

**Form 5500**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

**Annual Return/Report of Employee Benefit Plan**

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

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

OMB Nos. 1210-0110  
1210-0089

**2024**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

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

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

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

<b>1a</b> Name of plan <u>LOCAL 460 OF THE UNITED ASSOCIATION OF JOURNEYMAN THE PLUMBING &amp; PIPE FITTING INDUSTRY</u>	<b>1b</b> Three-digit plan number (PN) ▶ <u>502</u>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>LOCAL UNION NO. 460 OF THE UNITED ASSOCIATION OF PLUMBERS &amp; STEAMFITTE</u>  <u>6718 MEANY AVENUE</u> <u>BAKERSFIELD, CA 93308</u>	<b>1c</b> Effective date of plan <u>01/01/2006</u>  <b>2b</b> Employer Identification Number (EIN) <u>35-2261143</u>  <b>2c</b> Plan Sponsor's telephone number <u>661-589-4600</u>  <b>2d</b> Business code (see instructions) <u>238220</u>

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

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

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/08/2025	STEVEN GOMEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)  
v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	628
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	628
	<b>6a(2)</b>	708
	<b>6b</b>	
	<b>6c</b>	
	<b>6d</b>	708
	<b>6e</b>	
	<b>6f</b>	
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:  
4L

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

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

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

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

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<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>			
<b>A</b> Name of plan LOCAL 460 OF THE UNITED ASSOCIATION OF JOURNEYMAN THE PLUMBING & PIPE FITTING INDUSTRY	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;"><b>B</b> Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;">502</td> </tr> </table>	<b>B</b> Three-digit plan number (PN) ▶	502
<b>B</b> Three-digit plan number (PN) ▶	502		
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 LOCAL UNION NO. 460 OF THE UNITED ASSOCIATION OF PLUMBERS & STEAMFITTE	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>D</b> Employer Identification Number (EIN) 35-2261143</td> </tr> </table>	<b>D</b> Employer Identification Number (EIN) 35-2261143	
<b>D</b> Employer Identification Number (EIN) 35-2261143			

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	24553	24998
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	447	2
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	25000	25000
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>		
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	25000	25000

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	20445	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		20445
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		20445

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	20445	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		20445
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses.....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		20445

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		0
<b>l</b> Transfers of assets:			
(1) To this plan.....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		300000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		X	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

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

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

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

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

Financial Statements  
December 31, 2024 and 2023

**Local 460 of the United Association of  
Journeyman and Apprentices of the  
Plumbing and Pipe Fitting Industry of  
the United States and Canada**

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

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December 31, 2024 and 2023

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## Independent Auditor's Report

The Board of Trustees  
Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting  
Industry of the United States and Canada  
Bakersfield, California

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the financial statements of Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada, (the Local), a nonprofit organization, which comprise the statements of assets, liabilities, and net assets – modified cash basis as of December 31, 2024 and 2023, and the related statements of revenue, expenses and changes in net assets – modified cash basis and functional expenses – modified cash basis for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the assets, liabilities, and net assets of Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada as of December 31, 2024 and 2023, and its changes in net assets for the years then ended in accordance with the modified cash basis of accounting described in Note 2 to the financial statements.

#### *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 Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Emphasis of Matter - Basis of Accounting*

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

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2 to the financial statements; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### ***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 Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada'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 Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada'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.

*Eide Bailly LLP*

Pasadena, California

October 7, 2025

Local 460 of the United Association of Journeymen and Apprentices of the  
 Plumbing and Pipe Fitting Industry of the United States and Canada  
 Statement of Assets, Liabilities, and Net Assets – Modified Cash Basis  
 December 31, 2024 and 2023

	2024	2023
Assets		
Cash		
Petty cash	\$ 328	\$ 328
Savings and cash equivalents	1,039,476	507,552
Checking	1,582,202	1,734,263
	2,622,006	2,242,143
Land, building, furniture, equipment, automobiles, net of accumulated depreciation	297,875	210,015
Total assets	\$ 2,919,881	\$ 2,452,158
Liabilities and Net Assets		
Liabilities		
Other liabilities	\$ 2,835	\$ 1,984
Net Assets		
Without donor restrictions	2,892,046	2,425,174
Without donor restrictions - designated by the Board for the Death Fund	25,000	25,000
Total net assets	2,917,046	2,450,174
Total liabilities and net assets	\$ 2,919,881	\$ 2,452,158

Local 460 of the United Association of Journeymen and Apprentices of the  
 Plumbing and Pipe Fitting Industry of the United States and Canada  
 Statement of Revenues, Expenses and Changes in Net Assets – Modified Cash Basis  
 Year Ended December 31, 2024

	General Fund	Death Fund	Total
<b>Revenue, Support and Gains</b>			
Member dues	\$ 580,452	\$ -	\$ 580,452
Dues check off	805,007	-	805,007
Initiation fees	52,950	-	52,950
Death benefit assessments	-	58,435	58,435
Sale of supplies	3,015	-	3,015
Reinstatement fees	13,850	-	13,850
Honor withdrawal	300	-	300
Interest income	31,924	-	31,924
Miscellaneous	537	-	537
Reimbursed expense	142,593	-	142,593
Organizing income	108,000	-	108,000
Hall rental	650	-	650
Gain on sale of asset	10,500	-	10,500
NSF charges	924	-	924
Death benefit assessments reverted general fund	38,435	(38,435)	-
<b>Total revenue, support and gains</b>	<b>1,789,137</b>	<b>20,000</b>	<b>1,809,137</b>
<b>Expenses</b>			
Program services	988,937	20,000	1,008,937
Management and general	333,328	-	333,328
<b>Total expenses</b>	<b>1,322,265</b>	<b>20,000</b>	<b>1,342,265</b>
<b>Change in Net Assets</b>	<b>466,872</b>	<b>-</b>	<b>466,872</b>
<b>Net Assets, Beginning of Year</b>	<b>2,425,174</b>	<b>25,000</b>	<b>2,450,174</b>
<b>Net Assets, End of Year</b>	<b>\$ 2,892,046</b>	<b>\$ 25,000</b>	<b>\$ 2,917,046</b>

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada  
Statements of Revenues, Expenses and Changes in Net Assets – Modified Cash Basis  
Year Ended December 31, 2023

	General Fund	Death Fund	Total
<b>Revenue, Support and Gains</b>			
Member dues	\$ 542,597	\$ -	\$ 542,597
Dues check off	742,669	-	742,669
Initiation fees	60,545	-	60,545
Death benefit assessments	-	56,505	56,505
Sale of supplies	5,995	-	5,995
Reinstatement fees	9,800	-	9,800
Honor withdrawal	400	-	400
Interest income	7,552	-	7,552
Miscellaneous	16,150	-	16,150
Reimbursed expense	6,587	-	6,587
Organizing income	108,000	-	108,000
NSF charges	788	-	788
AJ secretary reimbursement	145,535	-	145,535
AJ rent reimbursement	4,200	-	4,200
Death benefit assessments reverted general fund	34,005	(34,005)	-
<b>Total revenue, support and gains</b>	<b>1,684,823</b>	<b>22,500</b>	<b>1,707,323</b>
<b>Expenses</b>			
Program services	940,873	22,500	963,373
Management and general	296,251	-	296,251
<b>Total expenses</b>	<b>1,237,124</b>	<b>22,500</b>	<b>1,259,624</b>
<b>Change in Net Assets</b>	<b>447,699</b>	<b>-</b>	<b>447,699</b>
<b>Net Assets, Beginning of Year</b>	<b>1,977,475</b>	<b>25,000</b>	<b>2,002,475</b>
<b>Net Assets, End of Year</b>	<b>\$ 2,425,174</b>	<b>\$ 25,000</b>	<b>\$ 2,450,174</b>

Local 460 of the United Association of Journeymen and Apprentices of the  
 Plumbing and Pipe Fitting Industry of the United States and Canada  
 Statement of Functional Expenses – Modified Cash Basis  
 Year Ended December 31, 2024

	Program Expenses	Management and General Expenses	Total
Accessories for resale	\$ -	\$ 12,590	\$ 12,590
Accounting	-	16,521	16,521
Automobile	23,320	-	23,320
Benefits			
Health and welfare	54,690	8,682	63,372
Pension benefits	153,804	24,415	178,219
Building repairs and maintenance	-	50,493	50,493
Computer and equipment maintenance	-	6,834	6,834
Depreciation	-	18,851	18,851
Donations	-	53,050	53,050
Drug testing	1,080	-	1,080
Graduation/apprentice	4,016	-	4,016
Insurance	-	10,414	10,414
Legal	-	405	405
Office supplies, postage, printing, miscellaneous	-	43,454	43,454
Payroll taxes	27,608	4,383	31,991
Picnic	19,165	-	19,165
Mortuary expense	163	-	163
Salaries			
Office salaries	-	53,466	53,466
Officers' salaries	336,805	-	336,805
Taxes, licenses and permits	-	12,858	12,858
Temporary office help	-	16,912	16,912
Per capita assessments	271,197	-	271,197
Death benefits	20,000	-	20,000
Travel and meeting expense	69,496	-	69,496
Travel dues out	27,593	-	27,593
	<u>\$ 1,008,937</u>	<u>\$ 333,328</u>	<u>\$ 1,342,265</u>

Local 460 of the United Association of Journeymen and Apprentices of the  
 Plumbing and Pipe Fitting Industry of the United States and Canada  
 Statement of Functional Expenses – Modified Cash Basis  
 Year Ended December 31, 2023

	Program Expenses	Management and General Expenses	Total
Accessories for resale	\$ -	\$ 26,304	\$ 26,304
Accounting	-	15,992	15,992
Automobile	21,792	-	21,792
Benefits			
Health and welfare	54,093	8,240	62,333
Pension benefits	146,044	22,248	168,292
Building repairs and maintenance	-	34,380	34,380
Computer and equipment maintenance	-	5,774	5,774
Depreciation	-	19,080	19,080
Donations	-	39,156	39,156
Drug testing	1,080	-	1,080
Graduation/apprentice	6,173	-	6,173
Insurance	-	15,473	15,473
Office supplies, postage, printing, miscellaneous	-	44,824	44,824
Payroll taxes	24,763	3,772	28,535
Mortuary expense	129	-	129
Picnic	16,940	-	16,940
Salaries			
Office salaries	-	48,608	48,608
Officers' salaries	319,079	-	319,079
Taxes, licenses and permits	-	12,399	12,399
Per capita assessments	240,597	-	240,597
Death benefits	22,500	-	22,500
Travel and meeting expense	66,270	-	66,270
Travel Dues Out	43,914	-	43,914
	<u>\$ 963,373</u>	<u>\$ 296,251</u>	<u>\$ 1,259,624</u>

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

Notes to Financial Statements  
December 31, 2024 and 2023

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**Note 1 - Organization and General**

Local 460 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada ("The Local") is a non-profit organization affiliated with the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada, A.F.L.-C.I.O. ("The U.A.").

The Local shall have full and exclusive jurisdiction of the plumbing and pipe fitting industry, including the supervision, fabrication, installation and maintenance of plumbing and pipe fitting systems of every description and character as determined by the U.A., within Kern, Inyo and Mono Counties in the State of California or otherwise as determined by the U.A.

The object of the Local shall be to provide ways and means for the advancement of the best interests of the trade and for mutual protection and benefits, to organize all work coming within the jurisdiction of the Local; to secure improved wages, hours, working conditions and other economic advances through organization, negotiations and collective bargaining.

**Note 2 - Summary of Significant Accounting Policies**

**Basis of Accounting**

The Local prepares its financial statements on the modified cash basis of accounting. Generally, revenues are recognized when received rather than when earned, and expenses are recognized when paid rather than when an obligation has been incurred. Therefore, the financial statements will not list any receivables or payables. The Local does, however, in the determination of the statements of assets, liabilities, and net assets – modified cash basis and statements of revenue, expenses and changes in net assets – modified cash basis, recognize balances and transactions related to property and equipment and payroll taxes withheld from employees. Statements prepared under this basis of accounting are not intended to present statements of assets, liabilities, and net assets – modified cash basis and operating results in conformity with accounting principles generally accepted in the United States of America.

**Net Assets**

Net assets, revenues, gains, and losses are classified based on the existence or absence of donor or grantor restrictions. To ensure observance of limitations and restrictions placed on the use of resources available to the Local, the accounts of the Local are maintained in accordance with the principles of fund accounting, whereby items are classified for accounting and reporting purposes into funds established according to their nature and purpose. Accordingly, net assets and changes therein are classified and reports as follows:

*Net Assets Without Donor Restrictions* – Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

Notes to Financial Statements  
December 31, 2024 and 2023

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*Net Assets With Donor Restrictions* – Net assets subject to donor (or certain grantor) restrictions. Some donor imposed (or grantor) restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. The Local did not have donor restricted assets.

#### *Death Fund*

The Local has in effect a death benefit plan, which pays up to \$2,500 to the beneficiary of each member in good standing at the time of his (her) death. The initial payment upon becoming a member of the Local is \$50.00. Thereafter, a \$10.00 assessment per death is made. When the fund reaches \$25,000 in reserves, excess contributions revert to the General Fund, in accordance with the Local's policy. As of year-end, the death benefit reserve is reported as net assets without donor restrictions – board designated, reflecting the Local's intent to use these funds for future benefit payments.

#### **Functional Allocation of Expenses**

The cost of program and supporting services activities are presented in the statements of activities by both nature and function. Accordingly, salaries and wages, employee benefits, payroll taxes, have been consistently allocated between program and management and general services on the basis of direct labor hours of positions benefitting more than one function.

#### **Property and Equipment**

Property and equipment additions are recorded at cost. Depreciation on property and equipment is computed on the straight-line method over the estimated useful lives of the assets which range from three to forty years. The carrying values of property and equipment are reviewed for impairment whenever events or circumstances indicate that the carrying value of an asset may not be recoverable from the estimated future cash flows expected to result from its use and eventual disposition. When considered impaired, an impairment loss is recognized to the extent carrying value exceeds the fair value of the asset. There were no indicators of asset impairment during the year ended December 31, 2024 and 2023.

#### **Concentration of Risk**

The Local maintains its cash balances at high credit quality financial institutions. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation up to \$250,000. At times, such cash balances may be in excess of the insurance limit.

#### **Revenue Recognition**

Revenue is recognized when cash is received based on contractual terms outlined in agreements with contributing members.

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

Notes to Financial Statements  
December 31, 2024 and 2023

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**Income Tax Status**

The Local is organized as a California nonprofit corporation and has been recognized by the IRS as exempt from federal income taxes under IRC Section 501(c)(5) and has not been determined to be a private foundation. The Local is annually required to file a Return of Organization Exempt from Income Tax (Form 990) with the IRS. In addition, the Local is subject to income tax on net income that is derived from business activities that are unrelated to its exempt purpose. The Local determined that it is not subject to unrelated business income tax and has not filed an Exempt Organization business Income Tax Return (Form 990-T) with the IRS.

The Local has adopted guidance on accounting for uncertainty in income taxes issued by the Financial Accounting Standards Board. The Local management believes that the Entity has not taken uncertain tax positions that require adjustment to the financial statements as a tax liability. Informational tax returns, for tax years for which the applicable statutes of limitations have not expired, are subject to examination by authorities.

**Subsequent Events**

The Local's management has evaluated subsequent events through October 7, 2025, the date which the financial statements were available to be issued.

**Note 3 - Membership Dues**

Membership dues are collected on a monthly basis for 2024 and 2023 were as follows:

Journeyman	\$74.00 - 75.00
Apprentice	43.00-70.00
Metal Tradesman	36.00-64.00
Retiree	18.00-29.00

A working assessment of \$1.85 per hour is also assessed.

**Note 4 - Participation in Multiemployer Plans**

The Local contributes to a number of multiemployer benefit pension plans under the terms of collective-bargaining agreements that cover its union-represented employees. The risks of participating in these multiemployer plans are different from single-employer plans in the following aspects:

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

Notes to Financial Statements  
December 31, 2024 and 2023

Assets contributed to the multiemployer plan by one employer may be used to provide benefits to employees of other participating employers.

- a. If a participating employer stops contributing to the plan, the unfunded obligation of the plan may be borne by the remaining participating employers.
- b. If the Union chooses to stop participating in some of its multiemployer plans, the Local Union may be required to pay those plans an amount based on the underfunded status of the plan, referred to as a withdrawal liability.

The Local's participation in these plans for the annual period ended December 31, 2024 and 2023, is outlined in the table below. The "EIN/Pension Plan Number" column provides the Employee Identification Number (EIN) and the three-digit plan number, if applicable. Unless otherwise noted, the most recent Pension Protection Act (PPA) zone status available in 2024 and 2023 is for the plan's year-end at December 31, 2023 and 2022, respectively. The zone status is based on information that the Union received from the 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. The "FIP/RP Status Pending/Implemented" column indicated plans for which a financial improvement plan (FIP) or a rehabilitation plan (RP) is either pending or has been implemented. The last column lists the expiration date(s) of the collective bargaining agreement(s) to which the plans are subject.

Pension Fund	EIN/Pension Plan Number	Pension Protection Act Zone Status		FIP/RP Status Pending/Implemented	Contributions			Surcharge Imposed	Expiration Date of Collective Bargaining Agreement
		2024	2023		2024	2023	2022		
Southern California Pipe Trades Retirement Fund	52-1178032 Plan 333	Green	Green	N/A	\$ 69,802	\$ 70,135	\$ 76,570	No	N/A
U A Local Union Officers and Employees Pension Fund	51-6108443 Plan 001	Green	Green	N/A	87,747	77,877	78,779	No	N/A
Plumbers and Pipe Fitters National Pension Fund	52-6152779 Plan 001	Green	Yellow	N/A	<u>20,670</u>	<u>20,280</u>	<u>19,752</u>	No	N/A
					<u>\$ 178,219</u>	<u>\$ 168,292</u>	<u>\$ 175,101</u>		

Local 460 of the United Association of Journeymen and Apprentices of the  
Plumbing and Pipe Fitting Industry of the United States and Canada

Notes to Financial Statements  
December 31, 2024 and 2023

**Note 5 - Property and Equipment**

Property and equipment at December 31 consist of:

	2024	2023
Land and improvements	\$ 122,622	\$ 76,963
Building	624,222	624,222
Furniture and equipment	234,494	232,207
Automobiles	116,846	92,316
 Total cost	 1,098,184	 1,025,708
Less accumulated depreciation	800,309	815,693
 Net property and equipment	 \$ 297,875	 \$ 210,015

**Note 6 - International Per Capita**

The Local pays to the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada, A.F.L.-C.I.O. a per capita tax of \$30 per member per month.

**Note 7 - Liquidity**

Financial assets available for general expenditure, that is, without donor restriction or other restrictions limiting their use, within one year of the statement of assets, liabilities, and net assets – modified cash basis date, comprise the following:

	2024	2023
Petty cash	\$ 328	\$ 328
Savings and cash equivalents	1,039,476	507,552
Checking account	1,557,202	1,709,263
	\$ 2,597,006	\$ 2,217,143

As part of liquidity management plan, cash in excess of foreseeable requirements is invested in an interest-bearing savings account.

**Form 5500**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

**Annual Return/Report of Employee Benefit Plan**

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

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

OMB Nos. 1210 - 0110  
1210 - 0089

**2024**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

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

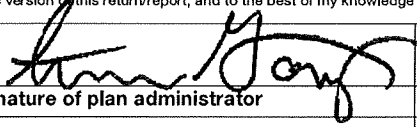
- A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- a single-employer plan  a DFE (specify) \_\_\_\_\_
- B** This return/report is:  the first return/report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

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

<b>1a</b> Name of plan LOCAL 460 OF THE UNITED ASSOCIATION OF JOURNEYMAN THE PLUMBING & PIPE FITTING INDUSTRY	<b>1b</b> Three-digit plan number (PN) ▶ 502
	<b>1c</b> Effective date of plan 01/01/2006
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) LOCAL UNION NO. 460 OF THE UNITED ASSOCIATION OF PL  6718 MEANY AVENUE  BAKERSFIELD CA 93308	<b>2b</b> Employer Identification Number (EIN) 35-2261143
	<b>2c</b> Plan Sponsor's telephone number 661-589-4600
	<b>2d</b> Business code (see instructions) 238220

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

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

<b>SIGN HERE</b>		10/08/2025	STEVEN GOMEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)  
v. 240311