

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 01/01/1993
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178 2501 W GRAND ST SPRINGFIELD, MO 65802-4968
2b Employer Identification Number (EIN) 43-1642796
2c Plan Sponsor's telephone number 417-869-0633
2d Business code (see instructions) 238220

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	465
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	303
	<b>6a(2)</b>	322
	<b>6b</b>	0
	<b>6c</b>	163
	<b>6d</b>	485
	<b>6e</b>	4
	<b>6f</b>	489
	<b>6g(1)</b>	465
	<b>6g(2)</b>	489
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	27

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

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(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)

<b>a Pension Schedules</b>	<b>b General Schedules</b>
(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)
(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)
(3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)
(5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

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

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**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.

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**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 \_\_\_\_\_

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

<b>A</b> Name of plan <b>PLUMBERS &amp; PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PLUMBERS &amp; PIPEFITTERS UNION LOCAL NO. 178</b>	<b>D</b> Employer Identification Number (EIN) <b>43-1642796</b>	

**Part I Service Provider Information (see instructions)**

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

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

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

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

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

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

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

MORGAN STANLEY

11-2418191

(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	INVESTMENT ADVISOR	169120	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)

QUALIFIED BENEFITS CONSULTANTS INC

43-1317863

(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 34 16 17	THIRD PARTY ADMINISTRATO	18215	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)

PLUMBERS 178 GENERAL FUND

2501 W GRAND  
SPRINGFIELD, MO 65802

44-0377546

(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?
14	PLAN SPONSOR	9388	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)

THE WHITLOCK COMPANY

3271 E. BATTLEFIELD SUITE 300  
SPRINGFIELD, MO 65804

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT	9000	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)

MERTZ INSURANCE

47-0832337

(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	INSURANCE PROVIDER	6879	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

**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.

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>PLUMBERS &amp; PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PLUMBERS &amp; PIPEFITTERS UNION LOCAL NO. 178</b>	<b>D</b> Employer Identification Number (EIN) <b>43-1642796</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	0	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	1311200	1769436
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	248975	274675
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	4751927	6779722
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	12861912	12305532
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>	3554822	3919554

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	22728836	25048919
<b>Liabilities</b>			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	4641	196
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	4641	196
<b>Net Assets</b>			
l Net assets (subtract line 1k from line 1f).....	1l	22724195	25048723

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	2114017	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2114017
<b>b Earnings on investments:</b>			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	18880	
(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)		18880
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	86322	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	615523	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		701845
(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 .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		1357609
<b>c</b> Other income .....	<b>2c</b>		1508
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		4193859

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	1648543	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		1648543
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>	9388	
(3) Recordkeeping fees .....	<b>2i(3)</b>	18215	
(4) IQPA audit fees .....	<b>2i(4)</b>	9000	
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	169120	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>	4800	
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	10265	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		220788
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		1869331

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		2324528
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: THE WHITLOCK COMPANY LLP

(2) EIN: 43-1365401

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>PLUMBERS &amp; PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>PLUMBERS &amp; PIPEFITTERS UNION LOCAL NO. 178</u>	<b>D</b> Employer Identification Number (EIN) <u>43-1642796</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<u>0</u>
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**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 43-1657523

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

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	<u>42</u>
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	<u>2114017</u>
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	<u>2114017</u>
<b>c</b> 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).....	<b>6c</b>	<u>0</u>

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

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

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

<b>Part III</b>	<b>Amendments</b>
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**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

<b>Part IV</b>	<b>ESOPs</b> (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.
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**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:

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

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

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

**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 \_\_\_\_\_.



**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

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**FINANCIAL STATEMENTS  
and  
ADDITIONAL INFORMATION  
with  
INDEPENDENT AUDITOR'S REPORT**

**YEARS ENDED DECEMBER 31, 2024 AND 2023**

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## INDEPENDENT AUDITOR'S REPORT

The Trustees  
Plumbers and Pipefitters Union Local No. 178  
Money Purchase Plan and Trust  
Springfield, Missouri

### **Report on the Audit of the Financial Statements**

#### **Opinion**

We have audited the financial statements of **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits (modified cash basis) of the Plan as of December 31, 2024 and 2023, and the changes in net assets available for benefits (modified cash basis) for the years ended December 31, 2024 and 2023 in accordance with the modified cash basis of accounting described in Note 2.

#### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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.

#### **Emphasis of Matter – Basis of Accounting**

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

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

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

Management is also responsible 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.

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

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

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

In performing an audit in accordance with GAAS, we:

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

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

### **Other Matter – Supplemental Schedule Required by ERISA**

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates

directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

A handwritten signature in black ink that reads "THE WHITLOCK CO., LP". The signature is written in a cursive, slightly slanted style. The word "THE" is written in all caps, followed by "WHITLOCK" in all caps, and "CO., LP" in smaller all caps.

Springfield, Missouri  
October 8, 2025

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
(MODIFIED CASH BASIS)**

	Years ended December 31,	
	2024	2023
<b>Assets</b>		
<b>Investments, at fair value</b>		
Institutional cash	\$ 1,769,436	\$ 1,311,200
Fixed Income	274,675	248,975
Registered investment companies	12,305,532	12,861,912
Common corporate stocks	6,779,722	4,751,927
Alternative investments	3,919,554	3,554,822
 Total assets	 25,048,919	 22,728,836
 <b>Liabilities</b>		
Other liabilities	196	4,641
 Total liabilities	 196	 4,641
 <b>Net assets available for benefits</b>	 \$ 25,048,723	 \$ 22,724,195

The accompanying notes are an integral part  
of these financial statements.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
(MODIFIED CASH BASIS)**

	Years ended December 31,	
	2024	2023
<b>Investment income</b>		
Dividends and interest income	\$ 722,233	\$ 645,124
Net appreciation	1,357,609	1,408,473
Increase in net assets from investment activities	2,079,842	2,053,597
<b>Participant account activities</b>		
Employer contributions	2,114,017	1,794,257
Benefits paid to participants	(1,648,543)	(1,040,272)
Administrative expense	(220,788)	(195,981)
Increase in net assets from participant account activities	244,686	558,004
<b>Increase in net assets available for benefits</b>	2,324,528	2,611,601
<b>Net assets available for benefits</b>		
Beginning of year	22,724,195	20,112,594
End of year	\$ 25,048,723	\$ 22,724,195

The accompanying notes are an integral part  
of these financial statements.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS**

**DECEMBER 31, 2024 AND 2023**

**1. Description of plan**

The following description of the **Plumbers and Pipefitters Union Local No. 178 Money Purchase Plan and Trust** (the Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions. The Summary Plan Description is available from the Plan Administrator.

General

The Plan is a defined contribution plan covering all eligible working members employed by an Employer whose employment is covered by the Collective Bargaining Agreement between the Union and the Employer. There is no service or age requirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was amended and restated effective January 1, 2021.

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The SECURE Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. The Plan is in the process of operationally being amended to implement certain changes related to the SECURE Act. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by COVID-19. Effective for the 2020 Plan year, required minimum distributions may be waived temporarily for the 2020 calendar year under the CARES Act. Written amendments to the Plan to reflect these operational changes will be adopted at a late date in accordance with applicable law and IRS guidance.

Contributions

The Plan requires each employer to contribute a specified amount for each hour worked for the benefit of the eligible working members. The contribution rates per hour for 2024 and 2023 were as follows:

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

<u>Classification</u>	<u>2024 Rate per hour</u>	<u>2023 Rate per hour</u>
Commercial - Springfield	\$3.70	\$3.60
Commercial - Joplin	\$3.70	\$3.60
Light commercial	\$1.85	\$1.75
NSMA Commercial - 1st - 4th year apprentice	\$2.60	\$2.50
NSMA Commercial - 5th year apprentice and service journeymen	\$3.70	\$3.60
NSMA tradesman	\$2.60	\$2.50
Industrial power generation	\$3.70	\$3.60
Residential - Springfield	\$2.60	\$2.50
Residential - Joplin	\$2.60	\$2.50
Residential Service Work Tech - Springfield and Joplin	\$2.60	\$2.50
NSMA Residential - 5th year apprentice and service journeymen	\$2.60	\$2.50
Apprentice year 1 and 2	\$1.85	\$1.85
Apprentice year 3	\$3.70	\$3.60

Under agreement with the United Association's National Pension Fund, the Pension Plan pays the amounts received from employers for members of other local unions working in the jurisdiction of Local Union No. 178 through reciprocal payments to the applicable union or fund.

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of plan earnings and charged with an allocation of administrative expenses. 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.

Reciprocals

Participants who are travelers and working outside of their home union earn pension benefits from the away union during their time worked. These funds are calculated and collected and then paid back to the home union each month. The amount of reciprocal funds collected in 2024 to be paid out as of December 31, 2024 is \$0, and the amount of reciprocal funds collected in 2023 to be paid out as of December 31, 2023 is \$0.

Vesting

Participants are immediately 100 percent vested in their contributions, plus earnings thereon. Upon termination of service, a participant may elect to receive either a lump-sum amount equal to the value of their account or use the account balance to purchase an annuity contract.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

Payment of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his/her account, periodic installments, or an annuity option.

**2. Summary of significant accounting policies**

This summary of significant accounting policies of the Plan is presented to assist in understanding the Plan's financial statements. The financial statements and notes are representations of the Plan's trustees, which are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements. In preparing financial statements, management makes estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Accordingly, actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are prepared using the modified cash basis of accounting. Under this basis, interest and dividends are recognized when received rather than when earned.

Cash

Institutional cash includes amounts held in interest bearing checking accounts and money market accounts. Cash includes amounts held in non-interest-bearing checking accounts.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition

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. See Note 3 for a discussion of fair value measurements.

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

Other receivables are those items related to a sale of an underlying investment in the fund that is not settled, or other miscellaneous adjustments made to the fund not settled until after the reporting period. Operating payables are expenses accrued in the fund, during the period that have not been paid.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178**  
**MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

Benefits

Benefit payments to participants are recorded when paid.

Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

Subsequent events

The Plan has evaluated subsequent events through October 8, 2025, the date the financial statements were available to be issued.

**3. Fair value measurement**

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) 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* - Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

*Level 2* - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. 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* - Unobservable inputs that are supported by little or no market activity and that are significant to fair value of the assets or liabilities.

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

*Institutional cash:* Valued at the amount held in institutional interest-bearing checking and cash accounts.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

*Certificates of deposit:* Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

*Registered investment companies:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Preferred stocks:* Valued at the closing price reported on the active market on which the individual stocks are traded.

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

*Corporate bonds and corporate trusts:* Certain corporate bonds are valued at the closing price reported in the active market in which the bond is traded. Other corporate bonds are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flow approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

*Other investments:* Valued based upon the underlying investments held in the fund based on quotations obtained from third party pricing service providers or broker-dealers. The underlying investments are made up of a variety of real estate property held in the real estate investment trust.

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. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at fair value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,769,436	\$ -	\$ -	\$ 1,769,436
Corporate bonds	274,675	-	-	274,675
Registered investment companies	12,305,532	-	-	12,305,532
Common stocks	6,779,722	-	-	6,779,722
Total investments in the fair value hierarchy	21,129,365	-	-	21,129,365
Investments measured at NAV	-	-	-	3,919,554
<b>Investments at fair value</b>	<b>\$ 21,129,365</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 25,048,919</b>

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

	Assets at fair value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Institutional cash	\$ 1,311,200	\$ -	\$ -	\$ 1,311,200
Corporate bonds	\$ 248,975			248,975
Registered investment companies	12,861,912	-	-	12,861,912
Common stocks	4,751,927	-	-	4,751,927
Total investments in the fair value hierarchy	19,174,014	-	-	19,174,014
Investments measured at NAV	-	-	-	3,554,822
<b>Investments at fair value</b>	<b>\$ 19,174,014</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 22,728,836</b>

**Fair value of investments that calculate net asset value**

The following table summarizes investments measured at fair value based on net asset value:

December 31, 2024	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 3,024,744	\$ -	Daily	Daily
Long term investment funds (b)	\$ 894,810	\$ -	Daily	Daily

December 31, 2023	Fair value	Unfunded commitment	Redemption frequency	Redemption notice period
Real estate fund (a)	\$ 2,838,359	\$ -	Daily	Daily
Long term investment funds (b)	\$ 716,463	\$ -	Daily	Daily

- (a) *Real estate fund.* The real estate fund invests in a combination of residential and commercial real estate and real estate related securities and includes mortgage loans which are backed by the associated properties. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets.
- (b) *Long-term investment fund.* Investments in this category include a broad spectrum of funds and investment strategies including growth equity, venture capital, private credit, and other private asset funds and investments. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

**4. Related party transactions and party-in-interest transactions**

The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

**5. Plan termination**

Although it has not expressed any intent to do so, the Plan's Board of Trustees, as Sponsor, has the right under the Plan to discontinue at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their employer contributions.

**6. Tax status**

The Plan obtained its latest determination letter dated April 2, 2015, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

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

**7. Risk and uncertainties**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. 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 statements of net assets available for benefits.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178  
MONEY PURCHASE PLAN AND TRUST**

**NOTES TO FINANCIAL STATEMENTS (CONTINUED)**

**8. Concentration of credit risk**

The Union has a potential concentration of credit risk in that it maintains deposits with financial institutions in excess of amounts insured by FDIC. On December 31, 2024, the institutions with potential credit risk are as follows:

Guaranty Bank	
Checking and savings	\$1,023,269
FDIC coverage	<u>250,000</u>
Uninsured amount	<u>\$ 773,269</u>

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  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).  <b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b>	OMB Nos. 1210-0110 1210-0089  <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div>  <b>This Form is Open to Public Inspection</b>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

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

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

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

**Part II Basic Plan Information—enter all requested information**

<b>1a</b> Name of plan PLUMBERS & PIPEFITTERS UNION LOCAL 178 MONEY PURCHASE PLAN	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;">001</td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan 01/01/1993</td> </tr> </table>	<b>1b</b> Three-digit plan number (PN) ▶	001	<b>1c</b> Effective date of plan 01/01/1993	
<b>1b</b> Three-digit plan number (PN) ▶	001				
<b>1c</b> Effective date of plan 01/01/1993					
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)  PLUMBERS & PIPEFITTERS UNION LOCAL NO. 178   2501 W GRAND ST  SPRINGFIELD MO 65802-4968	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>2b</b> Employer Identification Number (EIN) 43-1642796</td> </tr> <tr> <td><b>2c</b> Plan Sponsor's telephone number 417-869-0633</td> </tr> <tr> <td><b>2d</b> Business code (see instructions) 238220</td> </tr> </table>	<b>2b</b> Employer Identification Number (EIN) 43-1642796	<b>2c</b> Plan Sponsor's telephone number 417-869-0633	<b>2d</b> Business code (see instructions) 238220	
<b>2b</b> Employer Identification Number (EIN) 43-1642796					
<b>2c</b> Plan Sponsor's telephone number 417-869-0633					
<b>2d</b> Business code (see instructions) 238220					

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

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

<b>SIGN HERE</b>		9-25-2025	Michael Gott
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>		9-25-2025	Michael Gott
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	465
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	303
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	322
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	0
<b>c</b> Other retired or separated participants entitled to future benefits.....	<b>6c</b>	163
<b>d</b> Subtotal. Add lines 6a(2), 6b, and 6c. ....	<b>6d</b>	485
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	<b>6e</b>	4
<b>f</b> Total. Add lines 6d and 6e. ....	<b>6f</b>	489
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item).....	<b>6g(1)</b>	465
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	<b>6g(2)</b>	489
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	<b>7</b>	27

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

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(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)

**ADDITIONAL INFORMATION**

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178**  
**MONEY PURCHASE PLAN AND TRUST**  
**EIN: 43-1642796**  
**Plan Number: 001**  
**Schedule H, line 4i – Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
Institutional cash				
	Guaranty Bank	Checking account, 0.15%	N/A	\$ 1,023,269
	Morgan Stanley Bank N.A.	Preferred savings, 3.50%	N/A	374,518
	Morgan Stanley Private Bank N.A.	Deposit fund, 0.05%	N/A	255,832
	Morgan Stanley Private Bank N.A.	Deposit fund, 0.05%	N/A	115,817
				<u>1,769,436</u>
Fixed income				
	BCS	Market Linked Note RSP	N/A	<u>274,675</u>
Registered investment companies				
	AAM	Aam/Insight Select Income I - 135,948.461 units	N/A	1,233,053
	ACAP	Acap Strategic Interval Common - 30,708.440 units	N/A	707,215
	Allspring	Allspring Special Mdcv VI I - 20,038.233 units	N/A	956,425
	Cion Ares	Cion Ares Diversified Credit U - 29,581.425 units	N/A	746,339
	Columbia	Columbia Seligman Tech&In I - 5,837.814 units	N/A	865,689
	Fidelity	Fidelity Adv Intl Cap App I - 53,675.407 units	N/A	1,712,245
	First Eagle	First Eagle Overseas I - 29,720.032 units	N/A	727,249
	FS	Fs Credit Income U - 58,560.521 units	N/A	719,709
	Lazard	Lazard Glb Lstd Infr Ptf Inst - 52,595.150 units	N/A	822,062
	Pgim	Pgim Jenn Emrg Mkt Eq Opps Z - 52,453.483 units	N/A	917,936
	Pgim	Pgim Total Return Bond Z - 104,969.961 units	N/A	1,240,745
	Pioneer	Pioneer Multi Asset Inc Y - 72,933.260 units	N/A	823,417
	Shenkman	Shenkman Cap Sh Dur Hi Inc F - 85,219.624 units	N/A	833,448
				<u>12,305,532</u>
Common stocks				
	Aaon Inc.	Aaon Inc - 303.000 units	N/A	35,657
	Abbot Laboratoies	Abbott Laboratories - 196.000 units	N/A	22,170
	Abbvie Inc.	Abbvie Inc Com - 203.000 units	N/A	36,073
	Accenture, PLC	Accenture Plc Ireland Cl A - 120.000 units	N/A	42,215

The accompanying Independent Auditor's Report  
should be read with the supplemental schedule.

**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178**  
**MONEY PURCHASE PLAN AND TRUST**  
**EIN: 43-1642796**  
**Plan Number: 001**  
**Schedule H, line 4i – Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	ACI	Aci Worldwide Inc - 104.000 units	N/A	5,399
	Acushnet Holdings Corp	Acushnet Holdings Corp - 95.058 units	N/A	6,757
	Adient PLC COM	Adient Plc Com - 181.000 units	N/A	3,119
	Adobe	Adobe Inc - 95.034 units	N/A	42,260
	Advanced Drain	Advanced Drain Sys Inc - 134.000 units	N/A	15,490
	Advanced Micro Devices	Advanced Micro Devices - 306.002 units	N/A	36,962
	Agilysys Inc	Agilysys Inc - 124.000 units	N/A	16,332
	Agree Realty Corp	Agree Realty Corp - 164.000 units	N/A	11,554
	Alarm.com Holdings	Alarm Com Hldgs Inc Com - 248.000 units	N/A	15,078
	Align	Align Technology - 28.527 units	N/A	5,948
	Allegro	Allegro Microsystems Inc - 156.000 units	N/A	3,410
	Alphabet, Inc	Alphabet Inc Cl A - 246.000 units	N/A	46,568
	Alphabet, Inc	Alphabet Inc Cl C - 328.000 units	N/A	62,464
	Amazon, Inc	Amazon Com Inc - 891.000 units	N/A	195,476
	Ameren Corp	Ameren Corp Hldg Co - 114.000 units	N/A	10,162
	American Elec	American Elec Pwr Co Inc - 108.000 units	N/A	9,961
	American Express CO	American Express Co - 45.669 units	N/A	13,554
	Ametek	Ametek Inc New - 35.880 units	N/A	6,468
	Amphenol Corporation	Amphenol Corp New Cl A - 1,545.000 units	N/A	107,300
	Analog Devices, Inc.	Analog Devices Inc - 208.000 units	N/A	44,192
	Ansys Inc	Ansys Inc - 30.538 units	N/A	10,301
	Apple Hospitality	Apple Hospitality Reit Inc - 685.000 units	N/A	10,515
	Apple, Inc.	Apple Inc - 583.000 units	N/A	145,995
	Applied Materials Inc	Applied Materials Inc - 70.803 units	N/A	11,515
	Ashland Inc	Ashland Inc Com - 62.703 units	N/A	4,481
	ASML Holding	Asml Holding Nv Ny Reg New - 29.046 units	N/A	20,131
	Assurant Inc	Assurant Inc - 45.032 units	N/A	9,602
	AT&T Inc	AT&T Inc - 1,125.000 units	N/A	25,616

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**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178**  
**MONEY PURCHASE PLAN AND TRUST**  
**EIN: 43-1642796**  
**Plan Number: 001**  
**Schedule H, line 4i – Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Atkore International Group	Atkore Inc - 79.608 units	N/A	6,643
	Automatic Data Prociessing, Inc.	Automatic Data Processing Inc - 81.902 units	N/A	23,975
	Avalonbay	Avalonbay Comm Inc - 37.158 units	N/A	8,174
	Avery Dennison Corporation	Avery Dennison Corporation - 91.137 units	N/A	17,054
	Avient Corporation	Avient Corporation - 207.000 units	N/A	8,458
	Axis Capital Holdings Ltd	Axis Capital Holdings Ltd - 182.000 units	N/A	16,129
	Axon	Axon Enterprise Inc - 65.395 units	N/A	38,866
	Axos Finl Inc	Axos Finl Inc - 128.000 units	N/A	8,941
	Azenta Inc	Azenta Inc - 101.000 units	N/A	5,050
	Balchem CP	Balchem Cp - 139.000 units	N/A	22,656
	Bank of America Corporation	Bank Of America Corp - 1,527.000 units	N/A	67,112
	Bank of New York Mellon Corp	Bank Of New York Mellon Corp - 288.000 units	N/A	22,127
	Bank of NT Butterfield & Son Limited	Bank Of Nt Butterfield&Son Ltd - 187.000 units	N/A	6,835
	Barnes Group, Inc.	Barnes Group Incorporated - 50.485 units	N/A	2,386
	Beacon Roofing Supply Inc	Beacon Roofing Supply Inc - 90.084 units	N/A	9,151
	Becton Dickinson & Co	Becton Dickinson & Co - 36.506 units	N/A	8,282
	Belden Inc	Belden Inc - 71.722 units	N/A	8,077
	Bentley Sys Inc	Bentley Sys Inc Com Cl B - 125.000 units	N/A	5,838
	Berry Global Group, Inc.	Berry Global Group Inc - 124.000 units	N/A	8,019
	Bio-techne Corp	Bio-Techne Corp - 189.000 units	N/A	13,614
	Biolife Solutions Inc	Biolife Solutions Inc - 173.000 units	N/A	4,491
	Black Hills Corporation	Black Hills Corp - 121.000 units	N/A	7,081
	Blackbaud Inc	Blackbaud Inc - 217.000 units	N/A	16,041
	Blackline Inc	Blackline Inc - 208.000 units	N/A	12,638
	Blackrock Inc	Blackrock Inc - 22.000 units	N/A	22,552
	Blackstone Inc	Blackstone Inc - 135.002 units	N/A	23,277
	Boeing Co	Boeing Co - 67.592 units	N/A	11,964
	Booking Holdings Inc	Booking Holdings Inc - 8.822 units	N/A	43,831

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	Booz Allen Hamilton	Booz Allen Hamilton Hldg Cl-A - 56.185 units	N/A	7,231
	Boston Scientific Corp	Boston Scientific Corp - 173.000 units	N/A	15,452
	Boyd Gaming Corp	Boyd Gaming Corp - 94.938 units	N/A	6,887
	Bread Financial Holdings Inc	Bread Financial Holdings Inc - 132.000 units	N/A	8,060
	Bright Horizons Family	Bright Horizons Family Solut - 112.000 units	N/A	12,415
	Bristol Myers Squibb Co	Bristol Myers Squibb Co - 365.000 units	N/A	20,644
	Broadcom, Inc.	Broadcom Inc - 273.000 units	N/A	63,292
	Broadridge Fin Solu LLC	Broadridge Fin Solu.Llc - 87.888 units	N/A	19,871
	Brown Forman Corp	Brown Forman Corp Cl B - 117.000 units	N/A	4,444
	Burlington Stores Inc	Burlington Stores Inc - 80.168 units	N/A	22,853
	Caci International Inc	Caci International Inc Cl A - 26.092 units	N/A	10,543
	Cadence Bank	Cadence Bank - 280.000 units	N/A	9,646
	Cadence Design System	Cadence Design System - 80.633 units	N/A	24,227
	Casella Waste	Casella Waste Sys Inc Cl A - 199.000 units	N/A	21,056
	CBIZ Inc	Cbiz Inc - 85.535 units	N/A	6,999
	CBRE Group Inc	Cbre Group Inc - A - 84.582 units	N/A	11,105
	Centerspace	Centerspace - 75.933 units	N/A	5,023
	Centuri Holdings Inc	Centuri Holdings Inc - 164.000 units	N/A	3,167
	Certara Inc	Certara Inc - 961.000 units	N/A	10,235
	Charles River Labs	Charles River Labs Intl Inc - 14.621 units	N/A	2,699
	Charles Schwab Corporation	Charles Schwab New - 210.000 units	N/A	15,542
	Chevron Corporation	Chevron Corp - 220.000 units	N/A	31,865
	Choice Hotels International, Inc.	Choice Hotels Intl Inc New - 36.303 units	N/A	5,154
	Chubb Ltd	Chubb Ltd - 138.000 units	N/A	38,129
	Church & Dwight Co	Church & Dwight Co Inc - 174.000 units	N/A	18,220
	Cirrus Logic, Inc.	Cirrus Logic Inc - 74.101 units	N/A	7,379
	Cisco System, Inc.	Cisco Sys Inc - 606.000 units	N/A	35,875
	CME Group Inc	Cme Group Inc - 87.774 units	N/A	20,384

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	CMS Energy CP	Cms Energy Cp - 100.000 units	N/A	6,665
	Coca Cola Corporation	Coca Cola Co - 548.000 units	N/A	34,118
	Cognex Corp	Cognex Corp - 71.361 units	N/A	2,559
	Colgate Palmolive	Colgate Palmolive Co - 231.000 units	N/A	21,000
	Columbia Banking SYS	Columbia Banking Systems Inc - 525.000 units	N/A	14,180
	Columbia Sportswear Co	Columbia Sportswear Co - 63.067 units	N/A	5,293
	Comcast Corp	Comcast Corp (New) Class A - 769.000 units	N/A	28,861
	Comerica Inc	Comerica Inc - 121.000 units	N/A	7,484
	Community Healthcare Tr Inc	Community Healthcare Tr Inc - 124.000 units	N/A	2,382
	Conocophillips	Conocophillips - 254.000 units	N/A	25,189
	Constellium Se	Constellium Se Cl A - 316.000 units	N/A	3,245
	Construction Partners Inc	Construction Partners Inc C-A - 424.000 units	N/A	37,507
	Copart, Inc.	Copart Inc - 873.000 units	N/A	50,101
	Costar	Costar Group Inc - 237.000 units	N/A	16,967
	Crocs Inc	Crocs Inc - 48.257 units	N/A	5,286
	CSX Corp	Csx Corp - 266.000 units	N/A	8,584
	Cummins Inc	Cummins Inc - 29.116 units	N/A	10,150
	Danaher Corporation	Danaher Corporation - 150.000 units	N/A	34,433
	Descartes Systems Group	Descartes Systems Group Inc - 269.000 units	N/A	30,558
	Dexcom Inc	Dexcom Inc - 118.000 units	N/A	9,177
	Digi Intl Inc	Digi Intl Inc - 329.000 units	N/A	9,946
	Diodes Inc	Diodes Inc - 111.000 units	N/A	6,845
	Donaldson Co Inc	Donaldson Co Inc - 143.000 units	N/A	9,631
	Dorman Products Inc	Dorman Products Inc - 83.240 units	N/A	10,784
	Doubleverify Holdings Inc	Doubleverify Hldgs Inc - 495.000 units	N/A	9,509
	DTE Energy Company	Dte Energy Company - 45.517 units	N/A	5,496
	East West Bancorp	East West Bancorp - 144.000 units	N/A	13,789
	Eaton Corp PLC SHS	Eaton Corp Plc Shs - 70.747 units	N/A	23,479

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	Ebay Inc	Ebay Inc - 152.000 units	N/A	9,416
	Eli Lilly & Company	Eli Lilly & Co - 73.657 units	N/A	56,863
	Enlink Midstream LLC	Enlink Midstream Llc - 475.000 units	N/A	6,721
	Entergy Corp	Entergy Corp New - 218.000 units	N/A	16,529
	EOG Resources Inc	Eog Resources Inc - 130.000 units	N/A	15,935
	EPAM	Epam Systems - 44.319 units	N/A	10,363
	Eplus Inc	Eplus Inc - 167.000 units	N/A	12,338
	Equifax	Equifax Inc - 19.966 units	N/A	5,088
	Esco Technologies	Esco Technologies - 156.000 units	N/A	20,781
	Essent Group Limited	Essent Group Ltd Com - 175.000 units	N/A	9,527
	Everus	Everus Construction Group - 84.000 units	N/A	5,523
	Exlservice Holdings Inc	Exlservice Hldgs Inc - 834.000 units	N/A	37,013
	Exponent Inc	Exponent Inc - 287.000 units	N/A	25,572
	Exxon Mobil Corp	Exxon Mobil Corp - 556.000 units	N/A	59,809
	Factset Research Systems, Inc.	Factset Research Systems Inc - 24.887 units	N/A	11,953
	First Financial Bancorp	First Fincl Bncp - 302.000 units	N/A	8,118
	Firstservice	Firstservice Corp - 44.974 units	N/A	8,141
	Fiserv	Fiserv Inc - 166.000 units	N/A	34,100
	Flextronics International	Flextronics Intl Ltd - 184.000 units	N/A	7,064
	Flowers Foods Inc	Flowers Foods Inc - 237.000 units	N/A	4,896
	FNB Corporation	Fnb Corporation - 963.000 units	N/A	14,233
	Fortune Brands	Fortune Brands Innovations Inc - 66.332 units	N/A	4,532
	Fox Factory Holding Corp	Fox Factory Holding Corp - 121.000 units	N/A	3,663
	Fresh Pet	Fresh Pet Inc - 75.847 units	N/A	11,234
	Fuller H B & Company	Fuller H B & Company - 97.808 units	N/A	6,600
	Gartner	Gartner Inc - 69.427 units	N/A	33,635
	Generac	Generac Hldgs Inc Com - 25.165 units	N/A	3,902
	General Mills	General Mills Inc - 212.000 units	N/A	13,519

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	Genuine Parts Co	Genuine Parts Co - 55.761 units	N/A	6,511
	Global Payment Inc	Global Payment Inc - 85.961 units	N/A	9,633
	Globus Medical Inc	Globus Medical Inc A - 396.000 units	N/A	32,753
	Goldman Sachs Group	Goldman Sachs Grp Inc - 39.147 units	N/A	22,416
	Griffon Corp	Griffon Corporation - 107.000 units	N/A	7,626
	Grocery Outlet Holding Corp	Grocery Outlet Hldg Corp - 308.000 units	N/A	4,808
	Group I Automotive, Inc.	Group I Automotive Inc - 24.353 units	N/A	10,264
	Gulfport Energy Corp	Gulfport Energy Corp - 60.929 units	N/A	11,223
	H&E Equipment Services, Inc.	H&E Equipment Svcs Inc - 144.000 units	N/A	7,050
	Hamilton Lane	Hamilton Lane Cl A - 47.396 units	N/A	7,017
	Hancock Whitney Corporation	Hancock Whitney Corporation - 300.000 units	N/A	16,416
	Hanover Insurance Group, Inc.	Hanover Insurance Group Inc - 62.403 units	N/A	9,651
	Healthequity Inc	Healthequity Inc Com - 280.000 units	N/A	26,866
	Heico Corp	Heico Corp Class A - 149.000 units	N/A	27,726
	Heico Corp	Heico Corp New - 39.698 units	N/A	9,438
	Home Depot, Inc.	Home Depot Inc - 216.000 units	N/A	84,022
	Honeywell International, Inc.	Honeywell Intl Inc - 151.000 units	N/A	34,109
	Hope Bancorp, Inc	Hope Bancorp Inc. - 701.000 units	N/A	8,615
	Hubspot	Hubspot Inc. - 27.530 units	N/A	19,182
	Huntsman Corp	Huntsman Corp - 234.000 units	N/A	4,219
	ICU Medical Inc	Icu Medical Inc - 22.370 units	N/A	3,471
	Idex Corp	Idex Corporation Delaware - 98.175 units	N/A	20,547
	Idexx Labs	Idexx Labs - 39.295 units	N/A	16,246
	ILL Tool Works, Inc.	Ill Tool Works Inc - 116.001 units	N/A	29,413
	Independence Rlty TR INC Com	Independence Rlty Tr Inc Com - 555.000 units	N/A	11,011
	Integer Holdings Corp	Integer Holdings Corp - 64.256 units	N/A	8,515
	Itel Corp	Intel Corp - 211.000 units	N/A	4,231
	Intercontinental Exchange, Inc.	Intercontinental Exchange Inc - 569.002 units	N/A	84,787

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	International Seaways Inc	International Seaways Inc - 145.000 units	N/A	5,211
	International Business Machines	Intl Business Machines Corp - 120.000 units	N/A	26,380
	Intuit Inc	Intuit Inc - 100.000 units	N/A	62,850
	Intuitive Surgical Inc	Intuitive Surgical Inc - 78.156 units	N/A	40,794
	Iqvia Holdings, Inc	Iqvia Holdings Inc - 32.481 units	N/A	6,383
	ITT, Inc.	Itt Inc - 99.613 units	N/A	14,233
	I3 Verticals Inc	I3 Verticals Inc Com Cl A - 339.000 units	N/A	7,811
	J&J Snack Foods Corporation	J&J Snack Foods - 161.000 units	N/A	24,976
	Jacobs Solutions Inc	Jacobs Solutions Inc - 64.264 units	N/A	8,587
	Johnson & Johnson	Johnson & Johnson - 268.000 units	N/A	38,758
	JP Morgan Chase	Jpmorgan Chase & Co - 290.000 units	N/A	69,516
	KB Home	Kb Home - 122.000 units	N/A	8,018
	KBR Inc	Kbr Inc - 136.000 units	N/A	7,878
	Keysight Technologies Inc	Keysight Technologies Inc - 144.000 units	N/A	23,131
	Kinsale Cap Group	Kinsale Cap Group Inc - 73.202 units	N/A	34,048
	Kirby Corporation	Kirby Cp - 60.874 units	N/A	6,440
	Kite Rlty Group	Kite Rlty Group Tr - 388.000 units	N/A	9,793
	KLA Corporation	Kla Corporation - 22.644 units	N/A	14,268
	Knife Riv Holding CO	Knife Riv Hldg Co - 67.247 units	N/A	6,835
	Kodiak Gas	Kodiak Gas Svcs Inc - 213.000 units	N/A	8,697
	Lam Research Corp	Lam Research Corporation New - 189.000 units	N/A	13,651
	Lemaitre Vascular Inc	Lemaitre Vascular Inc - 159.000 units	N/A	14,650
	Leonardo Drs Inc	Leonardo Drs Inc - 297.000 units	N/A	9,596
	Liberty Energy Inc	Liberty Energy Inc Com Cl A - 355.000 units	N/A	7,061
	Linde	Linde Plc - 45.997 units	N/A	19,258
	Lockheed Martin Corporation	Lockheed Martin Corp - 33.653 units	N/A	16,353
	Louisiana Pacific Corporation	Louisiana Pacific Corp - 105.000 units	N/A	10,873
	Lululemon Athletica Inc	Lululemon Athletica Inc - 15.488 units	N/A	5,923

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	LXP Industrial Trust	Lxp Industrial Trust - 1,069.000 units	N/A	8,680
	M/I Homes Inc	M/I Homes Inc Com - 46.012 units	N/A	6,117
	Magnolia Oil & Gas Corporation	Magnolia Oil & Gas Corp Cl A - 267.000 units	N/A	6,242
	Marsh & McLennan Companies, Inc.	Marsh & McLennan Cos Inc - 203.000 units	N/A	43,119
	Marten Transport LTD	Marten Transport Ltd - 590.000 units	N/A	9,210
	Marvell Technology Inc	Marvell Technology Inc - 166.000 units	N/A	18,335
	Mastec, Inc.	Mastec Inc - 98.987 units	N/A	13,476
	Mastercard, Inc.	Mastercard Inc Cl A - 145.000 units	N/A	76,353
	Matador Co	Matador Res Co - 131.000 units	N/A	7,370
	Mc Donalds Corporation	Mc Donalds Corp - 144.000 units	N/A	41,744
	MDU Research Group	Mdu Res Group Inc - 371.000 units	N/A	6,685
	Medtronic Plc	Medtronic Plc Shs - 317.000 units	N/A	25,322
	Merchants Bancorp	Merchants Bancorp Ind - 47.671 units	N/A	1,739
	Merck & Co Inc New	Merck & Co Inc New Com - 263.000 units	N/A	26,163
	Merit	Merit Med Syst - 52.909 units	N/A	5,117
	Meritage Home Corporation	Meritage Home Corporation - 66.080 units	N/A	10,164
	Mesa Laboratories Inc	Mesa Laboratories Inc - 41.370 units	N/A	5,455
	Microchip Technology Inc	Microchip Technology Inc - 205.000 units	N/A	11,757
	Microsoft Corporation	Microsoft Corp - 579.000 units	N/A	244,049
	Mondelez International, Inc.	Mondelez Intl Inc Com - 424.000 units	N/A	25,326
	Monolithic Power Systems Inc	Monolithic Pwr Systems Inc - 23.164 units	N/A	13,706
	Morgan Stanley	Morgan Stanley - 193.000 units	N/A	24,264
	Morgan Stanley	Morgan Stanley Direct Lndg Fnd - 8,030.000 units	N/A	165,900
	Motorola Solutions, Inc.	Motorola Solutions Inc - 84.800 units	N/A	39,197
	National Health Investors Inc	National Health Investors Inc - 140.000 units	N/A	9,702
	Neogen Corp	Neogen Corp - 419.000 units	N/A	5,087
	Nextera Energy, Inc.	Nextera Energy Inc - 109.000 units	N/A	7,814
	Nextracker Inc	Nextracker Inc Class A - 141.000 units	N/A	5,151

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	Noble Corp	Noble Corp New A - 109.000 units	N/A	3,423
	Nordson CP	Nordson Cp - 46.502 units	N/A	9,730
	Norfolk Southern Corporation	Norfolk Southern Corp - 53.808 units	N/A	12,629
	Northrop Grumman Corp	Northrop Grumman Cp (Hldg Co) - 40.520 units	N/A	19,016
	Novanta Inc	Novanta Inc - 144.000 units	N/A	21,999
	NVIDIA Corporation	Nvidia Corporation - 238.000 units	N/A	31,961
	NV5 Global Inc	Nv5 Global Inc - 353.493 units	N/A	6,660
	O'Reilly Automotive, Inc.	O'Reilly Automotive Inc New - 61.836 units	N/A	73,325
	OGE Energy Corp	Oge Energy Corporation - 262.000 units	N/A	10,808
	Old Dominion Freight Line	Old Dominion Freight Line - 118.000 units	N/A	20,815
	Old National Bancorp	Old Natl Bancorp Ind - 640.000 units	N/A	13,891
	Ollies Bargain Outlet	Ollies Bargain Outlet Hldg Inc - 187.000 units	N/A	20,520
	Onto Innovation Inc	Onto Innovation Inc - 174.000 units	N/A	29,001
	Option Care Health Inc.	Option Care Health Inc - 168.000 units	N/A	3,898
	Oracle Corp.	Oracle Corp - 325.000 units	N/A	54,158
	Oxford Industries	Oxford Industries Inc - 48.484 units	N/A	3,820
	Packaging Corp.	Packaging Corp Amer - 46.042 units	N/A	10,365
	Palomar Holdings Inc	Palomar Hldgs Inc - 61.252 units	N/A	6,468
	Parker Hannifin Corp.	Parker Hannifin Corp - 44.710 units	N/A	28,437
	Patrick Industries	Patrick Industries - 66.414 units	N/A	5,518
	PBF Energy Inc	Pbf Energy Inc - 113.000 units	N/A	3,000
	Pepsico, Inc.	Pepsico Inc Nc - 222.000 units	N/A	33,757
	Performance Food Group	Performance Food Group Co - 111.000 units	N/A	9,385
	Plymouth	Plymouth Indl Reit Inc - 207.000 units	N/A	3,685
	PNC Finl	Pnc Finl Svcs Gp - 121.000 units	N/A	23,335
	Pool Corp.	Pool Corp - 58.475 units	N/A	19,936
	PPG Industries	Ppg Industries Inc - 92.454 units	N/A	11,044
	Prestige Consumer Healthcare	Prestige Consmr Healthcare Inc - 94.428 units	N/A	7,374

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	Procter & Gamble Company	Procter & Gamble - 293.000 units	N/A	49,121
	Progressive, Corporation	Progressive Corp Ohio - 99.985 units	N/A	23,957
	Proglogis, Inc.	Prologis Inc Com - 183.000 units	N/A	19,343
	Public Service Enterprise Group	Public Service Enterprise Gp - 111.000 units	N/A	9,378
	Public Storage	Public Storage - 23.297 units	N/A	6,976
	P10 Inc	P10 Inc - 384.000 units	N/A	4,842
	Qualcomm Inc	Qualcomm Inc - 266.002 units	N/A	40,863
	Raymond James	Raymond James Fincl Inc - 73.617 units	N/A	11,435
	RBC Bearings Inc	Rbc Bearings Inc - 107.000 units	N/A	32,008
	Regal Rexnord Corporation	Regal Rexnord Corporation - 40.841 units	N/A	6,336
	Repligen Corp.	Repligen Cp - 78.069 units	N/A	11,237
	Ringcentral Inc.	Ringcentral Inc Cl A - 139.000 units	N/A	4,866
	Rockwell Automation, Inc.	Rockwell Automation Inc - 76.707 units	N/A	21,922
	Rollins Inc.	Rollins Inc - 512.000 units	N/A	23,731
	Roper Technologies Inc	Roper Technologies Inc - 41.118 units	N/A	21,375
	Ross Stores Inc.	Ross Stores Inc - 219.000 units	N/A	33,128
	Ryan Specialty Holdings Inc	Ryan Specialty Holdings Inc - 300.000 units	N/A	19,248
	Ryerson Holding Corp	Ryerson Holding Corp - 157.000 units	N/A	2,906
	SAIA, Inc.	Saia Inc - 5.664 units	N/A	2,581
	Salesforce.com, Inc.	Salesforce Inc - 147.000 units	N/A	49,147
	Sandy Spring Bancorp	Sandy Spring Bancorp - 86.305 units	N/A	2,909
	Schlumberger Ltd	Schlumberger Ltd - 658.000 units	N/A	25,228
	Selective Insurance Group	Selective Insurance Group - 59.546 units	N/A	5,569
	Siteone Landscape Supply	Siteone Landscape Supply Inc - 125.000 units	N/A	16,471
	Southern CO	Southern Co - 215.000 units	N/A	17,699
	Southwest Gas Holdings, Inc.	Southwest Gas Holdings Inc - 142.000 units	N/A	10,041
	SPS Commerce Inc	Sps Commerce Inc - 107.000 units	N/A	19,687
	SPX Technologies Inc	Spx Technologies Inc - 89.546 units	N/A	13,031

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**PLUMBERS AND PIPEFITTERS UNION LOCAL NO. 178**  
**MONEY PURCHASE PLAN AND TRUST**  
**EIN: 43-1642796**  
**Plan Number: 001**  
**Schedule H, line 4i – Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	SS&C Technologies Holdings	SS&C Technologies Hldgs Inc - 78.663 units	N/A	5,961
	Staar Surgical Co	Staar Surgical Co New - 160.000 units	N/A	3,886
	Starbucks Corporation	Starbucks Corp Washington - 54.219 units	N/A	4,947
	Steris	Steris Plc - 95.846 units	N/A	19,702
	Steven Madden Ltd	Steven Madden Ltd - 115.000 units	N/A	4,890
	Stewart Information Services	Stewart Information Services - 70.427 units	N/A	4,753
	Stifel Financial Corporation	Stifel Financial Corporation - 129.000 units	N/A	13,684
	Summit Matls Inc CL A	Summit Matls Inc Cl A - 211.000 units	N/A	10,677
	Synovus Financial Corp	Synovus Financial Corp - 320.000 units	N/A	16,394
	TD Synnex Corporation	Td Synnex Corporation - 59.282 units	N/A	6,953
	Terex CP New Del	Terex Cp New Del - 166.000 units	N/A	7,673
	Texas Instruments, Inc.	Texas Instruments - 70.449 units	N/A	13,210
	Texas Roadhouse, Inc.	Texas Roadhouse Inc Cl A - 188.000 units	N/A	33,921
	The Cooper Companies Inc.	The Cooper Companies Inc - 103.000 units	N/A	9,469
	Thermo Fisher Scientific, Inc.	Thermo Fisher Scientific - 85.053 units	N/A	44,247
	Timken Co	Timken Co - 103.000 units	N/A	7,351
	TJX Cos Inc New	Tjx Cos Inc New - 435.000 units	N/A	52,552
	Trane Technologies	Trane Technologies Plc - 52.720 units	N/A	19,472
	Trex Company Inc	Trex Company Inc - 295.000 units	N/A	20,364
	Trimble Inc	Trimble Inc - 91.415 units	N/A	6,459
	TTM Tech, Inc.	Ttm Tech Inc - 395.000 units	N/A	9,776
	Tyler Technologies	Tyler Technologies Inc - 76.457 units	N/A	44,088
	UFP Tech Inc	U F P Tech Inc Rest - 18.365 units	N/A	4,490
	Uber Technologies	Uber Technologies Inc - 717.000 units	N/A	43,249
	Ulta Beauty	Ulta Beauty Inc - 20.046 units	N/A	8,719
	Unifirst Corporation	Unifirst Cp - 36.795 units	N/A	6,295
	Union Pacific Corp	Union Pacific Corp - 91.092 units	N/A	20,773
	UnitedHealth, Inc.	Unitedhealth Gp Inc - 134.000 units	N/A	67,785

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	Valero Energy Corp	Valero Energy Cp Dela New - 126.000 units	N/A	15,446
	Valley National Bancorp	Valley Natl Bancorp - 1,403.000 units	N/A	12,711
	Valvoline Inc	Valvoline Inc Com - 226.000 units	N/A	8,177
	Veralto Corp	Veralto Corp - 178.000 units	N/A	18,129
	Vericel Corp	Vericel Corp - 192.000 units	N/A	10,543
	Verisk Analytics, Inc.	Verisk Analytics Inc Com - 107.000 units	N/A	29,471
	Vertex Inc.	Vertex Inc Cl A - 234.000 units	N/A	12,484
	Vertex Pharmaceuticals	Vertex Pharmaceuticals - 100.000 units	N/A	40,270
	Visa, Inc.	Visa Inc Cl A - 258.000 units	N/A	81,538
	Vulcan Materials CO	Vulcan Materials Co - 47.535 units	N/A	12,227
	WAFD Inc	Wafd Inc - 201.000 units	N/A	6,480
	Walmart Inc.	Walmart Inc - 564.000 units	N/A	50,957
	Walt Disney	Walt Disney Co Hldg Co - 426.000 units	N/A	47,435
	Waste Mgmt Inc	Waste Mgmt Inc (Dela) - 160.000 units	N/A	32,286
	Watsco Inc	Watsco Inc - 39.395 units	N/A	18,669
	WD 40 Company	Wd 40 Company - 41.736 units	N/A	10,128
	Webster Financial Corporation	Webster Fincl Corp - 305.000 units	N/A	16,842
	Wec Energy Group, Inc.	Wec Energy Group Inc Com - 94.841 units	N/A	8,919
	Wells Fargo & Co	Wells Fargo & Co New - 424.000 units	N/A	29,782
	Werner Enterprise, Inc.	Werner Enterprises Inc - 270.000 units	N/A	9,698
	Wesco International, Inc.	Wesco Intl Inc - 51.565 units	N/A	9,331
	Willscot Holdings	Willscot Hldgs Corp Cl A - 149.000 units	N/A	4,984
	Zoetis, Inc.	Zoetis Inc Class-A - 48.878 units	N/A	7,964
	Zurn Water Solutions Corporation	Zurn Elkay Water Solns Corp - 184.000 units	N/A	6,866
				<u>6,779,722</u>
	Alternative investments			
	Blackstone	Blackstone - Bxpe - 30,000.000 units		831,552
	BREIT	Breit Cl I-C - 72,129.077 units		1,004,008

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	Bxinfra	Bxinfra Class S Esc - 500,000.000 units		500,000
	Partners Group	Partners Group Pe - A - 238,012.508 units		490,782
	Starwood Real Estate	Starwood Reit Cl S - 24,199.833 units		528,575
	CPG Vintage Access	Cpg Vintage Access Fund Ii - 1.000 units		262,798
	CPG Vintage Access	Cpg Vintage Access Fund II Dpv - 1.000 units		(6,463)
	CPG Vintage Access	Cpg Vintage Access III - 1.000 units		224,513
	CPG Vintage Access	Cpg Vintage Access III Dpv - 1.000 units		(767)
	MS Direst Lending Fund	Ms Direct Lending Fund - 1.000 units		169,827
	MS Direst Lending Fund	Ms Direct Lending Fund Dpv - 1.000 units		(85,272)
				3,919,554
				\$ 25,048,919

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