

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A** This return/report is for:
 - a multiemployer plan
 - a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
 - a single-employer plan
 - a DFE (specify) _____
- B** This return/report is:
 - the first return/report
 - the final return/report
 - an amended return/report
 - a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ▶
- D** Check box if filing under:
 - Form 5558
 - automatic extension
 - special extension (enter description)
 - the DFVC program
- 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 <u>BAC LOCAL 5 NEW YORK ANNUITY PLAN</u>	1b Three-digit plan number (PN) ▶ <u>002</u>
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) <u>BAC LOCAL 5 NEW YORK ANNUITY PLAN</u> <u>66-05 WOODHAVEN BLVD</u> <u>REGO PARK, NY 11374-5227</u>	1c Effective date of plan <u>07/01/1971</u> 2b Employer Identification Number (EIN) <u>23-7107109</u> 2c Plan Sponsor's telephone number <u>718-459-5800</u> 2d Business code (see instructions) <u>237310</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2025	MICHAEL CLIFFORD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2025	MICHAEL CLIFFORD
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)
v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1806
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	1431
	6a(2)	1324
	6b	3
	6c	396
	6d	1723
	6e	
	6f	1723
	6g(1)	1806
6g(2)	1723	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	43

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan BAC LOCAL 5 NEW YORK ANNUITY PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BAC LOCAL 5 NEW YORK ANNUITY PLAN	D Employer Identification Number (EIN) 23-7107109	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	58929	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

PENSION AND ANNUITY PLAN OF BPF

51-6135291

(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	NONE	34153	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)

PIMCO

33-0239892

(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	NONE	32970	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)

TEAL, BECKER, & CHIARAMONTE CPAS PC

14-1624930

(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	NONE	23000	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)

ROBECO/BOSTON PARTNERS

98-0202744

(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	NONE	19654	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)

TCW GROUP

95-2749628

(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	NONE	17146	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)

SCHULTHEIS & PANETTIERI LLP

13-1577780

(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	NONE	10761	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)

BARNES, IACCARINO & SHEPHERD, LLP

26-3858697

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	9108	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)

THE SEGAL COMPANY (EASTERN STATES),

13-1835864

(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?
11	NONE	5763	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan BAC LOCAL 5 NEW YORK ANNUITY PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 BAC LOCAL 5 NEW YORK ANNUITY PLAN	D Employer Identification Number (EIN) 23-7107109

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	231745	253760
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	385561	128516
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	799848	593653
(2) U.S. Government securities	1c(2)	4649264	5533647
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	11976111	13299054
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4642246	5555140
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e	3622	3018
f Total assets (add all amounts in lines 1a through 1e).....	1f	22688397	25366788
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	113790	145753
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	113790	145753
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	22574607	25221035

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	1155980	
(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)		1155980
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	55	
(B) U.S. Government securities.....	2b(1)(B)	154013	
(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)		154068
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	157391	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	282459	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		439850
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	6450826	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	6540369	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-89543
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	2595418	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-3652
c Other income	2c		930
d Total income. Add all income amounts in column (b) and enter total.....	2d		4253051

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1376985	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1376985
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	36995	
(3) Recordkeeping fees	2i(3)	10761	
(4) IQPA audit fees	2i(4)	23000	
(5) Investment advisory and investment management fees	2i(5)	127018	
(6) Bank or trust company trustee/custodial fees	2i(6)	326	
(7) Actuarial fees	2i(7)	5763	
(8) Legal fees	2i(8)	9108	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	16667	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		229638
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1606623

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2646428
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **TEAL, BECKER & CHIARAMONTE CPAS, PC**

(2) EIN: **14-1624930**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

***BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN***

FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023



Teal, Becker & Chiamonte™
CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

A Higher Standard of Excellence

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To The Board Of Trustees
Bricklayers and Allied Craftworkers,
Local 5, New York Retirement Fund
Annuity Plan
Rego Park, New York

Independent Auditors' Report

Opinion

We have audited the financial statements of Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan, (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years 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 of Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan, as of December 31, 2024 and 2023 and the changes in net assets available for benefits for the years ended December 31, 2024 and 2023 in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Responsibilities of Management for the Financial Statements (Continued)

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

Auditors' Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement 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 audits.
- 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 Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity 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 Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity 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 audits.

Supplementary Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary Schedule H, Line 4i - 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 supplementary schedule, we evaluated whether the supplementary schedule, including its form and content, is presented in accordance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Other Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary Schedules of Administrative Expenses are presented for purposes of additional analysis and are not a required part of the financial statements. 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 audit 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 auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Teal Becker & Charamonte CPAs PC

Albany, New York
October 10, 2025

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Statements Of Net Assets Available For Benefits

December 31

	<u>2024</u>	<u>2023</u>
Assets:		
Investments at fair value: (Note 3)		
Common stocks	\$ 13,299,054	\$ 11,976,111
Mutual funds	5,555,140	4,642,246
U.S. Government Securities	5,533,647	4,649,264
Money market fund	<u>344,873</u>	<u>603,469</u>
 Total investments at fair value	 <u>24,732,714</u>	 <u>21,871,090</u>
 Receivables:		
Employers' contributions	253,760	231,745
Due from affiliates (Note 4)	92,250	356,740
Interest	<u>36,266</u>	<u>28,821</u>
 Total receivables	 <u>382,276</u>	 <u>617,306</u>
 Cash	 248,780	 196,379
Other assets	<u>3,018</u>	<u>3,622</u>
 Total assets	 <u>25,366,788</u>	 <u>22,688,397</u>
 Liabilities:		
Accounts and other payables	<u>145,753</u>	<u>113,790</u>
 Total liabilities	 <u>145,753</u>	 <u>113,790</u>
 Net Assets Available For Benefits	 <u><u>\$ 25,221,035</u></u>	 <u><u>\$ 22,574,607</u></u>

The accompanying notes are an integral part of these financial statements

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	<u>2024</u>	<u>2023</u>
Additions to net assets:		
Investment income:		
Net appreciation in fair value of investments	\$ 2,502,223	\$ 2,639,983
Interest, dividends, and miscellaneous income	594,848	511,231
Less: investment fees	<u>(127,018)</u>	<u>(107,998)</u>
Investment income	<u>2,970,053</u>	<u>3,043,216</u>
Contributions:		
Employers' contributions	1,829,906	2,062,745
Less: transfers under reciprocal agreements	<u>(673,926)</u>	<u>(731,927)</u>
Net contributions	<u>1,155,980</u>	<u>1,330,818</u>
Total additions to net assets	<u>4,126,033</u>	<u>4,374,034</u>
Deductions from net assets:		
Benefits payments	1,376,985	1,507,741
Administrative expenses	<u>102,620</u>	<u>105,125</u>
Total deductions from net assets	<u>1,479,605</u>	<u>1,612,866</u>
Net increase in net assets available for benefits	2,646,428	2,761,168
Net assets available for benefits - beginning	<u>22,574,607</u>	<u>19,813,439</u>
Net Assets Available For Benefits - Ending	<u>\$ 25,221,035</u>	<u>\$ 22,574,607</u>

The accompanying notes are an integral part of these financial statements

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 1: Description Of Plan

Background information - The Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan (the Plan) was formed on July 1, 1971, to provide its eligible members with income upon retirement, disability, death, hardship or severance from active employment in the trade, in the jurisdiction of the Plan. Benefits are based on the accumulated amount in each member's account. A Plan Agreement providing benefits and other provisions in more detail is available to all plan participants.

Funding policy - Contributions from employers to the Plan as required by the Collective Bargaining Agreement are based upon hours worked during the year by covered employees.

Contributions per hour to the Plan are as follows:

	Dutchess, Orange, Sullivan, And Ulster Counties, Except <u>Tuxedo Township</u>	Westchester, Rockland, And Putnam Counties, Including <u>Tuxedo Township</u>
January 1, 2023 - May 31, 2023	\$9.70	\$10.05
June 1, 2023 - May 31, 2024	\$10.35	\$10.70
June 1, 2024 - December 31, 2024	\$10.71	\$11.00

An employee who earns at least 100 hours of credited service during a plan year after 1997 will become a participant in the Plan immediately upon completion of such hours. Each participant's annuity account is credited (charged) with employers' contributions less amounts paid for annuity benefits and an allocation of the Plan earnings (losses), forfeitures, and administrative expenses. Allocated investment earnings (losses) are made quarterly and forfeiture adjustments are made annually at December 31. Forfeitures reallocated to participants' accounts for the years ended December 31, 2024 and 2023 totaled \$458 and \$-0-, respectively.

Plan termination - In the event the Plan is terminated, any assets of the Plan in excess of the total value of the then participants' annuity accounts, which is not required for administration expenses, will be allocated to the annuity accounts of each of the participants in direct proportion to the size of such annuity account.

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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

Dividend income is recorded on the ex-dividend date, whereas interest income is recorded as earned on the accrual basis. Purchases and sales of securities are reflected on a trade-date basis and gains or losses on sales of securities are based on the actual cost of the specific security. Unrealized gains and losses are included in the change in net assets in the accompanying statements of changes in net assets available for benefits.

Receivables - Substantially all of the receivables are considered collectible. Accordingly, no allowance for credit losses is required. If it is probable accounts are uncollectible, they are charged to operations and an allowance is established when that determination is made.

Tax status - The United States Treasury Department advised that the Plan constitutes a qualified trust under Section 501(a) of the Internal Revenue Code of 1954, as amended and is, therefore, exempt from federal income taxes. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by the tax authorities.

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 2: Summary Of Significant Accounting Policies (Continued)

The Plan obtained its latest determination letter on September 16, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect certain reported amounts and disclosures. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. The Plan periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on total net assets available for benefits or changes in net assets available for benefits.

Note 3: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2024 and 2023:

Common stocks and Mutual funds: Valued at quoted market prices.

U.S. Government Securities: Valued at fair value quoted on an active market, if available, or valued based on a matrix computation as calculated by the investment brokerage firm.

Money market fund: Valued at a constant \$1 per share.

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

All investments are valued using a market approach. There were no changes in the valuation techniques during the current year.

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 3: Fair Value Measurements (Continued)

Fair Value Measurements At Reporting Date Using:

	Quoted Prices In Active Markets For Identical Assets <u>(Level 1)</u>	Significant Other Observable Inputs <u>(Level 2)</u>	Significant Unobservable Inputs <u>(Level 3)</u>	Total Fair Value
<u>December 31, 2024</u>				
Common stocks	\$ 13,299,054	\$ -	\$ -	\$ 13,299,054
Mutual funds	5,555,140	-	-	5,555,140
U.S. Government Securities	3,058,516	2,475,131	-	5,533,647
Money market fund	344,873	-	-	344,873
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Investments	<u>\$ 22,257,583</u>	<u>\$ 2,475,131</u>	<u>\$ -</u>	<u>\$ 24,732,714</u>
<u>December 31, 2023</u>				
Common stocks	\$ 11,976,111	\$ -	\$ -	\$ 11,976,111
U.S. Government Securities	2,565,497	2,083,767	-	4,649,264
Mutual funds	4,642,246	-	-	4,642,246
Money market fund	603,469	-	-	603,469
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Investments	<u>\$ 19,787,323</u>	<u>\$ 2,083,767</u>	<u>\$ -</u>	<u>\$ 21,871,090</u>

Note 4: Related Party Transactions

The Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan is affiliated with Bricklayers and Allied Craftworkers Local 1 New York (Union), Local 5, New York Bricklayers and Allied Craftworkers Realty Corporation, Bricklayers and Allied Craftworkers, Local 5, New York Welfare Fund, Retirement Fund Pension Plan, Labor Management Coalition, and Apprentice Training and Journeymen Upgrading Fund, as a result of the collective bargaining process or identical trustees. The Plan is also affiliated with the Pension and Annuity Plan of the Bricklayers Pension Fund (Local 1 Pension Fund) through the Union.

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 4: Related Party Transactions (Continued)

The Plan shared personnel through January 2023, and shares various administrative costs with the Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Pension Plan, Welfare Fund, Labor Management Coalition, and Apprentice Training and Journeymen Upgrading Fund (collectively known as the Benefit Funds). These shared expenses are allocated depending on the type of expenditures incurred.

Transactions and balances with the related parties at December 31 consist of:

	<u>2024</u>	<u>2023</u>
<u>Due from affiliates</u>		
Due From Affiliates - The Plan shares various costs as previously stated. As a result, certain shared expenses are payable to and from the related funds, and services performed by Local 1 Pension Fund personnel for the Plan are reimbursed. In addition, contributions are deposited into a joint account and remitted monthly to the Plan.	<u>\$ 92,250</u>	<u>\$ 356,740</u>
<u>Income and expenses</u>		
Shared Administrative Expenses - The Plan reimburses Local 1 Pension Fund for personnel expenses and other administrative costs incurred by Local 1 Pension Fund on behalf of the Plan. These expenses were allocated in accordance with the agreements and supported by time allocation records.	<u>\$ 36,995</u>	<u>\$ 31,176</u>
Shared Personnel Expenses - The Plan reimburses the Bricklayers and Allied Craftworkers, Local 5 New York Apprentice Training and Journeymen Upgrading Fund for personnel expenses incurred on their behalf.	<u>\$ -</u>	<u>\$ 1,305</u>

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

Notes To Financial Statements

Note 5: Concentrations Of Credit Risk

Financial instruments that potentially subject the Bricklayers and Allied Craftworkers, Local 5, New York Retirement Fund Annuity Plan to concentrations of credit risk consist principally of cash in financial institutions. Accounts at each institution are insured up to the Federal Deposit Insurance Corporation (FDIC) limits.

The Plan maintains accounts with a stock brokerage firm. The accounts contain cash and securities. Balances are insured up to the Securities Investor Protection Corporation limits for securities and FDIC limits for cash.

Note 6: Risks And Uncertainties

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

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2024, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits.

Note 8: Subsequent Events

Subsequent events have been evaluated through October 10, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIRMENT FUND
ANNUITY PLAN**

Schedules Of Administrative Expenses

For The Years Ended December 31

	<u>2024</u>	<u>2023</u>
Administrative expenses:		
Fund administration	\$ 36,995	\$ 32,481
Accounting	23,000	22,275
Payroll audits	10,761	972
Legal	9,108	9,200
Insurance	8,267	8,135
Office, computer, and postage	7,796	16,483
Consultant	5,763	5,613
Miscellaneous	604	604
Bank charges	<u>326</u>	<u>9,362</u>
 Total Administrative Expenses	 <u>\$ 102,620</u>	 <u>\$ 105,125</u>

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

EIN: 23-7107109 Plan No: 002
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

December 31, 2024

(a)	(b)	(c)			(d)	(e)
Identity Of Issue, Borrower, Lessor, Or Similar Party	Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	Cost			Current Value	
U.S. Government Securities:						
U.S. TREASURY BOND	NOV 15 2046	2.88%	\$ 486,000	\$	455,408	\$ 353,079
U.S. TREASURY BOND	AUG 15 2044	3.13%	403,000		396,071	312,978
U.S. TREASURY NOTE	AUG 15 2027	2.25%	1,578,000		1,569,552	1,499,952
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FHLMC G0 8624 AMORTIZED FCR .08686	2045	4.00%	166,000		15,453	13,422
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FHLMC G0 8635 AMORTIZED FCR .15824	2045	3.00%	2,000		326	277
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FHLMC G0 8660 AMORTIZED FCR .09893	2045	4.00%	194,000		20,461	17,841
FHLMC G0 8699 AMORTIZED FCR .11889	2046	4.00%	66,000		8,430	7,294
FHLMC G0 8701 AMORTIZED FCR .15458	2046	3.00%	215,000		34,477	28,871
FHLMC G0 8702 AMORTIZED FCR .12104	2046	3.50%	51,000		6,331	5,546
FHLMC G0 8737 AMORTIZED FCR .21184	2046	3.00%	33,000		6,933	6,052
FHLMC G0 8741 AMORTIZED FCR .22340	2047	3.00%	48,000		10,663	9,303
FHLMC G0 8747 AMORTIZED FCR .24574	2047	3.00%	100,000		24,375	21,352
FHLMC G0 8748 AMORTIZED FCR .15816	2047	3.50%	69,000		11,203	9,804
FHLMC G0 8761 AMORTIZED FCR .11940	2047	3.50%	134,000		16,407	14,375
FHLMC G0 8785 AMORTIZED FCR .13708	2047	4.00%	9,000		1,247	1,142
FHLMC G0 8817 AMORTIZED FCR .09085	2048	4.00%	25,000		2,314	2,108
FHLMC G0 8872 AMORTIZED FCR .08298	2049	4.00%	106,000		9,054	8,158
FHLMC G1 6308 AMORTIZED FCR .14828	2032	3.50%	8,000		1,235	1,150
FHLMC G1 8642 AMORTIZED FCR .12437	2032	3.50%	6,000		783	724
FHLMC RA 5391 AMORTIZED FCR .83568	2051	3.00%	34,000		24,316	24,121
FHLMC SB 0355 AMORTIZED FCR .24396	2035	3.50%	29,000		7,578	6,735
FHLMC SB 0360 AMORTIZED FCR .35925	2035	3.50%	36,000		12,282	12,313
FHLMC SB 0856 AMORTIZED FCR .73746	2035	3.50%	3,000		2,122	2,131
FHLMC SB 8177 AMORTIZED FCR .73310	2037	3.50%	13,000		9,117	9,010
FHLMC SD 1087 AMORTIZED FCR .87735	2052	3.50%	6,000		4,592	4,685
FHLMC SD 8057 AMORTIZED FCR .23817	2050	3.50%	293,000		73,579	62,604
FHLMC SD 8168 AMORTIZED FCR .69357	2051	3.00%	28,000		20,433	16,582
FHLMC SD 8190 AMORTIZED FCR .77703	2052	3.50%	52,000		41,315	34,438
FHLMC SD 8196 AMORTIZED FCR .73070	2052	3.50%	239,000		182,361	155,176
FHLMC SD 8213 AMORTIZED FCR .86124	2052	3.50%	92,000		69,646	67,300
FHLMC SD 8225 AMORTIZED FCR .88731	2052	3.00%	18,000		13,679	13,578

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

EIN: 23-7107109 Plan No: 002
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

December 31, 2024

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U.S. Government Securities (Continued):						
FHLMC SD 8226 AMORTIZED FCR .86622	2052	3.50%	94,000	72,659	72,128	
FHLMC SD 8237 AMORTIZED FCR .87684	2052	4.00%	18,000	14,427	14,450	
FHLMC SD 8243 AMORTIZED FCR .88823	2052	3.50%	148,000	116,829	116,444	
FHLMC SD 8244 AMORTIZED FCR .88107	2052	4.00%	104,000	87,613	83,905	
FHLMC SD 8255 AMORTIZED FCR .89357	2052	3.50%	130,000	106,036	102,803	
FHLMC SD 8286 AMORTIZED FCR .90633	2053	3.50%	20,000	17,218	16,584	
FNMA PAL6146 AMORTIZED FCR .08433	2030	3.50%	2,000	170	165	
FNMA PAL8272 AMORTIZED FCR .13919	2031	3.50%	54,000	7,789	7,319	
FNMA PAS4884 AMORTIZED FCR .15566	2045	3.00%	25,000	3,954	3,396	
FNMA PAS5696 AMORTIZED FCR .10252	2045	3.50%	199,000	21,223	18,304	
FNMA PAW7396 AMORTIZED FCR .01346	2045	3.50%	106,000	1,519	1,414	
FNMA PAX2501 AMORTIZED FCR .09682	2044	4.00%	25,000	2,591	2,252	
FNMA PCB3586 AMORTIZED FCR .87940	2052	3.00%	1,000	786	751	
FNMA PFM3093 AMORTIZED FCR .16184	2048	4.00%	142,000	24,852	21,306	
FNMA PFM3375 AMORTIZED FCR .29689	2035	3.50%	13,000	4,179	3,678	
FNMA PFM3387 AMORTIZED FCR .20814	2035	3.50%	40,000	8,856	8,027	
FNMA PFM5000 AMORTIZED FCR .25398	2050	3.50%	147,000	39,547	33,494	
FNMA PFM5127 AMORTIZED FCR .27721	2050	3.50%	233,000	68,719	57,305	
FNMA PFM7340 AMORTIZED FCR .33797	2049	4.00%	1,000	362	311	
FNMA PFM7592 AMORTIZED FCR .39620	2050	3.50%	115,000	48,056	40,880	
FNMA PFM7745 AMORTIZED FCR .42348	2034	3.50%	24,000	10,980	9,804	
FNMA PFM7877 AMORTIZED FCR .45194	2036	3.50%	11,000	4,697	4,733	
FNMA PFM8087 AMORTIZED FCR .46357	2035	3.50%	2,000	1,002	886	
FNMA PFM8138 AMORTIZED FCR .28295	2035	3.50%	14,000	4,234	3,841	
FNMA PFS0015 AMORTIZED FCR .60814	2050	4.00%	225,000	145,364	126,864	
FNMA PFS0471 AMORTIZED FCR .47191	2033	3.50%	15,000	7,428	6,890	
FNMA PFS1374 AMORTIZED FCR .84250	2052	3.00%	6,000	4,520	4,291	
FNMA PFS3497 AMORTIZED FCR .89439	2052	3.50%	18,000	14,901	14,263	
FNMA PFS4928 AMORTIZED FCR .89530	2050	3.50%	18,000	14,811	14,258	
FNMA PFS5452 AMORTIZED FCR .89731	2052	3.50%	65,000	52,374	51,934	
FNMA PFS7065 AMORTIZED FCR .94204	2053	3.00%	8,000	6,280	6,409	
FNMA PMA2670 AMORTIZED FCR .17948	2046	3.00%	77,000	13,726	11,987	
FNMA PMA2705 AMORTIZED FCR .18488	2046	3.00%	11,000	1,961	1,763	
FNMA PMA2806 AMORTIZED FCR .20771	2046	3.00%	6,000	1,210	1,077	
FNMA PMA2930 AMORTIZED FCR .10538	2047	4.00%	55,000	6,073	5,375	
FNMA PMA3058 AMORTIZED FCR .11183	2047	4.00%	153,000	17,858	15,862	
FNMA PMA3182 AMORTIZED FCR .15101	2047	3.50%	97,000	14,973	13,142	
FNMA PMA3210 AMORTIZED FCR .14931	2047	3.50%	70,000	10,381	9,369	
FNMA PMA3238 AMORTIZED FCR .15940	2048	3.50%	13,000	2,069	1,859	
FNMA PMA3275 AMORTIZED FCR .18632	2048	3.00%	6,000	1,069	968	
FNMA PMA3333 AMORTIZED FCR .11381	2048	4.00%	421,000	51,412	44,418	

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
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December 31, 2024

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U.S. Government Securities (Continued):					
FNMA PMA3364 AMORTIZED FCR .10805	2033	3.50%	23,000	2,537	2,400
FNMA PMA3384 AMORTIZED FCR .09552	2048	4.00%	27,000	2,635	2,391
FNMA PMA3462 AMORTIZED FCR .09265	2033	3.50%	6,000	563	536
FNMA PMA3637 AMORTIZED FCR .08920	2049	3.50%	86,000	7,767	6,883
FNMA PMA3692 AMORTIZED FCR .10622	2049	3.50%	38,000	4,131	3,618
FNMA PMA3871 AMORTIZED FCR .20301	2049	3.00%	53,000	11,311	9,235
FNMA PMA3962 AMORTIZED FCR .16915	2052	4.00%	151,000	27,342	23,603
FNMA PMA3986 AMORTIZED FCR .17519	2035	3.50%	31,000	5,780	5,160
FNMA PMA3992 AMORTIZED FCR .18916	2050	3.50%	157,000	31,472	26,587
FNMA PMA4026 AMORTIZED FCR .22181	2050	4.00%	238,000	56,605	48,837
FNMA PMA4080 AMORTIZED FCR .27453	2050	3.50%	53,000	15,437	12,998
FNMA PMA4097 AMORTIZED FCR .35432	2050	3.00%	316,000	117,766	96,250
FNMA PMA4579 AMORTIZED FCR .84025	2052	3.00%	51,000	36,813	36,428
FNMA PMA4599 AMORTIZED FCR .86243	2052	3.00%	8,000	6,088	5,867
FNMA PMA4626 AMORTIZED FCR .84324	2052	4.00%	126,000	100,239	97,306
FNMA PMA4732 AMORTIZED FCR .86794	2052	4.00%	261,000	208,871	207,431
FNMA PMA5027 AMORTIZED FCR .92508	2053	4.00%	13,000	11,327	11,001
Total U.S. Government Securities				6,026,319	5,533,647
Common Stocks:					
ABBOTT LABS	698 shares			67,123	78,951
ABBVIE INC SHS	775 shares			130,273	137,718
ADOBE INC SHS	251 shares			25,709	111,615
ALLEGION PLC SHS	262 shares			29,622	34,238
ALPHABET INC SHS CL A	999 shares			97,274	189,111
ALPHABET INC SHS CL C	2373 shares			65,360	451,914
AMAZON COM INC COM	2154 shares			84,475	472,566
AMER EXPRESS COMPANY	392 shares			65,512	116,342
AMERICAN TOWER REIT INC (HLDG CO) SHS	398 shares			38,012	72,997
AMGEN INC COM	291 shares			75,148	75,846
AON PLC REG SHS	251 shares			78,841	90,149
APPLIED MATERIAL INC	311 shares			40,415	50,578
ASML HLDG NV NY REG SHS	190 shares			51,305	131,685
ASTRAZENECA PLC SPND ADR	385 shares			25,350	25,225
AUTONATION INC	361 shares			55,008	61,312
AUTOZONE INC NEVADA COM	63 shares			70,428	201,726
BLUE OWL CAP INC	3439 shares			60,722	79,991
BOSTON SCIENTIFIC CORP	1811 shares			70,545	161,759
BROADCOM INC	602 shares			146,451	139,568
BUILDERS FIRSTSOURCE INC	251 shares			45,215	35,875
CADENCE DESIGN SYS INC	484 shares			133,066	145,423
CANADIAN NATURAL RES LTD	1746 shares			26,505	53,899
CENCORA INC	509 shares			75,390	114,362

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Common Stocks (Continued):				
CENOVUS ENERGY INC	4175 shares	76,073	63,251	
CENTERPOINT ENERGY INC	2219 shares	58,027	70,409	
CHUBB LTD	164 shares	28,830	45,313	
COCA-COLA EUROPACIFIC PARTNERS PLC SH	554 shares	28,176	42,553	
CONOCOPHILLIPS	970 shares	85,433	96,195	
CORPAY INC	273 shares	69,214	92,389	
COSTCO WHOLESALE CRP DEL	288 shares	30,967	208,910	
CRH PLC	1264 shares	66,505	116,945	
CROWDSTRIKE HLDGS INC CL A	522 shares	84,021	178,608	
DEERE CO	127 shares	34,334	53,810	
DELL TECHNOLOGIES INC REG SHS CL C	566 shares	28,674	65,226	
DELTA AIRLINES INC	1120 shares	66,462	67,760	
DEXCOM INC	1084 shares	98,674	84,303	
DIAMONDBACK ENERGY INC	655 shares	118,986	107,309	
DISCOVER FINL SVCS	677 shares	92,838	117,277	
DISNEY (WALT) CO COM STK	606 shares	69,249	67,478	
EMERSON ELEC CO	603 shares	65,938	74,730	
FIDELITY NATL INFO SVCSINC	1401 shares	101,635	113,159	
FIRSTENERGY CORP	1923 shares	74,916	76,497	
FLEX LTD	2340 shares	67,931	89,833	
FORTIVE CORPSHS	928 shares	62,551	69,600	
GALLAGHER ARTHUR J & CO	144 shares	26,549	40,874	
GARTNER INC	241 shares	81,730	116,757	
GE AEROSPACE	632 shares	101,604	105,411	
GENL DYNAMICS CORP COM	264 shares	55,634	69,561	
GOLDMAN SACHS GROUP INC	123 shares	40,341	70,432	
HEWLETT PACKARDENTERPRISE CO	2208 shares	47,536	47,141	
HOLOGIC INC	596 shares	47,303	42,966	
HOME DEPOT INC	185 shares	64,496	71,963	
HONEYWELL INTL INC DEL	658 shares	135,164	148,636	
HUNTINGTON BANCSHS INC MD	6021 shares	79,791	97,962	
INTERCONTINENTALEXCHANGE INC	318 shares	32,813	47,385	
INTUITIVE SURGICAL INCNEW	345 shares	87,246	180,076	
JACOBS SOLUTIONS INC REGSHS	535 shares	59,590	71,487	
JOHNSON AND JOHNSON COM	149 shares	21,540	21,548	
JPMORGAN CHASE & CO	1373 shares	163,920	329,122	
KBR INC	584 shares	38,354	33,831	
KENVUE INC	4066 shares	87,990	86,809	
KEYSIGHT TECHNOLOGIESINC SHS	401 shares	61,792	64,413	
KINROSS GOLD CORP	5299 shares	44,638	49,122	
LEIDOS HOLDINGS INC SHS	499 shares	47,952	71,886	

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
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Common Stocks (Continued):				
LENNAR CORP CL A	390 shares	61,705	53,184	
LPL FINANCIAL HOLDINGSSHS	393 shares	100,415	128,318	
MARATHON PETROLEUM CORP	529 shares	30,677	73,796	
MASCO CORP	518 shares	27,436	37,591	
MASTERCARD INC	409 shares	54,271	215,367	
MCKESSON CORPORATION COM	186 shares	58,181	106,003	
MEDTRONIC PLC SHS	166 shares	13,459	13,260	
META PLATFORMS INCCLASS A COMMON STC	524 shares	257,628	306,807	
MGM RESORTS INTERNATIONL SHS	760 shares	31,659	26,334	
MICROCHIP TECHNOLOGY INC	937 shares	71,218	53,737	
MICRON TECHNOLOGY INC	1080 shares	89,604	90,893	
MICROSOFT CORP	1606 shares	526,998	676,929	
MORGAN STANLEY	805 shares	69,306	101,205	
NEXTERA ENERGY INC SHS	466 shares	33,535	33,408	
NICE LTD ADR	263 shares	47,650	44,668	
NORFOLK SOUTHERN CORP	422 shares	108,503	99,043	
NVIDIA	6930 shares	34,757	930,630	
NXP SEMICONDUCTORS N.V.	175 shares	33,732	36,374	
OMNICOM GROUP COM	741 shares	68,237	63,756	
ORACLE CORP \$0.01 DEL	983 shares	110,556	163,807	
O'REILLY AUTOMOTIVE INC	122 shares	113,855	144,668	
PALO ALTO NETWORKS INC COM	876 shares	98,488	159,397	
PHILIP MORRIS INTL INC	1233 shares	120,323	148,392	
PHILLIPS 66 SHS	237 shares	32,695	27,001	
PPL CORPORATION	2071 shares	71,503	67,225	
ROBERT HALF INC COM	721 shares	48,261	50,802	
S&P GLOBAL INC	352 shares	70,038	175,307	
SANOFI ADR	277 shares	13,427	13,360	
SCHLUMBERGER LTD	2378 shares	91,267	91,173	
SERVICENOW INC	446 shares	30,414	472,814	
SHOPIFY INC CL A	1500 shares	103,760	159,495	
SMURFIT WESTROCK LTD REGSHS	1148 shares	52,148	61,831	
SYSCO CORPORATION	1615 shares	124,543	123,483	
TECK RESOURCES LTD CLS B	1547 shares	68,405	62,700	
T-MOBILE US INC SHS	317 shares	42,703	69,971	
TRADE (THE) DESK INC SHSCL A	1127 shares	20,108	132,456	
TRIMBLE INC	676 shares	41,162	47,766	
TYLER TECHS INC DEL COM	146 shares	86,879	84,189	
UBER TECHNOLOGIES INC	1106 shares	68,610	66,714	
UNITED AIRLINES HLDGS	711 shares	58,406	69,038	
UNITED RENTALS INC COM	123 shares	42,915	86,646	

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Common Stocks (Continued):				
UNITEDHEALTH GROUP INC	546 shares	264,690	276,200	
US FOODS HLDG CORP SHS	1529 shares	59,949	103,146	
VISA INC CL A SHRS	799 shares	30,621	252,516	
WABTEC	398 shares	33,258	75,457	
WASTE CONNECTIONS INC	684 shares	49,742	117,361	
WELLS FARGO & CO	1346 shares	62,638	94,543	
ZOETIS INC	666 shares	51,702	108,511	
Total Common Stocks		<u>8,075,203</u>	<u>13,299,054</u>	
Mutual Funds:				
FIXED INCOME SHARES SERIES C F CL INSTL	312115 shares	3,486,290	2,765,338	
FIXED INCOME SHARES SERIES M F CL INSTL	324396 shares	3,296,347	2,789,802	
Total Mutual Funds		<u>6,782,637</u>	<u>5,555,140</u>	
Money Market Fund:				
BLF FEDFUND CASH RESERVE		344,873	344,873	
Total Money Market Fund		<u>344,873</u>	<u>344,873</u>	
Total Investments		<u>\$ 21,229,032</u>	<u>\$ 24,732,714</u>	

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FHLMC G0 8654 AMORTIZED FCR .11765	2045	3.50%	175,000		21,350	18,505
FHLMC G0 8660 AMORTIZED FCR .09893	2045	4.00%	194,000		20,461	17,841
FHLMC G0 8699 AMORTIZED FCR .11889	2046	4.00%	66,000		8,430	7,294
FHLMC G0 8701 AMORTIZED FCR .15458	2046	3.00%	215,000		34,477	28,871
FHLMC G0 8702 AMORTIZED FCR .12104	2046	3.50%	51,000		6,331	5,546
FHLMC G0 8737 AMORTIZED FCR .21184	2046	3.00%	33,000		6,933	6,052
FHLMC G0 8741 AMORTIZED FCR .22340	2047	3.00%	48,000		10,663	9,303
FHLMC G0 8747 AMORTIZED FCR .24574	2047	3.00%	100,000		24,375	21,352
FHLMC G0 8748 AMORTIZED FCR .15816	2047	3.50%	69,000		11,203	9,804
FHLMC G0 8761 AMORTIZED FCR .11940	2047	3.50%	134,000		16,407	14,375
FHLMC G0 8785 AMORTIZED FCR .13708	2047	4.00%	9,000		1,247	1,142
FHLMC G0 8817 AMORTIZED FCR .09085	2048	4.00%	25,000		2,314	2,108
FHLMC G0 8872 AMORTIZED FCR .08298	2049	4.00%	106,000		9,054	8,158
FHLMC G1 6308 AMORTIZED FCR .14828	2032	3.50%	8,000		1,235	1,150
FHLMC G1 8642 AMORTIZED FCR .12437	2032	3.50%	6,000		783	724
FHLMC RA 5391 AMORTIZED FCR .83568	2051	3.00%	34,000		24,316	24,121
FHLMC SB 0355 AMORTIZED FCR .24396	2035	3.50%	29,000		7,578	6,735
FHLMC SB 0360 AMORTIZED FCR .35925	2035	3.50%	36,000		12,282	12,313
FHLMC SB 0856 AMORTIZED FCR .73746	2035	3.50%	3,000		2,122	2,131
FHLMC SB 8177 AMORTIZED FCR .73310	2037	3.50%	13,000		9,117	9,010
FHLMC SD 1087 AMORTIZED FCR .87735	2052	3.50%	6,000		4,592	4,685
FHLMC SD 8057 AMORTIZED FCR .23817	2050	3.50%	293,000		73,579	62,604
FHLMC SD 8168 AMORTIZED FCR .69357	2051	3.00%	28,000		20,433	16,582
FHLMC SD 8190 AMORTIZED FCR .77703	2052	3.50%	52,000		41,315	34,438
FHLMC SD 8196 AMORTIZED FCR .73070	2052	3.50%	239,000		182,361	155,176
FHLMC SD 8213 AMORTIZED FCR .86124	2052	3.50%	92,000		69,646	67,300
FHLMC SD 8225 AMORTIZED FCR .88731	2052	3.00%	18,000		13,679	13,578

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

EIN: 23-7107109 Plan No: 002
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

December 31, 2024

(a)	(b)	(c)			(d)	(e)
Identity Of Issue, Borrower, Lessor, Or Similar Party	Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	Maturity Date	Rate Of Interest	Par, Or Maturity Value	Cost	Current Value
U.S. Government Securities (Continued):						
FHLMC SD 8226 AMORTIZED FCR .86622	2052	3.50%	94,000	72,659	72,128	
FHLMC SD 8237 AMORTIZED FCR .87684	2052	4.00%	18,000	14,427	14,450	
FHLMC SD 8243 AMORTIZED FCR .88823	2052	3.50%	148,000	116,829	116,444	
FHLMC SD 8244 AMORTIZED FCR .88107	2052	4.00%	104,000	87,613	83,905	
FHLMC SD 8255 AMORTIZED FCR .89357	2052	3.50%	130,000	106,036	102,803	
FHLMC SD 8286 AMORTIZED FCR .90633	2053	3.50%	20,000	17,218	16,584	
FNMA PAL6146 AMORTIZED FCR .08433	2030	3.50%	2,000	170	165	
FNMA PAL8272 AMORTIZED FCR .13919	2031	3.50%	54,000	7,789	7,319	
FNMA PAS4884 AMORTIZED FCR .15566	2045	3.00%	25,000	3,954	3,396	
FNMA PAS5696 AMORTIZED FCR .10252	2045	3.50%	199,000	21,223	18,304	
FNMA PAW7396 AMORTIZED FCR .01346	2045	3.50%	106,000	1,519	1,414	
FNMA PAX2501 AMORTIZED FCR .09682	2044	4.00%	25,000	2,591	2,252	
FNMA PCB3586 AMORTIZED FCR .87940	2052	3.00%	1,000	786	751	
FNMA PFM3093 AMORTIZED FCR .16184	2048	4.00%	142,000	24,852	21,306	
FNMA PFM3375 AMORTIZED FCR .29689	2035	3.50%	13,000	4,179	3,678	
FNMA PFM3387 AMORTIZED FCR .20814	2035	3.50%	40,000	8,856	8,027	
FNMA PFM5000 AMORTIZED FCR .25398	2050	3.50%	147,000	39,547	33,494	
FNMA PFM5127 AMORTIZED FCR .27721	2050	3.50%	233,000	68,719	57,305	
FNMA PFM7340 AMORTIZED FCR .33797	2049	4.00%	1,000	362	311	
FNMA PFM7592 AMORTIZED FCR .39620	2050	3.50%	115,000	48,056	40,880	
FNMA PFM7745 AMORTIZED FCR .42348	2034	3.50%	24,000	10,980	9,804	
FNMA PFM7877 AMORTIZED FCR .45194	2036	3.50%	11,000	4,697	4,733	
FNMA PFM8087 AMORTIZED FCR .46357	2035	3.50%	2,000	1,002	886	
FNMA PFM8138 AMORTIZED FCR .28295	2035	3.50%	14,000	4,234	3,841	
FNMA PFS0015 AMORTIZED FCR .60814	2050	4.00%	225,000	145,364	126,864	
FNMA PFS0471 AMORTIZED FCR .47191	2033	3.50%	15,000	7,428	6,890	
FNMA PFS1374 AMORTIZED FCR .84250	2052	3.00%	6,000	4,520	4,291	
FNMA PFS3497 AMORTIZED FCR .89439	2052	3.50%	18,000	14,901	14,263	
FNMA PFS4928 AMORTIZED FCR .89530	2050	3.50%	18,000	14,811	14,258	
FNMA PFS5452 AMORTIZED FCR .89731	2052	3.50%	65,000	52,374	51,934	
FNMA PFS7065 AMORTIZED FCR .94204	2053	3.00%	8,000	6,280	6,409	
FNMA PMA2670 AMORTIZED FCR .17948	2046	3.00%	77,000	13,726	11,987	
FNMA PMA2705 AMORTIZED FCR .18488	2046	3.00%	11,000	1,961	1,763	
FNMA PMA2806 AMORTIZED FCR .20771	2046	3.00%	6,000	1,210	1,077	
FNMA PMA2930 AMORTIZED FCR .10538	2047	4.00%	55,000	6,073	5,375	
FNMA PMA3058 AMORTIZED FCR .11183	2047	4.00%	153,000	17,858	15,862	
FNMA PMA3182 AMORTIZED FCR .15101	2047	3.50%	97,000	14,973	13,142	
FNMA PMA3210 AMORTIZED FCR .14931	2047	3.50%	70,000	10,381	9,369	
FNMA PMA3238 AMORTIZED FCR .15940	2048	3.50%	13,000	2,069	1,859	
FNMA PMA3275 AMORTIZED FCR .18632	2048	3.00%	6,000	1,069	968	
FNMA PMA3333 AMORTIZED FCR .11381	2048	4.00%	421,000	51,412	44,418	

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
ANNUITY PLAN**

EIN: 23-7107109 Plan No: 002
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

December 31, 2024

(a)	(b)	(c)		(d)	(e)
Identity Of Issue, Borrower, Lessor, Or Similar Party	Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value			Cost	Current Value
U.S. Government Securities (Continued):					
FNMA PMA3364 AMORTIZED FCR .10805	2033	3.50%	23,000	2,537	2,400
FNMA PMA3384 AMORTIZED FCR .09552	2048	4.00%	27,000	2,635	2,391
FNMA PMA3462 AMORTIZED FCR .09265	2033	3.50%	6,000	563	536
FNMA PMA3637 AMORTIZED FCR .08920	2049	3.50%	86,000	7,767	6,883
FNMA PMA3692 AMORTIZED FCR .10622	2049	3.50%	38,000	4,131	3,618
FNMA PMA3871 AMORTIZED FCR .20301	2049	3.00%	53,000	11,311	9,235
FNMA PMA3962 AMORTIZED FCR .16915	2052	4.00%	151,000	27,342	23,603
FNMA PMA3986 AMORTIZED FCR .17519	2035	3.50%	31,000	5,780	5,160
FNMA PMA3992 AMORTIZED FCR .18916	2050	3.50%	157,000	31,472	26,587
FNMA PMA4026 AMORTIZED FCR .22181	2050	4.00%	238,000	56,605	48,837
FNMA PMA4080 AMORTIZED FCR .27453	2050	3.50%	53,000	15,437	12,998
FNMA PMA4097 AMORTIZED FCR .35432	2050	3.00%	316,000	117,766	96,250
FNMA PMA4579 AMORTIZED FCR .84025	2052	3.00%	51,000	36,813	36,428
FNMA PMA4599 AMORTIZED FCR .86243	2052	3.00%	8,000	6,088	5,867
FNMA PMA4626 AMORTIZED FCR .84324	2052	4.00%	126,000	100,239	97,306
FNMA PMA4732 AMORTIZED FCR .86794	2052	4.00%	261,000	208,871	207,431
FNMA PMA5027 AMORTIZED FCR .92508	2053	4.00%	13,000	11,327	11,001
Total U.S. Government Securities				6,026,319	5,533,647
Common Stocks:					
ABBOTT LABS	698 shares			67,123	78,951
ABBVIE INC SHS	775 shares			130,273	137,718
ADOBE INC SHS	251 shares			25,709	111,615
ALLEGION PLC SHS	262 shares			29,622	34,238
ALPHABET INC SHS CL A	999 shares			97,274	189,111
ALPHABET INC SHS CL C	2373 shares			65,360	451,914
AMAZON COM INC COM	2154 shares			84,475	472,566
AMER EXPRESS COMPANY	392 shares			65,512	116,342
AMERICAN TOWER REIT INC (HLDG CO) SHS	398 shares			38,012	72,997
AMGEN INC COM	291 shares			75,148	75,846
AON PLC REG SHS	251 shares			78,841	90,149
APPLIED MATERIAL INC	311 shares			40,415	50,578
ASML HLDG NV NY REG SHS	190 shares			51,305	131,685
ASTRAZENECA PLC SPND ADR	385 shares			25,350	25,225
AUTONATION INC	361 shares			55,008	61,312
AUTOZONE INC NEVADA COM	63 shares			70,428	201,726
BLUE OWL CAP INC	3439 shares			60,722	79,991
BOSTON SCIENTIFIC CORP	1811 shares			70,545	161,759
BROADCOM INC	602 shares			146,451	139,568
BUILDERS FIRSTSOURCE INC	251 shares			45,215	35,875
CADENCE DESIGN SYS INC	484 shares			133,066	145,423
CANADIAN NATURAL RES LTD	1746 shares			26,505	53,899
CENCORA INC	509 shares			75,390	114,362

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
LOCAL 5, NEW YORK RETIREMENT FUND
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December 31, 2024

(a)	(b)	(c)	(d)	(e)
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Common Stocks (Continued):				
CENOVUS ENERGY INC	4175 shares	76,073	63,251	
CENTERPOINT ENERGY INC	2219 shares	58,027	70,409	
CHUBB LTD	164 shares	28,830	45,313	
COCA-COLA EUROPACIFIC PARTNERS PLC SH	554 shares	28,176	42,553	
CONOCOPHILLIPS	970 shares	85,433	96,195	
CORPAY INC	273 shares	69,214	92,389	
COSTCO WHOLESALE CRP DEL	288 shares	30,967	208,910	
CRH PLC	1264 shares	66,505	116,945	
CROWDSTRIKE HLDGS INC CL A	522 shares	84,021	178,608	
DEERE CO	127 shares	34,334	53,810	
DELL TECHNOLOGIES INC REG SHS CL C	566 shares	28,674	65,226	
DELTA AIRLINES INC	1120 shares	66,462	67,760	
DEXCOM INC	1084 shares	98,674	84,303	
DIAMONDBACK ENERGY INC	655 shares	118,986	107,309	
DISCOVER FINL SVCS	677 shares	92,838	117,277	
DISNEY (WALT) CO COM STK	606 shares	69,249	67,478	
EMERSON ELEC CO	603 shares	65,938	74,730	
FIDELITY NATL INFO SVCSINC	1401 shares	101,635	113,159	
FIRSTENERGY CORP	1923 shares	74,916	76,497	
FLEX LTD	2340 shares	67,931	89,833	
FORTIVE CORPSHS	928 shares	62,551	69,600	
GALLAGHER ARTHUR J & CO	144 shares	26,549	40,874	
GARTNER INC	241 shares	81,730	116,757	
GE AEROSPACE	632 shares	101,604	105,411	
GENL DYNAMICS CORP COM	264 shares	55,634	69,561	
GOLDMAN SACHS GROUP INC	123 shares	40,341	70,432	
HEWLETT PACKARDENTERPRISE CO	2208 shares	47,536	47,141	
HOLOGIC INC	596 shares	47,303	42,966	
HOME DEPOT INC	185 shares	64,496	71,963	
HONEYWELL INTL INC DEL	658 shares	135,164	148,636	
HUNTINGTON BANCSHS INC MD	6021 shares	79,791	97,962	
INTERCONTINENTALEXCHANGE INC	318 shares	32,813	47,385	
INTUITIVE SURGICAL INCNEW	345 shares	87,246	180,076	
JACOBS SOLUTIONS INC REGSHS	535 shares	59,590	71,487	
JOHNSON AND JOHNSON COM	149 shares	21,540	21,548	
JPMORGAN CHASE & CO	1373 shares	163,920	329,122	
KBR INC	584 shares	38,354	33,831	
KENVUE INC	4066 shares	87,990	86,809	
KEYSIGHT TECHNOLOGIESINC SHS	401 shares	61,792	64,413	
KINROSS GOLD CORP	5299 shares	44,638	49,122	
LEIDOS HOLDINGS INC SHS	499 shares	47,952	71,886	

**BRICKLAYERS AND ALLIED CRAFTWORKERS,
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December 31, 2024

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Common Stocks (Continued):				
LENNAR CORP CL A	390 shares	61,705	53,184	
LPL FINANCIAL HOLDINGSSHS	393 shares	100,415	128,318	
MARATHON PETROLEUM CORP	529 shares	30,677	73,796	
MASCO CORP	518 shares	27,436	37,591	
MASTERCARD INC	409 shares	54,271	215,367	
MCKESSON CORPORATION COM	186 shares	58,181	106,003	
MEDTRONIC PLC SHS	166 shares	13,459	13,260	
META PLATFORMS INCCLASS A COMMON STC	524 shares	257,628	306,807	
MGM RESORTS INTERNATIONL SHS	760 shares	31,659	26,334	
MICROCHIP TECHNOLOGY INC	937 shares	71,218	53,737	
MICRON TECHNOLOGY INC	1080 shares	89,604	90,893	
MICROSOFT CORP	1606 shares	526,998	676,929	
MORGAN STANLEY	805 shares	69,306	101,205	
NEXTERA ENERGY INC SHS	466 shares	33,535	33,408	
NICE LTD ADR	263 shares	47,650	44,668	
NORFOLK SOUTHERN CORP	422 shares	108,503	99,043	
NVIDIA	6930 shares	34,757	930,630	
NXP SEMICONDUCTORS N.V.	175 shares	33,732	36,374	
OMNICOM GROUP COM	741 shares	68,237	63,756	
ORACLE CORP \$0.01 DEL	983 shares	110,556	163,807	
O'REILLY AUTOMOTIVE INC	122 shares	113,855	144,668	
PALO ALTO NETWORKS INC COM	876 shares	98,488	159,397	
PHILIP MORRIS INTL INC	1233 shares	120,323	148,392	
PHILLIPS 66 SHS	237 shares	32,695	27,001	
PPL CORPORATION	2071 shares	71,503	67,225	
ROBERT HALF INC COM	721 shares	48,261	50,802	
S&P GLOBAL INC	352 shares	70,038	175,307	
SANOFI ADR	277 shares	13,427	13,360	
SCHLUMBERGER LTD	2378 shares	91,267	91,173	
SERVICENOW INC	446 shares	30,414	472,814	
SHOPIFY INC CL A	1500 shares	103,760	159,495	
SMURFIT WESTROCK LTD REGSHS	1148 shares	52,148	61,831	
SYSCO CORPORATION	1615 shares	124,543	123,483	
TECK RESOURCES LTD CLS B	1547 shares	68,405	62,700	
T-MOBILE US INC SHS	317 shares	42,703	69,971	
TRADE (THE) DESK INC SHSCL A	1127 shares	20,108	132,456	
TRIMBLE INC	676 shares	41,162	47,766	
TYLER TECHS INC DEL COM	146 shares	86,879	84,189	
UBER TECHNOLOGIES INC	1106 shares	68,610	66,714	
UNITED AIRLINES HLDGS	711 shares	58,406	69,038	
UNITED RENTALS INC COM	123 shares	42,915	86,646	

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Common Stocks (Continued):				
UNITEDHEALTH GROUP INC	546 shares	264,690	276,200	
US FOODS HLDG CORP SHS	1529 shares	59,949	103,146	
VISA INC CL A SHRS	799 shares	30,621	252,516	
WABTEC	398 shares	33,258	75,457	
WASTE CONNECTIONS INC	684 shares	49,742	117,361	
WELLS FARGO & CO	1346 shares	62,638	94,543	
ZOETIS INC	666 shares	51,702	108,511	
Total Common Stocks		<u>8,075,203</u>	<u>13,299,054</u>	
Mutual Funds:				
FIXED INCOME SHARES SERIES C F CL INSTL	312115 shares	3,486,290	2,765,338	
FIXED INCOME SHARES SERIES M F CL INSTL	324396 shares	3,296,347	2,789,802	
Total Mutual Funds		<u>6,782,637</u>	<u>5,555,140</u>	
Money Market Fund:				
BLF FEDFUND CASH RESERVE		344,873	344,873	
Total Money Market Fund		<u>344,873</u>	<u>344,873</u>	
Total Investments		<u>\$ 21,229,032</u>	<u>\$ 24,732,714</u>	