

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
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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	
1a	Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 01/01/1962
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) BOARD OF TRUSTEES LOCAL 60 PENSION FUND 140 BROADWAY HAWTHORNE, NY 10532-1149	2b Employer Identification Number (EIN) 13-1962287
		2c Plan Sponsor's telephone number 914-769-2440
		2d Business code (see instructions) 237310

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.	10/08/2025	CHRISTINE COSTA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2025	ANTHONY ASCENCAO
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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 2334
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) 1051 6a(2) 1006 6b 732 6c 341 6d 2079 6e 232 6f 2311 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 142

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

1A

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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 MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

Round off amounts to nearest dollar.

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

A Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF TRUSTEES LOCAL 60 PENSION FUND	D Employer Identification Number (EIN) 13-1962287

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2024	
b Assets	
(1) Current value of assets	1b(1) 299697599
(2) Actuarial value of assets for funding standard account	1b(2) 313023907
c (1) Accrued liability for plan using immediate gain methods	1c(1) 303846554
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method	1c(3) 303846554
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 495354545
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 12638071
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 18209739
(3) Expected plan disbursements for the plan year	1d(3) 18210000

Statement by Enrolled Actuary

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

SIGN HERE	07/15/2025
Signature of actuary TIMOTHY L. CONNOR	Date 23-06974
Type or print name of actuary MILLIMAN, INC.	Most recent enrollment number 973-278-8860
Firm name 150 CLOVE ROAD, 8TH FLOOR LITTLE FALLS, NJ 07424	Telephone number (including area code)
Address of the firm	

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

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	299697599
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	984	236400140
(2) For terminated vested participants	341	64685903
(3) For active participants:		
(a) Non-vested benefits		9016097
(b) Vested benefits		185252405
(c) Total active	1006	194268502
(4) Total	2331	495354545
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	60.50 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2024	18969350				
Totals ►			3(b)	18969350	3(c)
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)
					0

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3)).....	4a	103.0 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan? ☐ Yes ☐ No		
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)? ☐ Yes ☐ No		
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

a ☐ Attained age normal	b ☐ Entry age normal	c ☒ Accrued benefit (unit credit)	d ☐ Aggregate
e ☐ Frozen initial liability	f ☐ Individual level premium	g ☐ Individual aggregate	h ☐ Shortfall
i ☐ Other (specify):			

j If box h is checked, enter period of use of shortfall method	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability		6a	3.29 %
		Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts		☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:			
(1) Males	6c(1)	9P	9P
(2) Females	6c(2)	9FP	9FP
d Valuation liability interest rate	6d	6.75 %	6.75 %
e Salary scale	6e	% ☒ N/A	
f Withdrawal liability interest rate:			
(1) Type of interest rate	6f(1)	☒ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A	
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	6.75 %	
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	6.5 %	
h Estimated investment return on current value of assets for year ending on the valuation date	6h	15.2 %	
i Expense load included in normal cost reported in line 9b	6i	☐ N/A	
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%	
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)	375000	
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐	

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	2752866	278684

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☐ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☐ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or the plan received an amortization extension for this plan year under Code section 431(d), enter the difference between the amount necessary to satisfy the plan's minimum funding standard for this plan year and the amount that would have been necessary without using the shortfall method or extending the amortization period(s).	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	
b Employer's normal cost for plan year as of valuation date	9b	5855399

c Amortization charges as of valuation date:

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

(2) Funding waivers

(3) Certain bases for which the amortization period has been extended.....

	Outstanding balance	
9c(1)	98529275	13319074
9c(2)		
9c(3)		

d Interest as applicable on lines 9a, 9b, and 9c.....**9d** 1294277**e** Total charges. Add lines 9a through 9d.....**9e** 20468750**Credits to funding standard account:****f** Prior year credit balance, if any.....**9f** 83343890**g** Employer contributions. Total from column (b) of line 3.....**9g** 18969350**h** Amortization credits as of valuation date.....

	Outstanding balance	
9h	24362738	4852180

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h**9i** 6582997**j** Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL).....

9j(1) 99649250

(2) "RPA '94" override (90% current liability FFL)

9j(2) 140640412

(3) FFL credit

9j(3)**k (1)** Waived funding deficiency**9k(1)**

(2) Other credits

9k(2)**l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 113748417**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m** 93279667**n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the current plan year.....

9o(1)

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date

9o(2)(a)

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))

9o(2)(b)

(3) Total as of valuation date

9o(3)**10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☐ Yes ☒ No

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES LOCAL 60 PENSION FUND	D Employer Identification Number (EIN) 13-1962287	

Part I	Service Provider Information (see instructions)
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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)

ATLANTA SOSNOFF CAPITAL, LLC.

2 CORPORATE DRIVE, SUITE 770
SHELTON, CT 06484

06-1444342

(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 51	INVESTMENT MANAGER	340350	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ULLICO INVESTMENT ADVISORS, INC.

8403 COLESVILLE ROAD, 13TH FLOOR
SILVER SPRING, MD 20910

52-6435649

(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 51	INVESTMENT MANAGER	242145	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TOCQUEVILLE ASSET MANAGEMENT LP

40 WEST 57TH STREET
NEW YORK, NY 10019

13-3547557

(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 51	INVESTMENT MANAGER	220523	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

HUDSON EDGE INVESTMENT PARTNERS INC

525 WASHINGTON BLVD, SUITE 2000
JERSEY CITY, NJ 07310

52-1296988

(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 51	INVESTMENT MANAGER	179617	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

MERRILL LYNCH

26 CENTURY HILL DRIVE
LATHAM, NY 12110

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 51 70	INVESTMENT CONSULTANT	90000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STACEY BRAUN ASSOCIATES, INC.

377 BROADWAY, 8TH FLOOR
NEW YORK, NY 10013

13-2889432

(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 51	INVESTMENT MANAGER	82664	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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)

M&T BANK INST'L RETIREMENT SERVICES

285 DELAWARE AVENUE, 3RD FLOOR
BUFFALO, NY 14202

16-0538020

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 51	INVESTMENT CUSTODIAN	74496	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BARNES, IACCARINO & SHEPHERD LLP

3 SURREY LANE
HEMPSTEAD, NY 11550

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 50	LEGAL	62753	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MILLIMAN, INC.

150 CLOVE ROAD, 8TH FLOOR
LITTLE FALLS, NJ 07424

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	ACTUARY	58000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

COHEN & STEERS C/O MERRILL LYNCH

280 PARK AVENUE
NEW YORK, NY 10017

13-3353336

(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 51	INVESTMENT MANAGER	36253	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHRISTINE COSTA

140 BROADWAY
HAWTHORNE, NY 10532

13-1962287

(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 50	PLAN ADMINISTRATOR	25550	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CITRIN COOPERMAN & COMPANY, LLP

100 JERICHO QUADRANGLE
JERICHO, NY 11753

22-2428965

(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 50	ACCOUNTANT	20210	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

CITRIN COOPERMAN ADVISORS LLC

7900 WESTPARK DR. SUITE A220
MCLEAN, VA 22102

87-2525370

(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 50	ACCOUNTANT	17713	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TPA CORPORATION

PO BOX 433
CARMEL, NY 10512

13-3329882

(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?
16 50 70	COMPUTER CONSULTANT	9450	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES LOCAL 60 PENSION FUND				D Employer Identification Number (EIN) 13-1962287	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: ULLICO INFRASTRUCTURE TAX EXEMPT FD					
b Name of sponsor of entity listed in (a): ULLICO INVESTMENT ADVISORS, INC.					
c EIN-PN 90-0622302-001		d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15562713		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA		

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

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES LOCAL 60 PENSION FUND	D Employer Identification Number (EIN) 13-1962287	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	2253496	1996976
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2308294	1778300
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	2051810	2577231
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3683117	7044033
(2) U.S. Government securities	1c(2)	80135339	67726020
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	19321132	36469117
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	115981977	135620693
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)	1400000	1400000
(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)	14419375	15562713
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	55691274	68823721
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	2886791	2981718

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	9882	14737
f Total assets (add all amounts in lines 1a through 1e).....	1f	300142487	341995259
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	318486	341482
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	126402	343640
k Total liabilities (add all amounts in lines 1g through 1j)	1k	444888	685122
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	299697599	341310137

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)	18969350	
(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)		18969350
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	84216	
(B) U.S. Government securities	2b(1)(B)	2640274	
(C) Corporate debt instruments	2b(1)(C)	1332795	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	223519	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		4280804
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	2397544	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	975531	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3373075
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	128870761	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	123810391	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		5060370
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	14574293	
(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)		1385483
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		13752405
c Other income	2c		2749
d Total income. Add all income amounts in column (b) and enter total	2d		61398529

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18117940	
(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)		18117940
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)	78088	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	2498	
(4) IQPA audit fees	2i(4)	35425	
(5) Investment advisory and investment management fees	2i(5)	949407	
(6) Bank or trust company trustee/custodial fees	2i(6)	316641	
(7) Actuarial fees	2i(7)	58000	
(8) Legal fees	2i(8)	62753	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	165239	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1668051
j Total expenses. Add all expense amounts in column (b) and enter total	2j		19785991

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		41612538
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: CITRIN COOPERMAN & COMPANY, LLP

(2) EIN: 22-2428965

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		☒	

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 554889.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan WESTCHESTER HEAVY CONSTRUCTION LABORERS LOCAL 60 PENSION FUND				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES LOCAL 60 PENSION FUND				D Employer Identification Number (EIN) 13-1962287	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	0
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

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 **RIGGS DISTLER & COMPANY INC**

b EIN **52-0294020**

c Dollar amount contributed by employer **1388597**

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 **03** Day **31** Year **2029**

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) **11.05**

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

a Name of contributing employer **GRACE INDUSTRIES**

b EIN **20-8054737**

c Dollar amount contributed by employer **1157622**

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 **03** Day **31** Year **2029**

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) **11.05**

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

a Name of contributing employer **ELEC NOR HAWKEYE LLC**

b EIN **11-3485874**

c Dollar amount contributed by employer **1539917**

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 **03** Day **31** Year **2029**

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) **11.05**

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

a Name of contributing employer **GIANFIA CORP**

b EIN **26-1730112**

c Dollar amount contributed by employer **1471280**

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 **03** Day **31** Year **2029**

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) **11.05**

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

a Name of contributing employer **POSILICO CIVIL, INC**

b EIN **11-1529032**

c Dollar amount contributed by employer **1031965**

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 **03** Day **31** Year **2029**

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) **11.05**

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

a Name of contributing employer **ELQ INDUSTRIES INC**

b EIN **13-1994798**

c Dollar amount contributed by employer **1245809**

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 **03** Day **31** Year **2029**

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) **11.05**

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

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

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

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 60.6 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 31.7 %

High-Yield Debt: 0.0 % Real Assets: 5.0 % Cash or Cash Equivalents: 2.7 % Other: 0.0 %

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_____.

**WESTCHESTER HEAVY CONSTRUCTION
LABORERS LOCAL 60 PENSION FUND**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL INFORMATION**

DECEMBER 31, 2024 AND 2023

**Westchester Heavy Construction
Laborers Local 60 Pension Fund**

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December 31, 2024 and 2023

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Independent Auditor's Report

To the Trustees of the
Westchester Heavy Construction
Laborers Local 60 Pension Fund
Hawthorne, New York

Opinion

We have audited the financial statements of Westchester Heavy Construction Laborers Local 60 Pension Fund (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2023, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, and the accumulated plan benefits as of December 31, 2023, and the changes in its accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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.

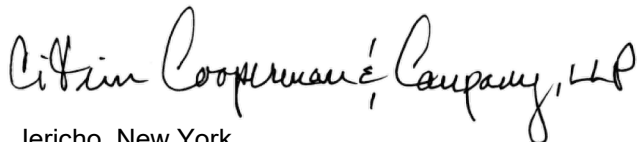
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Information and Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules, Schedule 2, as of December 31, 2024 and Schedule 3, for the year then ended, are presented for purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by ERISA. The information contained in Schedule 1, for the years ended December 31, 2024 and 2023, is presented for the purpose of additional analysis and is 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 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 December 31, 2024 supplemental information, we evaluated whether the supplemental information, 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 supplemental information 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.



Jericho, New York
October 3, 2025

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Statements of Net Assets Available for Benefits
As of December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Assets		
Investments		
Investments at fair value		
U.S. Government and agency securities	\$ 10,517,408	\$ 22,179,560
Common stocks	135,620,693	115,981,977
Mutual funds	68,823,721	55,691,274
Money market funds	7,043,712	3,683,117
Corporate and foreign bonds	36,469,117	19,321,132
Asset backed securities	3,433,964	4,646,413
Mortgage backed securities	29,986,483	26,076,355
Municipal bonds	2,981,718	2,886,791
Collateralized mortgage obligations	23,788,165	27,233,011
Investment in Real Estate Holding Corp.	1,400,000	1,400,000
Total investments at fair value	<u>320,064,981</u>	<u>279,099,630</u>
Investments measured at net asset value:		
Ullico Infrastructure Tax-Exempt Fund, L.P.	<u>15,562,713</u>	<u>14,419,375</u>
Total investments	335,627,694	293,519,005
Receivables		
Employer contributions	1,778,300	2,308,294
Investment income	1,041,554	574,877
Total receivables	<u>2,819,854</u>	<u>2,883,171</u>
Cash	<u>1,997,297</u>	<u>2,253,496</u>
Property and equipment - net of accumulated depreciation	14,737	9,882
Due from affiliated funds - net	-	179
Operating lease right-of-use assets	101,683	126,085
Prepaid benefits and expenses	1,433,994	1,350,669
Total other assets	<u>1,550,414</u>	<u>1,486,815</u>
Total assets	<u>341,995,259</u>	<u>300,142,487</u>
Liabilities		
Accounts payable and accrued expenses	341,482	318,486
Operating lease obligations	101,683	126,085
Due to investment custodian	225,725	317
Due to affiliated funds - net	<u>16,232</u>	<u>-</u>
Total liabilities	<u>685,122</u>	<u>444,888</u>
Net assets available for benefits	<u>\$ 341,310,137</u>	<u>\$ 299,697,599</u>

See accompanying notes to the financial statements.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to:		
Interest and dividend income	\$ 8,119,211	\$ 6,764,505
Net appreciation in fair value of investments	<u>34,307,219</u>	<u>33,640,077</u>
Total investment income	42,426,430	40,404,582
Less: investment expenses	<u>1,266,048</u>	<u>1,075,891</u>
Net investment income	41,160,382	39,328,691
Employer contributions	18,969,350	18,795,322
Other income	<u>2,749</u>	<u>619</u>
Total additions	<u>60,132,481</u>	<u>58,124,632</u>
Deductions from net assets attributed to:		
Benefits paid	18,117,940	17,024,933
Administrative expenses	<u>402,003</u>	<u>374,261</u>
Total deductions	<u>18,519,943</u>	<u>17,399,194</u>
Net increase	41,612,538	40,725,438
Net assets available for benefits - beginning of year	<u>299,697,599</u>	<u>258,972,161</u>
Net assets available for benefits - end of year	<u><u>\$341,310,137</u></u>	<u><u>\$299,697,599</u></u>

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Statement of Accumulated Plan Benefits
As of December 31, 2023**

**Actuarial present value of vested accumulated
plan benefits:**

Vested benefits:

Active participants	\$ 92,990,646
Retired participants	147,486,638
Terminated vested participants	32,882,775
Beneficiaries in pay	12,214,792
Disabled participants	<u>13,133,391</u>

Total vested benefits	298,708,242
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**Actuarial present value of non-vested
accumulated plan benefits**

5,138,312

**Total actuarial present value of accumulated
plan benefits**

\$ 303,846,554

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Statement of Changes in Accumulated Plan Benefits
For the Year Ended December 31, 2023**

Actuarial present value of accumulated Plan benefits at beginning of year	<u>\$ 293,601,704</u>
Increase during the year attributable to:	
Reduction in discount period	19,252,906
Benefits accumulated plus actuarial loss	8,016,877
Benefit payments	<u>(17,024,933)</u>
Net increase	<u>10,244,850</u>
Actuarial present value of accumulated plan benefits as of January 1, 2024	<u><u>\$ 303,846,554</u></u>

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 1 - Description of Plan

The following description of the Westchester Heavy Construction Laborers Local 60 Pension Fund (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a multiemployer defined benefit pension plan covering substantially all members of the Westchester Heavy Construction Laborers Local 60 Union (the Union). The Plan was established on January 1, 1962, as a result of a collective bargaining agreement between the Union and contributing employers as well as various employer associations in the construction industry in Westchester County of New York (collectively, the CBA). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Administration of the Plan is the responsibility of the Board of Trustees (the Trustees) and is governed by a joint board consisting of equal representation from the participating employers and the Union. The CBA's current term expired on March 29, 2025 with a new CBA in place effective March 30, 2025 through March 31, 2029.

Pension Protection Act Funding Status

As required by ERISA under the Pension Protection Act of 2006 (PPA), the Plan's actuary has completed the Plan's actuarial funding status certification, dated November 20, 2024, in accordance with generally accepted actuarial principles and practices. The certification was based on projections using the actuarial present value of accumulated benefit obligations as of January 1, 2024 and audited financial information as of December 31, 2023, as well as other financial information, including estimated cash flows for a future period and the rate of market value return as reported by the investment consultant. The funded (zone) status provides an indication of the financial health of the Plan. Accordingly, the Plan was certified to be in the green zone and its funding status was 103.0% at such date.

Eligibility and Benefits

To be eligible, an employee must be working for a participating employer who is subject to the CBA or for a participating employer subject to a trustee approved participation agreement. Additionally, pursuant to a participation agreement, office employees of the Plan are eligible to participate in the Plan. Members who have earned 10 or more credits are entitled to monthly pension benefits beginning at normal retirement age of sixty-two. A pension credit is earned by completing eight hundred hours of service in the calendar year beginning January 1st and ending December 31st. Members become vested after completing five years of service if he or she meets one of following requirements: the member worked at least one hour in Covered Employment on or after January 1, 1999, or are a non-collectively bargained employee. Members become vested after completing ten years of service if he or she met the following requirements: the member was a collectively bargained employee and did not work at least one hour of Covered Employment on or after January 1, 1999. The Plan permits early retirement at age fifty-seven if a member has ten credits, except that there is a reduction in benefit for each month the member is under the age of sixty-two. There is no reduction if the member has at least 25 pension credits.

Death Benefits

For married participants, a survivor's annuity will be paid to the spouse for the remainder of his or her lifetime, provided the member and spouse had been married for at least one year at the time of the member's death. The benefit will be calculated as if the member had retired on a Joint and Survivor Annuity. If the member dies before reaching an age at which they would have been eligible for an immediate pension, payments will begin to the spouse at the age in which the member would have reached such age. If the member dies after reaching an age for which he or

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 1 - Description of Plan (continued)

Death Benefits (continued)

she would have been eligible for a pension, payments will begin the first day of the second month following the members death. If, at the time of a member's death, they are an active participant in the Plan, they have earned at least $\frac{1}{4}$ year of service in the two calendar years preceding the year of death, the member has a vested right to a benefit and they are not married or the member and spouse have properly waived the automatic survivor benefit, a death benefit will be paid to the member's beneficiary. Payment of the death benefit begins the month following the month in which the member dies and will continue for sixty monthly or until the death of the beneficiary, whichever occurs first.

Employer Contributions

The Plan is funded by contributions from employers pursuant to the CBA and subject to the minimum funding requirements of ERISA and maximum deductibility of contributions by participating employers under the Internal Revenue Code (IRC). In accordance with the CBA the collective bargaining agreements call for participating employers to pay to the Plan the following rate per hour worked by members of the Union, to a maximum of forty (40) hours per week:

	Rate (Per Hour):
March 27, 2022 - March 25, 2023	\$10.72
March 26, 2023 - March 30, 2024	10.87
March 31, 2024 - March 29, 2025	11.05

The Plan also has various other agreements with other jurisdictions, with contribution rates ranging from \$3.97 per hour to \$13.60 per hour, for the periods ending December 31, 2024 and December 31, 2023.

Rates for future periods covered by the CBA will be based on an allocation of total package increases included in the CBA, as recommended by the Trustees with the mutual consent of the Union and participating employers and employer associations.

The Plan's actuary has certified that the minimum funding requirements of ERISA have been met as of December 31, 2023.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are presented on the accrual basis in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires plan management to make estimates and assumptions that affect the reported amount of assets and liabilities and changes therein, disclosures of contingent assets and liabilities, and actuarial present value of accumulated benefit obligations at the date of the financial statements and changes therein. Actual results could differ from these estimates.

Employer Contributions Receivable

Employer contributions receivable are amounts due as of the dates of the financial statements to the Plan from employers covered under a collective bargaining agreement ("CBA").

The nature of the covered employers is such that contributions can vary significantly from work period to work period and that contributions may not be owed for some work periods. The Plan

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 2 - Summary of Significant Accounting Policies (continued)

Employer Contributions Receivable (continued)

primarily determines contributions receivable upon receipt of remittance reports, which is typically submitted with the related payment within 60 days of month end. It also evaluates remittances for missing periods or for large changes in amounts to determine whether additional receivables should be recorded.

The Plan assesses collectability by reviewing uncollected employer contributions receivable on a collective basis where similar risk characteristics exist. In determining the amount of the allowance for credit losses, the Plan considers historical collectability and makes judgments about the creditworthiness of the pool of contributing employers based on collectability evaluations. Current market conditions and reasonable and supportable forecasts of future economic conditions adjust the historical losses to determine the appropriate allowance for credit losses. Uncollectible accounts are written off when all collection efforts have been exhausted.

The employer contributions receivable reflected on these financial statements include amounts owed from delinquent employers to the extent such amounts are known, can be reasonably determined and are collectible. Delinquent employers are defined as any employer who has failed to remit contributions when due either in total or in incorrect amounts when such amounts were due pursuant to the CBAs. Delinquent employer contributions, if any, are determined based upon examination of employer payroll records, which the Plan causes to have done regularly. Typically, employers will negotiate delinquencies and many times, the amounts determined to be delinquent are settled or collected at different amounts than determined by such examinations. As a result of uncertainties in timing and amount of receipts from delinquent employers, the Plan records an allowance against any delinquent employer contributions receivable unless they have been collected subsequent to year-end through the date of management's review.

Employer contribution receivable balances are substantially satisfied within a year. The Plan has determined that the necessary allowance for credit losses was \$0 at December 31, 2024 and 2023.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees, with the advice of its Investment Consultant, determines the Plan's valuation policies by using information provided by its professional investment advisers and custodians.

Purchases and sales of securities are recorded on a trade-date-basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's realized gains and losses on investments sold during the year and on unrealized gains and losses on investments held at the end of the year. Certain investment-related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Payment of Benefits

Benefit payments to participants are recorded upon distribution to the participants. To fund benefit payments, the Plan's financial institution requires funds to be available and transferred the day prior to payment to the participants. As a result, the funds required to pay benefits on January 1st are withdrawn from the Plan's accounts on the business day prior to this. The funds are not deemed distributed to the participants until January 1st and as a result, the Plan records these funds as prepaid benefits on the statements of net assets available for benefits.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 2 - Summary of Significant Accounting Policies (continued)

Administrative Expenses

Expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. The Plan shares certain administrative expenses with related Plans (Note 9). In computing these allocated costs, various factors were considered, including the time spent, space used, costs incurred, and volume of transactions relating to the Plan in relation to the other plans.

Assessed Withdrawal Liability Receivable

The Plan's policy is to recognize a receivable at its present value, net of any allowance for collectability once a withdrawal liability has been actuarially determined and formally assessed by the Plan. As of December 31, 2024 and 2023, there are no known withdrawal liability events in process or to be recorded.

Financial Instruments

The Plan's financial instruments, other than investments, include receivables from employers, amounts due from affiliates and investment income receivable. Receivables are recorded at net realizable value, which approximates their fair value based on the short-term nature of the receivables and the low collectability risk. Payables are recorded at the total amount the Plan expects to pay to settle such liabilities, which approximates their fair value due to their short-term nature. The recorded values of operating lease obligations payable approximate their values, as interest rates and other terms approximate market rates and terms.

Property and Equipment

Property and equipment are recorded at cost and are depreciated on a straight-line basis over the estimated useful lives of the assets, which range from three to five years. Expenditures for significant improvements and betterments are capitalized, while expenditures for routine repairs and maintenance are expensed. When property and equipment are sold or otherwise disposed, the cost and related accumulated depreciation and amortization are removed from the accounts, and the gain or loss, if any, is reflected in administrative expenses.

Tax Status

The Trust established under the Plan to hold the Plan's assets is intended to qualify pursuant to Section 401(A) of the IRC, and, accordingly, the Trust's net investment income is exempt from income tax. The Trust has obtained a favorable tax determination letter from the Internal Revenue Service on June 24, 2015, and the plan sponsor believes that the Trust, as amended since, continues to qualify and to operate in accordance with applicable provisions of the IRC.

Uncertain Tax Positions

The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. However, there are currently no audits for any tax periods in process.

Operating Leases

The Plan determines whether an arrangement is or contains a lease at contract inception. For leases with a lease term greater than one year, the Plan recognizes a lease asset for its right to use the underlying leased asset ("ROU") and a lease liability (current and long-term) for the corresponding lease obligations, calculated at present value. In determining the present value of lease payments, the Plan uses a risk-free rate for a period comparable with that of the lease terms. Operating lease ROU assets and liabilities are adjusted to result in a single straight-line lease expense over the life of the lease.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 2 - Summary of Significant Accounting Policies (continued)

Operating Leases (continued)

The Plan considers the lease term to be the noncancelable period that it has the right to use the underlying asset, including all periods covered by an option to (1) extend the lease if the Plan is reasonably certain to exercise the option, (2) terminate the lease if the Plan is reasonably certain not to exercise that option, and (3) extend, or not to terminate, the lease in which exercise of the option is controlled by the lessor. Variable lease costs are recorded when incurred.

Recently Adopted Accounting Standards

In June 2016, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2016-13, *Financial Instruments—Credit Losses* (Topic 326) ("ASC 326"), along with subsequently issued related ASUs, which requires financial assets (or groups of financial assets) measured at amortized cost basis to be presented at the net amount expected to be collected, among other provisions. ASC 326 eliminates the probable initial threshold for recognition of credit losses for financial assets recorded at amortized cost, which could result in earlier recognition of credit losses. It utilizes a lifetime expected credit loss measurement model for the recognition of credit losses at the time the financial asset is originated or acquired. The Plan reviewed its statements of net assets available for benefits to determine which assets fall under the scope of ASC 326 and concluded that stop loss receivables, investment income receivable and employer contributions receivable are in-scope, but are typically paid within a year. There are no expected credit losses to be adjusted for each period. The Plan adopted ASC 326 using the modified retrospective method on January 1, 2023, and it did not have a material impact on the financial statements.

Subsequent Events

The Plan has evaluated events and transactions that occurred through October 3, 2025, which is the date the financial statements were available to be issued, for possible disclosure and recognition in the financial statements. Except as disclosed in Note 14, no such events or transactions were identified.

Note 3 - Investment in Real Estate Holding Corporation

The Plan has an investment in 140 Broadway Realty Corp. (the Corporation) owner of the land and building located at 140 Broadway, Hawthorne, NY. A portion of this building is used by the Plan and other related benefit funds (Note 9). Because the Plan's investment in the Corporation is primarily for investment purposes, and not for operations, the Plan accounts for its investment in the Corporation by carrying the investment at fair value and records any unrealized gains or losses in investment income. The fair value of the investment was \$1,400,000 both as of December 31, 2024 and 2023, based on independent appraisals fully disclosed in Note 4.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 4 - Fair Value Measurements (continued)

The three levels of the fair value hierarchy are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

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

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

- *U.S. Government and agency securities and Money market funds:* Valued based on quotes prices for similar securities.
- *Common stocks and mutual funds:* Valued at the closing price reported in the active market in which the individual securities are traded.
- *Corporate and foreign bonds, asset backed securities, mortgage-backed securities, municipal bonds and collateralized mortgage obligations:* Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.
- *103-12 Investment Entity:* The Plan invests in one 103-12 Investment Entity (the Fund). This investment is valued at NAV as calculated quarterly by the fund manager. The Fund's underlying investments, other assets and liabilities are valued at fair value. The Fund invests primarily in real estate, but has other holdings such as an investment in an operating company and various joint ventures and some receivables.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 4 - Fair Value Measurements (continued)

- *Real Estate Holding Corp.*: Valued at appraised market value using accepted methods (Sales Comparison Approach), which utilize inputs that are both unobservable and significant to the fair value measurement. The investment in the real estate holding corp. is discussed in Note 3 and was appraised by a third-party firm that specializes in this area. This is consistent with prior periods.

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

The tables presented below sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

<u>Assets at Fair Value as of December 31, 2024</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
U.S. Government & agency securities	\$ -	\$ 10,517,408	\$ -	\$ 10,517,408
Common stocks	135,620,693	-	-	135,620,693
Mutual funds	68,823,721	-	-	68,823,721
Money market funds	-	7,043,712	-	7,043,712
Corporate & foreign bonds	-	36,469,117	-	36,469,117
Asset backed securities	-	3,433,964	-	3,433,964
Mortgage backed securities	-	29,986,483	-	29,986,483
Municipal bonds	-	2,981,718	-	2,981,718
Collateralized mortgage obligations	-	23,788,165	-	23,788,165
Real estate holdings corp	-	-	1,400,000	1,400,000
Total investments at fair value	<u>\$ 204,444,414</u>	<u>\$ 114,220,567</u>	<u>\$ 1,400,000</u>	<u>320,064,981</u>

Investments measured at NAV ₁	
103-12 investment entity	<u>15,562,713</u>
Total investments	<u>\$ 335,627,694</u>

<u>Assets at Fair Value as of December 31, 2023</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
U.S. Government & agency securities	\$ -	\$ 22,179,560	\$ -	\$ 22,179,560
Common stocks	115,981,977	-	-	115,981,977
Mutual funds	55,691,274	-	-	55,691,274
Money market funds	-	3,683,117	-	3,683,117
Corporate & foreign bonds	-	19,321,132	-	19,321,132
Asset backed securities	-	4,646,413	-	4,646,413
Mortgage backed securities	-	26,076,355	-	26,076,355
Municipal bonds	-	2,886,791	-	2,886,791
Collateralized mortgage obligations	-	27,233,011	-	27,233,011
Real estate holdings corp	-	-	1,400,000	1,400,000
Total investments at fair value	<u>\$ 171,673,251</u>	<u>\$ 106,026,379</u>	<u>\$ 1,400,000</u>	<u>279,099,630</u>

Investments measured at NAV ₁	
103-12 investment entity	<u>14,419,375</u>
Total investments	<u>\$ 293,519,005</u>

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 4 - Fair Value Measurements (continued)

(1) Investments that are measured at fair value using NAV (or its equivalent) practical expedients are not classified in the fair value hierarchy. The fair value amounts presented in the Investments Reported at NAV column are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31:

Balance, beginning of year	\$ 1,400,000	\$ 1,275,000
Unrealized gain relating to instruments still held at the reporting date	-	125,000
Balance, end of year	<u>\$ 1,400,000</u>	<u>\$ 1,400,000</u>

The fair value of the Corporation is based upon an independent appraisal. This appraisal was based upon the Sales Comparison Approach. The appraiser inspected the site, the exterior and interior of the improvements; performed thorough research of the market to locate sales and current offerings for properties similar to the real estate; confirmed all comparable sales information; and analyzed the information gathered in applying the Sales Comparison Approach to value the property owned by the Corporation.

The valuation process involved Plan management's selection of an independent appraiser. The appraiser prepared a report, which Plan management, and the trustees reviewed in detail, discussed and approved.

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

Note 5 - Net Asset Value Per Share

The tables presented below sets forth a summary of the Plan's investments with a reported NAV per share at December 31, 2024:

Fair Value Using Net Asset Value Per Share at December 31, 2024					
Description	Fair Value	Unfunded Commitments	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
103-12 investment entity	\$ 15,562,713	\$ -	None	None, after 4- year lockup period	45 Days
	<u>\$ 15,562,713</u>	<u>\$ -</u>			
Fair Value Using Net Asset Value Per Share at December 31, 2023					
Description	Fair Value	Unfunded Commitments	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
103-12 investment entity	\$ 14,419,375	\$ -	None	None, after 4- year lockup period	45 Days
	<u>\$ 14,419,375</u>	<u>\$ -</u>			

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 5 - Net Asset Value Per Share (continued)

The Plan's investment as a limited partner in the Ullico Infrastructure Tax-Exempt Fund, L.P. is pursuant to an agreement whereby the Plan had committed to investment \$13,000,000 in the 103-12 investment entity. As of December 31, 2024 and 2023, the Plan fulfilled its original commitment.

The objective of the Ullico Infrastructure Tax-Exempt Fund, L.P. is to invest substantially all of its net assets in a master-feeder arrangement where the master will facilitate tax structuring for the acquisition and administration of investments for the Partnership and any parallel funds. The general partner will permit a limited partner to redeem all or a portion of its units after the expiration of a four year lock-up period beginning on the limited partner's admission date to the Partnership. Upon 45 days' notice to the general partner, the limited partner will be placed in a redemption queue. A limited partner who is next up in the redemption queue will be able to have all or a portion of its requested units redeemed.

Note 6 - Property and Equipment

A summary of property and equipment and related depreciation is as follows at December 31:

	<u>2024</u>	<u>2023</u>
Furniture and fixtures	\$ 1,722	\$ 1,722
Leasehold improvements	5,374	5,374
Office equipment	80,377	69,877
	<u>87,473</u>	<u>76,973</u>
Less: accumulated depreciation	(72,736)	(67,091)
	<u>\$ 14,737</u>	<u>\$ 9,882</u>

Depreciation expense charged against operations was \$5,645 and \$855 for the years ended December 31, 2024 and 2023, respectively.

Note 7 - Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are accumulated based on participants' years of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances: retirement, death, disability, and termination of employment are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of January 1, 2024 were (a) life expectancy of

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 7 - Actuarial Present Value of Accumulated Plan Benefits (continued)

participants (Healthy Annuitants: Pri-2012 Private Retirement Plans Mortality Tables with Blue Collar Adjustment, including the use of the Contingent Annuitant tables for surviving beneficiaries) and (Disabled: Pri-2012 Private Retirement Plans Disabled Mortality Tables), (b) retirement age Assumptions (15% at age 55, gradually increasing 100% by age 70), (c) investment return (6.75%), (d) discount rate (3.29%), (e) annual administrative expenses (Prior year's actual expense amount rounded up to the nearest 1,000 added to the Normal Cost), and (f) actuarial cost method (Unit Credit: An accrued benefit is determined at each active participant's assumed retirement age based on compensation (if applicable) and service at both the beginning and the end of the current year).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024. Had the valuations been performed as of December 31, there would be no material differences.

Note 8 – Operating Lease Obligations

The Plan and other related benefit funds (Note 9) are obligated under separate leases with 140 Broadway Realty Corp., an affiliate of the Plan, as the Plan holds an ownership interest in the entity (Note 3), for its share of office space at 140 Broadway, Hawthorne, N.Y. The lease is effective from January 1, 2019, through December 31, 2028. The Plan's lease of its office spaces is included in the ROU asset and operating lease liability.

The following is a summary of the lease-related assets and liabilities recorded as of December 31, 2024 and 2023:

Assets	<u>2024</u>	<u>2023</u>
Operating lease ROU assets	\$ 101,683	\$ 126,085
 Liabilities		
Operating lease liability	\$ 101,683	\$ 126,085

The following is a summary of certain information related to the lease costs for operating leases for the years ended December 31, 2024, and 2023:

Lease Cost:	<u>2024</u>	<u>2023</u>
Operating lease cost	\$ 26,240	\$ 26,240
 Other Information:		
Cash paid for amounts included in the measurement of lease liabilities		
Operating cash outflows - payments on operating leases	\$ 26,240	\$ 26,240
 Weighted-average remaining lease term	3.92 years	4.92 years
Weighted-average discount rate	1.63%	1.63%

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
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Note 8 - Operating Lease Obligations (continued)

The future undiscounted minimum lease payments, as reconciled to the discounted minimum lease obligations indicated on the Plan's statement of net assets available for benefits, under operating lease obligations as of December 31, 2024 are as follows:

<u>Years ending December 31,</u>	
2025	\$ 26,240
2026	26,240
2027	26,240
2028	26,240
Total future minimum lease payments	<u>104,960</u>
Less: amount representing interest	(5,115)
Present value of future lease payments	<u><u>\$ 99,845</u></u>

Note 9 - Related Party Transactions

The Plan, along with five other benefits Plans sponsored by the Westchester Heavy Construction Laborers Local 60 Plan (Health and Welfare, Annuity, Legal Services, Training and Joint Labor Management Funds), are all parties to the CBA and are otherwise related parties due to common governance, management and oversight. Employer contributions for all five plans are deposited into a common administrative checking account, called the Local 60 Administrative Account and are then distributed to each plan based on employer remittance reports.

The Plan shares office space (see Note 8), personnel and most administrative expenses with the other Union-sponsored plans. A majority of these costs are paid out of the Administrative Account and are allocated among the funds using the ratios below, which are based on an expense allocation study.

	<u>Rates through December 31, 2024</u>	<u>Rates effective January 1, 2025</u>
Health and Welfare Fund	52.00%	51.55%
Pension Fund	15.00%	18.35%
Annuity Fund	18.00%	16.95%
Training Fund	6.50%	5.50%
Legal Services Fund	3.50%	3.10%
Labor Management and Target Fund	5.00%	4.55%
Total	<u>100.00%</u>	<u>100.00%</u>

Office space, personnel, and administrative costs allocated to the Plan were \$128,011 and \$122,498 for the years ended December 31, for 2024 and 2023, respectively. The Plan reimbursed the Administrative Account \$111,600 and \$136,607 for the years ended December 31, for 2024 and 2023, respectively. As a result of the activities described above, the amounts due to the Administrative Account was \$16,232 as of December 31, 2024 and the amount due from the Administrative Account was \$179 as of December 31, 2023.

The Administrative Account is also used to deposit contributions from employers for all related benefit funds. The amount that represents the Plan's portion of the employer contributions is transferred to the Plan when the employer checks clear or when a remittance report is received for previous unapplied funds. There were no amounts owed by the Administrative Account to the Plan for employer contributions as of December 31, 2024 and 2023.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 9 - Related Party Transactions (continued)

The above transactions are considered exempt party-in-interest transactions under ERISA.

Note 10 - Plan Termination

It is the intent of the Trustees to continue the Plan in full force and effect. However, the right to discontinue the Plan is reserved to the Trustees. Termination shall not permit any part of the plan assets to be used for or diverted to purposes other than the exclusive benefit of the participants and beneficiaries. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated.

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations.

Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. For Plan terminations, the current maximum PBGC guarantee for a multiemployer plan is 100% of the first \$11 of the monthly benefit rate, plus 75% of the next \$33 of the monthly benefit rate, times the participant's years of service. That ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward. In addition, benefit increases are not guaranteed with respect to plan amendments in effect for less than five years.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations, and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the PBGC.

**Westchester Heavy Construction
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Notes to Financial Statements
December 31, 2024 and 2023**

Note 11 - 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 those changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

The Plan maintains cash balances at a banks in the New York metropolitan area. Cash accounts at the banks are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to certain limits. At times, such cash balances may be in excess of the insured limits. As of December 31, 2024 and 2023, the Plan had \$1,914,007 and \$2,219,444 in excess of the FDIC limits, respectively. The Plan has not experienced any losses on their accounts.

There are various direct and indirect risks that could impact the Plan, such as a potential global economic slowdown, increase in interest rates, inflationary pressures, future geopolitical situations, supply chain disruptions and more. It is also impossible to predict the effect these will have on longer-term industrial output, potential changes in supply demand, and its impacts on the Plan's liquidity, credit, members, employers, vendors and counterparties. To help minimize the uncertainty of these items, management will continue to monitor the various risks and adjust accordingly, as deemed necessary.

Note 12 - Participation in Multiemployer Plans

Due to the personnel sharing described in Note 9, the Plan pays a portion of those shared individual's contributions to the multiemployer defined benefit pension plan that covers its employees. The risks of participating in a multiemployer plan are different from single-employer plans in the following aspects:

1. Assets contributed to the multiemployer plan by one employer may be used to provide benefits to employees of other participating employers.
2. If a participating employer stops contributing to the plan, the unfunded obligations of the plan may be borne by the remaining participating employers.
3. If the Plan chooses to stop participating in the multiemployer plan, the Plan may be required to pay an amount based on the underfunded status of the Plan, referred to as a withdrawal liability. The Plan has no intention of ending its participation in the multiemployer plan.

The Plan's participation in the multiemployer plan for the years ended December 31, 2024 and 2023 is outlined in the table on the following page. The Entity Tax Identification Number column provides the Employer Identification Number (EIN). The zone status is based on information that the Plan received from the defined benefit plan and is certified by the plan's actuary. Among other factors, plans in the red zone are generally less than 65 percent funded, plans in the yellow zone are less than 80 percent funded, and plans in the green zone are at least 80 percent funded.

**Westchester Heavy Construction
Laborers Local 60 Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023**

Note 12 - Participation in Multiemployer Plans (continued)

The Multiemployer Plans, Funding Improvement Plan and Rehabilitation Plan indicates plans for which a financial improvement plan (FIP) or a rehabilitation plan (RP) is either pending or has been implemented. Contributions reported in the table below represent the Plan's proportionate share of the contributions made to this multiemployer plan.

Multiemployer Plan	Entity Tax Identification Number	Certified Zone Status		FIP / RP	Contributions		Surcharge Imposed	Current CBA Expiration Date
		December 31, 2024	December 31, 2023		December 31, 2024	December 31, 2023		
Laborers' Local 60 Pension Fund	13-1962287	Green	Green	N/A	\$ 13,734	\$ 13,262	N/A	3/31/2029

The Plan was not listed in the previous Plan's Form 5500 as providing more than 5% of the total contributions for the plan years ended December 31, 2024 and 2023.

The Plan also contributes, on behalf of its employees, to the Laborers Local 60 Health & Welfare Fund. The Plan provides health, unemployment and other benefits to participants and retirees. The Plan's contribution to the Health & Welfare Fund on behalf of its employees was \$8,672 and \$7,785 for the years ended December 31, 2024 and 2023, respectively.

Note 13 - Party-in-Interest Transactions

The Plan has a number of service providers. Such providers are parties in interest under ERISA. However, all transactions with such providers are exempt party-in-interest transactions under ERISA.

Note 14 - Department of Labor Audit

On April 1, 2025, the Plan received an opening letter from the Employee Benefits Security Administration, United States Department of Labor concerning its investigation of the Plan's compliance with Title I of ERISA. At the date of the financial statements, it is too early to determine whether there is any potential financial liability to the Fund as a result of the investigation.

Supplemental Information

Westchester Heavy Construction
Laborers Local 60 Pension Fund
Supplemental Information
Schedules of Administrative Expenses
For the Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Administrative expenses		
Salaries	\$ 48,692	\$ 48,152
Payroll taxes	4,026	3,976
Employee benefits	29,396	28,384
Lease cost	26,240	26,240
Telephone	1,403	1,712
Office expense	6,825	6,340
Computer expenses	12,802	9,089
Postage	2,602	2,175
Payroll compliance fees	2,498	2,271
Auditing fees	35,425	32,700
Legal fees	47,490	46,320
Legal fees - collections	15,263	10,934
Actuarial fees	58,000	58,000
Insurance	105,696	97,113
Depreciation	5,645	855
	<u> </u>	<u> </u>
Total administrative expenses	<u><u>\$ 402,003</u></u>	<u><u>\$ 374,261</u></u>

WESTCHESTER HEAVY CONSTRUCTION
LABORERS LOCAL 60 PENSION FUND
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SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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		<u>COST</u>	<u>Market Value</u>
Investments Reported on Pages	24 - 43	\$ 258,525,349	\$ 334,227,694
Investment in Real Estate Holding Corp.		713,507	1,400,000
		<u>\$ 259,238,856</u>	<u>\$ 335,627,694</u>

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AS OF DECEMBER 31, 2024**

Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2024-10A CL 1 DTD 03/20/2024 5.035% 03/01/2034 CALLABLE			
	1,445,741 CUSIP: 831641FX8	Asset Backed Securities	\$ 1,443,482	\$ 1,434,637
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2020-25D CL 1 DTD 04/15/2020 1.770% 04/01/2045			
	480,929 CUSIP: 83162CF40	Asset Backed Securities	397,668	389,562
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2005-20D CL 1 DTD 04/13/2005 5.110% 04/01/2025 CALLABLE			
	4,692 CUSIP: 83162CPL1	Asset Backed Securities	5,022	4,682
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2005-20F CL 1 DTD 06/15/2005 4.570% 06/01/2025 CALLABLE			
	2,080 CUSIP: 83162CPP2	Asset Backed Securities	2,090	2,078
	SMALL BUSINESS ADMINISTRATION ASST BCKD SEC SER 2006-20D CL 1 DTD 04/12/2006 5.640% 04/01/2026 CALLABLE			
	2,051 CUSIP: 83162CQE6	Asset Backed Securities	2,131	2,049
	SMALL BUSINESS ADMINISTRATION PARTICIPATION CERTIFICATES SERIES 2006-20I CLASS 1 DTD 09/13/06 5.540% 09/01/26			
	7,804 CUSIP: 83162CQN6	Asset Backed Securities	8,234	7,811
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2008-20K CL 1 DTD 11/12/2008 6.770% 11/01/2028 CALLABLE			
	18,555 CUSIP: 83162CSD6	Asset Backed Securities	21,315	19,084
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20A CL 1 DTD 01/14/2009 5.720% 01/01/2029 CALLABLE			
	75,913 CUSIP: 83162CSG9	Asset Backed Securities	83,506	75,888
	SMALL BUSINESS ADMINISTRATION PART ASSET BCKD SEC SER 2009-20D CL 1 DTD 04/15/2009 4.310% 04/01/2029			
	59,196 CUSIP: 83162CSL8	Asset Backed Securities	62,091	57,977
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20E CL 1 DTD 05/13/2009 4.430% 05/01/2029			
	16,558 CUSIP: 83162CSN4	Asset Backed Securities	17,883	16,345
	SMALL BUSINESS ADMINISTRATION PARTIC ASSET BCKD SEC SER 2009-20H CL 1 DTD 08/12/2009 4.450% 08/01/2029			
	127,310 CUSIP: 83162CSS3	Asset Backed Securities	132,403	124,933
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20K CL 1 DTD 11/12/2009 4.090% 11/01/2029 CALLABLE			
	73,942 CUSIP: 83162CSX2	Asset Backed Securities	79,857	72,153
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2010-20E CL 1 DTD 05/12/2010 4.110% 05/01/2030 CALLABLE			
	165,320 CUSIP: 83162CTG8	Asset Backed Securities	177,305	161,266
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2010-20F CL 1 DTD 06/16/2010 3.880% 06/01/2030 CALLABLE			
	34,229 CUSIP: 83162CTH6	Asset Backed Securities	34,679	33,269
	SMALL BUSINESS ADMINISTRATION SERIES 2011-20D CLASS 1 DTD 04/13/11 4.050% 04/01/31			
	33,929 CUSIP: 83162CTY9	Asset Backed Securities	35,604	32,518

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Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2011-20K CL 1 DTD 11/16/2011 2.870% 11/01/2031 CUSIP: 83162CUK7	Asset Backed Securities	135,635	121,749
129,794				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2013-20G CL 1 DTD 07/17/2013 3.150% 07/01/2033 CALLABLE CUSIP: 83162CVR1	Asset Backed Securities	261,409	232,695
246,322				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2014-20J CL 1 DTD 10/15/2014 2.740% 10/01/2034 CALLABLE CUSIP: 83162CWP4	Asset Backed Securities	222,903	190,591
207,835				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2018-20I CL 1 DTD 09/12/2018 3.530% 09/01/2038 CUSIP: 83162CZU0	Asset Backed Securities	397,880	356,822
387,231				
	UNITED AIRLINES ASSET BCKD SEC SER 2014-2 CL A DTD 08/11/2014 3.750% 03/03/2028 CUSIP: 90932QAA4	Asset Backed Securities	93,083	97,855
99,822				
		Total Asset Backed Securities	3,614,180	3,433,964
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2011-16 CL HM DTD 02/01/2011 4.000% 03/25/2026 CUSIP: 31397SAP9	Collateralized Mortgage Obligations	1,681	1,584
1,589				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2012-107 CL AJ DTD 09/01/2012 1.750% 12/25/2031 CUSIP: 3136A85J5	Collateralized Mortgage Obligations	9,921	9,691
9,796				
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2023-5295 CL VA DTD 02/01/2023 5.000% 02/25/2034 CUSIP: 3137H9RA9	Collateralized Mortgage Obligations	874,484	846,735
867,974				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2015-91 CL NE DTD 06/01/2015 3.000% 10/20/2044 CUSIP: 38379PU39	Collateralized Mortgage Obligations	2,541	2,478
2,496				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2023-39 CL HQ DTD 03/01/2023 5.000% 07/20/2045 CUSIP: 38383XGJ7	Collateralized Mortgage Obligations	1,510,227	1,511,717
1,525,000				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2020-47 CL AJ DTD 06/01/2020 2.000% 07/25/2045 CUSIP: 3136BAW26	Collateralized Mortgage Obligations	103,138	91,259
100,363				
	FEDERAL NATIONAL MORTGAGE CORP CMO SERIES 2017-1 CLASS AD DTD 01/01/2017 2.500% 07/25/2046 CUSIP: 3136AVAE9	Collateralized Mortgage Obligations	50,858	47,011
50,865				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2018-4 CL EG DTD 01/01/2018 3.500% 01/25/2047 CUSIP: 3136B0H74	Collateralized Mortgage Obligations	3,684	3,550
3,595				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2017-149 CL DA DTD 10/01/2017 2.500% 06/20/2047 CUSIP: 38380HSJ2	Collateralized Mortgage Obligations	111,395	99,329
113,705				

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Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2017-184 CL JE DTD 12/01/2017 3.000% 07/20/2047 CUSIP: 38380H5E8	Collateralized Mortgage Obligations	5,970	5,571
5,914	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2017-4725 CL WZ DTD 10/01/2017 3.500% 11/15/2047 CUSIP: 3137FBKV7	Collateralized Mortgage Obligations	1,054,385	1,025,101
1,156,164	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-59 CL H DTD 08/01/2021 2.000% 06/25/2048 CUSIP: 3136BGB34	Collateralized Mortgage Obligations	1,502,525	1,168,734
1,471,476	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-65 CL GA DTD 09/01/2021 2.000% 07/25/2049 CUSIP: 3136BG4F5	Collateralized Mortgage Obligations	711,565	554,371
701,265	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-50 CL GD DTD 03/01/2021 1.500% 07/20/2050 CUSIP: 38382PN73	Collateralized Mortgage Obligations	131,730	100,902
130,912	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-58 CL EA DTD 04/01/2021 1.000% 07/20/2050 CUSIP: 38382RFE3	Collateralized Mortgage Obligations	148,268	111,890
148,546	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-209 CL PK DTD 12/01/2022 5.500% 11/20/2050 CUSIP: 38383LPY0	Collateralized Mortgage Obligations	884,952	887,770
875,107	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2023-32 CL KC DTD 02/01/2023 5.500% 11/20/2050 CUSIP: 38383VUF3	Collateralized Mortgage Obligations	1,034,793	1,040,745
1,024,547	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-87 CL EK DTD 05/01/2021 1.000% 05/20/2051 CUSIP: 38382THQ0	Collateralized Mortgage Obligations	50,978	39,034
51,433	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-25 CL AF DTD 02/20/2022 VAR CPN 02/20/2052 CUSIP: 38383G2P5	Collateralized Mortgage Obligations	952,235	897,395
949,564	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-60 CL A DTD 04/01/2021 1.500% 05/16/2057 CALLABLE CUSIP: 38380R3Q1	Collateralized Mortgage Obligations	494,962	382,979
491,125	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2020-8 CL AD DTD 01/01/2020 2.250% 01/16/2061 CALLABLE CUSIP: 38380NL98	Collateralized Mortgage Obligations	352,398	281,843
345,066	VENDEE MORTGAGE TRUST CMO SER 1998-3 CL E DTD 09/01/1998 6.500% 03/15/2029 CALLABLE CUSIP: 911760LY0	Collateralized Mortgage Obligations	10,971	11,235
11,266	SUNTRUST ALTERNATIVE LOAN TRUST CMO SER 2005-1F CL 2A5 DTD 12/01/2005 5.750% 12/25/2035 CALLABLE CUSIP: 86789MAQ0	Collateralized Mortgage Obligations	21,675	19,066
21,474				

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Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2156 CL TC DTD 05/01/1999 6.250% 05/15/2029 557 CUSIP: 3133TKZ78	Collateralized Mortgage Obligations	571	557
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2019-M25 CL A2 DTD 11/01/2019 VAR CPN 11/25/2029 1,457,497 CUSIP: 3136B7FC0	Collateralized Mortgage Obligations	1,464,557	1,314,546
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2296 CL H DTD 03/01/2001 6.500% 03/15/2031 26 CUSIP: 3133TRUG8	Collateralized Mortgage Obligations	26	26
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2005-17 CL FA DTD 02/25/2005 VAR CPN 03/25/2035 20,837 CUSIP: 31394CRW4	Collateralized Mortgage Obligations	20,915	20,536
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-98 CL WT DTD 06/01/2021 VAR CPN 06/20/2036 955,261 CUSIP: 38382TL36	Collateralized Mortgage Obligations	998,845	865,601
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 4755 CL VN DTD 01/01/2018 3.000% 01/15/2038 238,130 CUSIP: 3137FDNG3	Collateralized Mortgage Obligations	250,780	236,548
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2008-51 CL PH DTD 06/01/2008 5.250% 06/20/2038 9,569 CUSIP: 38375QX95	Collateralized Mortgage Obligations	10,071	9,661
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2009-110 CL AB DTD 11/01/2009 4.000% 04/16/2039 3,017 CUSIP: 38376EVJ1	Collateralized Mortgage Obligations	3,153	3,003
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2003-W8 CL 4A DTD 05/01/2003 VAR CPN 11/25/2042 104,279 CALLABLE CUSIP: 31393CX81	Collateralized Mortgage Obligations	110,014	100,871
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2013-5 CL MP DTD 01/01/2013 3.500% 02/25/2043 62,871 CUSIP: 3136ABH30	Collateralized Mortgage Obligations	65,995	61,915
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2014-67 CL PL DTD 09/01/2014 3.000% 04/25/2043 115,528 CUSIP: 3136AK5X7	Collateralized Mortgage Obligations	118,813	109,605
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2014-5 CL LT DTD 01/01/2014 3.000% 06/16/2043 146,451 CUSIP: 38376MBQ9	Collateralized Mortgage Obligations	150,021	138,001
	FEDERAL NATIONAL MORTGAGE ASSOC CMO SER 2016-72 CL AP DTD 09/01/2016 3.000% 07/25/2044 138,499 CUSIP: 3136ATH98	Collateralized Mortgage Obligations	143,865	133,313
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2016-71 CL NL DTD 09/01/2016 3.000% 04/25/2046 900,000 CUSIP: 3136AT4L5	Collateralized Mortgage Obligations	964,688	766,395

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AS OF DECEMBER 31, 2024**

Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2017-59 CL JA DTD 07/01/2017 3.500% 08/25/2047 CUSIP: 3136AXNN1	Collateralized Mortgage Obligations	70,519	59,400
67,101				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-74 CL BK DTD 10/01/2021 2.000% 06/25/2050 CUSIP: 3136BJK61	Collateralized Mortgage Obligations	731,348	582,483
717,777				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-69 CL MA DTD 04/01/2021 3.000% 10/20/2050 CUSIP: 38382RVY1	Collateralized Mortgage Obligations	598,222	496,052
567,624				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-56 CL GA DTD 03/01/2021 1.750% 03/20/2051 CUSIP: 38382J4J2	Collateralized Mortgage Obligations	889,409	695,558
874,784				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-64 CL BE DTD 04/01/2021 1.750% 04/20/2051 CUSIP: 38382QGE4	Collateralized Mortgage Obligations	966,437	756,969
948,214				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-83 CL BP DTD 05/01/2021 1.750% 05/20/2051 CUSIP: 38382QQS2	Collateralized Mortgage Obligations	1,551,686	1,228,040
1,522,660				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL MP DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TT95	Collateralized Mortgage Obligations	1,031,477	841,005
971,945				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL AP DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TU44	Collateralized Mortgage Obligations	1,651,909	1,326,541
1,557,028				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL MT DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TU28	Collateralized Mortgage Obligations	358,891	294,352
340,181				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-121 CL CQ DTD 07/01/2021 3.000% 07/20/2051 CUSIP: 38382VNG0	Collateralized Mortgage Obligations	1,134,896	921,331
1,075,731				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-121 CL CP DTD 07/01/2021 3.000% 07/20/2051 CUSIP: 38382VNF2	Collateralized Mortgage Obligations	748,411	606,139
707,718				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-156 CL KP DTD 09/01/2021 2.500% 09/20/2051 CUSIP: 38383APA6	Collateralized Mortgage Obligations	992,930	779,229
956,825				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-64 CL TA DTD 04/01/2022 2.500% 01/20/2052 CUSIP: 38383PS44	Collateralized Mortgage Obligations	464,023	445,010
485,808				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2019-135 CL D DTD 10/01/2019 2.500% 06/16/2052 CALLABLE CUSIP: 38380NQZ5	Collateralized Mortgage Obligations	573,750	421,578
600,000				

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	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2014-164 CL BA DTD 11/01/2014 3.050% 09/16/2052 CALLABLE			
	52,422 CUSIP: 38378XYQ8	Collateralized Mortgage Obligations	50,719	51,798
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2018-133 CL Z DTD 09/01/2018 2.500% 06/16/2058 CALLABLE			
	1,753,393 CUSIP: 38380MLQ2	Collateralized Mortgage Obligations	1,607,902	1,382,112
		Total Collateralized Mortgage Obligations	27,750,179	23,788,165
	3M CO			
	590 Ticker: MMM; CUSIP: 88579Y101	Common Stock	90,901	76,163
	ABBVIE INC			
	3,780 Ticker: ABBV; CUSIP: 00287Y109	Common Stock	213,193	671,706
	ADOBE INC			
	1,760 Ticker: ADBE; CUSIP: 00724F101	Common Stock	179,945	782,637
	AIR PRODUCTS & CHEMICALS INC			
	1,330 Ticker: APD; CUSIP: 009158106	Common Stock	104,333	385,753
	ALPHABET INC CL A			
	6,540 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	107,806	1,238,022
	ALPHABET INC CL C			
	6,540 Ticker: GOOG; CUSIP: 02079K107	Common Stock	114,002	1,245,478
	AMAZON.COM INC			
	8,800 Ticker: AMZN; CUSIP: 023135106	Common Stock	110,598	1,930,632
	AMGEN INC COM			
	420 Ticker: AMGN; CUSIP: 031162100	Common Stock	78,488	109,469
	APPLE INC			
	13,740 Ticker: AAPL; CUSIP: 037833100	Common Stock	110,712	3,440,771
	AUTOMATIC DATA PROCESSING INC			
	1,580 Ticker: ADP; CUSIP: 053015103	Common Stock	148,181	462,513
	BIOGEN INC			
	200 Ticker: BIIB; CUSIP: 09062X103	Common Stock	66,920	30,584
	BROADCOM INC			
	2,250 Ticker: AVGO; CUSIP: 11135F101	Common Stock	301,671	521,640
	COGNIZANT TECHNOLOGY SOLUTIONS CORP			
	6,000 Ticker: CTSH; CUSIP: 192446102	Common Stock	227,675	461,400
	COSTCO WHOLESALE CORP COM			
	325 Ticker: COST; CUSIP: 22160K105	Common Stock	238,395	297,788
	DANAHER CORP COM			
	2,650 Ticker: DHR; CUSIP: 235851102	Common Stock	164,820	608,308
	EDWARDS LIFESCIENCES CORP COM			
	7,650 Ticker: EW; CUSIP: 28176E108	Common Stock	149,774	566,330
	ELI LILLY & CO			
	600 Ticker: LLY; CUSIP: 532457108	Common Stock	465,928	463,200
	GOLDMAN SACHS GROUP INC COM			
	10 Ticker: GS; CUSIP: 38141G104	Common Stock	1,628	5,726
	HOME DEPOT INC COM			
	1,000 Ticker: HD; CUSIP: 437076102	Common Stock	158,095	388,990
	HONEYWELL INTL INC COM			
	500 Ticker: HON; CUSIP: 438516106	Common Stock	77,347	112,945
	INTERCONTINENTAL EXCHANGE, INC			
	3,000 Ticker: ICE; CUSIP: 45866F104	Common Stock	153,647	447,030
	IONIS PHARMACEUTICALS INC			
	5,000 Ticker: IONS; CUSIP: 462222100	Common Stock	81,158	174,800
	MASTERCARD INC CLASS A			
	1,800 Ticker: MA; CUSIP: 57636Q104	Common Stock	104,417	947,826
	MCDONALD'S CORPORATION			
	2,000 Ticker: MCD; CUSIP: 580135101	Common Stock	155,227	579,780
	META PLATFORMS, INC-A			
	2,300 Ticker: META; CUSIP: 30303M102	Common Stock	309,940	1,346,673
	MICRON TECHNOLOGY INC COM			
	2,200 Ticker: MU; CUSIP: 595112103	Common Stock	115,480	185,152
	MICROSOFT CORP			
	6,660 Ticker: MSFT; CUSIP: 594918104	Common Stock	332,782	2,807,190
	NETFLIX INC.			
	300 Ticker: NFLX; CUSIP: 64110L106	Common Stock	108,223	267,396

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	NVIDIA CORP COM 3,367 Ticker: NVDA; CUSIP: 67066G104	Common Stock	470,774	452,154
	PEPSICO INC COM 3,000 Ticker: PEP; CUSIP: 713448108	Common Stock	199,538	456,180
	PHILIP MORRIS INTERNATIONAL INC 1,750 Ticker: PM; CUSIP: 718172109	Common Stock	107,658	210,613
	PRUDENTIAL FINANCIAL INC 2,759 Ticker: PRU; CUSIP: 744320102	Common Stock	162,680	327,024
	RTX CORPORATION 3,467 Ticker: RTX; CUSIP: 75513E101	Common Stock	188,386	401,201
	SOLVENTUM CORP 147 Ticker: SOLV; CUSIP: 83444M101	Common Stock	17,045	9,711
	STARBUCKS CORP COM 2,000 Ticker: SBUX; CUSIP: 855244109	Common Stock	111,617	182,500
	STRYKER CORP COM 10 Ticker: SYK; CUSIP: 863667101	Common Stock	589	3,601
	THERMO FISHER SCIENTIFIC INC 1,900 Ticker: TMO; CUSIP: 883556102	Common Stock	255,083	988,437
	VERIZON COMMUNICATIONS COM 5,900 Ticker: VZ; CUSIP: 92343V104	Common Stock	268,904	235,941
	VISA INCORPORATED 3,325 Ticker: V; CUSIP: 92826C839	Common Stock	111,133	1,050,833
	WALT DISNEY CO 1,000 Ticker: DIS; CUSIP: 254687106	Common Stock	111,346	111,350
	AGREE REALTY CORP REAL ESTATE INVESTMENT TRUST 1,477 Ticker: ADC; CUSIP: 008492100	Common Stock	110,595	104,055
	AMERICAN HOMES 4 RENT CL A REAL ESTATE INVESTMENT TRUST 4,729 Ticker: AMH; CUSIP: 02665T306	Common Stock	163,571	176,959
	AMERICAN TOWER CORP 5,924 Ticker: AMT; CUSIP: 03027X100	Common Stock	1,200,014	1,086,521
	AMERICOLD REALTY TRUST, INC. 6,223 Ticker: COLD; CUSIP: 03064D108	Common Stock	200,809	133,172
	AVALONBAY COMMUNITIES INC 529 Ticker: AVB; CUSIP: 053484101	Common Stock	118,892	116,364
	BOYD GAMING CORP 2,205 Ticker: BYD; CUSIP: 103304101	Common Stock	94,401	159,951
	CAESARS ENTERTAINMENT INC 3,779 Ticker: CZR; CUSIP: 12769G100	Common Stock	151,281	126,294
	CROWN CASTLE INC. REAL ESTATE INVESTMENT TRUST 6,165 Ticker: CCI; CUSIP: 22822V101	Common Stock	782,214	559,535
	DIGITAL REALTY TRUST INC 4,887 Ticker: DLR; CUSIP: 253868103	Common Stock	599,392	866,612
	EQUINIX INC REAL ESTATE INVESTMENT TRUST 587 Ticker: EQIX; CUSIP: 29444U700	Common Stock	377,669	553,476
	EQUITY LIFESTYLE PROPERTIES REAL ESTATE INVESTMENT TRUST 1,674 Ticker: ELS; CUSIP: 29472R108	Common Stock	109,715	111,488
	ESSEX PROPERTY TRUST INC REAL ESTATE INVESTMENT TRUST 1,183 Ticker: ESS; CUSIP: 297178105	Common Stock	276,911	337,676
	EXTRA SPACE STORAGE INC REAL ESTATE INVESTMENT TRUST 1,922 Ticker: EXR; CUSIP: 30225T102	Common Stock	272,451	287,531
	HEALTHCARE REALTY TRUST INC CL A REAL ESTATE INVESTMENT TRUST 13,664 Ticker: HR; CUSIP: 42226K105	Common Stock	309,744	231,605
	HIGHWOODS PROPERTIES REAL ESTATE INVESTMENT TRUST 5,051 Ticker: HIW; CUSIP: 431284108	Common Stock	211,121	154,460
	HOST HOTELS & RESORTS INC 8,678 Ticker: HST; CUSIP: 44107P104	Common Stock	146,793	152,039
	INVITATION HOMES INC REAL ESTATE INVESTMENT TRUST 13,445 Ticker: INVH; CUSIP: 46187W107	Common Stock	530,491	429,837
	IRON MOUNTAIN INC REAL ESTATE INVESTMENT TRUST 3,655 Ticker: IRM; CUSIP: 46284V101	Common Stock	218,795	384,177

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	KIMCO REALTY CORP REAL ESTATE INVESTMENT TRUST 8,127 Ticker: KIM; CUSIP: 49446R109	Common Stock	155,643	190,416
	LAMAR ADVERTISING CO-A REAL ESTATE INVESTMENT TRUST 959 Ticker: LAMR; CUSIP: 512816109	Common Stock	122,508	116,749
	LINEAGE INC REAL ESTATE INVESTMENT TRUST 989 Ticker: LINE; CUSIP: 53566V106	Common Stock	81,784	57,926
	OMEGA HEALTHCARE INVESTORS INCORPORATED 7,288 Ticker: OHI; CUSIP: 681936100	Common Stock	268,329	275,851
	PACS GROUP INC 2,096 Ticker: PACS; CUSIP: 69380Q107	Common Stock	79,958	27,479
	PROLOGIS INCORPORATED 6,693 Ticker: PLD; CUSIP: 74340W103	Common Stock	636,997	707,450
	PUBLIC STORAGE INC COM 1,236 Ticker: PSA; CUSIP: 74460D109	Common Stock	355,551	370,108
	REALTY INCOME CORP 3,462 Ticker: O; CUSIP: 756109104	Common Stock	204,840	184,905
	SBA COMMUNICATIONS CORP CL A REAL ESTATE INVESTMENT TRUST 435 Ticker: SBAC; CUSIP: 78410G104	Common Stock	107,325	88,653
	SIMON PROPERTY GROUP INC REAL ESTATE INVESTMENT TRUST 4,275 Ticker: SPG; CUSIP: 828806109	Common Stock	450,089	736,198
	SUN COMMUNITIES INC REAL ESTATE INVESTMENT TRUST 3,759 Ticker: SUI; CUSIP: 866674104	Common Stock	562,488	462,244
	UDR INC COM 5,527 Ticker: UDR; CUSIP: 902653104	Common Stock	213,489	239,927
	VICI PROPERTIES INC 12,212 Ticker: VICI; CUSIP: 925652109	Common Stock	374,352	356,713
	WELLTOWER INC REAL ESTATE INVESTMENT TRUST 8,578 Ticker: WELL; CUSIP: 95040Q104	Common Stock	684,614	1,081,085
	WEYERHAEUSER CO COM 14,272 Ticker: WY; CUSIP: 962166104	Common Stock	459,943	401,757
	3M CO 1,800 Ticker: MMM; CUSIP: 88579Y101	Common Stock	208,984	232,362
	ALPHABET INC CL A 2,200 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	226,146	416,460
	ALPHABET INC CL C 2,275 Ticker: GOOG; CUSIP: 02079K107	Common Stock	144,759	433,251
	AMAZON.COM INC 4,375 Ticker: AMZN; CUSIP: 023135106	Common Stock	485,051	959,831
	AMEREN CORPORATION 800 Ticker: AEE; CUSIP: 023608102	Common Stock	62,974	71,312
	AMERICAN EXPRESS CO 900 Ticker: AXP; CUSIP: 025816109	Common Stock	158,428	267,111
	AMGEN INC COM 425 Ticker: AMGN; CUSIP: 031162100	Common Stock	119,728	110,772
	APPLE INC 5,500 Ticker: AAPL; CUSIP: 037833100	Common Stock	453,790	1,377,310
	APPLOVIN CORP CL A 950 Ticker: APP; CUSIP: 03831W108	Common Stock	49,482	307,639
	ARCH CAPITAL GROUP LTD 2,150 Ticker: ACGL; CUSIP: G0450A105	Common Stock	138,299	198,553
	ARISTA NETWORKS INC 2,600 Ticker: ANET; CUSIP: 040413205	Common Stock	88,499	287,378
	AUTOZONE INC COM 74 Ticker: AZO; CUSIP: 053332102	Common Stock	204,397	236,948
	BANK OF AMERICA CORPORATION 6,100 Ticker: BAC; CUSIP: 060505104	Common Stock	184,263	268,095
	BELLRING BRANDS INC 3,500 Ticker: BRBR; CUSIP: 07831C103	Common Stock	204,560	263,690
	BERKSHIRE HATHAWAY INC DELAWARE CLASS B 635 Ticker: BRK/B; CUSIP: 084670702	Common Stock	164,655	287,833
	BLACKROCK INC 265 Ticker: BLK; CUSIP: 09290D101	Common Stock	161,908	271,654

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	BOSTON SCIENTIFIC CORP COM			
	2,600 Ticker: BSX; CUSIP: 101137107	Common Stock	180,849	232,232
	BRISTOL-MYERS SQUIBB CO			
	2,500 Ticker: BMY; CUSIP: 110122108	Common Stock	145,363	141,400
	BROADCOM INC			
	2,000 Ticker: AVGO; CUSIP: 11135F101	Common Stock	134,483	463,680
	CATERPILLAR INC			
	425 Ticker: CAT; CUSIP: 149123101	Common Stock	148,080	154,173
	CELSIUS HOLDINGS INC			
	5,000 Ticker: CELH; CUSIP: 15118V207	Common Stock	207,978	131,700
	CHART INDUSTRIES INC			
	600 Ticker: GTLS; CUSIP: 16115Q308	Common Stock	118,141	114,504
	COCA COLA CO COM			
	2,300 Ticker: KO; CUSIP: 191216100	Common Stock	149,741	143,198
	COLGATE PALMOLIVE CO COM			
	1,950 Ticker: CL; CUSIP: 194162103	Common Stock	193,244	177,275
	CONOCOPHILLIPS			
	700 Ticker: COP; CUSIP: 20825C104	Common Stock	75,840	69,419
	CORCEPT THERAPEUTICS INC			
	2,600 Ticker: CORT; CUSIP: 218352102	Common Stock	141,544	131,014
	COSTCO WHOLESALE CORP COM			
	280 Ticker: COST; CUSIP: 22160K105	Common Stock	80,332	256,556
	DANAHER CORP COM			
	775 Ticker: DHR; CUSIP: 235851102	Common Stock	129,152	177,901
	DRAFTKINGS INC CL A			
	1,850 Ticker: DKN; CUSIP: 26142V105	Common Stock	67,489	68,820
	DYCOM INDUSTRIES INC			
	650 Ticker: DY; CUSIP: 267475101	Common Stock	128,606	113,139
	EATON CORP PLC			
	475 Ticker: ETN; CUSIP: G29183103	Common Stock	135,921	157,638
	ELI LILLY & CO			
	430 Ticker: LLY; CUSIP: 532457108	Common Stock	113,349	331,960
	ENCOMPASS HEALTH CORP			
	1,250 Ticker: EHC; CUSIP: 29261A100	Common Stock	123,785	115,438
	ENTERGY CORP COM NEW			
	3,300 Ticker: ETR; CUSIP: 29364G103	Common Stock	172,046	250,206
	EVERCORE INC			
	1,075 Ticker: EVR; CUSIP: 29977A105	Common Stock	193,820	297,979
	EXXON MOBIL CORP			
	COPY			
	3,575 Ticker: XOM; CUSIP: 30231G102	Common Stock	254,628	384,563
	GE HEALTHCARE TECHNOLOGIES INC			
	1,600 Ticker: GEHC; CUSIP: 36266G107	Common Stock	124,140	125,088
	GE VERNOVA LLC			
	410 Ticker: GEV; CUSIP: 36828A101	Common Stock	56,107	134,861
	HOME DEPOT INC COM			
	375 Ticker: HD; CUSIP: 437076102	Common Stock	104,871	145,871
	HOWMET AEROSPACE INC			
	2,900 Ticker: HWM; CUSIP: 443201108	Common Stock	105,365	317,173
	ITRON INC COM			
	1,600 Ticker: ITRI; CUSIP: 465741106	Common Stock	104,941	173,728
	JPMORGAN CHASE & CO			
	1,550 Ticker: JPM; CUSIP: 46625H100	Common Stock	171,703	371,551
	LAM RESEARCH CORPORATION			
	2,500 Ticker: LRCX; CUSIP: 512807306	Common Stock	95,271	180,575
	LEIDOS HOLDINGS, INC			
	1,525 Ticker: LDOS; CUSIP: 525327102	Common Stock	174,656	219,692
	LIBERTY MEDIA CORP-FORMULA ONE			
	CL C			
	3,200 Ticker: FWONK; CUSIP: 531229755	Common Stock	229,068	296,512
	LIFE TIME GROUP HOLDINGS INC			
	9,550 Ticker: LTH; CUSIP: 53190C102	Common Stock	188,840	211,246
	LINDE PLC			
	100 Ticker: LIN; CUSIP: G54950103	Common Stock	44,314	41,867
	MANHATTAN ASSOCS INC			
	925 Ticker: MANH; CUSIP: 562750109	Common Stock	161,940	249,972
	MARRIOTT INTERNATIONAL INC			
	CLASS A			
	600 Ticker: MAR; CUSIP: 571903202	Common Stock	109,831	167,364
	MARVELL TECHNOLOGY INC			
	2,750 Ticker: MRVL; CUSIP: 573874104	Common Stock	208,310	303,738

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	MASTERCARD INC CLASS A			
	575 Ticker: MA; CUSIP: 57636Q104	Common Stock	159,383	302,778
	250 MCKESSON CORPORATION COM Ticker: MCK; CUSIP: 58155Q103	Common Stock	60,684	142,478
	1,135 META PLATFORMS, INC-A Ticker: META; CUSIP: 30303M102	Common Stock	366,601	664,554
	1,750 MICRON TECHNOLOGY INC COM Ticker: MU; CUSIP: 595112103	Common Stock	136,321	147,280
	2,825 MICROSOFT CORP Ticker: MSFT; CUSIP: 594918104	Common Stock	307,665	1,190,738
	3,500 NASDAQ, INC. Ticker: NDAQ; CUSIP: 631103108	Common Stock	189,480	270,585
	1,600 NEW YORK TIMES COMPANY CLASS A Ticker: NYT; CUSIP: 650111107	Common Stock	87,997	83,280
	1,150 NUCOR CORP COMMON Ticker: NUE; CUSIP: 670346105	Common Stock	81,798	134,217
	10,550 NVIDIA CORP COM Ticker: NVDA; CUSIP: 67066G104	Common Stock	245,517	1,416,760
	925 ONTO INNOVATION INC Ticker: ONTO; CUSIP: 683344105	Common Stock	207,211	154,170
	1,100 PALO ALTO NETWORKS Ticker: PANW; CUSIP: 697435105	Common Stock	105,734	200,156
	1,900 POST HOLDINGS INC Ticker: POST; CUSIP: 737446104	Common Stock	218,670	217,474
	575 PROCTER & GAMBLE CO COM Ticker: PG; CUSIP: 742718109	Common Stock	60,528	96,399
	700 QUANTA SERVICES INC COM Ticker: PWR; CUSIP: 74762E102	Common Stock	85,463	221,235
	195 REGENERON PHARMACEUTICALS INC Ticker: REGN; CUSIP: 75886F107	Common Stock	127,295	138,904
	1,000 SAREPTA THERAPEUTICS INC Ticker: SRPT; CUSIP: 803607100	Common Stock	129,076	121,590
	280 SERVICENOW INC Ticker: NOW; CUSIP: 81762P102	Common Stock	123,086	296,834
	1,250 SHARKNINJA INC Ticker: SN; CUSIP: G8068L108	Common Stock	130,672	121,700
	1,325 T-MOBILE US INC Ticker: TMUS; CUSIP: 872590104	Common Stock	191,327	292,467
	1,550 TARGA RESOURCES CORPORATION Ticker: TRGP; CUSIP: 87612G101	Common Stock	249,038	276,675
	TECK RESOURCES LIMITED CLASS B (FORMERLY TECK COMINCO LIMITED CLASS B)			
	4,350 Ticker: TECK; CUSIP: 878742204	Common Stock	187,238	176,306
	1,250 TEXAS ROADHOUSE INC CLASS A Ticker: TXRH; CUSIP: 882681109	Common Stock	125,264	225,538
	4,300 TG THERAPEUTICS INC Ticker: TGTX; CUSIP: 88322Q108	Common Stock	135,074	129,430
	2,125 THE TRADE DESK INC CL A Ticker: TTD; CUSIP: 88339J105	Common Stock	159,704	249,751
	1,000 THE TRAVELERS COMPANIES INC Ticker: TRV; CUSIP: 89417E109	Common Stock	182,553	240,890
	200 THERMO FISHER SCIENTIFIC INC Ticker: TMO; CUSIP: 883556102	Common Stock	112,118	104,046
	2,600 TJX COMPANIES COM Ticker: TJX; CUSIP: 872540109	Common Stock	260,602	314,106
	270 UNITEDHEALTH GROUP INC Ticker: UNH; CUSIP: 91324P102	Common Stock	65,212	136,582
	6,500 VERRA MOBILITY CORP Ticker: VRRM; CUSIP: 92511U102	Common Stock	182,838	157,170
	350 VERTEX PHARMACEUTICALS INC Ticker: VRTX; CUSIP: 92532F100	Common Stock	106,748	140,945
	2,450 VERTIV HOLDINGS LLC CL A Ticker: VRT; CUSIP: 92537N108	Common Stock	80,697	278,345
	5,600 VICI PROPERTIES INC Ticker: VICI; CUSIP: 925652109	Common Stock	185,226	163,576

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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	WEC ENERGY GROUP INC			
	2,550 Ticker: WEC; CUSIP: 92939U106	Common Stock	211,225	239,802
	WELLS FARGO & CO			
	3,800 Ticker: WFC; CUSIP: 949746101	Common Stock	209,874	266,912
	WELLTOWER INC			
	REAL ESTATE INVESTMENT TRUST			
	2,600 Ticker: WELL; CUSIP: 95040Q104	Common Stock	264,663	327,678
	ABBVIE INC			
	7,581 Ticker: ABBV; CUSIP: 00287Y109	Common Stock	1,445,014	1,347,144
	ADT INC			
	58,787 Ticker: ADT; CUSIP: 00090Q103	Common Stock	429,898	406,218
	ADVANCED DRAINAGE SYSTEMS INC			
	3,975 Ticker: WMS; CUSIP: 00790R104	Common Stock	609,146	459,510
	ALPHABET INC CL A			
	4,670 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	456,010	884,031
	AMERICAN EXPRESS CO			
	6,800 Ticker: AXP; CUSIP: 025816109	Common Stock	1,049,744	2,018,172
	AMERICAN HOMES 4 RENT CL A			
	REAL ESTATE INVESTMENT TRUST			
	9,734 Ticker: AMH; CUSIP: 02665T306	Common Stock	386,395	364,246
	APPLE INC			
	7,577 Ticker: AAPL; CUSIP: 037833100	Common Stock	748,379	1,897,432
	APPLIED MATERIALS INC COM			
	7,126 Ticker: AMAT; CUSIP: 038222105	Common Stock	1,199,850	1,158,901
	ARCH CAPITAL GROUP LTD			
	8,174 Ticker: ACGL; CUSIP: G0450A105	Common Stock	633,399	754,869
	AT&T INC			
	22,273 Ticker: T; CUSIP: 00206R102	Common Stock	398,150	507,156
	BANK OF AMERICA CORPORATION			
	44,491 Ticker: BAC; CUSIP: 060505104	Common Stock	1,563,665	1,955,379
	BRISTOL-MYERS SQUIBB CO			
	40,530 Ticker: BMY; CUSIP: 110122108	Common Stock	2,134,943	2,292,377
	BROADCOM INC			
	4,200 Ticker: AVGO; CUSIP: 11135F101	Common Stock	275,128	973,728
	BUILDERS FIRSTSOURCE			
	5,433 Ticker: BLDR; CUSIP: 12008R107	Common Stock	919,224	776,539
	CATERPILLAR INC			
	6,112 Ticker: CAT; CUSIP: 149123101	Common Stock	1,755,466	2,217,189
	CENTENE CORPORATION			
	10,555 Ticker: CNC; CUSIP: 15135B101	Common Stock	743,070	639,422
	CHEVRON CORP			
	3,468 Ticker: CVX; CUSIP: 166764100	Common Stock	588,295	502,305
	CHUBB LTD			
	4,399 Ticker: CB; CUSIP: H1467J104	Common Stock	913,305	1,215,444
	CITIGROUP INC			
	13,709 Ticker: C; CUSIP: 172967424	Common Stock	820,130	964,977
	COCA COLA CO COM			
	29,167 Ticker: KO; CUSIP: 191216100	Common Stock	1,815,626	1,815,937
	COGNIZANT TECHNOLOGY SOLUTIONS CORP			
	9,156 Ticker: CTSH; CUSIP: 192446102	Common Stock	643,635	704,096
	COMCAST CORP CLASS A			
	34,253 Ticker: CMCSA; CUSIP: 20030N101	Common Stock	1,326,005	1,285,515
	CONOCOPHILLIPS			
	4,364 Ticker: COP; CUSIP: 20825C104	Common Stock	475,600	432,778
	CRH PLC			
	11,351 Ticker: CRH; CUSIP: G25508105	Common Stock	955,213	1,050,195
	CSX CORP COMMON			
	28,600 Ticker: CSX; CUSIP: 126408103	Common Stock	883,791	922,922
	CVS HEALTH CORPORATION			
	14,219 Ticker: CVS; CUSIP: 126650100	Common Stock	948,597	638,291
	DELTA AIR LINES INC			
	12,996 Ticker: DAL; CUSIP: 247361702	Common Stock	815,891	786,258
	EBAY INC COM			
	6,631 Ticker: EBAY; CUSIP: 278642103	Common Stock	372,625	410,790
	EMCOR GROUP INC			
	819 Ticker: EME; CUSIP: 29084Q100	Common Stock	411,652	371,744
	EMERSON ELECTRIC COMPANY			
	3,052 Ticker: EMR; CUSIP: 291011104	Common Stock	277,915	378,234

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Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	EXXON MOBIL CORP COPY			
24,549	Ticker: XOM; CUSIP: 30231G102	Common Stock	2,187,223	2,640,736
8,321	FOX CORP CL A Ticker: FOXA; CUSIP: 35137L105	Common Stock	288,708	404,234
12,326	FREEPORT-MCMORAN INC. Ticker: FCX; CUSIP: 35671D857	Common Stock	541,824	469,374
15,087	GEN DIGITAL INC Ticker: GEN; CUSIP: 668771108	Common Stock	427,514	413,082
23,327	GILEAD SCIENCES INC COM Ticker: GILD; CUSIP: 375558103	Common Stock	1,889,922	2,154,715
3,090	GOLDMAN SACHS GROUP INC COM Ticker: GS; CUSIP: 38141G104	Common Stock	1,255,404	1,769,396
1,972	HOME DEPOT INC COM Ticker: HD; CUSIP: 437076102	Common Stock	582,101	767,088
46,256	HOST HOTELS & RESORTS INC Ticker: HST; CUSIP: 44107P104	Common Stock	857,346	810,405
15,681	HOWARD HUGHES HOLDINGS INC Ticker: HHH; CUSIP: 44267T102	Common Stock	1,167,684	1,206,183
6,921	HOWMET AEROSPACE INC Ticker: HWM; CUSIP: 443201108	Common Stock	821,860	756,950
	INTERNATIONAL BUSINESS MACHINES CORP			
4,132	Ticker: IBM; CUSIP: 459200101	Common Stock	725,779	908,338
2,300	INGREDION INC Ticker: INGR; CUSIP: 457187102	Common Stock	308,834	316,388
3,303	JABIL INC Ticker: JBL; CUSIP: 466313103	Common Stock	398,052	475,302
15,808	JPMORGAN CHASE & CO Ticker: JPM; CUSIP: 46625H100	Common Stock	2,168,340	3,789,336
32,220	KROGER COMPANY COMMON Ticker: KR; CUSIP: 501044101	Common Stock	1,748,818	1,970,253
2,834	LENNAR CORP CL A Ticker: LEN; CUSIP: 526057104	Common Stock	270,690	386,473
11,278	LKQ CORPORATION Ticker: LKQ; CUSIP: 501889208	Common Stock	524,767	414,467
2,871	META PLATFORMS, INC-A Ticker: META; CUSIP: 30303M102	Common Stock	421,893	1,680,999
22,089	MGM RESORTS INTERNATIONAL Ticker: MGM; CUSIP: 552953101	Common Stock	959,897	765,384
7,178	MICROCHIP TECHNOLOGY INC COM Ticker: MCHP; CUSIP: 595017104	Common Stock	610,243	411,658
11,049	MONDELEZ INTERNATIONAL INC Ticker: MDLZ; CUSIP: 609207105	Common Stock	778,253	659,957
15,395	NEXTERA ENERGY INCORPORATED Ticker: NEE; CUSIP: 65339F101	Common Stock	1,199,168	1,103,668
17,644	NRG ENERGY INC Ticker: NRG; CUSIP: 629377508	Common Stock	1,198,986	1,591,842
5,095	NVENT ELECTRIC PLC Ticker: NVT; CUSIP: G6700G107	Common Stock	170,233	347,275
2,621	PARKER HANNIFIN CORP Ticker: PH; CUSIP: 701094104	Common Stock	1,509,637	1,667,035
8,894	PAYPAL HOLDINGS INC Ticker: PYPL; CUSIP: 70450Y103	Common Stock	549,068	759,103
26,924	PERMIAN RESOURCES CORP CL A Ticker: PR; CUSIP: 71424F105	Common Stock	416,399	387,167
13,877	PFIZER INC Ticker: PFE; CUSIP: 717081103	Common Stock	390,082	368,157
7,324	PHILIP MORRIS INTERNATIONAL INC Ticker: PM; CUSIP: 718172109	Common Stock	715,307	881,443
8,738	PROGRESSIVE CORP COM Ticker: PGR; CUSIP: 743315103	Common Stock	1,163,906	2,093,712
2,329	QUALCOMM INC COM Ticker: QCOM; CUSIP: 747525103	Common Stock	393,426	357,780
8,240	RTX CORPORATION Ticker: RTX; CUSIP: 75513E101	Common Stock	777,881	953,532
703	SALESFORCE INC Ticker: CRM; CUSIP: 79466L302	Common Stock	212,767	235,033
6,267	SCHLUMBERGER LTD Ticker: SLB; CUSIP: 806857108	Common Stock	308,712	240,276
4,648	SOUTHERN CO COM Ticker: SO; CUSIP: 842587107	Common Stock	335,059	382,622

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	SYNCHRONY FINANCIAL 15,473 Ticker: SYF; CUSIP: 87165B103	Common Stock	707,114	1,005,745
	TARGET CORP COM 2,600 Ticker: TGT; CUSIP: 87612E106	Common Stock	394,939	351,468
	THE CIGNA GROUP 6,518 Ticker: CI; CUSIP: 125523100	Common Stock	1,832,868	1,799,881
	UGI CORP NEW COMMON 28,815 Ticker: UGI; CUSIP: 902681105	Common Stock	691,506	813,447
	UNITEDHEALTH GROUP INC 1,935 Ticker: UNH; CUSIP: 91324P102	Common Stock	760,379	978,839
	US FOODS HOLDING CORP 21,610 Ticker: USFD; CUSIP: 912008109	Common Stock	911,541	1,457,811
	VALERO ENERGY CORP COM 2,391 Ticker: VLO; CUSIP: 91913Y100	Common Stock	332,353	293,112
	VERIZON COMMUNICATIONS COM 11,768 Ticker: VZ; CUSIP: 92343V104	Common Stock	442,054	470,601
	VICI PROPERTIES INC 60,034 Ticker: VICI; CUSIP: 925652109	Common Stock	2,016,920	1,753,592
	WALT DISNEY CO 7,124 Ticker: DIS; CUSIP: 254687106	Common Stock	841,269	793,256
	WEC ENERGY GROUP INC 6,994 Ticker: WEC; CUSIP: 92939U106	Common Stock	543,947	657,715
	WELLS FARGO & CO 11,010 Ticker: WFC; CUSIP: 949746101	Common Stock	470,422	773,341
	ZOOM COMMUNICATIONS INC CL A 13,019 Ticker: ZM; CUSIP: 98980L101	Common Stock	792,703	1,062,480
		Total Common Stock	95,680,620	135,620,693
	CHENIERE ENERGY PARTNERS DTD 09/27/2021 3.250% 01/31/2032 CALLABLE 665,000 CUSIP: 16411QAN1	Corporate & Foreign Bonds	566,859	576,628
	MICRON TECHNOLOGY INC DTD 11/01/2021 2.703% 04/15/2032 CALLABLE 700,000 CUSIP: 595112BS1	Corporate & Foreign Bonds	603,631	586,593
	REPUBLIC OF COLOMBIA DTD 04/22/2021 3.250% 04/22/2032 CALLABLE 800,000 CUSIP: 195325DZ5	Corporate & Foreign Bonds	606,000	612,400
	IRON MOUNTAIN INFO MGMT DTD 12/28/2021 5.000% 07/15/2032 CALLABLE 144A PRIVATE PLACEMENT 670,000 CUSIP: 46285MAA8	Corporate & Foreign Bonds	609,700	616,648
	CITIGROUP INC DTD 11/03/2021 VAR CPN 11/03/2032 CALLABLE 1,360,000 CUSIP: 172967NE7	Corporate & Foreign Bonds	1,123,673	1,134,022
	DEUTSCHE BANK NY CONVERTIBLE DTD 01/07/2022 VAR CPN 01/07/2033 CALLABLE 750,000 CUSIP: 25160PAG2	Corporate & Foreign Bonds	634,905	635,370
	DOMINICAN REPUBLIC DTD 02/22/2022 6.000% 02/22/2033 CALLABLE 144A PRIVATE PLACEMENT 600,000 CUSIP: 25714PEN4	Corporate & Foreign Bonds	586,500	576,000
	REPUBLIC OF PARAGUAY DTD 01/28/2022 3.849% 06/28/2033 CALLABLE 144A PRIVATE PLACEMENT 500,000 CUSIP: 699149AL4	Corporate & Foreign Bonds	445,000	432,000
	LOWES COS INC DTD 03/30/2023 5.150% 07/01/2033 CALLABLE 610,000 CUSIP: 548661EQ6	Corporate & Foreign Bonds	598,874	606,486
	PETROBRAS GLOBAL FIN BV DTD 07/03/2023 6.500% 07/03/2033 CALLABLE 1,130,000 CUSIP: 71647NBK4	Corporate & Foreign Bonds	1,141,820	1,105,920

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	M&T BANK CORPORATION DTD 01/27/2023 VAR CPN 01/27/2034 CALLABLE			
	500,000 CUSIP: 55261FAR5	Corporate & Foreign Bonds	471,545	478,825
	EQT CORP DTD 01/19/2024 5.750% 02/01/2034 CALLABLE			
	580,000 CUSIP: 26884LAR0	Corporate & Foreign Bonds	565,935	576,532
	FORD MOTOR CREDIT CO LLC DTD 03/08/2024 6.125% 03/08/2034 CALLABLE			
	600,000 CUSIP: 345397E66	Corporate & Foreign Bonds	595,530	587,034
	PUBLIC SVC ENTERPRISE GROUP DTD 03/27/2024 5.450% 04/01/2034 CALLABLE			
	615,000 CUSIP: 744573AZ9	Corporate & Foreign Bonds	612,909	613,389
	DEVON ENERGY CORP DTD 08/28/2024 5.200% 09/15/2034 CALLABLE			
	625,000 CUSIP: 25179MBG7	Corporate & Foreign Bonds	625,188	593,294
	MACY'S RETAIL HLDGS LLC DTD 11/18/2014 4.500% 12/15/2034 CALLABLE			
	1,360,000 CUSIP: 55616XAM9	Corporate & Foreign Bonds	1,149,200	1,131,819
	OCCIDENTAL PETROLEUM CORP DTD 09/15/2019 6.450% 09/15/2036 CALLABLE			
	560,000 CUSIP: 674599DF9	Corporate & Foreign Bonds	610,518	573,289
	BANK OF AMERICA CORP DTD 09/21/2021 VAR CPN 09/21/2036 CALLABLE			
	1,060,000 CUSIP: 06051GKC2	Corporate & Foreign Bonds	848,074	863,624
	BAT CAPITAL CORP DTD 08/15/2018 4.390% 08/15/2037 CALLABLE			
	1,400,000 CUSIP: 05526DBD6	Corporate & Foreign Bonds	1,205,211	1,207,724
	ORACLE CORP DTD 11/09/2017 3.800% 11/15/2037 CALLABLE			
	1,440,000 CUSIP: 68389XBP9	Corporate & Foreign Bonds	1,216,944	1,202,170
	APACHE CORPORATION DTD 08/20/10 5.100% 09/01/40 CALLABLE			
	790,000 CUSIP: 037411AW5	Corporate & Foreign Bonds	681,968	688,406
	COSTA RICA REPUBLIC DTD 04/04/2014 7.000% 04/04/2044 144A PRIVATE PLACEMENT			
	605,000 CUSIP: 221602AC9	Corporate & Foreign Bonds	612,563	621,940
	CONTINENTAL RESOURCES DTD 05/19/2014 4.900% 06/01/2044 CALLABLE			
	1,695,000 CUSIP: 212015AQ4	Corporate & Foreign Bonds	1,409,867	1,371,102
	COLOMBIA REPUBLIC DTD 01/28/2015 5.000% 06/15/2045 CALLABLE			
	800,000 CUSIP: 195325CU7	Corporate & Foreign Bonds	597,600	539,200
	CVS HEALTH CORP DTD 03/09/2018 5.050% 03/25/2048 CALLABLE			
	615,000 CUSIP: 126650CZ1	Corporate & Foreign Bonds	559,502	507,098
	GENERAL MOTORS CO DTD 09/10/2018 5.950% 04/01/2049 CALLABLE			
	600,000 CUSIP: 37045VAT7	Corporate & Foreign Bonds	613,932	566,790
	WESTERN MIDSTREAM OPERAT DTD 01/13/2020 5.250% 02/01/2050 CALLABLE			
	1,055,000 CUSIP: 958667AA5	Corporate & Foreign Bonds	920,466	898,575
	ENERGY TRANSFER OPERATNG DTD 01/22/2020 5.000% 05/15/2050 CALLABLE			
	700,000 CUSIP: 29278NAR4	Corporate & Foreign Bonds	608,041	593,852

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	UNUM GROUP DTD 06/10/2024 6.000% 06/15/2054 CALLABLE			
610,000	CUSIP: 91529YAT3 OCCIDENTAL PETE CORP DTD 07/26/2024 6.050% 10/01/2054 CALLABLE	Corporate & Foreign Bonds	606,913	602,833
880,000	CUSIP: 674599EM3 REPUBLICA ORIENTAL DEL URUGUAY DTD 04/20/2018 4.975% 04/20/2055 CALLABLE	Corporate & Foreign Bonds	911,222	834,935
660,000	CUSIP: 760942BD3 MORGAN STANLEY DTD 12/10/2020 VAR CPN 12/10/2026 CALLABLE	Corporate & Foreign Bonds	600,600	583,295
850,000	CUSIP: 6174468V4 BANK OF AMERICA CORP DTD 03/11/2021 VAR CPN 03/11/2027 CALLABLE	Corporate & Foreign Bonds	835,420	819,689
665,000	CUSIP: 06051GJQ3 GOLDMAN SACHS GROUP INC DTD 10/21/2021 VAR CPN 10/21/2027 CALLABLE	Corporate & Foreign Bonds	667,866	640,787
172,000	CUSIP: 38141GYM0 MANUF & TRADERS TRUST CO DTD 01/27/2023 4.700% 01/27/2028 CALLABLE	Corporate & Foreign Bonds	152,151	163,190
500,000	CUSIP: 55279HAW0 LINCOLN NATIONAL CORP DTD 08/19/2019 3.050% 01/15/2030 CALLABLE	Corporate & Foreign Bonds	462,770	495,000
700,000	CUSIP: 534187BJ7 BARCLAYS PLC CONVERTIBLE DTD 03/12/2024 VAR CPN 03/12/2030 CALLABLE	Corporate & Foreign Bonds	608,076	630,140
600,000	CUSIP: 06738ECR4 ENERGY TRANSFER OPERATNG DTD 01/22/2020 3.750% 05/15/2030 CALLABLE	Corporate & Foreign Bonds	602,190	605,814
1,825,000	CUSIP: 29278NAQ6 HSBC HLDGS PLC DTD 05/22/2019 VAR CPN 05/22/2030 CALLABLE	Corporate & Foreign Bonds	1,717,639	1,702,689
590,000	CUSIP: 404280CC1 PHILIP MORRIS INTL INC DTD 11/02/2020 1.750% 11/01/2030 CALLABLE	Corporate & Foreign Bonds	511,058	556,966
600,000	CUSIP: 718172CS6 PETROLEOS MEXICANOS DTD 07/28/2020 5.950% 01/28/2031 CALLABLE	Corporate & Foreign Bonds	452,580	501,174
765,000	CUSIP: 71654QDE9 FORD MOTOR CREDIT CO LLC DTD 01/05/2024 6.050% 03/05/2031 CALLABLE	Corporate & Foreign Bonds	602,055	646,035
1,150,000	CUSIP: 345397E25 CHARTER COMM OPT LLC/CAP DTD 04/17/2020 2.800% 04/01/2031 CALLABLE	Corporate & Foreign Bonds	1,150,265	1,147,539
350,000	CUSIP: 161175BU7 MARRIOTT INTL INC DTD 03/05/2021 2.850% 04/15/2031 CALLABLE	Corporate & Foreign Bonds	364,053	295,155
300,000	CUSIP: 571903BG7 NATIONAL RURAL UTIL COOP MEDIUM TERM NOTE DTD 02/08/2021 1.650% 06/15/2031 CALLABLE	Corporate & Foreign Bonds	300,521	262,077
675,000	CUSIP: 637432NX9	Corporate & Foreign Bonds	635,263	547,189

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	NVIDIA CORP DTD 06/16/2021 2.000% 06/15/2031 CALLABLE 350,000 CUSIP: 67066GAN4	Corporate & Foreign Bonds	309,586	297,360
	ERP OPER LTD PARTNERSHIP DTD 08/09/2021 1.850% 08/01/2031 CALLABLE 700,000 CUSIP: 26884ABN2	Corporate & Foreign Bonds	696,513	577,507
	MIZUHO FINANCIAL GROUP INC DTD 09/13/2021 2.564% 09/13/2031 CUSIP: 60687YBU2	Corporate & Foreign Bonds	438,206	376,466
	JEFFERIES GROUP LLC / CAP DTD 10/08/2021 2.625% 10/15/2031 CALLABLE 680,000 CUSIP: 47233JGT9	Corporate & Foreign Bonds	564,216	573,709
	KYNDRYL HOLDINGS INC DTD 04/15/2022 3.150% 10/15/2031 CALLABLE 1,395,000 CUSIP: 50155QAL4	Corporate & Foreign Bonds	1,163,941	1,209,646
	JPMORGAN CHASE & CO DTD 11/19/2020 VAR CPN 11/19/2031 CALLABLE 900,000 CUSIP: 46647PBU9	Corporate & Foreign Bonds	876,993	747,828
	GOLDMAN SACHS GROUP INC DTD 01/27/2021 VAR CPN 01/27/2032 CALLABLE 1,400,000 CUSIP: 38141GXR0	Corporate & Foreign Bonds	1,124,129	1,155,364
		Total Corporate & Foreign Bonds	37,176,181	36,469,117
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,735,591 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,735,591	2,735,591
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,608,043 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,608,043	2,608,043
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 153,418 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	153,418	153,418
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 489,613 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	489,613	489,613
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 629,596 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	629,596	629,596
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 33 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	33	33
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,085 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,085	2,085
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 425,333 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	425,333	425,333
		Total Money Market Funds	7,043,712	7,043,712
	SMALL BUSINESS ADMIN POOL #530040 16 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2021 VAR CPN 04/25/2037 657,154 CUSIP: 8316A0BJ8	Mortgage Backed Securities	697,405	683,644

**WESTCHESTER HEAVY CONSTRUCTION
LABORERS LOCAL 60 PENSION FUND
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PLAN NUMBER: 001
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SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2024**

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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	SMALL BUSINESS ADMIN POOL #510786 25 YR GTD SINGLE FAMILY MORTGAGE DTD 04/01/2021 VAR CPN 04/25/2046 160,413 CUSIP: 83164M6X2	Mortgage Backed Securities	173,146	163,307
	SMALL BUSINESS ADMIN POOL #530019 25 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 10/25/2046 228,911 CUSIP: 8316A0AV2	Mortgage Backed Securities	251,516	237,420
	FEDL NATL MTGE ASSN POOL #AN0429 10 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2015 2.900% 01/01/2025 1,168,208 CUSIP: 3138LCPP4	Mortgage Backed Securities	1,193,033	1,164,668
	FEDL NATL MTGE ASSN POOL #387928 7 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2018 3.480% 09/01/2025 316,564 CUSIP: 31377U4M2	Mortgage Backed Securities	335,458	313,661
	FEDL NATL MTGE ASSN POOL #AN3197 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2016 2.890% 10/01/2026 1,000,000 CUSIP: 3138LFRT7	Mortgage Backed Securities	1,036,250	967,310
	FEDERAL NATL MTGE ASSN POOL #AN6425 10 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2017 3.370% 08/01/2027 848,295 CUSIP: 3138LKD79	Mortgage Backed Securities	887,528	823,999
	FEDERAL NATL MTGE ASSN POOL #AN7577 10 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2017 3.190% 12/01/2027 1,407,313 CUSIP: 3138LLM36	Mortgage Backed Securities	1,432,381	1,355,848
	FEDL NATL MTGE ASSN POOL #BM6012 8 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2019 VAR CPN 12/01/2027 286,413 CUSIP: 3140JAVE5	Mortgage Backed Securities	322,035	278,462
	FEDL NATL MTGE ASSN POOL #AM4918 15 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2013 4.170% 12/01/2028 533,154 CUSIP: 3138L5PC8	Mortgage Backed Securities	554,480	526,628
	FEDL NATL MTGE ASSN POOL #BL1451 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2019 3.760% 02/01/2029 889,166 CUSIP: 3140HSTH4	Mortgage Backed Securities	933,625	856,169
	FEDL NATL MTGE ASSN POOL #BL4414 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2019 2.220% 10/01/2029 1,000,000 CUSIP: 3140HV3Y8	Mortgage Backed Securities	999,063	895,190
	FEDL NATL MTGE ASSN POOL #BL4723 10 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2019 2.450% 11/01/2029 960,958 CUSIP: 3140HWG97	Mortgage Backed Securities	974,472	869,955

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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	FEDL NATL MTGE ASSN POOL #BL5267 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2020 2.470% 01/01/2030 449,681 CUSIP: 3140HWZ96	Mortgage Backed Securities	489,872	407,614
	FEDL NATL MTGE ASSN POOL #AN3822 15 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2016 3.070% 12/01/2031 803,184 CUSIP: 3138LGG83	Mortgage Backed Securities	834,307	726,512
	SMALL BUSINESS ADMIN POOL #530052 11 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2021 VAR CPN 01/25/2032 1,849,350 CUSIP: 8316A0BW9	Mortgage Backed Securities	1,980,880	1,931,868
	SMALL BUSINESS ADMIN POOL #530025 11 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 02/25/2032 295,459 CUSIP: 8316A0A34	Mortgage Backed Securities	333,222	316,871
	SMALL BUSINESS ADMIN POOL #540033 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2022 VAR CPN 02/25/2032 773,529 CUSIP: 8316A8BB8	Mortgage Backed Securities	887,624	831,861
	SMALL BUSINESS ADMIN POOL #540045 10 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2022 VAR CPN 03/25/2032 912,186 CUSIP: 8316A8BP7	Mortgage Backed Securities	963,497	955,278
	SMALL BUSINESS ADMIN POOL #530242 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2022 VAR CPN 04/25/2032 576,672 CUSIP: 8316A0HU7	Mortgage Backed Securities	578,474	573,523
	SMALL BUSINESS ADMIN POOL #540063 10 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2022 VAR CPN 05/25/2032 573,622 CUSIP: 8316A8B93	Mortgage Backed Securities	641,739	607,029
	SMALL BUSINESS ADMIN POOL #530417 10 YR GTD SINGLE FAMILY MORTGAGE DTD 07/01/2023 VAR CPN 12/25/2033 623,778 CUSIP: 8316A0PB0	Mortgage Backed Securities	648,729	638,468
	SMALL BUSINESS ADMIN POOL #530592 10 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2024 VAR CPN 08/25/2034 1,209,913 CUSIP: 8316A0US7	Mortgage Backed Securities	1,270,409	1,258,806
	FEDL NATL MTGE ASSN POOL #803592 30 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2004 VAR CPN 10/01/2034 47,410 CUSIP: 31405YXV8	Mortgage Backed Securities	50,136	47,835
	SMALL BUSINESS ADMIN POOL #530692 10 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2024 VAR CPN 11/25/2034 1,600,000 CUSIP: 8316A0XW5	Mortgage Backed Securities	1,600,000	1,596,672

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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	FEDL NATL MTGE ASSN POOL #745226 30 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2005 VAR CPN 02/01/2035 21,208 CUSIP: 31403C4K4	Mortgage Backed Securities	22,255	21,881
	FEDL NATL MTGE ASSN POOL #831102 30 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2005 5.500% 11/01/2035 4,529 CUSIP: 31407HKP0	Mortgage Backed Securities	4,448	4,582
	FEDL NATL MTGE ASSN POOL #878059 30 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2006 5.500% 03/01/2036 1,443 CUSIP: 31409TQL5	Mortgage Backed Securities	1,421	1,460
	FED HOME LOAN MTGE CORP POOL #1Q1185 26 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2011 VAR CPN 01/01/2037 9,640 CUSIP: 3128S5J62	Mortgage Backed Securities	10,309	9,678
	SMALL BUSINESS ADMIN POOL #100121 24 YR GTD SINGLE FAMILY MORTGAGE DTD 08/15/2016 3.500% 05/25/2040 402,011 CUSIP: 831628D25	Mortgage Backed Securities	423,683	369,926
	SMALL BUSINESS ADMIN POOL #530024 20 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 12/25/2041 506,450 CUSIP: 8316A0A26	Mortgage Backed Securities	573,555	532,953
	SMALL BUSINESS ADMIN POOL #510103 25 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2017 VAR CPN 07/25/2043 395,546 CUSIP: 83164MGL7	Mortgage Backed Securities	423,234	425,892
	SMALL BUSINESS ADMIN POOL #510676 25 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2020 VAR CPN 07/25/2045 865,629 CUSIP: 83164M2H1	Mortgage Backed Securities	918,649	914,356
	SMALL BUSINESS ADMIN POOL #510808 25 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2021 VAR CPN 06/25/2046 933,750 CUSIP: 83164NAH0	Mortgage Backed Securities	982,772	970,073
	SMALL BUSINESS ADMIN POOL #510820 25 YR GTD SINGLE FAMILY MORTGAGE DTD 07/01/2021 VAR CPN 07/25/2046 316,800 CUSIP: 83164NAV9	Mortgage Backed Securities	346,500	336,657
	SMALL BUSINESS ADMIN POOL #530134 25 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2022 VAR CPN 05/25/2047 527,783 CUSIP: 8316A0EG1	Mortgage Backed Securities	527,124	521,059
	SMALL BUSINESS ADMIN POOL #530381 25 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2023 VAR CPN 09/25/2048 474,724 CUSIP: 8316A0M72	Mortgage Backed Securities	490,153	483,806

WESTCHESTER HEAVY CONSTRUCTION
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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	SMALL BUSINESS ADMIN POOL #530432 26 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2023 VAR CPN 01/25/2049 912,656 CUSIP: 8316A0PS3	Mortgage Backed Securities	937,754	944,116
	SMALL BUSINESS ADMIN POOL #530591 26 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2024 VAR CPN 03/25/2050 1,888,126 CUSIP: 8316A0UR9	Mortgage Backed Securities	1,961,881	1,945,355
	FEDL NATL MTGE ASSN POOL #CB0614 30 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2021 3.000% 05/01/2051 1,063,733 CUSIP: 3140QKVG0	Mortgage Backed Securities	953,371	905,865
	FEDL NATL MTGE ASSN POOL #MA4437 30 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2021 2.000% 09/01/2051 1,230,567 CUSIP: 31418D4X7	Mortgage Backed Securities	1,022,909	962,427
	FEDL NATL MTGE ASSN POOL #MA4512 31 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2021 2.500% 01/01/2052 1,224,608 CUSIP: 31418EAN0	Mortgage Backed Securities	1,056,224	1,001,423
	GOVT NATL MTGE ASSN II POOL #787573 40 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2024 4.500% 08/20/2064 649,433 CUSIP: 3622ADJS8	Mortgage Backed Securities	643,954	606,376
		Total Mortgage Backed Securities	31,369,477	29,986,483
	NEW YORK STATE URBAN DEV CORP SAL REVENUE BONDS DTD 10/21/2021 1.080% 03/15/2025 275,000 CUSIP: 64985TDB4	Municipal Obligations	274,725	273,119
	NEW YORK CITY NEW YORK TRANSITIONAL REVENUE BONDS DTD 08/15/2019 2.010% 05/01/2025 1,850,000 CUSIP: 64971XLQ9	Municipal Obligations	1,779,288	1,835,311
	NASSAU CNTY NEW YORK INTERIM FIN AUT REVENUE BONDS DTD 02/17/2021 0.709% 11/15/2025 900,000 CUSIP: 631663RF0	Municipal Obligations	886,230	873,288
		Total Municipal Obligations	2,940,243	2,981,718
	ENERGY SELECT SECTOR SPDR ETF Ticker: XLE; CUSIP: 81369Y506 3,390 VANGUARD RUSSELL 1000 GROWTH INDEX FUND	Mutual Funds	217,947	290,387
	70,465 Ticker: VRGWX; CUSIP: 92206C672 BLACKROCK INTERNATIONAL INDEX FUND	Mutual Funds	17,023,392	55,980,119
	823,162 Ticker: MAIIX; CUSIP: 09253F408	Mutual Funds	11,622,270	12,553,215
		Total Mutual Funds	28,863,609	68,823,721
	UNITED STATES TREASURY NOTES DTD 05/31/2020 0.250% 05/31/2025 1,555,000 CUSIP: 912828ZT0	U.S. Government & Agency Securities	1,432,665	1,529,762
	UNITED STATES TREASURY NOTES DTD 08/31/2024 3.750% 08/31/2026 650,000 CUSIP: 91282CLH2	U.S. Government & Agency Securities	644,973	644,859

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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	UNITED STATES TREASURY NOTES DTD 10/31/2020 0.500% 10/31/2027 CUSIP: 91282CAU5	U.S. Government & Agency Securities	2,371,609	2,511,307
	UNITED STATES TREASURY NOTES DTD 05/15/2024 4.375% 05/15/2034 CUSIP: 91282CKQ3	U.S. Government & Agency Securities	1,830,611	1,752,641
	UNITED STATES TREASURY NOTES DTD 08/15/2024 3.875% 08/15/2034 CUSIP: 91282CLF6	U.S. Government & Agency Securities	3,261,026	3,030,456
	UNITED STATES TREASURY BONDS DTD 08/15/2020 1.375% 08/15/2050 CUSIP: 912810SP4	U.S. Government & Agency Securities	1,134,307	1,048,383
		Total U.S. Government & Agency Securities	10,675,191	10,517,408
	ULLICO INFRASTRUCTURE TAX- EXEMPT FUND, LP	103-12 Investment Entity	13,411,957	15,562,713
		Total 103-12 Investment Entity	13,411,957	15,562,713
		Total Investments	\$ 258,525,349	\$ 334,227,694

* Denotes a party in interest

Westchester Heavy Construction
Laborers Local 60 Pension Fund
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Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the Year Ended December 31, 2024

Category 3 - Series of Transactions in Same Security Exceeds 5% of Value

	(a)	(b)	(c)	(d)	(g)	(h)	(i)
	Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset	Net Gain or (Loss)
(A)	* Wilmington Trust	Wilmington US Treasury MMKT CL ADMIN	\$ 62,425,323	\$ -	\$ 62,425,323	\$ 62,425,323	\$ -
(B)	* Wilmington Trust	Wilmington US Treasury MMKT CL ADMIN	\$ -	\$ 59,064,710	\$ 59,064,710	\$ 59,064,710	\$ -

The above that represent more than a single transaction consist of the following:

	Number of Transactions	Range of Transactions
(A)	688	\$4 - \$3,683,452
(B)	177	\$261 - \$4,030,989

* Indicates an identified party known to be a party-in-interest to the Plan.

Westchester Heavy Construction Laborers Local 60 Pension Fund

EIN/PN: 13-1962287 / 001

Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the plan, a summary of which is presented below. The summary describes the principal provisions only and is not intended to be authoritative. For questions about specific benefits, please refer to the plan document. This summary of plan provisions is intended to only describe the essential features of the plan.

Basic Information

Plan Name: Westchester Putnam Heavy & Highway Laborers Local No. 60 Pension Fund

Effective Date of Plan: January 1, 1962.

EIN/PN: 13-1962287.

Plan Year: January 1 – December 31.

Starting in January 1, 2020, new participants entering the plan will accrue under Tier 2 benefit structure.

Vesting/Eligibility for Tier 1: An Employee who is engaged in Covered Employment during the period in which an Employer is a Contributing Employer, shall become a Participant in the Plan on the first day of the calendar month following the shortest consecutive calendar month period, up to a maximum of 12 months, during which the Employee first completes at least 800 hours of service in covered Employment. Employees who worked at least 800 hours will be credited with one year of service. For each 200 hours worked, one-quarter of year of service will be credited.

Vesting/Eligibility for Tier 2: An Employee who is engaged in Covered Employment during the period in which an Employer is a Contributing Employer, shall become a Participant in the Plan on the first day of the calendar month following the shortest consecutive calendar month period, up to a maximum of 12 months, during which the Employee first completes at least 1,000 hours of service in covered Employment. Employees who worked at least 1,000 hours will be credited with one year of service. For each 250 hours worked, one-quarter of year of service will be credited.

Benefit Formulas and Eligibilities

Normal Retirement

Eligibility for Tier 1: Normal Retirement Date – Age sixty-two (62), or the fifth anniversary of participation.

Eligibility for Tier 2: Normal Retirement Date – Age sixty-five (65), or the fifth anniversary of participation.

Normal Retirement Benefit for Tier 1: A monthly pension equal to the sum of:

- i) \$10.00 times the total Years of Service earned in Covered Employment before January 1, 1962 (maximum of \$150.00), plus
- ii) 0.00253 times the total of the Participant's accumulated Wages from January 1, 1962 to the date of retirement or June 30, 2007, whichever is earlier, plus
- iii) For Participants who are paid on an hourly basis, for hours worked on and after July 1, 2007, Total Hours worked multiplied by the common laborers straight time wage rate of \$29.20 multiplied by 0.00253. For participants who are not paid on an hourly basis, 0.00253 times the total of the Participant's accumulated Wages from July 1, 2007 to the date of retirement, excluding excess Wages as defined in Section 1.27 for any Plan Year.

In no event shall the benefit be less than \$6.00 multiplied by total Years of Service (maximum 30 years).

Westchester Heavy Construction Laborers Local 60 Pension Fund

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Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Plan Provisions

Normal Retirement Benefit for Tier 2: Each year, the benefit amount accrued will be in accordance with the following table:

Hours	Monthly Benefit Level
<250	\$0
250 - 499	\$17.50
500 - 749	\$35.00
750 - 999	\$52.50
1,000 - 1,249	\$70.00
1,250 - 1,499	\$87.50
1,500 - 1,749	\$105.00
1,750 - 1,999	\$122.50
2,000 - 2,249	\$140.00
2,250 - 2,499	\$157.50
2,500+	\$175.00 (max accrual)

Early Retirement

Eligibility for Tier 1: Age fifty-seven (57) and ten (10) Years of Service.

Eligibility for Tier 2: Age fifty-seven (57) and fifteen (15) Years of Service.

Benefit: Accrued pension benefit reduced by 0.5 of 1% for each month by which the commencement of benefits precedes Normal Retirement Age or Unreduced Early Retirement Age if eligible.

Unreduced Early Retirement

Eligibility for Tier 1: Age fifty-five (55) and twenty-five (25) Years of Service.

Eligibility for Tier 2: Age sixty (60) and twenty-five (25) Years of Service.

Benefit: 100% of accrued pension benefit.

Deferred Retirement after Normal Retirement Date

Benefit: Benefit determined under same formula as for normal retirement with an actuarial increase for Terminated Vested Participants. Benefit accrued at the participant annuity start date for Active Participants, with Suspension of Benefit Notice provided.

Pre-Retirement Death Benefits

For married participants, 50% Survivor death benefit provided for the spouse of vested member, payable on the date the member would have been eligible for early or normal retirement.

For Beneficiaries other than the surviving spouse, monthly benefit payments will be provided until the end of the 60th month, or the month in which the Beneficiary dies, whichever occurs first.

If the present value of the death benefit is less than \$5,000, a single lump sum payment to the surviving spouse is made as soon as administratively possible following the death.

Westchester Heavy Construction Laborers Local 60 Pension Fund

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Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Plan Provisions

Post-Retirement Death Benefits

For married participants, the payment form under the option selected at retirement will dictate the death benefit. For unmarried participants, if hired prior to January 1, 2011, a single life annuity with 5 year certain was the normal form of payment, such that the remainder, if any, of the 60 guaranteed benefit payments will become payable to the Beneficiary. If hired on or after January 1, 2011, the normal form for unmarried participants is a single life annuity, such that payments will cease with the death of the participant.

Form of Benefit

Normal Form of Benefit: Single Life annuity for unmarried participant (5 year certain and life annuity for those hired prior to January 1, 2011). For married participants, a benefit in the form of a reduced 50% Husband-and-Wife benefit.

Optional Forms of Benefits: Single Life Annuity; 5 year certain and life annuity (if hired < 1/1/2011); 75% Husband-and-Wife annuity.

WESTCHESTER HEAVY CONSTRUCTION
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		<u>COST</u>	<u>Market Value</u>
Investments Reported on Pages	24 - 43	\$ 258,525,349	\$ 334,227,694
Investment in Real Estate Holding Corp.		713,507	1,400,000
		<u>\$ 259,238,856</u>	<u>\$ 335,627,694</u>

**WESTCHESTER HEAVY CONSTRUCTION
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(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2024-10A CL 1 DTD 03/20/2024 5.035% 03/01/2034 CALLABLE			
	1,445,741 CUSIP: 831641FX8	Asset Backed Securities	\$ 1,443,482	\$ 1,434,637
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2020-25D CL 1 DTD 04/15/2020 1.770% 04/01/2045			
	480,929 CUSIP: 83162CF40	Asset Backed Securities	397,668	389,562
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2005-20D CL 1 DTD 04/13/2005 5.110% 04/01/2025 CALLABLE			
	4,692 CUSIP: 83162CPL1	Asset Backed Securities	5,022	4,682
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2005-20F CL 1 DTD 06/15/2005 4.570% 06/01/2025 CALLABLE			
	2,080 CUSIP: 83162CPP2	Asset Backed Securities	2,090	2,078
	SMALL BUSINESS ADMINISTRATION ASST BCKD SEC SER 2006-20D CL 1 DTD 04/12/2006 5.640% 04/01/2026 CALLABLE			
	2,051 CUSIP: 83162CQE6	Asset Backed Securities	2,131	2,049
	SMALL BUSINESS ADMINISTRATION PARTICIPATION CERTIFICATES SERIES 2006-20I CLASS 1 DTD 09/13/06 5.540% 09/01/26			
	7,804 CUSIP: 83162CQN6	Asset Backed Securities	8,234	7,811
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2008-20K CL 1 DTD 11/12/2008 6.770% 11/01/2028 CALLABLE			
	18,555 CUSIP: 83162CSD6	Asset Backed Securities	21,315	19,084
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20A CL 1 DTD 01/14/2009 5.720% 01/01/2029 CALLABLE			
	75,913 CUSIP: 83162CSG9	Asset Backed Securities	83,506	75,888
	SMALL BUSINESS ADMINISTRATION PART ASSET BCKD SEC SER 2009-20D CL 1 DTD 04/15/2009 4.310% 04/01/2029			
	59,196 CUSIP: 83162CSL8	Asset Backed Securities	62,091	57,977
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20E CL 1 DTD 05/13/2009 4.430% 05/01/2029			
	16,558 CUSIP: 83162CSN4	Asset Backed Securities	17,883	16,345
	SMALL BUSINESS ADMINISTRATION PARTIC ASSET BCKD SEC SER 2009-20H CL 1 DTD 08/12/2009 4.450% 08/01/2029			
	127,310 CUSIP: 83162CSS3	Asset Backed Securities	132,403	124,933
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2009-20K CL 1 DTD 11/12/2009 4.090% 11/01/2029 CALLABLE			
	73,942 CUSIP: 83162CSX2	Asset Backed Securities	79,857	72,153
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2010-20E CL 1 DTD 05/12/2010 4.110% 05/01/2030 CALLABLE			
	165,320 CUSIP: 83162CTG8	Asset Backed Securities	177,305	161,266
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2010-20F CL 1 DTD 06/16/2010 3.880% 06/01/2030 CALLABLE			
	34,229 CUSIP: 83162CTH6	Asset Backed Securities	34,679	33,269
	SMALL BUSINESS ADMINISTRATION SERIES 2011-20D CLASS 1 DTD 04/13/11 4.050% 04/01/31			
	33,929 CUSIP: 83162CTY9	Asset Backed Securities	35,604	32,518

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	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2011-20K CL 1 DTD 11/16/2011 2.870% 11/01/2031 CUSIP: 83162CUK7	Asset Backed Securities	135,635	121,749
129,794				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2013-20G CL 1 DTD 07/17/2013 3.150% 07/01/2033 CALLABLE CUSIP: 83162CVR1	Asset Backed Securities	261,409	232,695
246,322				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2014-20J CL 1 DTD 10/15/2014 2.740% 10/01/2034 CALLABLE CUSIP: 83162CWP4	Asset Backed Securities	222,903	190,591
207,835				
	SMALL BUSINESS ADMINISTRATION ASSET BCKD SEC SER 2018-20I CL 1 DTD 09/12/2018 3.530% 09/01/2038 CUSIP: 83162CZU0	Asset Backed Securities	397,880	356,822
387,231				
	UNITED AIRLINES ASSET BCKD SEC SER 2014-2 CL A DTD 08/11/2014 3.750% 03/03/2028 CUSIP: 90932QAA4	Asset Backed Securities	93,083	97,855
99,822				
		Total Asset Backed Securities	3,614,180	3,433,964
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2011-16 CL HM DTD 02/01/2011 4.000% 03/25/2026 CUSIP: 31397SAP9	Collateralized Mortgage Obligations	1,681	1,584
1,589				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2012-107 CL AJ DTD 09/01/2012 1.750% 12/25/2031 CUSIP: 3136A85J5	Collateralized Mortgage Obligations	9,921	9,691
9,796				
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2023-5295 CL VA DTD 02/01/2023 5.000% 02/25/2034 CUSIP: 3137H9RA9	Collateralized Mortgage Obligations	874,484	846,735
867,974				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2015-91 CL NE DTD 06/01/2015 3.000% 10/20/2044 CUSIP: 38379PU39	Collateralized Mortgage Obligations	2,541	2,478
2,496				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2023-39 CL HQ DTD 03/01/2023 5.000% 07/20/2045 CUSIP: 38383XGJ7	Collateralized Mortgage Obligations	1,510,227	1,511,717
1,525,000				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2020-47 CL AJ DTD 06/01/2020 2.000% 07/25/2045 CUSIP: 3136BAW26	Collateralized Mortgage Obligations	103,138	91,259
100,363				
	FEDERAL NATIONAL MORTGAGE CORP CMO SERIES 2017-1 CLASS AD DTD 01/01/2017 2.500% 07/25/2046 CUSIP: 3136AVAE9	Collateralized Mortgage Obligations	50,858	47,011
50,865				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2018-4 CL EG DTD 01/01/2018 3.500% 01/25/2047 CUSIP: 3136B0H74	Collateralized Mortgage Obligations	3,684	3,550
3,595				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2017-149 CL DA DTD 10/01/2017 2.500% 06/20/2047 CUSIP: 38380HSJ2	Collateralized Mortgage Obligations	111,395	99,329
113,705				

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	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2017-184 CL JE DTD 12/01/2017 3.000% 07/20/2047 CUSIP: 38380H5E8	Collateralized Mortgage Obligations	5,970	5,571
5,914	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2017-4725 CL WZ DTD 10/01/2017 3.500% 11/15/2047 CUSIP: 3137FBKV7	Collateralized Mortgage Obligations	1,054,385	1,025,101
1,156,164	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-59 CL H DTD 08/01/2021 2.000% 06/25/2048 CUSIP: 3136BGB34	Collateralized Mortgage Obligations	1,502,525	1,168,734
1,471,476	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-65 CL GA DTD 09/01/2021 2.000% 07/25/2049 CUSIP: 3136BG4F5	Collateralized Mortgage Obligations	711,565	554,371
701,265	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-50 CL GD DTD 03/01/2021 1.500% 07/20/2050 CUSIP: 38382PN73	Collateralized Mortgage Obligations	131,730	100,902
130,912	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-58 CL EA DTD 04/01/2021 1.000% 07/20/2050 CUSIP: 38382RFE3	Collateralized Mortgage Obligations	148,268	111,890
148,546	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-209 CL PK DTD 12/01/2022 5.500% 11/20/2050 CUSIP: 38383LPY0	Collateralized Mortgage Obligations	884,952	887,770
875,107	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2023-32 CL KC DTD 02/01/2023 5.500% 11/20/2050 CUSIP: 38383VUF3	Collateralized Mortgage Obligations	1,034,793	1,040,745
1,024,547	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-87 CL EK DTD 05/01/2021 1.000% 05/20/2051 CUSIP: 38382THQ0	Collateralized Mortgage Obligations	50,978	39,034
51,433	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-25 CL AF DTD 02/20/2022 VAR CPN 02/20/2052 CUSIP: 38383G2P5	Collateralized Mortgage Obligations	952,235	897,395
949,564	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-60 CL A DTD 04/01/2021 1.500% 05/16/2057 CALLABLE CUSIP: 38380R3Q1	Collateralized Mortgage Obligations	494,962	382,979
491,125	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2020-8 CL AD DTD 01/01/2020 2.250% 01/16/2061 CALLABLE CUSIP: 38380NL98	Collateralized Mortgage Obligations	352,398	281,843
345,066	VENDEE MORTGAGE TRUST CMO SER 1998-3 CL E DTD 09/01/1998 6.500% 03/15/2029 CALLABLE CUSIP: 911760LY0	Collateralized Mortgage Obligations	10,971	11,235
11,266	SUNTRUST ALTERNATIVE LOAN TRUST CMO SER 2005-1F CL 2A5 DTD 12/01/2005 5.750% 12/25/2035 CALLABLE CUSIP: 86789MAQ0	Collateralized Mortgage Obligations	21,675	19,066
21,474				

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	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2156 CL TC DTD 05/01/1999 6.250% 05/15/2029 557 CUSIP: 3133TKZ78	Collateralized Mortgage Obligations	571	557
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2019-M25 CL A2 DTD 11/01/2019 VAR CPN 11/25/2029 1,457,497 CUSIP: 3136B7FC0	Collateralized Mortgage Obligations	1,464,557	1,314,546
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 2296 CL H DTD 03/01/2001 6.500% 03/15/2031 26 CUSIP: 3133TRUG8	Collateralized Mortgage Obligations	26	26
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2005-17 CL FA DTD 02/25/2005 VAR CPN 03/25/2035 20,837 CUSIP: 31394CRW4	Collateralized Mortgage Obligations	20,915	20,536
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-98 CL WT DTD 06/01/2021 VAR CPN 06/20/2036 955,261 CUSIP: 38382TL36	Collateralized Mortgage Obligations	998,845	865,601
	FEDERAL HOME LOAN MORTGAGE CORP CMO SER 4755 CL VN DTD 01/01/2018 3.000% 01/15/2038 238,130 CUSIP: 3137FDNG3	Collateralized Mortgage Obligations	250,780	236,548
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2008-51 CL PH DTD 06/01/2008 5.250% 06/20/2038 9,569 CUSIP: 38375QX95	Collateralized Mortgage Obligations	10,071	9,661
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2009-110 CL AB DTD 11/01/2009 4.000% 04/16/2039 3,017 CUSIP: 38376EVJ1	Collateralized Mortgage Obligations	3,153	3,003
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2003-W8 CL 4A DTD 05/01/2003 VAR CPN 11/25/2042 104,279 CALLABLE CUSIP: 31393CX81	Collateralized Mortgage Obligations	110,014	100,871
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2013-5 CL MP DTD 01/01/2013 3.500% 02/25/2043 62,871 CUSIP: 3136ABH30	Collateralized Mortgage Obligations	65,995	61,915
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2014-67 CL PL DTD 09/01/2014 3.000% 04/25/2043 115,528 CUSIP: 3136AK5X7	Collateralized Mortgage Obligations	118,813	109,605
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2014-5 CL LT DTD 01/01/2014 3.000% 06/16/2043 146,451 CUSIP: 38376MBQ9	Collateralized Mortgage Obligations	150,021	138,001
	FEDERAL NATIONAL MORTGAGE ASSOC CMO SER 2016-72 CL AP DTD 09/01/2016 3.000% 07/25/2044 138,499 CUSIP: 3136ATH98	Collateralized Mortgage Obligations	143,865	133,313
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2016-71 CL NL DTD 09/01/2016 3.000% 04/25/2046 900,000 CUSIP: 3136AT4L5	Collateralized Mortgage Obligations	964,688	766,395

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	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2017-59 CL JA DTD 07/01/2017 3.500% 08/25/2047 CUSIP: 3136AXNN1	Collateralized Mortgage Obligations	70,519	59,400
67,101				
	FEDERAL NATIONAL MORTGAGE ASSN CMO SER 2021-74 CL BK DTD 10/01/2021 2.000% 06/25/2050 CUSIP: 3136BJK61	Collateralized Mortgage Obligations	731,348	582,483
717,777				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-69 CL MA DTD 04/01/2021 3.000% 10/20/2050 CUSIP: 38382RVY1	Collateralized Mortgage Obligations	598,222	496,052
567,624				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-56 CL GA DTD 03/01/2021 1.750% 03/20/2051 CUSIP: 38382J4J2	Collateralized Mortgage Obligations	889,409	695,558
874,784				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-64 CL BE DTD 04/01/2021 1.750% 04/20/2051 CUSIP: 38382QGE4	Collateralized Mortgage Obligations	966,437	756,969
948,214				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-83 CL BP DTD 05/01/2021 1.750% 05/20/2051 CUSIP: 38382QQS2	Collateralized Mortgage Obligations	1,551,686	1,228,040
1,522,660				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL MP DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TT95	Collateralized Mortgage Obligations	1,031,477	841,005
971,945				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL AP DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TU44	Collateralized Mortgage Obligations	1,651,909	1,326,541
1,557,028				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-103 CL MT DTD 06/01/2021 3.000% 06/20/2051 CUSIP: 38382TU28	Collateralized Mortgage Obligations	358,891	294,352
340,181				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-121 CL CQ DTD 07/01/2021 3.000% 07/20/2051 CUSIP: 38382VNG0	Collateralized Mortgage Obligations	1,134,896	921,331
1,075,731				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-121 CL CP DTD 07/01/2021 3.000% 07/20/2051 CUSIP: 38382VNF2	Collateralized Mortgage Obligations	748,411	606,139
707,718				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2021-156 CL KP DTD 09/01/2021 2.500% 09/20/2051 CUSIP: 38383APA6	Collateralized Mortgage Obligations	992,930	779,229
956,825				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2022-64 CL TA DTD 04/01/2022 2.500% 01/20/2052 CUSIP: 38383PS44	Collateralized Mortgage Obligations	464,023	445,010
485,808				
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2019-135 CL D DTD 10/01/2019 2.500% 06/16/2052 CALLABLE CUSIP: 38380NQZ5	Collateralized Mortgage Obligations	573,750	421,578
600,000				

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	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2014-164 CL BA DTD 11/01/2014 3.050% 09/16/2052 CALLABLE			
	52,422 CUSIP: 38378XYQ8	Collateralized Mortgage Obligations	50,719	51,798
	GOVERNMENT NATIONAL MORTGAGE ASSN CMO SER 2018-133 CL Z DTD 09/01/2018 2.500% 06/16/2058 CALLABLE			
	1,753,393 CUSIP: 38380MLQ2	Collateralized Mortgage Obligations	1,607,902	1,382,112
		Total Collateralized Mortgage Obligations	27,750,179	23,788,165
	3M CO			
	590 Ticker: MMM; CUSIP: 88579Y101	Common Stock	90,901	76,163
	ABBVIE INC			
	3,780 Ticker: ABBV; CUSIP: 00287Y109	Common Stock	213,193	671,706
	ADOBE INC			
	1,760 Ticker: ADBE; CUSIP: 00724F101	Common Stock	179,945	782,637
	AIR PRODUCTS & CHEMICALS INC			
	1,330 Ticker: APD; CUSIP: 009158106	Common Stock	104,333	385,753
	ALPHABET INC CL A			
	6,540 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	107,806	1,238,022
	ALPHABET INC CL C			
	6,540 Ticker: GOOG; CUSIP: 02079K107	Common Stock	114,002	1,245,478
	AMAZON.COM INC			
	8,800 Ticker: AMZN; CUSIP: 023135106	Common Stock	110,598	1,930,632
	AMGEN INC COM			
	420 Ticker: AMGN; CUSIP: 031162100	Common Stock	78,488	109,469
	APPLE INC			
	13,740 Ticker: AAPL; CUSIP: 037833100	Common Stock	110,712	3,440,771
	AUTOMATIC DATA PROCESSING INC			
	1,580 Ticker: ADP; CUSIP: 053015103	Common Stock	148,181	462,513
	BIOGEN INC			
	200 Ticker: BIIB; CUSIP: 09062X103	Common Stock	66,920	30,584
	BROADCOM INC			
	2,250 Ticker: AVGO; CUSIP: 11135F101	Common Stock	301,671	521,640
	COGNIZANT TECHNOLOGY SOLUTIONS CORP			
	6,000 Ticker: CTSH; CUSIP: 192446102	Common Stock	227,675	461,400
	COSTCO WHOLESALE CORP COM			
	325 Ticker: COST; CUSIP: 22160K105	Common Stock	238,395	297,788
	DANAHER CORP COM			
	2,650 Ticker: DHR; CUSIP: 235851102	Common Stock	164,820	608,308
	EDWARDS LIFESCIENCES CORP COM			
	7,650 Ticker: EW; CUSIP: 28176E108	Common Stock	149,774	566,330
	ELI LILLY & CO			
	600 Ticker: LLY; CUSIP: 532457108	Common Stock	465,928	463,200
	GOLDMAN SACHS GROUP INC COM			
	10 Ticker: GS; CUSIP: 38141G104	Common Stock	1,628	5,726
	HOME DEPOT INC COM			
	1,000 Ticker: HD; CUSIP: 437076102	Common Stock	158,095	388,990
	HONEYWELL INTL INC COM			
	500 Ticker: HON; CUSIP: 438516106	Common Stock	77,347	112,945
	INTERCONTINENTAL EXCHANGE, INC			
	3,000 Ticker: ICE; CUSIP: 45866F104	Common Stock	153,647	447,030
	IONIS PHARMACEUTICALS INC			
	5,000 Ticker: IONS; CUSIP: 462222100	Common Stock	81,158	174,800
	MASTERCARD INC CLASS A			
	1,800 Ticker: MA; CUSIP: 57636Q104	Common Stock	104,417	947,826
	MCDONALD'S CORPORATION			
	2,000 Ticker: MCD; CUSIP: 580135101	Common Stock	155,227	579,780
	META PLATFORMS, INC-A			
	2,300 Ticker: META; CUSIP: 30303M102	Common Stock	309,940	1,346,673
	MICRON TECHNOLOGY INC COM			
	2,200 Ticker: MU; CUSIP: 595112103	Common Stock	115,480	185,152
	MICROSOFT CORP			
	6,660 Ticker: MSFT; CUSIP: 594918104	Common Stock	332,782	2,807,190
	NETFLIX INC.			
	300 Ticker: NFLX; CUSIP: 64110L106	Common Stock	108,223	267,396

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	NVIDIA CORP COM 3,367 Ticker: NVDA; CUSIP: 67066G104	Common Stock	470,774	452,154
	PEPSICO INC COM 3,000 Ticker: PEP; CUSIP: 713448108	Common Stock	199,538	456,180
	PHILIP MORRIS INTERNATIONAL INC 1,750 Ticker: PM; CUSIP: 718172109	Common Stock	107,658	210,613
	PRUDENTIAL FINANCIAL INC 2,759 Ticker: PRU; CUSIP: 744320102	Common Stock	162,680	327,024
	RTX CORPORATION 3,467 Ticker: RTX; CUSIP: 75513E101	Common Stock	188,386	401,201
	SOLVENTUM CORP 147 Ticker: SOLV; CUSIP: 83444M101	Common Stock	17,045	9,711
	STARBUCKS CORP COM 2,000 Ticker: SBUX; CUSIP: 855244109	Common Stock	111,617	182,500
	STRYKER CORP COM 10 Ticker: SYK; CUSIP: 863667101	Common Stock	589	3,601
	THERMO FISHER SCIENTIFIC INC 1,900 Ticker: TMO; CUSIP: 883556102	Common Stock	255,083	988,437
	VERIZON COMMUNICATIONS COM 5,900 Ticker: VZ; CUSIP: 92343V104	Common Stock	268,904	235,941
	VISA INCORPORATED 3,325 Ticker: V; CUSIP: 92826C839	Common Stock	111,133	1,050,833
	WALT DISNEY CO 1,000 Ticker: DIS; CUSIP: 254687106	Common Stock	111,346	111,350
	AGREE REALTY CORP REAL ESTATE INVESTMENT TRUST 1,477 Ticker: ADC; CUSIP: 008492100	Common Stock	110,595	104,055
	AMERICAN HOMES 4 RENT CL A REAL ESTATE INVESTMENT TRUST 4,729 Ticker: AMH; CUSIP: 02665T306	Common Stock	163,571	176,959
	AMERICAN TOWER CORP 5,924 Ticker: AMT; CUSIP: 03027X100	Common Stock	1,200,014	1,086,521
	AMERICOLD REALTY TRUST, INC. 6,223 Ticker: COLD; CUSIP: 03064D108	Common Stock	200,809	133,172
	AVALONBAY COMMUNITIES INC 529 Ticker: AVB; CUSIP: 053484101	Common Stock	118,892	116,364
	BOYD GAMING CORP 2,205 Ticker: BYD; CUSIP: 103304101	Common Stock	94,401	159,951
	CAESARS ENTERTAINMENT INC 3,779 Ticker: CZR; CUSIP: 12769G100	Common Stock	151,281	126,294
	CROWN CASTLE INC. REAL ESTATE INVESTMENT TRUST 6,165 Ticker: CCI; CUSIP: 22822V101	Common Stock	782,214	559,535
	DIGITAL REALTY TRUST INC 4,887 Ticker: DLR; CUSIP: 253868103	Common Stock	599,392	866,612
	EQUINIX INC REAL ESTATE INVESTMENT TRUST 587 Ticker: EQIX; CUSIP: 29444U700	Common Stock	377,669	553,476
	EQUITY LIFESTYLE PROPERTIES REAL ESTATE INVESTMENT TRUST 1,674 Ticker: ELS; CUSIP: 29472R108	Common Stock	109,715	111,488
	ESSEX PROPERTY TRUST INC REAL ESTATE INVESTMENT TRUST 1,183 Ticker: ESS; CUSIP: 297178105	Common Stock	276,911	337,676
	EXTRA SPACE STORAGE INC REAL ESTATE INVESTMENT TRUST 1,922 Ticker: EXR; CUSIP: 30225T102	Common Stock	272,451	287,531
	HEALTHCARE REALTY TRUST INC CL A REAL ESTATE INVESTMENT TRUST 13,664 Ticker: HR; CUSIP: 42226K105	Common Stock	309,744	231,605
	HIGHWOODS PROPERTIES REAL ESTATE INVESTMENT TRUST 5,051 Ticker: HIW; CUSIP: 431284108	Common Stock	211,121	154,460
	HOST HOTELS & RESORTS INC 8,678 Ticker: HST; CUSIP: 44107P104	Common Stock	146,793	152,039
	INVITATION HOMES INC REAL ESTATE INVESTMENT TRUST 13,445 Ticker: INVH; CUSIP: 46187W107	Common Stock	530,491	429,837
	IRON MOUNTAIN INC REAL ESTATE INVESTMENT TRUST 3,655 Ticker: IRM; CUSIP: 46284V101	Common Stock	218,795	384,177

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Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	KIMCO REALTY CORP REAL ESTATE INVESTMENT TRUST 8,127 Ticker: KIM; CUSIP: 49446R109	Common Stock	155,643	190,416
	LAMAR ADVERTISING CO-A REAL ESTATE INVESTMENT TRUST 959 Ticker: LAMR; CUSIP: 512816109	Common Stock	122,508	116,749
	LINEAGE INC REAL ESTATE INVESTMENT TRUST 989 Ticker: LINE; CUSIP: 53566V106	Common Stock	81,784	57,926
	OMEGA HEALTHCARE INVESTORS INCORPORATED 7,288 Ticker: OHI; CUSIP: 681936100	Common Stock	268,329	275,851
	PACS GROUP INC 2,096 Ticker: PACS; CUSIP: 69380Q107	Common Stock	79,958	27,479
	PROLOGIS INCORPORATED 6,693 Ticker: PLD; CUSIP: 74340W103	Common Stock	636,997	707,450
	PUBLIC STORAGE INC COM 1,236 Ticker: PSA; CUSIP: 74460D109	Common Stock	355,551	370,108
	REALTY INCOME CORP 3,462 Ticker: O; CUSIP: 756109104	Common Stock	204,840	184,905
	SBA COMMUNICATIONS CORP CL A REAL ESTATE INVESTMENT TRUST 435 Ticker: SBAC; CUSIP: 78410G104	Common Stock	107,325	88,653
	SIMON PROPERTY GROUP INC REAL ESTATE INVESTMENT TRUST 4,275 Ticker: SPG; CUSIP: 828806109	Common Stock	450,089	736,198
	SUN COMMUNITIES INC REAL ESTATE INVESTMENT TRUST 3,759 Ticker: SUI; CUSIP: 866674104	Common Stock	562,488	462,244
	UDR INC COM 5,527 Ticker: UDR; CUSIP: 902653104	Common Stock	213,489	239,927
	VICI PROPERTIES INC 12,212 Ticker: VICI; CUSIP: 925652109	Common Stock	374,352	356,713
	WELLTOWER INC REAL ESTATE INVESTMENT TRUST 8,578 Ticker: WELL; CUSIP: 95040Q104	Common Stock	684,614	1,081,085
	WEYERHAEUSER CO COM 14,272 Ticker: WY; CUSIP: 962166104	Common Stock	459,943	401,757
	3M CO 1,800 Ticker: MMM; CUSIP: 88579Y101	Common Stock	208,984	232,362
	ALPHABET INC CL A 2,200 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	226,146	416,460
	ALPHABET INC CL C 2,275 Ticker: GOOG; CUSIP: 02079K107	Common Stock	144,759	433,251
	AMAZON.COM INC 4,375 Ticker: AMZN; CUSIP: 023135106	Common Stock	485,051	959,831
	AMEREN CORPORATION 800 Ticker: AEE; CUSIP: 023608102	Common Stock	62,974	71,312
	AMERICAN EXPRESS CO 900 Ticker: AXP; CUSIP: 025816109	Common Stock	158,428	267,111
	AMGEN INC COM 425 Ticker: AMGN; CUSIP: 031162100	Common Stock	119,728	110,772
	APPLE INC 5,500 Ticker: AAPL; CUSIP: 037833100	Common Stock	453,790	1,377,310
	APPLOVIN CORP CL A 950 Ticker: APP; CUSIP: 03831W108	Common Stock	49,482	307,639
	ARCH CAPITAL GROUP LTD 2,150 Ticker: ACGL; CUSIP: G0450A105	Common Stock	138,299	198,553
	ARISTA NETWORKS INC 2,600 Ticker: ANET; CUSIP: 040413205	Common Stock	88,499	287,378
	AUTOZONE INC COM 74 Ticker: AZO; CUSIP: 053332102	Common Stock	204,397	236,948
	BANK OF AMERICA CORPORATION 6,100 Ticker: BAC; CUSIP: 060505104	Common Stock	184,263	268,095
	BELLRING BRANDS INC 3,500 Ticker: BRBR; CUSIP: 07831C103	Common Stock	204,560	263,690
	BERKSHIRE HATHAWAY INC DELAWARE CLASS B 635 Ticker: BRK/B; CUSIP: 084670702	Common Stock	164,655	287,833
	BLACKROCK INC 265 Ticker: BLK; CUSIP: 09290D101	Common Stock	161,908	271,654

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Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	BOSTON SCIENTIFIC CORP COM			
	2,600 Ticker: BSX; CUSIP: 101137107	Common Stock	180,849	232,232
	BRISTOL-MYERS SQUIBB CO			
	2,500 Ticker: BMY; CUSIP: 110122108	Common Stock	145,363	141,400
	BROADCOM INC			
	2,000 Ticker: AVGO; CUSIP: 11135F101	Common Stock	134,483	463,680
	CATERPILLAR INC			
	425 Ticker: CAT; CUSIP: 149123101	Common Stock	148,080	154,173
	CELSIUS HOLDINGS INC			
	5,000 Ticker: CELH; CUSIP: 15118V207	Common Stock	207,978	131,700
	CHART INDUSTRIES INC			
	600 Ticker: GTLS; CUSIP: 16115Q308	Common Stock	118,141	114,504
	COCA COLA CO COM			
	2,300 Ticker: KO; CUSIP: 191216100	Common Stock	149,741	143,198
	COLGATE PALMOLIVE CO COM			
	1,950 Ticker: CL; CUSIP: 194162103	Common Stock	193,244	177,275
	CONOCOPHILLIPS			
	700 Ticker: COP; CUSIP: 20825C104	Common Stock	75,840	69,419
	CORCEPT THERAPEUTICS INC			
	2,600 Ticker: CORT; CUSIP: 218352102	Common Stock	141,544	131,014
	COSTCO WHOLESALE CORP COM			
	280 Ticker: COST; CUSIP: 22160K105	Common Stock	80,332	256,556
	DANAHER CORP COM			
	775 Ticker: DHR; CUSIP: 235851102	Common Stock	129,152	177,901
	DRAFTKINGS INC CL A			
	1,850 Ticker: DKN; CUSIP: 26142V105	Common Stock	67,489	68,820
	DYCOM INDUSTRIES INC			
	650 Ticker: DY; CUSIP: 267475101	Common Stock	128,606	113,139
	EATON CORP PLC			
	475 Ticker: ETN; CUSIP: G29183103	Common Stock	135,921	157,638
	ELI LILLY & CO			
	430 Ticker: LLY; CUSIP: 532457108	Common Stock	113,349	331,960
	ENCOMPASS HEALTH CORP			
	1,250 Ticker: EHC; CUSIP: 29261A100	Common Stock	123,785	115,438
	ENTERGY CORP COM NEW			
	3,300 Ticker: ETR; CUSIP: 29364G103	Common Stock	172,046	250,206
	EVERCORE INC			
	1,075 Ticker: EVR; CUSIP: 29977A105	Common Stock	193,820	297,979
	EXXON MOBIL CORP			
	COPY			
	3,575 Ticker: XOM; CUSIP: 30231G102	Common Stock	254,628	384,563
	GE HEALTHCARE TECHNOLOGIES INC			
	1,600 Ticker: GEHC; CUSIP: 36266G107	Common Stock	124,140	125,088
	GE VERNOVA LLC			
	410 Ticker: GEV; CUSIP: 36828A101	Common Stock	56,107	134,861
	HOME DEPOT INC COM			
	375 Ticker: HD; CUSIP: 437076102	Common Stock	104,871	145,871
	HOWMET AEROSPACE INC			
	2,900 Ticker: HWM; CUSIP: 443201108	Common Stock	105,365	317,173
	ITRON INC COM			
	1,600 Ticker: ITRI; CUSIP: 465741106	Common Stock	104,941	173,728
	JPMORGAN CHASE & CO			
	1,550 Ticker: JPM; CUSIP: 46625H100	Common Stock	171,703	371,551
	LAM RESEARCH CORPORATION			
	2,500 Ticker: LRCX; CUSIP: 512807306	Common Stock	95,271	180,575
	LEIDOS HOLDINGS, INC			
	1,525 Ticker: LDOS; CUSIP: 525327102	Common Stock	174,656	219,692
	LIBERTY MEDIA CORP-FORMULA ONE			
	CL C			
	3,200 Ticker: FWONK; CUSIP: 531229755	Common Stock	229,068	296,512
	LIFE TIME GROUP HOLDINGS INC			
	9,550 Ticker: LTH; CUSIP: 53190C102	Common Stock	188,840	211,246
	LINDE PLC			
	100 Ticker: LIN; CUSIP: G54950103	Common Stock	44,314	41,867
	MANHATTAN ASSOCS INC			
	925 Ticker: MANH; CUSIP: 562750109	Common Stock	161,940	249,972
	MARRIOTT INTERNATIONAL INC			
	CLASS A			
	600 Ticker: MAR; CUSIP: 571903202	Common Stock	109,831	167,364
	MARVELL TECHNOLOGY INC			
	2,750 Ticker: MRVL; CUSIP: 573874104	Common Stock	208,310	303,738

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	MASTERCARD INC CLASS A			
	575 Ticker: MA; CUSIP: 57636Q104	Common Stock	159,383	302,778
	250 MCKESSON CORPORATION COM Ticker: MCK; CUSIP: 58155Q103	Common Stock	60,684	142,478
	1,135 META PLATFORMS, INC-A Ticker: META; CUSIP: 30303M102	Common Stock	366,601	664,554
	1,750 MICRON TECHNOLOGY INC COM Ticker: MU; CUSIP: 595112103	Common Stock	136,321	147,280
	2,825 MICROSOFT CORP Ticker: MSFT; CUSIP: 594918104	Common Stock	307,665	1,190,738
	3,500 NASDAQ, INC. Ticker: NDAQ; CUSIP: 631103108	Common Stock	189,480	270,585
	1,600 NEW YORK TIMES COMPANY CLASS A Ticker: NYT; CUSIP: 650111107	Common Stock	87,997	83,280
	1,150 NUCOR CORP COMMON Ticker: NUE; CUSIP: 670346105	Common Stock	81,798	134,217
	10,550 NVIDIA CORP COM Ticker: NVDA; CUSIP: 67066G104	Common Stock	245,517	1,416,760
	925 ONTO INNOVATION INC Ticker: ONTO; CUSIP: 683344105	Common Stock	207,211	154,170
	1,100 PALO ALTO NETWORKS Ticker: PANW; CUSIP: 697435105	Common Stock	105,734	200,156
	1,900 POST HOLDINGS INC Ticker: POST; CUSIP: 737446104	Common Stock	218,670	217,474
	575 PROCTER & GAMBLE CO COM Ticker: PG; CUSIP: 742718109	Common Stock	60,528	96,399
	700 QUANTA SERVICES INC COM Ticker: PWR; CUSIP: 74762E102	Common Stock	85,463	221,235
	REGENERON PHARMACEUTICALS INC			
	195 Ticker: REGN; CUSIP: 75886F107	Common Stock	127,295	138,904
	1,000 SAREPTA THERAPEUTICS INC Ticker: SRPT; CUSIP: 803607100	Common Stock	129,076	121,590
	280 SERVICENOW INC Ticker: NOW; CUSIP: 81762P102	Common Stock	123,086	296,834
	1,250 SHARKNINJA INC Ticker: SN; CUSIP: G8068L108	Common Stock	130,672	121,700
	1,325 T-MOBILE US INC Ticker: TMUS; CUSIP: 872590104	Common Stock	191,327	292,467
	1,550 TARGA RESOURCES CORPORATION Ticker: TRGP; CUSIP: 87612G101	Common Stock	249,038	276,675
	TECK RESOURCES LIMITED CLASS B (FORMERLY TECK COMINCO LIMITED CLASS B)			
	4,350 Ticker: TECK; CUSIP: 878742204	Common Stock	187,238	176,306
	1,250 TEXAS ROADHOUSE INC CLASS A Ticker: TXRH; CUSIP: 882681109	Common Stock	125,264	225,538
	4,300 TG THERAPEUTICS INC Ticker: TGTX; CUSIP: 88322Q108	Common Stock	135,074	129,430
	2,125 THE TRADE DESK INC CL A Ticker: TTD; CUSIP: 88339J105	Common Stock	159,704	249,751
	1,000 THE TRAVELERS COMPANIES INC Ticker: TRV; CUSIP: 89417E109	Common Stock	182,553	240,890
	200 THERMO FISHER SCIENTIFIC INC Ticker: TMO; CUSIP: 883556102	Common Stock	112,118	104,046
	2,600 TJX COMPANIES COM Ticker: TJX; CUSIP: 872540109	Common Stock	260,602	314,106
	270 UNITEDHEALTH GROUP INC Ticker: UNH; CUSIP: 91324P102	Common Stock	65,212	136,582
	6,500 VERRA MOBILITY CORP Ticker: VRRM; CUSIP: 92511U102	Common Stock	182,838	157,170
	350 VERTEX PHARMACEUTICALS INC Ticker: VRTX; CUSIP: 92532F100	Common Stock	106,748	140,945
	2,450 VERTIV HOLDINGS LLC CL A Ticker: VRT; CUSIP: 92537N108	Common Stock	80,697	278,345
	5,600 VICI PROPERTIES INC Ticker: VICI; CUSIP: 925652109	Common Stock	185,226	163,576

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Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	WEC ENERGY GROUP INC 2,550 Ticker: WEC; CUSIP: 92939U106	Common Stock	211,225	239,802
	WELLS FARGO & CO 3,800 Ticker: WFC; CUSIP: 949746101	Common Stock	209,874	266,912
	WELLTOWER INC REAL ESTATE INVESTMENT TRUST 2,600 Ticker: WELL; CUSIP: 95040Q104	Common Stock	264,663	327,678
	ABBVIE INC 7,581 Ticker: ABBV; CUSIP: 00287Y109	Common Stock	1,445,014	1,347,144
	ADT INC 58,787 Ticker: ADT; CUSIP: 00090Q103	Common Stock	429,898	406,218
	ADVANCED DRAINAGE SYSTEMS INC 3,975 Ticker: WMS; CUSIP: 00790R104	Common Stock	609,146	459,510
	ALPHABET INC CL A 4,670 Ticker: GOOGL; CUSIP: 02079K305	Common Stock	456,010	884,031
	AMERICAN EXPRESS CO 6,800 Ticker: AXP; CUSIP: 025816109	Common Stock	1,049,744	2,018,172
	AMERICAN HOMES 4 RENT CL A REAL ESTATE INVESTMENT TRUST 9,734 Ticker: AMH; CUSIP: 02665T306	Common Stock	386,395	364,246
	APPLE INC 7,577 Ticker: AAPL; CUSIP: 037833100	Common Stock	748,379	1,897,432
	APPLIED MATERIALS INC COM 7,126 Ticker: AMAT; CUSIP: 038222105	Common Stock	1,199,850	1,158,901
	ARCH CAPITAL GROUP LTD 8,174 Ticker: ACGL; CUSIP: G0450A105	Common Stock	633,399	754,869
	AT&T INC 22,273 Ticker: T; CUSIP: 00206R102	Common Stock	398,150	507,156
	BANK OF AMERICA CORPORATION 44,491 Ticker: BAC; CUSIP: 060505104	Common Stock	1,563,665	1,955,379
	BRISTOL-MYERS SQUIBB CO 40,530 Ticker: BMY; CUSIP: 110122108	Common Stock	2,134,943	2,292,377
	BROADCOM INC 4,200 Ticker: AVGO; CUSIP: 11135F101	Common Stock	275,128	973,728
	BUILDERS FIRSTSOURCE 5,433 Ticker: BLDR; CUSIP: 12008R107	Common Stock	919,224	776,539
	CATERPILLAR INC 6,112 Ticker: CAT; CUSIP: 149123101	Common Stock	1,755,466	2,217,189
	CENTENE CORPORATION 10,555 Ticker: CNC; CUSIP: 15135B101	Common Stock	743,070	639,422
	CHEVRON CORP 3,468 Ticker: CVX; CUSIP: 166764100	Common Stock	588,295	502,305
	CHUBB LTD 4,399 Ticker: CB; CUSIP: H1467J104	Common Stock	913,305	1,215,444
	CITIGROUP INC 13,709 Ticker: C; CUSIP: 172967424	Common Stock	820,130	964,977
	COCA COLA CO COM 29,167 Ticker: KO; CUSIP: 191216100	Common Stock	1,815,626	1,815,937
	COGNIZANT TECHNOLOGY SOLUTIONS CORP 9,156 Ticker: CTSH; CUSIP: 192446102	Common Stock	643,635	704,096
	COMCAST CORP CLASS A 34,253 Ticker: CMCSA; CUSIP: 20030N101	Common Stock	1,326,005	1,285,515
	CONOCOPHILLIPS 4,364 Ticker: COP; CUSIP: 20825C104	Common Stock	475,600	432,778
	CRH PLC 11,351 Ticker: CRH; CUSIP: G25508105	Common Stock	955,213	1,050,195
	CSX CORP COMMON 28,600 Ticker: CSX; CUSIP: 126408103	Common Stock	883,791	922,922
	CVS HEALTH CORPORATION 14,219 Ticker: CVS; CUSIP: 126650100	Common Stock	948,597	638,291
	DELTA AIR LINES INC 12,996 Ticker: DAL; CUSIP: 247361702	Common Stock	815,891	786,258
	EBAY INC COM 6,631 Ticker: EBAY; CUSIP: 278642103	Common Stock	372,625	410,790
	EMCOR GROUP INC 819 Ticker: EME; CUSIP: 29084Q100	Common Stock	411,652	371,744
	EMERSON ELECTRIC COMPANY 3,052 Ticker: EMR; CUSIP: 291011104	Common Stock	277,915	378,234

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	EXXON MOBIL CORP COPY			
	24,549 Ticker: XOM; CUSIP: 30231G102	Common Stock	2,187,223	2,640,736
	8,321 Ticker: FOXA; CUSIP: 35137L105	Common Stock	288,708	404,234
	12,326 Ticker: FCX; CUSIP: 35671D857	Common Stock	541,824	469,374
	15,087 Ticker: GEN; CUSIP: 668771108	Common Stock	427,514	413,082
	23,327 Ticker: GILD; CUSIP: 375558103	Common Stock	1,889,922	2,154,715
	GOLDMAN SACHS GROUP INC COM			
	3,090 Ticker: GS; CUSIP: 38141G104	Common Stock	1,255,404	1,769,396
	1,972 Ticker: HD; CUSIP: 437076102	Common Stock	582,101	767,088
	HOST HOTELS & RESORTS INC			
	46,256 Ticker: HST; CUSIP: 44107P104	Common Stock	857,346	810,405
	15,681 Ticker: HHH; CUSIP: 44267T102	Common Stock	1,167,684	1,206,183
	6,921 Ticker: HWM; CUSIP: 443201108	Common Stock	821,860	756,950
	INTERNATIONAL BUSINESS MACHINES CORP			
	4,132 Ticker: IBM; CUSIP: 459200101	Common Stock	725,779	908,338
	2,300 Ticker: INGR; CUSIP: 457187102	Common Stock	308,834	316,388
	JABIL INC			
	3,303 Ticker: JBL; CUSIP: 466313103	Common Stock	398,052	475,302
	JPMORGAN CHASE & CO			
	15,808 Ticker: JPM; CUSIP: 46625H100	Common Stock	2,168,340	3,789,336
	KROGER COMPANY COMMON			
	32,220 Ticker: KR; CUSIP: 501044101	Common Stock	1,748,818	1,970,253
	2,834 Ticker: LEN; CUSIP: 526057104	Common Stock	270,690	386,473
	LKQ CORPORATION			
	11,278 Ticker: LKQ; CUSIP: 501889208	Common Stock	524,767	414,467
	META PLATFORMS, INC-A			
	2,871 Ticker: META; CUSIP: 30303M102	Common Stock	421,893	1,680,999
	MGM RESORTS INTERNATIONAL			
	22,089 Ticker: MGM; CUSIP: 552953101	Common Stock	959,897	765,384
	MICROCHIP TECHNOLOGY INC COM			
	7,178 Ticker: MCHP; CUSIP: 595017104	Common Stock	610,243	411,658
	MONDELEZ INTERNATIONAL INC			
	11,049 Ticker: MDLZ; CUSIP: 609207105	Common Stock	778,253	659,957
	NEXTERA ENERGY INCORPORATED			
	15,395 Ticker: NEE; CUSIP: 65339F101	Common Stock	1,199,168	1,103,668
	NRG ENERGY INC			
	17,644 Ticker: NRG; CUSIP: 629377508	Common Stock	1,198,986	1,591,842
	NVENT ELECTRIC PLC			
	5,095 Ticker: NVT; CUSIP: G6700G107	Common Stock	170,233	347,275
	PARKER HANNIFIN CORP			
	2,621 Ticker: PH; CUSIP: 701094104	Common Stock	1,509,637	1,667,035
	PAYPAL HOLDINGS INC			
	8,894 Ticker: PYPL; CUSIP: 70450Y103	Common Stock	549,068	759,103
	PERMIAN RESOURCES CORP CL A			
	26,924 Ticker: PR; CUSIP: 71424F105	Common Stock	416,399	387,167
	PFIZER INC			
	13,877 Ticker: PFE; CUSIP: 717081103	Common Stock	390,082	368,157
	PHILIP MORRIS INTERNATIONAL INC			
	7,324 Ticker: PM; CUSIP: 718172109	Common Stock	715,307	881,443
	PROGRESSIVE CORP COM			
	8,738 Ticker: PGR; CUSIP: 743315103	Common Stock	1,163,906	2,093,712
	QUALCOMM INC COM			
	2,329 Ticker: QCOM; CUSIP: 747525103	Common Stock	393,426	357,780
	RTX CORPORATION			
	8,240 Ticker: RTX; CUSIP: 75513E101	Common Stock	777,881	953,532
	SALESFORCE INC			
	703 Ticker: CRM; CUSIP: 79466L302	Common Stock	212,767	235,033
	SCHLUMBERGER LTD			
	6,267 Ticker: SLB; CUSIP: 806857108	Common Stock	308,712	240,276
	SOUTHERN CO COM			
	4,648 Ticker: SO; CUSIP: 842587107	Common Stock	335,059	382,622

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	SYNCHRONY FINANCIAL 15,473 Ticker: SYF; CUSIP: 87165B103	Common Stock	707,114	1,005,745
	TARGET CORP COM 2,600 Ticker: TGT; CUSIP: 87612E106	Common Stock	394,939	351,468
	THE CIGNA GROUP 6,518 Ticker: CI; CUSIP: 125523100	Common Stock	1,832,868	1,799,881
	UGI CORP NEW COMMON 28,815 Ticker: UGI; CUSIP: 902681105	Common Stock	691,506	813,447
	UNITEDHEALTH GROUP INC 1,935 Ticker: UNH; CUSIP: 91324P102	Common Stock	760,379	978,839
	US FOODS HOLDING CORP 21,610 Ticker: USFD; CUSIP: 912008109	Common Stock	911,541	1,457,811
	VALERO ENERGY CORP COM 2,391 Ticker: VLO; CUSIP: 91913Y100	Common Stock	332,353	293,112
	VERIZON COMMUNICATIONS COM 11,768 Ticker: VZ; CUSIP: 92343V104	Common Stock	442,054	470,601
	VICI PROPERTIES INC 60,034 Ticker: VICI; CUSIP: 925652109	Common Stock	2,016,920	1,753,592
	WALT DISNEY CO 7,124 Ticker: DIS; CUSIP: 254687106	Common Stock	841,269	793,256
	WEC ENERGY GROUP INC 6,994 Ticker: WEC; CUSIP: 92939U106	Common Stock	543,947	657,715
	WELLS FARGO & CO 11,010 Ticker: WFC; CUSIP: 949746101	Common Stock	470,422	773,341
	ZOOM COMMUNICATIONS INC CL A 13,019 Ticker: ZM; CUSIP: 98980L101	Common Stock	792,703	1,062,480
		Total Common Stock	95,680,620	135,620,693
	CHENIERE ENERGY PARTNERS 665,000 DTD 09/27/2021 3.250% 01/31/2032 CALLABLE CUSIP: 16411QAN1	Corporate & Foreign Bonds	566,859	576,628
	MICRON TECHNOLOGY INC 700,000 DTD 11/01/2021 2.703% 04/15/2032 CALLABLE CUSIP: 595112BS1	Corporate & Foreign Bonds	603,631	586,593
	REPUBLIC OF COLOMBIA 800,000 DTD 04/22/2021 3.250% 04/22/2032 CALLABLE CUSIP: 195325DZ5	Corporate & Foreign Bonds	606,000	612,400
	IRON MOUNTAIN INFO MGMT 670,000 DTD 12/28/2021 5.000% 07/15/2032 CALLABLE 144A PRIVATE PLACEMENT CUSIP: 46285MAA8	Corporate & Foreign Bonds	609,700	616,648
	CITIGROUP INC 1,360,000 DTD 11/03/2021 VAR CPN 11/03/2032 CALLABLE CUSIP: 172967NE7	Corporate & Foreign Bonds	1,123,673	1,134,022
	DEUTSCHE BANK NY 750,000 DTD 01/07/2022 VAR CPN 01/07/2033 CONVERTIBLE CALLABLE CUSIP: 25160PAG2	Corporate & Foreign Bonds	634,905	635,370
	DOMINICAN REPUBLIC 600,000 DTD 02/22/2022 6.000% 02/22/2033 CALLABLE 144A PRIVATE PLACEMENT CUSIP: 25714PEN4	Corporate & Foreign Bonds	586,500	576,000
	REPUBLIC OF PARAGUAY 500,000 DTD 01/28/2022 3.849% 06/28/2033 CALLABLE 144A PRIVATE PLACEMENT CUSIP: 699149AL4	Corporate & Foreign Bonds	445,000	432,000
	LOWES COS INC 610,000 DTD 03/30/2023 5.150% 07/01/2033 CALLABLE CUSIP: 548661EQ6	Corporate & Foreign Bonds	598,874	606,486
	PETROBRAS GLOBAL FIN BV 1,130,000 DTD 07/03/2023 6.500% 07/03/2033 CALLABLE CUSIP: 71647NBK4	Corporate & Foreign Bonds	1,141,820	1,105,920

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	M&T BANK CORPORATION DTD 01/27/2023 VAR CPN 01/27/2034 CALLABLE			
	500,000 CUSIP: 55261FAR5	Corporate & Foreign Bonds	471,545	478,825
	EQT CORP DTD 01/19/2024 5.750% 02/01/2034 CALLABLE			
	580,000 CUSIP: 26884LAR0	Corporate & Foreign Bonds	565,935	576,532
	FORD MOTOR CREDIT CO LLC DTD 03/08/2024 6.125% 03/08/2034 CALLABLE			
	600,000 CUSIP: 345397E66	Corporate & Foreign Bonds	595,530	587,034
	PUBLIC SVC ENTERPRISE GROUP DTD 03/27/2024 5.450% 04/01/2034 CALLABLE			
	615,000 CUSIP: 744573AZ9	Corporate & Foreign Bonds	612,909	613,389
	DEVON ENERGY CORP DTD 08/28/2024 5.200% 09/15/2034 CALLABLE			
	625,000 CUSIP: 25179MBG7	Corporate & Foreign Bonds	625,188	593,294
	MACY'S RETAIL HLDGS LLC DTD 11/18/2014 4.500% 12/15/2034 CALLABLE			
	1,360,000 CUSIP: 55616XAM9	Corporate & Foreign Bonds	1,149,200	1,131,819
	OCCIDENTAL PETROLEUM CORP DTD 09/15/2019 6.450% 09/15/2036 CALLABLE			
	560,000 CUSIP: 674599DF9	Corporate & Foreign Bonds	610,518	573,289
	BANK OF AMERICA CORP DTD 09/21/2021 VAR CPN 09/21/2036 CALLABLE			
	1,060,000 CUSIP: 06051GKC2	Corporate & Foreign Bonds	848,074	863,624
	BAT CAPITAL CORP DTD 08/15/2018 4.390% 08/15/2037 CALLABLE			
	1,400,000 CUSIP: 05526DBD6	Corporate & Foreign Bonds	1,205,211	1,207,724
	ORACLE CORP DTD 11/09/2017 3.800% 11/15/2037 CALLABLE			
	1,440,000 CUSIP: 68389XBP9	Corporate & Foreign Bonds	1,216,944	1,202,170
	APACHE CORPORATION DTD 08/20/10 5.100% 09/01/40 CALLABLE			
	790,000 CUSIP: 037411AW5	Corporate & Foreign Bonds	681,968	688,406
	COSTA RICA REPUBLIC DTD 04/04/2014 7.000% 04/04/2044 144A PRIVATE PLACEMENT			
	605,000 CUSIP: 221602AC9	Corporate & Foreign Bonds	612,563	621,940
	CONTINENTAL RESOURCES DTD 05/19/2014 4.900% 06/01/2044 CALLABLE			
	1,695,000 CUSIP: 212015AQ4	Corporate & Foreign Bonds	1,409,867	1,371,102
	COLOMBIA REPUBLIC DTD 01/28/2015 5.000% 06/15/2045 CALLABLE			
	800,000 CUSIP: 195325CU7	Corporate & Foreign Bonds	597,600	539,200
	CVS HEALTH CORP DTD 03/09/2018 5.050% 03/25/2048 CALLABLE			
	615,000 CUSIP: 126650CZ1	Corporate & Foreign Bonds	559,502	507,098
	GENERAL MOTORS CO DTD 09/10/2018 5.950% 04/01/2049 CALLABLE			
	600,000 CUSIP: 37045VAT7	Corporate & Foreign Bonds	613,932	566,790
	WESTERN MIDSTREAM OPERAT DTD 01/13/2020 5.250% 02/01/2050 CALLABLE			
	1,055,000 CUSIP: 958667AA5	Corporate & Foreign Bonds	920,466	898,575
	ENERGY TRANSFER OPERATNG DTD 01/22/2020 5.000% 05/15/2050 CALLABLE			
	700,000 CUSIP: 29278NAR4	Corporate & Foreign Bonds	608,041	593,852

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	UNUM GROUP DTD 06/10/2024 6.000% 06/15/2054 CALLABLE			
610,000	CUSIP: 91529YAT3 OCCIDENTAL PETE CORP DTD 07/26/2024 6.050% 10/01/2054 CALLABLE	Corporate & Foreign Bonds	606,913	602,833
880,000	CUSIP: 674599EM3 REPUBLICA ORIENTAL DEL URUGUAY DTD 04/20/2018 4.975% 04/20/2055 CALLABLE	Corporate & Foreign Bonds	911,222	834,935
660,000	CUSIP: 760942BD3 MORGAN STANLEY DTD 12/10/2020 VAR CPN 12/10/2026 CALLABLE	Corporate & Foreign Bonds	600,600	583,295
850,000	CUSIP: 6174468V4 BANK OF AMERICA CORP DTD 03/11/2021 VAR CPN 03/11/2027 CALLABLE	Corporate & Foreign Bonds	835,420	819,689
665,000	CUSIP: 06051GJQ3 GOLDMAN SACHS GROUP INC DTD 10/21/2021 VAR CPN 10/21/2027 CALLABLE	Corporate & Foreign Bonds	667,866	640,787
172,000	CUSIP: 38141GYM0 MANUF & TRADERS TRUST CO DTD 01/27/2023 4.700% 01/27/2028 CALLABLE	Corporate & Foreign Bonds	152,151	163,190
500,000	CUSIP: 55279HAW0 LINCOLN NATIONAL CORP DTD 08/19/2019 3.050% 01/15/2030 CALLABLE	Corporate & Foreign Bonds	462,770	495,000
700,000	CUSIP: 534187BJ7 BARCLAYS PLC CONVERTIBLE DTD 03/12/2024 VAR CPN 03/12/2030 CALLABLE	Corporate & Foreign Bonds	608,076	630,140
600,000	CUSIP: 06738ECR4 ENERGY TRANSFER OPERATNG DTD 01/22/2020 3.750% 05/15/2030 CALLABLE	Corporate & Foreign Bonds	602,190	605,814
1,825,000	CUSIP: 29278NAQ6 HSBC HLDGS PLC DTD 05/22/2019 VAR CPN 05/22/2030 CALLABLE	Corporate & Foreign Bonds	1,717,639	1,702,689
590,000	CUSIP: 404280CC1 PHILIP MORRIS INTL INC DTD 11/02/2020 1.750% 11/01/2030 CALLABLE	Corporate & Foreign Bonds	511,058	556,966
600,000	CUSIP: 718172CS6 PETROLEOS MEXICANOS DTD 07/28/2020 5.950% 01/28/2031 CALLABLE	Corporate & Foreign Bonds	452,580	501,174
765,000	CUSIP: 71654QDE9 FORD MOTOR CREDIT CO LLC DTD 01/05/2024 6.050% 03/05/2031 CALLABLE	Corporate & Foreign Bonds	602,055	646,035
1,150,000	CUSIP: 345397E25 CHARTER COMM OPT LLC/CAP DTD 04/17/2020 2.800% 04/01/2031 CALLABLE	Corporate & Foreign Bonds	1,150,265	1,147,539
350,000	CUSIP: 161175BU7 MARRIOTT INTL INC DTD 03/05/2021 2.850% 04/15/2031 CALLABLE	Corporate & Foreign Bonds	364,053	295,155
300,000	CUSIP: 571903BG7 NATIONAL RURAL UTIL COOP MEDIUM TERM NOTE DTD 02/08/2021 1.650% 06/15/2031 CALLABLE	Corporate & Foreign Bonds	300,521	262,077
675,000	CUSIP: 637432NX9	Corporate & Foreign Bonds	635,263	547,189

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	NVIDIA CORP DTD 06/16/2021 2.000% 06/15/2031 CALLABLE 350,000 CUSIP: 67066GAN4	Corporate & Foreign Bonds	309,586	297,360
	ERP OPER LTD PARTNERSHIP DTD 08/09/2021 1.850% 08/01/2031 CALLABLE 700,000 CUSIP: 26884ABN2	Corporate & Foreign Bonds	696,513	577,507
	MIZUHO FINANCIAL GROUP INC DTD 09/13/2021 2.564% 09/13/2031 CUSIP: 60687YBU2	Corporate & Foreign Bonds	438,206	376,466
	JEFFERIES GROUP LLC / CAP DTD 10/08/2021 2.625% 10/15/2031 CALLABLE 680,000 CUSIP: 47233JGT9	Corporate & Foreign Bonds	564,216	573,709
	KYNDRYL HOLDINGS INC DTD 04/15/2022 3.150% 10/15/2031 CALLABLE 1,395,000 CUSIP: 50155QAL4	Corporate & Foreign Bonds	1,163,941	1,209,646
	JPMORGAN CHASE & CO DTD 11/19/2020 VAR CPN 11/19/2031 CALLABLE 900,000 CUSIP: 46647PBU9	Corporate & Foreign Bonds	876,993	747,828
	GOLDMAN SACHS GROUP INC DTD 01/27/2021 VAR CPN 01/27/2032 CALLABLE 1,400,000 CUSIP: 38141GXR0	Corporate & Foreign Bonds	1,124,129	1,155,364
		Total Corporate & Foreign Bonds	37,176,181	36,469,117
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,735,591 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,735,591	2,735,591
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,608,043 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,608,043	2,608,043
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 153,418 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	153,418	153,418
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 489,613 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	489,613	489,613
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 629,596 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	629,596	629,596
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 33 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	33	33
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 2,085 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	2,085	2,085
*	WILMINGTON US TREASURY MONEY MARKET FUND CLASS ADMINISTRATIVE 425,333 Ticker: WTAXX; CUSIP: 97181C480	Money Market Funds	425,333	425,333
		Total Money Market Funds	7,043,712	7,043,712
	SMALL BUSINESS ADMIN POOL #530040 16 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2021 VAR CPN 04/25/2037 657,154 CUSIP: 8316A0BJ8	Mortgage Backed Securities	697,405	683,644

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	SMALL BUSINESS ADMIN POOL #510786 25 YR GTD SINGLE FAMILY MORTGAGE DTD 04/01/2021 VAR CPN 04/25/2046 160,413 CUSIP: 83164M6X2	Mortgage Backed Securities	173,146	163,307
	SMALL BUSINESS ADMIN POOL #530019 25 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 10/25/2046 228,911 CUSIP: 8316A0AV2	Mortgage Backed Securities	251,516	237,420
	FEDL NATL MTGE ASSN POOL #AN0429 10 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2015 2.900% 01/01/2025 1,168,208 CUSIP: 3138LCPP4	Mortgage Backed Securities	1,193,033	1,164,668
	FEDL NATL MTGE ASSN POOL #387928 7 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2018 3.480% 09/01/2025 316,564 CUSIP: 31377U4M2	Mortgage Backed Securities	335,458	313,661
	FEDL NATL MTGE ASSN POOL #AN3197 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2016 2.890% 10/01/2026 1,000,000 CUSIP: 3138LFRT7	Mortgage Backed Securities	1,036,250	967,310
	FEDERAL NATL MTGE ASSN POOL #AN6425 10 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2017 3.370% 08/01/2027 848,295 CUSIP: 3138LKD79	Mortgage Backed Securities	887,528	823,999
	FEDERAL NATL MTGE ASSN POOL #AN7577 10 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2017 3.190% 12/01/2027 1,407,313 CUSIP: 3138LLM36	Mortgage Backed Securities	1,432,381	1,355,848
	FEDL NATL MTGE ASSN POOL #BM6012 8 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2019 VAR CPN 12/01/2027 286,413 CUSIP: 3140JAVE5	Mortgage Backed Securities	322,035	278,462
	FEDL NATL MTGE ASSN POOL #AM4918 15 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2013 4.170% 12/01/2028 533,154 CUSIP: 3138L5PC8	Mortgage Backed Securities	554,480	526,628
	FEDL NATL MTGE ASSN POOL #BL1451 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2019 3.760% 02/01/2029 889,166 CUSIP: 3140HSTH4	Mortgage Backed Securities	933,625	856,169
	FEDL NATL MTGE ASSN POOL #BL4414 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2019 2.220% 10/01/2029 1,000,000 CUSIP: 3140HV3Y8	Mortgage Backed Securities	999,063	895,190
	FEDL NATL MTGE ASSN POOL #BL4723 10 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2019 2.450% 11/01/2029 960,958 CUSIP: 3140HWG97	Mortgage Backed Securities	974,472	869,955

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	FEDL NATL MTGE ASSN POOL #BL5267 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2020 2.470% 01/01/2030 449,681 CUSIP: 3140HWZ96	Mortgage Backed Securities	489,872	407,614
	FEDL NATL MTGE ASSN POOL #AN3822 15 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2016 3.070% 12/01/2031 803,184 CUSIP: 3138LGG83	Mortgage Backed Securities	834,307	726,512
	SMALL BUSINESS ADMIN POOL #530052 11 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2021 VAR CPN 01/25/2032 1,849,350 CUSIP: 8316A0BW9	Mortgage Backed Securities	1,980,880	1,931,868
	SMALL BUSINESS ADMIN POOL #530025 11 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 02/25/2032 295,459 CUSIP: 8316A0A34	Mortgage Backed Securities	333,222	316,871
	SMALL BUSINESS ADMIN POOL #540033 10 YR GTD SINGLE FAMILY MORTGAGE DTD 01/01/2022 VAR CPN 02/25/2032 773,529 CUSIP: 8316A8BB8	Mortgage Backed Securities	887,624	831,861
	SMALL BUSINESS ADMIN POOL #540045 10 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2022 VAR CPN 03/25/2032 912,186 CUSIP: 8316A8BP7	Mortgage Backed Securities	963,497	955,278
	SMALL BUSINESS ADMIN POOL #530242 10 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2022 VAR CPN 04/25/2032 576,672 CUSIP: 8316A0HU7	Mortgage Backed Securities	578,474	573,523
	SMALL BUSINESS ADMIN POOL #540063 10 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2022 VAR CPN 05/25/2032 573,622 CUSIP: 8316A8B93	Mortgage Backed Securities	641,739	607,029
	SMALL BUSINESS ADMIN POOL #530417 10 YR GTD SINGLE FAMILY MORTGAGE DTD 07/01/2023 VAR CPN 12/25/2033 623,778 CUSIP: 8316A0PB0	Mortgage Backed Securities	648,729	638,468
	SMALL BUSINESS ADMIN POOL #530592 10 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2024 VAR CPN 08/25/2034 1,209,913 CUSIP: 8316A0US7	Mortgage Backed Securities	1,270,409	1,258,806
	FEDL NATL MTGE ASSN POOL #803592 30 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2004 VAR CPN 10/01/2034 47,410 CUSIP: 31405YXV8	Mortgage Backed Securities	50,136	47,835
	SMALL BUSINESS ADMIN POOL #530692 10 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2024 VAR CPN 11/25/2034 1,600,000 CUSIP: 8316A0XW5	Mortgage Backed Securities	1,600,000	1,596,672

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	FEDL NATL MTGE ASSN POOL #745226 30 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2005 VAR CPN 02/01/2035 21,208 CUSIP: 31403C4K4	Mortgage Backed Securities	22,255	21,881
	FEDL NATL MTGE ASSN POOL #831102 30 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2005 5.500% 11/01/2035 4,529 CUSIP: 31407HKP0	Mortgage Backed Securities	4,448	4,582
	FEDL NATL MTGE ASSN POOL #878059 30 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2006 5.500% 03/01/2036 1,443 CUSIP: 31409TQL5	Mortgage Backed Securities	1,421	1,460
	FED HOME LOAN MTGE CORP POOL #1Q1185 26 YR GTD SINGLE FAMILY MORTGAGE DTD 03/01/2011 VAR CPN 01/01/2037 9,640 CUSIP: 3128S5J62	Mortgage Backed Securities	10,309	9,678
	SMALL BUSINESS ADMIN POOL #100121 24 YR GTD SINGLE FAMILY MORTGAGE DTD 08/15/2016 3.500% 05/25/2040 402,011 CUSIP: 831628D25	Mortgage Backed Securities	423,683	369,926
	SMALL BUSINESS ADMIN POOL #530024 20 YR GTD SINGLE FAMILY MORTGAGE DTD 10/01/2021 VAR CPN 12/25/2041 506,450 CUSIP: 8316A0A26	Mortgage Backed Securities	573,555	532,953
	SMALL BUSINESS ADMIN POOL #510103 25 YR GTD SINGLE FAMILY MORTGAGE DTD 11/01/2017 VAR CPN 07/25/2043 395,546 CUSIP: 83164MGL7	Mortgage Backed Securities	423,234	425,892
	SMALL BUSINESS ADMIN POOL #510676 25 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2020 VAR CPN 07/25/2045 865,629 CUSIP: 83164M2H1	Mortgage Backed Securities	918,649	914,356
	SMALL BUSINESS ADMIN POOL #510808 25 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2021 VAR CPN 06/25/2046 933,750 CUSIP: 83164NAH0	Mortgage Backed Securities	982,772	970,073
	SMALL BUSINESS ADMIN POOL #510820 25 YR GTD SINGLE FAMILY MORTGAGE DTD 07/01/2021 VAR CPN 07/25/2046 316,800 CUSIP: 83164NAV9	Mortgage Backed Securities	346,500	336,657
	SMALL BUSINESS ADMIN POOL #530134 25 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2022 VAR CPN 05/25/2047 527,783 CUSIP: 8316A0EG1	Mortgage Backed Securities	527,124	521,059
	SMALL BUSINESS ADMIN POOL #530381 25 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2023 VAR CPN 09/25/2048 474,724 CUSIP: 8316A0M72	Mortgage Backed Securities	490,153	483,806

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	SMALL BUSINESS ADMIN POOL #530432 26 YR GTD SINGLE FAMILY MORTGAGE DTD 08/01/2023 VAR CPN 01/25/2049 912,656 CUSIP: 8316A0PS3	Mortgage Backed Securities	937,754	944,116
	SMALL BUSINESS ADMIN POOL #530591 26 YR GTD SINGLE FAMILY MORTGAGE DTD 06/01/2024 VAR CPN 03/25/2050 1,888,126 CUSIP: 8316A0UR9	Mortgage Backed Securities	1,961,881	1,945,355
	FEDL NATL MTGE ASSN POOL #CB0614 30 YR GTD SINGLE FAMILY MORTGAGE DTD 05/01/2021 3.000% 05/01/2051 1,063,733 CUSIP: 3140QKVG0	Mortgage Backed Securities	953,371	905,865
	FEDL NATL MTGE ASSN POOL #MA4437 30 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2021 2.000% 09/01/2051 1,230,567 CUSIP: 31418D4X7	Mortgage Backed Securities	1,022,909	962,427
	FEDL NATL MTGE ASSN POOL #MA4512 31 YR GTD SINGLE FAMILY MORTGAGE DTD 12/01/2021 2.500% 01/01/2052 1,224,608 CUSIP: 31418EAN0	Mortgage Backed Securities	1,056,224	1,001,423
	GOVT NATL MTGE ASSN II POOL #787573 40 YR GTD SINGLE FAMILY MORTGAGE DTD 09/01/2024 4.500% 08/20/2064 649,433 CUSIP: 3622ADJS8	Mortgage Backed Securities	643,954	606,376
		Total Mortgage Backed Securities	31,369,477	29,986,483
	NEW YORK STATE URBAN DEV CORP SAL REVENUE BONDS DTD 10/21/2021 1.080% 03/15/2025 275,000 CUSIP: 64985TDB4	Municipal Obligations	274,725	273,119
	NEW YORK CITY NEW YORK TRANSITIONAL REVENUE BONDS DTD 08/15/2019 2.010% 05/01/2025 1,850,000 CUSIP: 64971XLQ9	Municipal Obligations	1,779,288	1,835,311
	NASSAU CNTY NEW YORK INTERIM FIN AUT REVENUE BONDS DTD 02/17/2021 0.709% 11/15/2025 900,000 CUSIP: 631663RF0	Municipal Obligations	886,230	873,288
		Total Municipal Obligations	2,940,243	2,981,718
	ENERGY SELECT SECTOR SPDR ETF Ticker: XLE; CUSIP: 81369Y506 3,390 VANGUARD RUSSELL 1000 GROWTH INDEX FUND	Mutual Funds	217,947	290,387
	Ticker: VRGWX; CUSIP: 92206C672 70,465 BLACKROCK INTERNATIONAL INDEX FUND	Mutual Funds	17,023,392	55,980,119
	Ticker: MAIIX; CUSIP: 09253F408 823,162	Mutual Funds	11,622,270	12,553,215
		Total Mutual Funds	28,863,609	68,823,721
	UNITED STATES TREASURY NOTES DTD 05/31/2020 0.250% 05/31/2025 1,555,000 CUSIP: 912828ZT0	U.S. Government & Agency Securities	1,432,665	1,529,762
	UNITED STATES TREASURY NOTES DTD 08/31/2024 3.750% 08/31/2026 650,000 CUSIP: 91282CLH2	U.S. Government & Agency Securities	644,973	644,859

WESTCHESTER HEAVY CONSTRUCTION
LABORERS LOCAL 60 PENSION FUND
EIN: 13-1962287
PLAN NUMBER: 001
SUPPLEMENTAL INFORMATION
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2024

Schedule 2

(a)	(b)	(c)	(d)	(e)
Party in interest to the Plan	Shares, identity of issue, borrower, lessor or similar party	Description	Cost	Market value
	2,790,000	UNITED STATES TREASURY NOTES DTD 10/31/2020 0.500% 10/31/2027 CUSIP: 91282CAU5 U.S. Government & Agency Securities	2,371,609	2,511,307
	1,780,000	UNITED STATES TREASURY NOTES DTD 05/15/2024 4.375% 05/15/2034 CUSIP: 91282CKQ3 U.S. Government & Agency Securities	1,830,611	1,752,641
	3,205,000	UNITED STATES TREASURY NOTES DTD 08/15/2024 3.875% 08/15/2034 CUSIP: 91282CLF6 U.S. Government & Agency Securities	3,261,026	3,030,456
	2,150,000	UNITED STATES TREASURY BONDS DTD 08/15/2020 1.375% 08/15/2050 CUSIP: 912810SP4 U.S. Government & Agency Securities	1,134,307	1,048,383
		Total U.S. Government & Agency Securities	10,675,191	10,517,408
	52,283	ULLICO INFRASTRUCTURE TAX- EXEMPT FUND, LP 103-12 Investment Entity	13,411,957	15,562,713
		Total 103-12 Investment Entity	13,411,957	15,562,713
		Total Investments	\$ 258,525,349	\$ 334,227,694

* Denotes a party in interest

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 8b(2) – Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	<1		1–4		5–9		10–14		15–19		20–24		25–29		30–34		35–39		40+	
	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit	Count	Average Accrued Monthly Benefit
0–24	4	*	21	259	4	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25–29	8	*	42	278	59	861	1	*	-	-	-	-	-	-	-	-	-	-	-	-
30–34	9	*	36	277	93	930	7	*	-	-	-	-	-	-	-	-	-	-	-	-
35–39	3	*	30	334	64	948	11	*	14	*	3	*	-	-	-	-	-	-	-	-
40–44	1	*	29	288	76	962	10	*	26	2,321	9	*	-	-	-	-	-	-	-	-
45–49	4	*	24	334	41	917	10	*	24	2,241	23	3,118	6	*	-	-	-	-	-	-
50–54	2	*	13	*	41	918	14	*	20	2,161	26	2,938	10	*	6	*	4	*	-	-
55–59	-	-	6	*	18	*	7	*	18	*	21	2,852	13	*	5	*	9	*	1	*
60–64	-	-	2	*	12	*	4	*	7	*	11	*	9	*	2	*	14	*	5	*
65–69	1	*	-	-	1	*	1	*	2	*	1	*	1	*	1	*	1	*	2	*
70+	-	-	-	-	1	*	-	-	-	-	-	-	-	-	1	*	-	-	1	*
Grand Total	32	38	203	295	410	916	65	1,573	111	2,240	94	2,978	39	3,592	15	*	28	4,843	9	*

Westchester Heavy Construction Laborers Local 60 Pension Fund**EIN/PN: 13-1962287 / 001****Attachment to 2024 Schedule MB (Form 5500)****Schedule MB, Lines 9c & 9h – Schedule of Funding Standard Account Bases**

The amortization charges and credits for the Funding Standard Account for the plan year beginning January 1, 2024 are determined below.

1. Charges as of January 1, 2024

	Date		Amortization	Years	Outstanding
	<u>Established</u>	<u>Description</u>	<u>Amount</u>	<u>Remaining</u>	<u>Balance</u>
1.	January 1, 1997	Assumption change	\$119,905	3	\$337,448
2.	January 1, 1999	Assumption change	44,316	5	195,276
3.	January 1, 1999	Plan amendment	378,167	5	1,666,363
4.	January 1, 2001	Assumption change	164,279	7	953,398
5.	January 1, 2001	Plan amendment	552,276	7	3,205,164
6.	January 1, 2002	Assumption change	218,865	8	1,408,743
7.	January 1, 2002	Plan amendment	13,258	8	85,335
8.	January 1, 2005	Assumption change	43,606	11	353,452
9.	January 1, 2007	Assumption change	282,387	13	2,555,493
10.	January 1, 2009	12/31/2008 investment loss	1,411,428	14	13,376,637
11.	January 1, 2010	Assumption change	472,018	1	472,018
12.	January 1, 2010	12/31/2008 investment loss	54,800	14	519,360
13.	January 1, 2011	Actuarial loss	24,082	2	46,640
14.	January 1, 2011	12/31/2008 investment loss	114,006	14	1,080,473
15.	January 1, 2012	Actuarial loss	199,328	3	560,971
16.	January 1, 2012	12/31/2008 investment loss	420,950	14	3,989,499
17.	January 1, 2013	12/31/2008 investment loss	586,423	14	5,557,752
18.	January 1, 2014	Assumption change	5,980	5	26,353
19.	January 1, 2014	12/31/2008 investment loss	464,628	14	4,403,449
20.	January 1, 2015	Actuarial loss	648,997	6	3,327,922
21.	January 1, 2016	Actuarial loss	607,206	7	3,523,948
22.	January 1, 2017	Actuarial loss	883,780	8	5,688,517
23.	January 1, 2017	Assumption change	245,949	8	1,583,074
24.	January 1, 2017	Plan amendment	94,395	8	607,584
25.	January 1, 2018	Actuarial loss	809,876	9	5,693,089
26.	January 1, 2019	Actuarial loss	1,041,979	10	7,903,507
27.	January 1, 2020	Actuarial loss	700,016	11	5,673,961
28.	January 1, 2020	Assumption change	910,346	11	7,378,787
29.	January 1, 2021	Assumption change	984,952	12	8,463,642
30.	January 1, 2023	Actuarial loss	542,192	14	5,138,554
31.	January 1, 2024	Actuarial loss	<u>278,684</u>	15	<u>2,752,866</u>
a.	Total		13,319,074		98,529,275

Westchester Heavy Construction Laborers Local 60 Pension Fund

EIN/PN: 13-1962287 / 001

Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Lines 9c & 9h – Schedule of Funding Standard Account Bases

2. Credits as of January 1, 2024

	Date		Amortization	Years	Outstanding
	<u>Established</u>	<u>Description</u>	<u>Amount</u>	<u>Remaining</u>	<u>Balance</u>
1.	January 1, 2010	Actuarial gain	\$923,184	1	\$923,184
2.	January 1, 2011	Plan amendment	242,633	2	469,923
3.	January 1, 2013	Actuarial gain	173,392	4	630,517
4.	January 1, 2014	Actuarial gain	369,470	5	1,628,036
5.	January 1, 2021	Actuarial gain	248,534	12	2,135,638
6.	January 1, 2021	Method change	2,348,348	7	13,628,756
7.	January 1, 2022	Actuarial gain	<u>546,619</u>	13	<u>4,946,684</u>
b.	Total		4,852,180		24,362,738

3.	Net outstanding balance [(1a) - (2b)]	74,166,537
4.	Credit Balance as of January 1, 2024	83,343,890
5.	Waived funding deficiency	0
6.	Balance test result [(3) - (4) - (5)]	(9,177,353)
7.	Unfunded Actuarial Accrued Liability as of January 1, 2024	(9,177,353)

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Actuarial Methods and Assumptions

Summary of Actuarial Methods

Actuarial Cost Method: Unit Credit

The actuarial cost method used in the valuation is the Unit Credit cost method. Under this method, an accrued benefit is determined at each active participant's assumed retirement age based on compensation (if applicable) and service at both the beginning and the end of the current year. The Normal Cost is the sum of the present value of the excess of each active participant's accrued benefit at the end of the current year over that at the beginning of the current year. The Accrued Liability is the sum of (a) the present value of each active participant's accrued benefit at the beginning of the current year plus (b) the present value of each inactive participant's benefits.

Actuarial Asset Valuation Method: Smoothed Market Value

The asset valuation technique determines valuation assets as the market value of assets less an adjustment calculated to spread asset gains and losses (expected market value versus actual market value) at a rate of 20% per year, over the year in which it occurs and the four subsequent years. In no event shall the actuarial value of assets be less than 80% nor greater than 120% of the market value of assets.

Amortization Method: Modify Assumptions and Methods

The amortization method for determining the current annual cost is the method used to determine the amount, timing, and pattern of recognizing changes in the unfunded actuarial accrued liability. We apply the amortization schedule defined in Section 431 of the Internal Revenue Code.

- Experience gains and losses. After the enactment of the Pension Protection Act of 2006 (PPA), changes in the unfunded actuarial accrued liability related to changes in plan amendments, actuarial assumptions, and experience gains and losses are amortized over 15 years. Prior to PPA, these changes were amortized over 30 years. Certain exceptions apply as noted below.
- Method changes. Changes related to the actuarial cost method or asset valuation method are amortized over 10 years.
- 2008 investment losses. The Trustees elected to amortize net investment losses in the plan year ending after August 31, 2008 over the 30-year period beginning with the loss year as provided by the Pension Relief Act of 2010.

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Actuarial Methods and Assumptions

Summary of Actuarial Assumptions

Interest (Discount) Rate:

Assumption: The assumed annual rate of investment return net of investment expenses is 6.75% compounded annually.

Rationale: In developing support for the investment return assumption as a reasonable best estimate, we monitor and consider relevant historical, current, and expected market data. In setting this assumption, we have considered many sources, including (but not limited to) a review of the Plan's historical investment performance along with forward-looking data such as projections of inflation and total return growth. Projected growth is determined based on mean returns, standard deviations and correlations between asset classes, and in developing these expectations, we rely in part on outside investment experts and publicly available surveys of capital market expectations.

Current Liability Interest Rate:

Assumption: 3.29% assumed annual rate of return. This rate was 2.55% for the prior year.

Rationale: This rate is determined based on regulations prescribed by the Internal Revenue Code. The assumption falls within the acceptable range permitted by law.

Retirement:

Assumption:

Active and terminated vested participants who are not eligible for unreduced retirement are assumed to retire based upon the following table:

Age	Rate	Age	Rate
57	20.00%	64	20.00%
58	5.00%	65	40.00%
59	5.00%	66	40.00%
60	5.00%	67	25.00%
61	5.00%	68	25.00%
62	20.00%	69	25.00%
63	20.00%	70	100.00%

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Actuarial Methods and Assumptions

Active and terminated vested participants who are eligible for unreduced retirement are assumed to retire based upon the following table:

Age	Rate	Age	Rate
55	15.00%	63	20.00%
56	15.00%	64	20.00%
57	15.00%	65	40.00%
58	15.00%	66	40.00%
59	15.00%	67	25.00%
60	15.00%	68	25.00%
61	15.00%	69	25.00%
62	40.00%	70	100.00%

Rationale: The retirement experience was analyzed in Milliman's 2019 Experience Study Report dated February 11, 2021. The rates selected reflect the results of that analysis and represent the actuary's best estimate of future experience.

Mortality for Funding:

Healthy Participants: Rates in accordance with Pri-2012 Private Retirement Plans Mortality Tables with Blue Collar Adjustment, including the use of the Contingent Annuitant tables for surviving beneficiaries.

Disabled Participants: Rates in accordance with Pri-2012 Private Retirement Plans Disabled Mortality Tables.

Future Mortality Improvement: Above mortality tables are projected with the most recent mortality improvement scale published by the Society of Actuaries; it is currently MP-2021 improvement scale.

Rationale: The mortality experience was analyzed in Milliman's 2019 Experience Study Report dated February 11, 2021. The tables selected reflect the results of that analysis and represent the actuary's best estimate of future experience, including an update in mortality improvement.

Mortality for Current Liability:

Healthy participants: 2024 Current Liability Annuitant/Non-Annuitant Mortality Tables for males and females.

Disabled participants: Revenue Ruling 96-7 Disabled Mortality Table.

Rationale: These are prescribed mortality tables allowed under the IRS Regulations.

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Actuarial Methods and Assumptions

Withdrawal (termination of employment) rates:

Assumption: Assumed rates follow the Crocker-Sarason T-8 table.

Rationale: The withdrawal experience was analyzed in Milliman's 2019 Experience Study Report dated February 11, 2021. The rates selected reflect the results of that analysis and represent the actuary's best estimate of future experience.

Disability:

Assumption: None assumed.

Rationale: The incidence of disability experience was analyzed in Milliman's 2019 Experience Study Report dated February 11, 2021. We anticipate assuming that no participants will retire on disability, instead retiring with unreduced retirement benefits.

Administrative Expenses:

Assumption: Prior year's actual expense amount rounded up to the nearest \$1,000 added to the Normal Cost.

Rationale: The historical annual administrative expenses were analyzed in Milliman's 2019 Experience Study Report dated February 11, 2021. The assumption selected is reasonable for the contingency it is measuring, and is not anticipated to produce significant gains or losses over the measurement period.

Percentage Married:

Assumption: 80% of active participants are assumed to be married, with males three years older than their female spouse.

Rationale: The assumption selected is reasonable for the contingency it is measuring, and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Form of Payment:

Assumption: Married active and terminated vested participants are assumed to elect a Joint and 50% Survivor Annuity. Single active and terminated vested participants are assumed to elect a Single Life Annuity option with a 5 year certain period if hired prior to January 1, 2011, otherwise a Single Life Annuity.

Rationale: The assumption selected is reasonable for the contingency it is measuring, and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 6 – Summary of Actuarial Methods and Assumptions

Suspension of Benefits Notice Distribution:

Assumption: Members working past Normal Retirement Age are assumed to have received Suspension of Benefits Notice timely from the Plan administrator.

Rationale: The assumption is based on our understanding of the Plan's administrative practice.

Westchester Heavy Construction Laborers Local 60 Pension Fund
EIN/PN: 13-1962287 / 001
Attachment to 2024 Schedule MB (Form 5500)

Schedule MB, Line 8b(1) – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
Current Plan Year	560,945	143,737	17,497,207	18,201,888
Current Plan Year +1	1,474,553	351,201	17,121,650	18,947,403
Current Plan Year +2	2,379,982	590,778	16,744,825	19,715,585
Current Plan Year +3	3,206,925	815,174	16,307,248	20,329,348
Current Plan Year +4	4,017,172	1,058,654	15,887,630	20,963,456
Current Plan Year +5	4,732,151	1,319,185	15,457,337	21,508,673
Current Plan Year +6	5,371,213	1,589,508	15,016,805	21,977,527
Current Plan Year +7	5,951,419	1,835,927	14,562,878	22,350,225
Current Plan Year +8	6,490,361	2,077,232	14,096,485	22,664,078
Current Plan Year +9	7,007,027	2,328,778	13,618,544	22,954,349
Current Plan Year +10	7,463,917	2,569,919	13,129,990	23,163,827
Current Plan Year +11	7,889,007	2,805,187	12,631,777	23,325,971
Current Plan Year +12	8,283,946	2,986,525	12,124,905	23,395,376
Current Plan Year +13	8,650,063	3,144,388	11,610,415	23,404,867
Current Plan Year +14	8,982,991	3,312,852	11,089,252	23,385,095
Current Plan Year +15	9,291,800	3,453,472	10,562,291	23,307,562
Current Plan Year +16	9,580,451	3,581,098	10,030,453	23,192,002
Current Plan Year +17	9,846,616	3,690,899	9,494,624	23,032,140
Current Plan Year +18	10,087,126	3,802,054	8,955,702	22,844,883
Current Plan Year +19	10,305,456	3,880,804	8,414,797	22,601,056
Current Plan Year +20	10,515,070	3,943,107	7,873,260	22,331,436
Current Plan Year +21	10,686,717	3,992,857	7,332,713	22,012,287
Current Plan Year +22	10,828,390	4,038,473	6,795,052	21,661,915
Current Plan Year +23	10,939,431	4,061,041	6,262,381	21,262,853
Current Plan Year +24	11,025,926	4,059,099	5,737,130	20,822,155
Current Plan Year +25	11,072,768	4,047,792	5,222,051	20,342,612
Current Plan Year +26	11,072,507	4,022,969	4,720,143	19,815,619
Current Plan Year +27	11,047,995	3,991,891	4,234,695	19,274,581
Current Plan Year +28	10,991,504	3,941,858	3,769,092	18,702,454
Current Plan Year +29	10,896,061	3,869,815	3,326,550	18,092,425
Current Plan Year +30	10,778,195	3,778,431	2,910,037	17,466,663
Current Plan Year +31	10,629,921	3,665,009	2,522,068	16,816,998
Current Plan Year +32	10,459,182	3,547,130	2,164,593	16,170,904
Current Plan Year +33	10,261,420	3,419,210	1,839,032	15,519,661
Current Plan Year +34	10,044,806	3,279,876	1,546,098	14,870,780
Current Plan Year +35	9,791,020	3,132,886	1,285,807	14,209,713
Current Plan Year +36	9,511,674	2,979,460	1,057,568	13,548,702
Current Plan Year +37	9,221,877	2,819,381	860,126	12,901,383
Current Plan Year +38	8,900,383	2,654,933	691,645	12,246,961
Current Plan Year +39	8,553,181	2,492,511	549,858	11,595,550
Current Plan Year +40	8,194,078	2,334,538	432,162	10,960,779
Current Plan Year +41	7,822,907	2,177,085	335,792	10,335,784
Current Plan Year +42	7,435,357	2,022,188	257,959	9,715,505
Current Plan Year +43	7,042,060	1,872,542	195,947	9,110,549
Current Plan Year +44	6,650,889	1,727,724	147,197	8,525,810
Current Plan Year +45	6,258,805	1,588,870	109,384	7,957,060
Current Plan Year +46	5,872,344	1,456,131	80,436	7,408,911
Current Plan Year +47	5,489,885	1,329,621	58,554	6,878,060
Current Plan Year +48	5,116,708	1,209,348	42,214	6,368,270
Current Plan Year +49	4,754,909	1,095,319	30,151	5,880,378

Westchester Heavy Construction
Laborers Local 60 Pension Fund
EIN: 13-1962287
Plan Number 001
Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
For the Year Ended December 31, 2024

Category 3 - Series of Transactions in Same Security Exceeds 5% of Value

	(a)	(b)	(c)	(d)	(g)	(h)	(i)
	Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset	Net Gain or (Loss)
(A)	* Wilmington Trust	Wilmington US Treasury MMKT CL ADMIN	\$ 62,425,323	\$ -	\$ 62,425,323	\$ 62,425,323	\$ -
(B)	* Wilmington Trust	Wilmington US Treasury MMKT CL ADMIN	\$ -	\$ 59,064,710	\$ 59,064,710	\$ 59,064,710	\$ -

The above that represent more than a single transaction consist of the following:

	Number of Transactions	Range of Transactions
(A)	688	\$4 - \$3,683,452
(B)	177	\$261 - \$4,030,989

* Indicates an identified party known to be a party-in-interest to the Plan.

SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- ▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Westchester Heavy Construction Laborers Local 60 Pension Fund	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Board of Trustees Local 60 Pension Fund	D Employer Identification Number (EIN) 13-1962287

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

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

b Assets

(1) Current value of assets	1b(1)	299,697,599
(2) Actuarial value of assets for funding standard account	1b(2)	313,023,907

c (1) Accrued liability for plan using immediate gain methods

1c(1)	303,846,554
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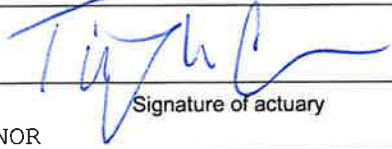
(2) Information for plans using spread gain methods:

(a) Unfunded liability for methods with bases	1c(2)(a)	
(b) Accrued liability under entry age normal method	1c(2)(b)	
(c) Normal cost under entry age normal method	1c(2)(c)	
(3) Accrued liability under unit credit cost method	1c(3)	303,846,554

d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)	
(2) "RPA '94" information:		
(a) Current liability	1d(2)(a)	495,354,545
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b)	12,638,071
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c)	18,209,739
(3) Expected plan disbursements for the plan year	1d(3)	18,210,000

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

SIGN HERE		<u>7/15/2025</u>
TIMOTHY L. CONNOR	Signature of actuary	Date 23-06974
Type or print name of actuary		Most recent enrollment number (973) 278-8860
MILLIMAN, INC.		Telephone number (including area code)
Firm name		
150 CLOVE ROAD		
8TH FLOOR		
LITTLE FALLS	NJ 07424	
Address of the firm		

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

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	299,697,599
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	984	236,400,140
(2) For terminated vested participants	341	64,685,903
(3) For active participants:		
(a) Non-vested benefits		9,016,097
(b) Vested benefits		185,252,405
(c) Total active	1,006	194,268,502
(4) Total	2,331	495,354,545
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	60.50 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
07/01/2024	18,969,350				
Totals ▶			3(b)	18,969,350	3(c)
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	103.0 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is: • Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge; • Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here ☐ • Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."	4f	

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

a ☐ Attained age normal	b ☐ Entry age normal	c ☒ Accrued benefit (unit credit)	d ☐ Aggregate
e ☐ Frozen initial liability	f ☐ Individual level premium	g ☐ Individual aggregate	h ☐ Shortfall
i ☐ Other (specify):			

j If box h is checked, enter period of use of shortfall method	5j	
k Has a change been made in funding method for this plan year?		☐ Yes ☒ No
l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval?		☐ Yes ☐ No
m If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method	5m	

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability.....	6a	3.29 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts.....	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☐ N/A
c Mortality table code for valuation purposes:		
(1) Males	6c(1)	9P
(2) Females	6c(2)	9FP
d Valuation liability interest rate	6d	6.75 %
e Salary scale	6e	% ☒ N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate	6f(1)	☒ Single rate ☐ ERISA 4044 ☐ Other ☐ N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	6.75%
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	6.5%
h Estimated investment return on current value of assets for year ending on the valuation date	6h	15.2%
i Expense load included in normal cost reported in line 9b	6i	☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage.....	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	6i(2)	375,000
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	2,752,866	278,684

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☐ Yes ☒ No	
d If line c is "Yes," provide the following additional information:		☐ Yes ☐ No
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?		☐ Yes ☐ No
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?		☐ Yes ☐ No
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?		☐ Yes ☐ No
e If box 5h is checked or the plan received an amortization extension for this plan year under Code section 431(d), enter the difference between the amount necessary to satisfy the plan's minimum funding standard for this plan year and the amount that would have been necessary without using the shortfall method or extending the amortization period(s).	8e	

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a	
b Employer's normal cost for plan year as of valuation date.....	9b	5,855,399

c Amortization charges as of valuation date:

(1) All bases except funding waivers and certain bases for which the amortization period has been extended

(2) Funding waivers

(3) Certain bases for which the amortization period has been extended.....

	Outstanding balance	
9c(1)	98,529,275	13,319,074
9c(2)	0	0
9c(3)	0	0

d Interest as applicable on lines 9a, 9b, and 9c.....**9d** 1,294,277**e** Total charges. Add lines 9a through 9d.....**9e** 20,468,750**Credits to funding standard account:****f** Prior year credit balance, if any.....**9f** 83,343,890**g** Employer contributions. Total from column (b) of line 3.....**9g** 18,969,350**h** Amortization credits as of valuation date.....**i** Interest as applicable to end of plan year on lines 9f, 9g, and 9h**j** Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL).....

(2) "RPA '94" override (90% current liability FFL)

(3) FFL credit

	Outstanding balance	
9h	24,362,738	4,852,180
9i		6,582,997
9j(1)	99,649,250	
9j(2)	140,640,412	

k (1) Waived funding deficiency

(2) Other credits

9j(3)	0
9k(1)	0
9k(2)	0

l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 113,748,417**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m** 93,279,667**n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the current plan year

(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:

(a) Reconciliation outstanding balance as of valuation date

(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a)).....

(3) Total as of valuation date.....

9o(1)	
9o(2)(a)	
9o(2)(b)	0
9o(3)	0

10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☐ Yes ☒ No