8.431	SOLD 28.80	0.00	242.82	234.90
6/28/24	73.095	SOLD 28.59	0.00	2,089.78	2,036.51
7/ 1/24	1.195	SOLD 28.32	0.00	33.34	33.29
7/ 2/24	67.082	PURCHASED 28.41	0.00	-1,905.80	1,905.80
7/ 5/24	2.592	PURCHASED 28.57	0.00	-74.05	74.05
7/12/24	0.655	PURCHASED 29.13	0.00	-19.08	19.08
7/16/24	12.386	SOLD 29.84	0.00	369.60	345.17
7/16/24	13.422	SOLD 29.84	0.00	400.50	374.04
7/16/24	61.950	PURCHASED 29.84	0.00	-1,848.59	1,848.59
7/17/24	0.039	SOLD 29.23	0.00	1.14	1.09
7/17/24	3.423	SOLD 29.24	0.00	100.09	95.39
7/18/24	8.351	SOLD 28.89	0.00	241.26	232.72
7/25/24	3.571	PURCHASED 28.25	0.00	-100.89	100.89
7/26/24	194.792	SOLD 28.49	0.00	5,549.62	5,428.37
7/29/24	25,257.369	SOLD 28.52	0.00	720,340.16	703,860.18
7/31/24	0.013	SOLD 28.46	0.00	0.37	0.36
T			0.00	808,105.42	

JPMORGAN EQUITY INCOME CL A
 TICKER: OIEIX

1/ 2/24	1.403	SOLD 22.62	0.00	31.74	23.73
1/ 5/24	2.913	SOLD 22.48	0.00	65.48	49.27
1/ 8/24	16.435	SOLD 22.61	0.00	371.59	277.98
1/12/24	0.037	PURCHASED 22.16	0.00	-0.82	0.82
1/18/24	0.203	SOLD 22.17	0.00	4.50	3.44
1/18/24	78.223	PURCHASED 22.12	0.00	-1,730.30	1,730.30
1/18/24	422.004	SOLD 22.12	0.00	9,334.73	7,143.11
1/25/24	9.279	PURCHASED 22.55	0.00	-209.25	209.25
1/26/24	10.812	SOLD 22.59	0.00	244.25	183.03
1/26/24	15.664	SOLD 22.59	0.00	353.85	265.16
1/29/24	31.319	PURCHASED 0.00	0.00	-709.06	709.06
1/29/24	5.522	SOLD 22.64	0.00	125.02	93.51

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
 BY ISSUE
 COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
2/ 1/24	0.230	PURCHASED 22.70	0.00	-5.22	5.22
2/ 1/24	1.368	SOLD 22.71	0.00	31.07	23.17
2/ 2/24	0.007	SOLD 21.43	0.00	0.15	0.12
2/ 2/24	0.061	PURCHASED 22.62	0.00	-1.38	1.38
2/ 9/24	75.542	PURCHASED 22.67	0.00	-1,712.54	1,712.54
2/12/24	75.410	PURCHASED 22.78	0.00	-1,717.85	1,717.85
2/13/24	77.886	PURCHASED 22.46	0.00	-1,749.31	1,749.31
2/14/24	0.130	PURCHASED 22.54	0.00	-2.93	2.93
2/20/24	82.264	SOLD 22.82	0.00	1,877.26	1,396.35
2/20/24	158.666	SOLD 22.82	0.00	3,620.76	2,693.19
2/21/24	157.370	PURCHASED 22.97	0.00	-3,614.80	3,614.80
2/23/24	10.508	SOLD 23.16	0.00	243.37	178.67
2/26/24	0.274	SOLD 23.03	0.00	6.31	4.66
2/27/24	64.106	PURCHASED 0.00	0.00	-1,477.00	1,477.00
2/26/24	78.150	PURCHASED 23.06	0.00	-1,802.14	1,802.14
2/29/24	0.853	PURCHASED 23.08	0.00	-19.69	19.69
2/29/24	4.060	SOLD 23.09	0.00	93.74	69.14
3/ 1/24	0.026	SOLD 22.69	0.00	0.59	0.44
3/ 1/24	36.271	PURCHASED 23.14	0.00	-839.32	839.32
3/ 6/24	0.155	SOLD 23.23	0.00	3.60	2.64
3/ 6/24	9.854	SOLD 23.26	0.00	229.21	167.88
3/ 7/24	0.380	PURCHASED 23.34	0.00	-8.87	8.87
3/ 8/24	0.173	SOLD 23.41	0.00	4.05	2.95
3/ 8/24	19.677	PURCHASED 23.38	0.00	-460.04	460.04
3/ 8/24	267.292	SOLD 23.38	0.00	6,249.28	4,554.74
3/11/24	0.096	SOLD 23.44	0.00	2.25	1.64
3/11/24	172.342	SOLD 23.50	0.00	4,050.04	2,936.76
3/13/24	80.144	PURCHASED 23.61	0.00	-1,892.19	1,892.19
3/18/24	0.973	SOLD 23.45	0.00	22.82	16.60
3/25/24	10.770	SOLD 23.68	0.00	255.04	183.70
3/26/24	39.454	PURCHASED 0.00	0.00	-930.33	930.33
3/26/24	77.120	PURCHASED 23.58	0.00	-1,818.48	1,818.48
4/ 1/24	1.372	SOLD 23.91	0.00	32.81	23.43
4/ 3/24	16.269	SOLD 23.74	0.00	386.23	277.88
4/ 5/24	3.410	SOLD 23.69	0.00	80.79	58.24
4/ 9/24	75.133	PURCHASED 23.77	0.00	-1,785.90	1,785.90
4/12/24	0.731	SOLD 23.06	0.00	16.86	12.50
4/15/24	0.196	SOLD 22.96	0.00	4.50	3.35
4/15/24	0.760	SOLD 22.99	0.00	17.47	12.99
4/22/24	11.183	SOLD 23.37	0.00	261.35	191.18
4/25/24	3.604	SOLD 23.45	0.00	84.52	61.67
4/26/24	27.651	PURCHASED 0.00	0.00	-647.32	647.32
4/25/24	77.988	PURCHASED 23.45	0.00	-1,828.83	1,828.83
4/26/24	16.930	SOLD 23.41	0.00	396.33	289.78
4/29/24	10.165	SOLD 23.51	0.00	238.98	173.99
5/ 1/24	1.401	SOLD 23.16	0.00	32.45	23.98
5/ 1/24	1.824	SOLD 23.17	0.00	42.27	31.22
5/ 2/24	45.054	SOLD 23.26	0.00	1,047.95	771.16
5/ 6/24	80.467	PURCHASED 23.51	0.00	-1,891.79	1,891.79
5/14/24	0.992	SOLD 23.93	0.00	23.74	17.00
5/14/24	38.534	PURCHASED 23.93	0.00	-922.13	922.13
5/14/24	261.155	SOLD 23.93	0.00	6,249.45	4,476.23
5/17/24	9.041	SOLD 24.13	0.00	218.17	154.96
5/20/24	6.062	SOLD 24.03	0.00	145.66	104.00
5/20/24	76.498	PURCHASED 24.03	0.00	-1,838.25	1,838.25
5/22/24	0.051	SOLD 23.92	0.00	1.22	0.87
5/22/24	10.559	SOLD 24.02	0.00	253.63	181.15
5/28/24	0.493	SOLD 23.53	0.00	11.60	8.46

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
5/29/24	71.592	PURCHASED 0.00	0.00	-1,660.93	1,660.93
5/31/24	0.633	PURCHASED 23.71	0.00	-15.01	15.01
5/31/24	1.518	PURCHASED 23.74	0.00	-36.03	36.03
5/31/24	1.518	SOLD 23.74	0.00	36.03	26.06
5/31/24	5.182	SOLD 23.73	0.00	122.97	88.98
6/ 3/24	0.212	SOLD 23.58	0.00	5.00	3.64
6/ 3/24	1.347	SOLD 23.56	0.00	31.74	23.13
6/ 4/24	75.960	PURCHASED 23.53	0.00	-1,787.34	1,787.34
6/ 7/24	1.608	SOLD 23.54	0.00	37.86	27.63
6/10/24	1.260	SOLD 23.60	0.00	29.74	21.65
6/17/24	0.376	PURCHASED 23.43	0.00	-8.81	8.81
6/18/24	0.187	SOLD 23.53	0.00	4.40	3.22
6/18/24	60.631	SOLD 23.50	0.00	1,424.83	1,042.85
6/18/24	76.665	PURCHASED 23.50	0.00	-1,801.62	1,801.62
6/24/24	10.768	SOLD 23.77	0.00	255.95	185.21
6/26/24	38.400	PURCHASED 0.00	0.00	-900.10	900.10
6/28/24	7.751	PURCHASED 23.49	0.00	-182.06	182.06
7/ 1/24	1.320	SOLD 23.37	0.00	30.85	22.72
7/ 1/24	309.890	SOLD 23.37	0.00	7,242.12	5,332.86
7/ 2/24	80.887	PURCHASED 23.47	0.00	-1,898.42	1,898.42
7/ 5/24	2.485	PURCHASED 23.42	0.00	-58.20	58.20
7/12/24	0.022	PURCHASED 24.55	0.00	-0.54	0.54
7/16/24	15.773	SOLD 24.48	0.00	386.13	271.95
7/16/24	27.288	SOLD 24.48	0.00	668.02	470.48
7/16/24	72.576	PURCHASED 24.48	0.00	-1,776.66	1,776.66
7/17/24	0.193	SOLD 24.66	0.00	4.76	3.33
7/17/24	17.016	SOLD 24.62	0.00	418.93	293.38
7/18/24	10.604	SOLD 24.41	0.00	258.84	182.83
7/25/24	5.489	SOLD 24.13	0.00	132.46	94.64
7/29/24	37.229	PURCHASED 0.00	0.00	-908.38	908.38
7/26/24	402.161	SOLD 24.47	0.00	9,840.89	6,933.78
7/29/24	31,895.305	SOLD 24.40	0.00	778,245.43	550,182.90
7/30/24	37.227	SOLD 24.50	0.00	912.06	642.15
7/31/24	0.011	SOLD 24.55	0.00	0.27	0.19
			0.00	877,505.80	

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PIMCO INVESTMENT GRADE CR BD A
TICKER: PBDAX

1/ 2/24	11.001	SOLD 8.95	0.00	98.46	110.69
1/ 5/24	18.840	SOLD 8.88	0.00	167.30	189.56
1/ 8/24	112.267	SOLD 8.91	0.00	1,000.30	1,129.57
1/12/24	0.269	SOLD 8.96	0.00	2.41	2.70
1/12/24	1,957.122	PURCHASED 8.97	0.00	-17,555.38	17,555.38
1/18/24	2.032	SOLD 8.86	0.00	18.00	20.42
1/18/24	684.526	PURCHASED 8.86	0.00	-6,064.90	6,064.90
1/18/24	4,167.760	SOLD 8.86	0.00	36,926.35	41,878.93
1/26/24	65.705	PURCHASED 8.89	0.00	-584.12	584.12
1/26/24	73.569	SOLD 8.89	0.00	654.03	739.22
1/29/24	14.044	PURCHASED 8.93	0.00	-125.41	125.41
1/31/24	657.369	PURCHASED 0.00	0.00	-5,903.17	5,903.17
2/ 1/24	10.743	SOLD 9.02	0.00	96.90	107.91
2/ 1/24	16.174	PURCHASED 9.02	0.00	-145.89	145.89
2/ 2/24	13.378	PURCHASED 8.94	0.00	-119.60	119.60
2/ 9/24	1,328.384	SOLD 8.86	0.00	11,769.48	13,343.07
2/12/24	674.223	PURCHASED 8.86	0.00	-5,973.62	5,973.62
2/13/24	642.615	PURCHASED 8.78	0.00	-5,642.16	5,642.16

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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2/14/24	7.034	PURCHASED 8.81	0.00	-61.97	61.97
2/20/24	15.875	PURCHASED 8.83	0.00	-140.18	140.18
2/20/24	1,297.728	PURCHASED 8.83	0.00	-11,458.94	11,458.94
2/20/24	2,519.151	SOLD 8.83	0.00	22,244.10	25,267.58
2/21/24	17.884	PURCHASED 8.81	0.00	-157.56	157.56
2/21/24	1,398.790	PURCHASED 8.81	0.00	-12,323.34	12,323.34
2/23/24	72.012	SOLD 8.85	0.00	637.31	721.73
2/26/24	11.864	PURCHASED 8.83	0.00	-104.76	104.76
2/26/24	642.923	PURCHASED 8.83	0.00	-5,677.01	5,677.01
2/27/24	10.000	PURCHASED 8.81	0.00	-88.10	88.10
2/29/24	709.267	PURCHASED 0.00	0.00	-6,269.92	6,269.92
2/29/24	55.951	PURCHASED 8.84	0.00	-494.61	494.61
3/ 1/24	4.227	PURCHASED 8.87	0.00	-37.49	37.49
3/ 1/24	205.793	PURCHASED 8.87	0.00	-1,825.38	1,825.38
3/ 6/24	0.909	SOLD 8.91	0.00	8.10	9.10
3/ 6/24	62.164	SOLD 8.91	0.00	553.88	622.50
3/ 7/24	151.019	PURCHASED 8.92	0.00	-1,347.09	1,347.09
3/ 8/24	1.862	SOLD 8.94	0.00	16.65	18.64
3/ 8/24	2,645.381	SOLD 8.94	0.00	23,649.71	26,488.24
3/11/24	2.973	SOLD 8.93	0.00	26.55	29.77
3/11/24	5,029.178	SOLD 8.93	0.00	44,910.56	50,357.24
3/13/24	654.500	PURCHASED 8.90	0.00	-5,825.05	5,825.05
3/18/24	10.762	PURCHASED 8.83	0.00	-95.03	95.03
3/18/24	1,063.148	SOLD 8.83	0.00	9,387.60	10,641.69
3/25/24	72.051	SOLD 8.89	0.00	640.53	721.20
3/26/24	662.614	PURCHASED 8.89	0.00	-5,890.64	5,890.64
3/28/24	661.534	PURCHASED 0.00	0.00	-5,894.27	5,894.27
4/ 1/24	11.188	SOLD 8.85	0.00	99.01	111.91
4/ 3/24	109.139	SOLD 8.84	0.00	964.79	1,091.70
4/ 5/24	46.946	PURCHASED 8.82	0.00	-414.06	414.06
4/ 9/24	667.803	PURCHASED 8.84	0.00	-5,903.38	5,903.38
4/12/24	9.406	PURCHASED 8.75	0.00	-82.30	82.30
4/15/24	2.071	SOLD 8.69	0.00	18.00	20.71
4/15/24	7.922	SOLD 8.69	0.00	68.84	79.21
4/22/24	75.112	SOLD 8.68	0.00	651.97	751.04
4/25/24	691.014	PURCHASED 8.65	0.00	-5,977.27	5,977.27
4/26/24	167.849	PURCHASED 8.67	0.00	-1,455.25	1,455.25
4/29/24	83.844	PURCHASED 8.70	0.00	-729.44	729.44
4/30/24	763.684	PURCHASED 0.00	0.00	-6,613.50	6,613.50
5/ 1/24	10.903	PURCHASED 8.69	0.00	-94.75	94.75
5/ 1/24	11.341	SOLD 8.69	0.00	98.55	113.28
5/ 2/24	356.081	PURCHASED 8.73	0.00	-3,108.59	3,108.59
5/ 6/24	708.705	PURCHASED 8.79	0.00	-6,229.52	6,229.52
5/14/24	1.935	PURCHASED 8.81	0.00	-17.05	17.05
5/14/24	219.175	PURCHASED 8.81	0.00	-1,930.93	1,930.93
5/14/24	9,851.087	SOLD 8.81	0.00	86,788.08	98,327.68
5/17/24	41.336	PURCHASED 8.83	0.00	-365.00	365.00
5/20/24	31.442	PURCHASED 8.83	0.00	-277.63	277.63
5/20/24	705.768	PURCHASED 8.83	0.00	-6,231.93	6,231.93
5/21/24	18.886	PURCHASED 8.84	0.00	-166.95	166.95
5/22/24	0.354	PURCHASED 8.84	0.00	-3.13	3.13
5/22/24	69.060	SOLD 8.83	0.00	609.80	689.02
5/28/24	3.428	PURCHASED 8.77	0.00	-30.06	30.06
5/31/24	747.700	PURCHASED 0.00	0.00	-6,579.76	6,579.76
5/31/24	2.275	PURCHASED 8.80	0.00	-20.02	20.02
5/31/24	2.275	SOLD 8.80	0.00	20.02	22.69
5/31/24	5.459	PURCHASED 8.80	0.00	-48.04	48.04
5/31/24	5.459	SOLD 8.80	0.00	48.04	54.44

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
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TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
5/31/24	9.497	PURCHASED 8.80	0.00	-83.57	83.57
6/ 3/24	0.459	SOLD 8.85	0.00	4.06	4.58
6/ 3/24	10.972	SOLD 8.84	0.00	96.99	109.42
6/ 4/24	674.547	PURCHASED 8.88	0.00	-5,989.98	5,989.98
6/ 7/24	20.786	PURCHASED 8.83	0.00	-183.54	183.54
6/17/24	0.609	SOLD 8.88	0.00	5.41	6.07
6/18/24	2.996	SOLD 8.92	0.00	26.72	29.86
6/18/24	675.048	PURCHASED 8.92	0.00	-6,021.43	6,021.43
6/18/24	971.020	SOLD 8.92	0.00	8,661.50	9,677.10
6/24/24	70.461	SOLD 8.91	0.00	627.81	702.21
6/28/24	643.285	PURCHASED 0.00	0.00	-5,686.64	5,686.64
7/ 1/24	0.001	SOLD 10.00	0.00	0.01	0.01
7/ 1/24	11.151	SOLD 8.80	0.00	98.13	111.09
7/ 2/24	711.814	PURCHASED 8.83	0.00	-6,285.32	6,285.32
7/ 5/24	4.255	SOLD 8.91	0.00	37.91	42.37
7/12/24	4.188	PURCHASED 8.98	0.00	-37.61	37.61
7/16/24	106.819	SOLD 8.99	0.00	960.30	1,063.47
7/16/24	653.445	PURCHASED 8.99	0.00	-5,874.47	5,874.47
7/16/24	862.227	SOLD 8.99	0.00	7,751.42	8,584.14
7/17/24	1.263	SOLD 8.99	0.00	11.35	12.57
7/17/24	110.910	SOLD 8.99	0.00	997.08	1,104.20
7/18/24	70.060	SOLD 8.97	0.00	628.44	697.50
7/26/24	63.016	SOLD 8.96	0.00	564.62	627.37
7/29/24	33.741	SOLD 8.97	0.00	302.66	335.81
7/29/24	666.032	PURCHASED 8.97	0.00	-5,974.31	5,974.31
7/31/24	677.146	PURCHASED 0.00	0.00	-6,114.63	6,114.63
8/ 1/24	0.247	SOLD 9.07	0.00	2.46	2.46
8/ 1/24	14.167	SOLD 9.06	0.00	128.35	140.96
8/ 1/24	10,897.842	SOLD 9.06	0.00	98,734.45	108,431.36
8/ 2/24	20.663	SOLD 9.14	0.00	188.86	205.59
8/ 7/24	3.021	SOLD 9.05	0.00	27.34	30.06
8/ 7/24	2,139.122	SOLD 9.05	0.00	19,359.05	21,283.84
8/ 9/24	35.856	SOLD 9.07	0.00	325.21	356.76
8/12/24	651.123	PURCHASED 9.08	0.00	-5,912.20	5,912.20
8/14/24	5.589	SOLD 9.14	0.00	51.08	55.59
8/14/24	70.159	SOLD 9.14	0.00	641.25	697.87
8/19/24	2.970	SOLD 9.14	0.00	27.15	29.54
8/19/24	21.014	SOLD 9.14	0.00	192.07	209.03
8/19/24	705.382	SOLD 9.14	0.00	6,447.19	7,016.43
8/20/24	52.310	SOLD 9.16	0.00	479.16	520.33
8/21/24	5.060	PURCHASED 9.18	0.00	-46.45	46.45
8/22/24	0.653	SOLD 9.14	0.00	5.97	6.50
8/26/24	2.023	SOLD 9.18	0.00	18.57	20.12
8/26/24	644.732	PURCHASED 9.18	0.00	-5,918.64	5,918.64
8/27/24	205.432	PURCHASED 9.17	0.00	-1,883.81	1,883.81
8/30/24	703.250	PURCHASED 0.00	0.00	-6,420.67	6,420.67
9/ 3/24	10.627	SOLD 9.16	0.00	97.34	105.64
9/ 3/24	39.150	SOLD 9.16	0.00	358.61	389.19
9/ 9/24	66.630	SOLD 9.25	0.00	616.33	662.36
9/10/24	637.696	PURCHASED 9.27	0.00	-5,911.44	5,911.44
9/16/24	9.781	SOLD 9.31	0.00	91.06	97.21
9/16/24	67.423	SOLD 9.31	0.00	627.71	670.11
9/18/24	0.222	SOLD 9.28	0.00	2.06	2.21
9/23/24	704.567	PURCHASED 9.27	0.00	-6,531.34	6,531.34
9/30/24	605.546	PURCHASED 0.00	0.00	-5,601.30	5,601.30
10/ 1/24	148.323	SOLD 9.27	0.00	1,374.95	1,473.51
10/ 4/24	102.728	SOLD 9.16	0.00	940.99	1,020.55
10/ 7/24	0.169	PURCHASED 9.11	0.00	-1.54	1.54

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY ISSUE
COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST	
10/ 7/24	3.651	SOLD	9.13	0.00	33.33	36.27
10/ 8/24	3.093	PURCHASED	9.13	0.00	-28.24	28.24
10/ 9/24	680.992	PURCHASED	9.11	0.00	-6,203.84	6,203.84
10/10/24	18.293	SOLD	9.11	0.00	166.65	181.62
10/10/24	815.868	PURCHASED	9.11	0.00	-7,432.56	7,432.56
10/11/24	0.002	SOLD	10.00	0.00	0.02	0.02
10/14/24	6.870	PURCHASED	9.10	0.00	-62.52	62.52
10/15/24	68.359	SOLD	9.14	0.00	624.80	678.70
10/23/24	676.212	PURCHASED	9.03	0.00	-6,106.19	6,106.19
10/28/24	63.345	PURCHASED	9.01	0.00	-570.74	570.74
10/31/24	684.259	PURCHASED	0.00	0.00	-6,151.49	6,151.49
11/ 1/24	10.701	SOLD	8.95	0.00	95.77	106.12
11/ 1/24	1,133.266	PURCHASED	8.95	0.00	-10,142.73	10,142.73
11/ 4/24	29.304	PURCHASED	8.99	0.00	-263.44	263.44
11/ 5/24	667.527	PURCHASED	9.01	0.00	-6,014.42	6,014.42
11/ 6/24	6.581	SOLD	8.95	0.00	58.90	65.24
11/ 6/24	158.713	SOLD	8.95	0.00	1,420.48	1,573.45
11/14/24	19.000	PURCHASED	8.95	0.00	-170.05	170.05
11/14/24	67.896	SOLD	8.95	0.00	607.67	673.10
11/18/24	1,226.240	PURCHASED	8.95	0.00	-10,974.85	10,974.85
11/19/24	1.566	SOLD	8.97	0.00	14.05	15.51
11/19/24	141.808	SOLD	8.97	0.00	1,272.02	1,404.62
11/19/24	683.756	PURCHASED	8.97	0.00	-6,133.29	6,133.29
11/20/24	102.368	PURCHASED	8.95	0.00	-916.19	916.19
11/21/24	27.797	PURCHASED	8.95	0.00	-248.78	248.78
11/22/24	10.840	PURCHASED	8.95	0.00	-97.02	97.02
11/26/24	1.583	SOLD	9.02	0.00	14.28	15.68
11/26/24	27.684	PURCHASED	9.02	0.00	-249.71	249.71
11/29/24	746.137	PURCHASED	0.00	0.00	-6,774.92	6,774.92
12/ 2/24	108.923	PURCHASED	9.09	0.00	-990.11	990.11
12/ 2/24	197.310	PURCHASED	9.09	0.00	-1,793.55	1,793.55
12/ 3/24	663.994	PURCHASED	9.07	0.00	-6,022.43	6,022.43
12/ 9/24	205.589	PURCHASED	9.10	0.00	-1,870.86	1,870.86
12/16/24	23.366	PURCHASED	9.00	0.00	-210.29	210.29
12/16/24	71.268	SOLD	9.00	0.00	641.41	705.32
12/18/24	2.048	PURCHASED	8.93	0.00	-18.29	18.29
12/19/24	694.821	PURCHASED	8.88	0.00	-6,170.01	6,170.01
12/19/24	14,241.284	PURCHASED	8.88	0.00	-126,462.60	126,462.60
12/31/24	824.229	PURCHASED	0.00	0.00	-7,327.40	7,327.40
T				0.00	844,605.66	

SCHWAB US MID CAP INDEX FD
TICKER: SWMCX

7/26/24	90.779	PURCHASED	64.33	0.00	-5,839.80	5,839.80
7/29/24	28.993	PURCHASED	64.40	0.00	-1,867.15	1,867.15
7/29/24	11,187.923	PURCHASED	64.40	0.00	-720,502.22	720,502.22
7/31/24	0.006	PURCHASED	61.67	0.00	-0.37	0.37
8/ 1/24	0.004	PURCHASED	70.00	0.00	-0.28	0.28
8/ 1/24	0.550	SOLD	64.00	0.00	35.20	35.42
8/ 1/24	75.855	SOLD	64.01	0.00	4,855.50	4,885.02
8/ 2/24	0.885	PURCHASED	62.70	0.00	-55.49	55.49
8/ 7/24	0.021	SOLD	61.43	0.00	1.29	1.35
8/ 7/24	14.879	SOLD	61.31	0.00	912.25	958.20
8/ 9/24	1.998	SOLD	62.76	0.00	125.39	128.67
8/12/24	30.258	PURCHASED	62.42	0.00	-1,888.68	1,888.68
8/14/24	0.897	PURCHASED	63.32	0.00	-56.80	56.80

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
BY ISSUE
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TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
8/14/24	3.901	SOLD 63.34	0.00	247.07	251.20
8/19/24	0.020	SOLD 66.00	0.00	1.32	1.29
8/19/24	3.829	PURCHASED 64.98	0.00	-248.79	248.79
8/19/24	4.850	SOLD 64.97	0.00	315.12	312.31
8/20/24	3.125	PURCHASED 64.56	0.00	-201.75	201.75
8/22/24	0.252	PURCHASED 64.84	0.00	-16.34	16.34
8/26/24	1.006	PURCHASED 65.90	0.00	-66.30	66.30
8/26/24	28.785	PURCHASED 65.88	0.00	-1,896.35	1,896.35
8/27/24	11.181	PURCHASED 65.82	0.00	-735.96	735.96
9/ 3/24	0.524	SOLD 65.04	0.00	34.08	33.75
9/ 3/24	2.344	PURCHASED 65.08	0.00	-152.55	152.55
9/ 9/24	18.529	PURCHASED 64.34	0.00	-1,192.14	1,192.14
9/10/24	29.691	PURCHASED 64.32	0.00	-1,909.74	1,909.74
9/16/24	0.219	PURCHASED 66.35	0.00	-14.53	14.53
9/16/24	3.755	SOLD 66.26	0.00	248.80	241.82
9/18/24	0.001	PURCHASED 60.00	0.00	-0.06	0.06
9/23/24	28.509	PURCHASED 67.29	0.00	-1,918.37	1,918.37
10/ 1/24	8.171	SOLD 67.23	0.00	549.33	526.27
10/ 4/24	5.703	SOLD 67.55	0.00	385.22	367.31
10/ 7/24	0.082	SOLD 67.20	0.00	5.51	5.28
10/ 8/24	0.239	SOLD 67.20	0.00	16.06	15.39
10/ 9/24	28.253	PURCHASED 67.63	0.00	-1,910.74	1,910.74
10/10/24	0.522	SOLD 67.38	0.00	35.17	33.63
10/10/24	1.018	SOLD 67.41	0.00	68.62	65.58
10/10/24	5.362	PURCHASED 67.39	0.00	-361.33	361.33
10/14/24	0.126	SOLD 68.73	0.00	8.66	8.12
10/15/24	3.777	SOLD 68.52	0.00	258.79	243.30
10/23/24	28.664	PURCHASED 67.91	0.00	-1,946.54	1,946.54
10/24/24	0.800	PURCHASED 68.07	0.00	-54.46	54.46
10/25/24	0.051	PURCHASED 67.45	0.00	-3.44	3.44
10/28/24	1.884	SOLD 68.29	0.00	128.66	121.38
11/ 1/24	0.506	SOLD 67.21	0.00	34.01	32.60
11/ 1/24	13.653	PURCHASED 67.28	0.00	-918.56	918.56
11/ 1/24	28.413	SOLD 67.28	0.00	1,911.63	1,830.61
11/ 4/24	0.681	SOLD 67.37	0.00	45.88	43.88
11/ 5/24	28.393	PURCHASED 68.42	0.00	-1,942.63	1,942.63
11/14/24	0.796	SOLD 70.44	0.00	56.07	51.29
11/14/24	3.709	SOLD 70.45	0.00	261.30	239.00
11/18/24	22.454	SOLD 70.29	0.00	1,578.26	1,446.90
11/19/24	0.021	SOLD 71.43	0.00	1.50	1.35
11/19/24	1.902	SOLD 70.45	0.00	134.00	122.59
11/19/24	27.386	PURCHASED 70.46	0.00	-1,929.60	1,929.60
11/20/24	3.038	SOLD 70.85	0.00	215.24	195.81
11/22/24	0.509	SOLD 72.55	0.00	36.93	32.81
11/26/24	0.086	SOLD 73.14	0.00	6.29	5.54
11/26/24	1.329	SOLD 73.20	0.00	97.28	85.66
12/ 2/24	2.694	PURCHASED 73.01	0.00	-196.69	196.69
12/ 2/24	3.844	SOLD 73.02	0.00	280.69	247.76
12/ 3/24	26.519	PURCHASED 72.90	0.00	-1,933.20	1,933.20
12/ 9/24	13.033	SOLD 72.14	0.00	940.10	840.30
12/13/24	30.075	PURCHASED 0.00	0.00	-2,086.58	2,086.58
12/13/24	99.047	PURCHASED 0.00	0.00	-6,871.89	6,871.89
12/13/24	155.410	PURCHASED 0.00	0.00	-10,782.37	10,782.37
12/16/24	0.490	SOLD 69.29	0.00	33.95	31.65
12/16/24	3.920	SOLD 69.26	0.00	271.50	253.21
12/18/24	0.030	SOLD 65.33	0.00	1.96	1.94
12/19/24	29.839	PURCHASED 66.08	0.00	-1,971.73	1,971.73

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TRUST BANK

CULINARY WORKERS 226 RET SAV PLAN
 ACCOUNT NUMBER: [REDACTED]
 REPORTING PERIOD: 12/31/23 TO 12/31/24
 PAGE : [REDACTED]

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
 BY ISSUE
 COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
			0.00	785,612.15	
T ROWE PRICE VALUE FUND TICKER: TRVLX					
7/26/24	203.961	PURCHASED 47.72	0.00	-9,733.01	9,733.01
7/29/24	38.035	PURCHASED 47.67	0.00	-1,813.14	1,813.14
7/29/24	16,325.076	PURCHASED 47.67	0.00	-778,216.35	778,216.35
7/30/24	19.061	PURCHASED 47.85	0.00	-912.06	912.06
7/31/24	0.006	PURCHASED 45.00	0.00	-0.27	0.27
8/ 1/24	0.012	PURCHASED 46.67	0.00	-0.56	0.56
8/ 1/24	0.713	SOLD 47.39	0.00	33.79	33.99
8/ 1/24	170.431	SOLD 47.41	0.00	8,080.15	8,124.59
8/ 2/24	0.275	PURCHASED 46.65	0.00	-12.83	12.83
8/ 7/24	0.047	SOLD 46.17	0.00	2.17	2.24
8/ 7/24	33.431	SOLD 45.89	0.00	1,534.16	1,593.68
8/ 9/24	2.921	SOLD 46.67	0.00	136.31	139.25
8/12/24	39.914	PURCHASED 46.64	0.00	-1,861.58	1,861.58
8/14/24	0.183	PURCHASED 47.21	0.00	-8.64	8.64
8/14/24	5.694	SOLD 47.23	0.00	268.95	271.42
8/19/24	0.007	SOLD 45.71	0.00	0.32	0.33
8/19/24	0.048	SOLD 48.33	0.00	2.32	2.29
8/19/24	1.142	PURCHASED 48.27	0.00	-55.13	55.13
8/19/24	11.395	SOLD 48.27	0.00	550.05	543.18
8/20/24	0.527	PURCHASED 48.06	0.00	-25.33	25.33
8/22/24	0.031	SOLD 48.71	0.00	1.51	1.48
8/26/24	0.366	SOLD 48.85	0.00	17.85	17.45
8/26/24	38.114	PURCHASED 48.87	0.00	-1,862.64	1,862.64
8/27/24	19.422	PURCHASED 48.89	0.00	-949.56	949.56
9/ 3/24	0.660	SOLD 48.85	0.00	32.24	31.46
9/ 3/24	1.348	SOLD 48.84	0.00	65.84	64.26
9/ 9/24	13.393	SOLD 48.27	0.00	646.50	638.48
9/10/24	38.980	PURCHASED 48.18	0.00	-1,878.05	1,878.05
9/16/24	0.358	SOLD 48.88	0.00	17.50	17.07
9/16/24	5.463	SOLD 48.94	0.00	267.37	260.44
9/18/24	0.015	SOLD 48.00	0.00	0.72	0.72
9/23/24	38.046	PURCHASED 49.28	0.00	-1,874.93	1,874.93
10/ 1/24	11.776	SOLD 49.39	0.00	581.63	561.45
10/ 4/24	8.291	SOLD 49.43	0.00	409.80	395.29
10/ 7/24	0.995	SOLD 49.05	0.00	48.80	47.44
10/ 8/24	0.103	SOLD 48.93	0.00	5.04	4.91
10/ 9/24	37.998	PURCHASED 49.33	0.00	-1,874.42	1,874.42
10/10/24	1.327	SOLD 49.22	0.00	65.31	63.27
10/10/24	1.478	SOLD 49.23	0.00	72.76	70.47
10/10/24	12.235	PURCHASED 49.22	0.00	-602.21	602.21
10/14/24	0.790	SOLD 50.00	0.00	39.50	37.67
10/15/24	5.492	SOLD 49.80	0.00	273.52	261.87
10/23/24	38.240	PURCHASED 49.58	0.00	-1,895.96	1,895.96
10/24/24	1.099	PURCHASED 49.55	0.00	-54.46	54.46
10/25/24	1.934	PURCHASED 49.21	0.00	-95.18	95.18
10/28/24	1.729	SOLD 49.39	0.00	85.40	82.45
11/ 1/24	0.639	SOLD 48.97	0.00	31.29	30.47
11/ 1/24	11.703	SOLD 48.99	0.00	573.32	558.12
11/ 1/24	37.688	PURCHASED 48.99	0.00	-1,846.33	1,846.33
11/ 4/24	0.980	SOLD 49.04	0.00	48.06	46.74
11/ 5/24	38.934	PURCHASED 49.45	0.00	-1,925.28	1,925.28
11/ 6/24	0.218	SOLD 50.92	0.00	11.10	10.40
11/ 6/24	6.951	SOLD 50.85	0.00	353.48	331.52



TRUST BANK

CULINARY WORKERS 226 RET SAV PLAN
 ACCOUNT NUMBER: [REDACTED]
 REPORTING PERIOD: 12/31/23 TO 12/31/24
 PAGE : [REDACTED]

SCHEDULE OF REPORTABLE 5% TRANSACTIONS
 BY ISSUE
 COMPUTED ON A 12/31/23 VALUE OF \$8,802,250.02

TRADE DATE	SHARES/PV	PURCHASE/SALE PRICE	TRANSACTION EXPENSE	PURCHASE/SALE PROCEEDS	COST/ADJUSTED HISTORICAL COST
11/14/24	0.443	SOLD 50.52	0.00	22.38	21.13
11/14/24	5.406	SOLD 50.54	0.00	273.23	257.83
11/18/24	71.287	SOLD 50.49	0.00	3,599.30	3,399.97
11/19/24	0.119	SOLD 50.42	0.00	6.00	5.68
11/19/24	10.697	SOLD 50.29	0.00	537.93	510.25
11/19/24	37.313	PURCHASED 50.29	0.00	-1,876.46	1,876.46
11/20/24	3.440	SOLD 50.51	0.00	173.76	164.09
11/22/24	0.250	SOLD 51.44	0.00	12.86	11.93
11/26/24	0.124	SOLD 51.85	0.00	6.43	5.91
11/26/24	0.568	SOLD 51.81	0.00	29.43	27.09
12/ 2/24	0.491	PURCHASED 51.67	0.00	-25.37	25.37
12/ 2/24	2.213	SOLD 51.70	0.00	114.42	105.57
12/ 2/24	9.278	PURCHASED 51.70	0.00	-479.68	479.68
12/ 3/24	36.231	PURCHASED 51.43	0.00	-1,863.38	1,863.38
12/ 9/24	23.736	PURCHASED 50.50	0.00	-1,198.67	1,198.67
12/12/24	91.917	PURCHASED 0.00	0.00	-4,241.04	4,241.04
12/12/24	207.137	PURCHASED 0.00	0.00	-9,557.32	9,557.32
12/12/24	1,067.469	PURCHASED 0.00	0.00	-49,253.01	49,253.01
12/16/24	0.170	SOLD 45.71	0.00	7.77	8.09
12/16/24	6.033	SOLD 45.69	0.00	275.64	287.14
12/18/24	0.141	PURCHASED 44.40	0.00	-6.26	6.26
12/19/24	43.738	PURCHASED 44.16	0.00	-1,931.49	1,931.49
			0.00	897,246.54	

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CULINARY WORKERS LOCAL 226 RETIREMENT SAVINGS PLAN

MODIFIED CASH BASIS

SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2024

Schedule H Line 4a – Schedule of Delinquent Participant Contributions

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions
\$13,918	\$13,918

Late participant loan repayments are included in the schedule (if checked).