

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1965
2a Plan sponsor's name (employer, if for a single-employer plan): M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST
2b Employer Identification Number (EIN): 51-6096325
2c Plan Sponsor's telephone number: 513-381-6886
2d Business code (see instructions): 331500

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include JOHN BURKE (Signature of plan administrator) and KIM WOOD (Signature of employer/plan sponsor).

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  AMERICAN BENEFIT CORPORATION  525 VINE STREET STREET SUITE 2325 CINCINNATI, OH 45202-4813		<b>3b</b> Administrator's EIN 55-0672859	
		<b>3c</b> Administrator's telephone number 513-381-6886	
<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>	2145
<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>	186
		<b>6a(2)</b>	159
		<b>6b</b>	1224
		<b>6c</b>	687
		<b>6d</b>	2070
		<b>6e</b>	
		<b>6f</b>	2070
		<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>	3

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
1B

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

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

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

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

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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 MB</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>Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information</b>  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).  <b>► File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

► **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.

<b>A</b> Name of plan <u>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</u>	<b>B</b> Three-digit plan number (PN) ► <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</u>	<b>D</b> Employer Identification Number (EIN) <u>51-6096325</u>

**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>b</b> Assets	
(1) Current value of assets .....	<b>1b(1)</b> <u>118964407</u>
(2) Actuarial value of assets for funding standard account .....	<b>1b(2)</b> <u>122808941</u>
<b>c</b> (1) Accrued liability for plan using immediate gain methods .....	<b>1c(1)</b> <u>96245964</u>
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases .....	<b>1c(2)(a)</b>
(b) Accrued liability under entry age normal method .....	<b>1c(2)(b)</b>
(c) Normal cost under entry age normal method .....	<b>1c(2)(c)</b>
(3) Accrued liability under unit credit cost method .....	<b>1c(3)</b> <u>96245964</u>
<b>d</b> Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions) .....	<b>1d(1)</b>
(2) "RPA '94" information:	
(a) Current liability .....	<b>1d(2)(a)</b> <u>131037223</u>
(b) Expected increase in current liability due to benefits accruing during the plan year .....	<b>1d(2)(b)</b> <u>882820</u>
(c) Expected release from "RPA '94" current liability for the plan year .....	<b>1d(2)(c)</b> <u>6813222</u>
(3) Expected plan disbursements for the plan year .....	<b>1d(3)</b> <u>7343988</u>

**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.

<b>SIGN HERE</b>  Signature of actuary <u>STEVEN R. LOOMIS, ASA, FCA, MAAA</u>  Type or print name of actuary <u>THE SEGAL COMPANY</u>  Firm name <u>1111 SUPERIOR AVENUE, SUITE 2340</u> <u>CLEVELAND, OH 44114-2568</u>  Address of the firm	Date <u>23-06253</u>  Most recent enrollment number <u>216-687-4400</u>  Telephone number (including area code)
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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:

<b>a</b> Current value of assets (see instructions) .....	<b>2a</b>	118964407
<b>b</b> "RPA '94" current liability/participant count breakdown:	<b>(1) Number of participants</b>	<b>(2) Current liability</b>
<b>(1)</b> For retired participants and beneficiaries receiving payment .....	1250	73612269
<b>(2)</b> For terminated vested participants .....	710	34638952
<b>(3)</b> For active participants:		
<b>(a)</b> Non-vested benefits .....		1593016
<b>(b)</b> Vested benefits .....		21192986
<b>(c)</b> Total active .....	186	22786002
<b>(4)</b> Total .....	2146	131037223
<b>c</b> If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage .....	<b>2c</b>	%

**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	
02/07/2024	16206		08/15/2024	16206		
02/07/2024	17380		08/15/2024	17381		
05/15/2024	16206		11/01/2024	17381		
05/15/2024	17381					
07/15/2024	372289					
<b>Totals ▶</b>			<b>3(b)</b>	490430	<b>3(c)</b>	
<b>(d)</b> Total withdrawal liability amounts included in line 3(b) total .....					<b>3(d)</b>	118141

**4** Information on plan status:

<b>a</b> Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3)).....	<b>4a</b>	127.6 %
<b>b</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 .....	<b>4b</b>	N
<b>c</b> Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>d</b> 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)? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>e</b> If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date .....	<b>4e</b>	
<b>f</b> 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..... <input type="checkbox"/> • Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."	<b>4f</b>	

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

<b>a</b> <input type="checkbox"/> Attained age normal	<b>b</b> <input type="checkbox"/> Entry age normal	<b>c</b> <input checked="" type="checkbox"/> Accrued benefit (unit credit)	<b>d</b> <input type="checkbox"/> Aggregate
<b>e</b> <input type="checkbox"/> Frozen initial liability	<b>f</b> <input type="checkbox"/> Individual level premium	<b>g</b> <input type="checkbox"/> Individual aggregate	<b>h</b> <input type="checkbox"/> Shortfall
<b>i</b> <input type="checkbox"/> Other (specify):			
<b>j</b> If box h is checked, enter period of use of shortfall method .....			<b>5j</b>
<b>k</b> Has a change been made in funding method for this plan year? .....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>l</b> If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval? .....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>m</b> 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 .....			<b>5m</b>

**6 Checklist of certain actuarial assumptions:**

<b>a</b> Interest rate for "RPA '94" current liability.....	<b>6a</b>	3.29 %
<b>b</b> Rates specified in insurance or annuity contracts.....	Pre-retirement	Post-retirement
	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<b>c</b> Mortality table code for valuation purposes:		
<b>(1)</b> Males .....	<b>6c(1)</b>	9P
<b>(2)</b> Females .....	<b>6c(2)</b>	9FP
<b>d</b> Valuation liability interest rate .....	<b>6d</b>	5.75 %
<b>e</b> Salary scale .....	<b>6e</b>	% <input checked="" type="checkbox"/> N/A
<b>f</b> Withdrawal liability interest rate:		
<b>(1)</b> Type of interest rate .....	<b>6f(1)</b>	<input checked="" type="checkbox"/> Single rate <input type="checkbox"/> ERISA 4044 <input type="checkbox"/> Other <input type="checkbox"/> N/A
<b>(2)</b> If "Single rate" is checked in (1), enter applicable single rate .....	<b>6f(2)</b>	5.75 %
<b>g</b> Estimated investment return on actuarial value of assets for year ending on the valuation date .....	<b>6g</b>	6.9 %
<b>h</b> Estimated investment return on current value of assets for year ending on the valuation date .....	<b>6h</b>	12.2 %
<b>i</b> Expense load included in normal cost reported in line 9b .....	<b>6i</b>	<input type="checkbox"/> N/A
<b>(1)</b> If expense load is described as a percentage of normal cost, enter the assumed percentage.....	<b>6i(1)</b>	%
<b>(2)</b> If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	<b>6i(2)</b>	515000
<b>(3)</b> If neither (1) nor (2) describes the expense load, check the box .....	<b>6i(3)</b>	<input type="checkbox"/>

**7 New amortization bases established in the current plan year:**

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

**8 Miscellaneous information:**

<b>a</b> 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 .....	<b>8a</b>	
<b>b</b> Demographic, benefit, and contribution information		
<b>(1)</b> Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment. ....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>(2)</b> Is the plan required to provide a Schedule of Active Participant Data? (See instructions). ....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>(3)</b> Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule. ....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>c</b> 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? .....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>d</b> If line c is "Yes," provide the following additional information:		
<b>(1)</b> Was an extension granted automatic approval under section 431(d)(1) of the Code? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>(2)</b> If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	<b>8d(2)</b>	
<b>(3)</b> 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? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>(4)</b> 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)) .....	<b>8d(4)</b>	
<b>(5)</b> If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension .....	<b>8d(5)</b>	
<b>(6)</b> 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? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>e</b> 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). ....	<b>8e</b>	

**9 Funding standard account statement for this plan year:**

**Charges to funding standard account:**

<b>a</b> Prior year funding deficiency, if any .....	<b>9a</b>	
<b>b</b> Employer's normal cost for plan year as of valuation date.....	<b>9b</b>	1055316

<b>c</b> Amortization charges as of valuation date:		Outstanding balance	
(1) All bases except funding waivers and certain bases for which the amortization period has been extended .....	<b>9c(1)</b>		
(2) Funding waivers .....	<b>9c(2)</b>		
(3) Certain bases for which the amortization period has been extended.....	<b>9c(3)</b>		
<b>d</b> Interest as applicable on lines 9a, 9b, and 9c.....	<b>9d</b>		60681
<b>e</b> Total charges. Add lines 9a through 9d.....	<b>9e</b>		1115997
<b>Credits to funding standard account:</b>			
<b>f</b> Prior year credit balance, if any.....	<b>9f</b>		41459675
<b>g</b> Employer contributions. Total from column (b) of line 3.....	<b>9g</b>		490430
		Outstanding balance	
<b>h</b> Amortization credits as of valuation date.....	<b>9h</b>		
<b>i</b> Interest as applicable to end of plan year on lines 9f, 9g, and 9h .....	<b>9i</b>		2397556
<b>j</b> Full funding limitation (FFL) and credits:			
(1) ERISA FFL (accrued liability FFL).....	<b>9j(1)</b>	20934850	
(2) "RPA '94" override (90% current liability FFL) .....	<b>9j(2)</b>	0	
(3) FFL credit .....	<b>9j(3)</b>		
<b>k</b> (1) Waived funding deficiency .....	<b>9k(1)</b>		
(2) Other credits .....	<b>9k(2)</b>		
<b>l</b> Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2) .....	<b>9l</b>		44347661
<b>m</b> Credit balance: If line 9l is greater than line 9e, enter the difference .....	<b>9m</b>		43231664
<b>n</b> Funding deficiency: If line 9e is greater than line 9l, enter the difference .....	<b>9n</b>		
<b>o</b> Current year's accumulated reconciliation account:			
(1) Due to waived funding deficiency accumulated prior to the current plan year.....	<b>9o(1)</b>		
(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>9o(2)(a)</b>		
(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a)).....	<b>9o(2)(b)</b>		
(3) Total as of valuation date.....	<b>9o(3)</b>		
<b>10</b> Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....	<b>10</b>		
<b>11</b> Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions .....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

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

<b>A</b> Name of plan <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>D</b> Employer Identification Number (EIN) <b>51-6096325</b>	

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

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

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

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

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

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

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

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**(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)

AMERICAN BENEFIT CORPORATION

55-0672859

(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	TPA	150036	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MORGAN STANLEY SMITH BARNEY LLC

20-8764829

(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 50 72 33 71 49 99 19	CUSTODIAN	123017	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

ALLIANZ GLOBAL INVESTORS U.S. LLC

06-1349805

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MGMT	64780	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

SEGAL SELECT INSURANCE SERVICES INC

333 WEST 34TH STREET  
NEW YORK, NY 10001

46-0619194

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
23	NONE	62174	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

THE SEGAL COMPANY

13-1835864

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	ACTUARY	49498	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

COLOMBO & COLOMBO, PC

38-2285740

(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	ATTORNEY	37598	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

GRAY GRIFFITH & MAYS

707 VIRGINIA STREET, EAST, SUITE 40  
CHARLESTON, WV 25301

55-0621482

(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	NONE	20085	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

PIMCO FUNDS

650 NEWPORT CENTER DRIVE  
NEWPORT BEACH, CA 92660

33-0629048

(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	INVESTMENT MGMT	6817	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

VANGUARD GROUP

PO BOX 2900  
VALLEY FORGE, PA 19482-2900

23-2764159

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENTS SOLUTIONS	5271	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**Part I Service Provider Information (continued)**

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY LLC	15 64	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIMCO INSTITUTIONAL FUNDS	0.10% PER YEAR (\$10 PER \$10,000) ON FUND ASSETS HELD BY OUR CLIENTS IN COMMISSION-BASED BROKERAGE ACCOUNTS AND FEE-BASED ADVISORY ACCOUNT PROGRAMS. HOWEVER, FOR ADVISORY ACCOUNTS THERE ARE ACCOUNT TYPE AND PROGRAM EXCEPTIONS AND THE FEES ARE REBATED TO CLIENT	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY LLC	33 55 49	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MORGAN STANLEY BANK N.A.  36-3707380	TOTAL REVENUE IS EQUAL TO THE ANNUAL PER ACCOUNT SERVICING FEE TIMES THE NUMBER OF BROKERAGE ACCOUNTS. FROM JANUARY 1, 2024 TO JUNE 30, 2024 THE ANNUAL PER ACCOUNT SERVICING FEE WAS \$19, AS THIS REPRESENTED A WEIGHTED AVERAGE OF THE COMPUTED \$24 FEE FOR LEGAC	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY LLC	33 55 49	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MORGAN STANLEY  22-3458456	TOTAL REVENUE IS EQUAL TO THE ANNUAL PER ACCOUNT SERVICING FEE TIMES THE NUMBER OF BROKERAGE ACCOUNTS. FROM JANUARY 1, 2024 TO JUNE 30, 2024 THE ANNUAL PER ACCOUNT SERVICING FEE WAS \$19, AS THIS REPRESENTED A WEIGHTED AVERAGE OF THE COMPUTED \$24 FEE FOR LEGAC	

**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
MORGAN STANLEY SMITH BARNEY LLC	49 99	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIMCO INSTITUTIONAL FUNDS	MORGAN STANLEY CHARGES EACH FUND FAMILY WE OFFER A MUTUAL FUND SUPPORT FEE, ALSO CALLED A REVENUE-SHARING PAYMENT, ON CLIENT ACCOUNT HOLDINGS IN FUND FAMILIES GENERALLY ACCORDING TO A TIERED RATE THAT INCREASES ALONG WITH THE MANAGEMENT FEE OF THE FUND SO TH	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY LLC	49 99	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AAM UNIT AAM PERONI GRWTH 35-2873520	FOR NEW PURCHASES, 1.25% OF THE OFFER PRICE PER UNIT CALCULATED AT THE TIME OF THE PURCHASE; FOR ROLLOVERS, 1.25% OF THE OFFER PRICE PER UNIT CALCULATED AT THE TIME OF THE ROLLOVER. APPLIES TO NON-ADVISORY ACCOUNTS ONLY.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY LLC	49 99 55	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AAM UNIT AAM PERONI GRWTH 35-2873520	0.100% OF THE OFFER PRICE PER UNIT CALCULATED AT THE TIME OF THE PURCHASE (APPLIES TO NON-ADVISORY ACCOUNTS ONLY).	

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>D</b> Employer Identification Number (EIN) <b>51-6096325</b>

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

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		200081
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	22631	57851
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	85200	164664
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	3149805	1786357
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	7537909	22197607
<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>	5445243	5344783
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	4862131	5319538
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	23821210	24291386
<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>	26647719	26423449
<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>	47780258	41449250

<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>	450657	454674
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	119802763	127689640
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>	35295	6975
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>	803061	765092
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	838356	772067
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	118964407	126917573

**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>	372289	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	118141	
(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>		490430
<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>	68545	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	264820	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	96490	
<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>	115656	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		545511
<b>(2) Dividends: (A) Preferred stock.....</b>	<b>2b(2)(A)</b>	311408	
<b>(B) Common stock.....</b>	<b>2b(2)(B)</b>	424996	
<b>(C) Registered investment company shares (e.g. mutual funds).....</b>	<b>2b(2)(C)</b>	2927592	
<b>(D) Total dividends. Add lines 2b(2)(A), (B), and (C)</b> .....	<b>2b(2)(D)</b>		
<b>(3) Rents.....</b>	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....</b>	<b>2b(4)(A)</b>	28226100	
<b>(B) Aggregate carrying amount (see instructions).....</b>	<b>2b(4)(B)</b>	29610669	
<b>(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....</b>	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....</b>	<b>2b(5)(A)</b>		
<b>(B) Other.....</b>	<b>2b(5)(B)</b>	-1329324	
<b>(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....</b>	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		12677394
<b>c</b> Other income .....	2c		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d		14663438

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	6124214	
(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)		6124214
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	2g		
<b>h</b> Interest expense.....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)	152011	
(3) Recordkeeping fees .....	2i(3)		
(4) IQPA audit fees .....	2i(4)	20085	
(5) Investment advisory and investment management fees .....	2i(5)	160450	
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)	49498	
(8) Legal fees .....	2i(8)	41885	
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses.....	2i(11)	162129	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		586058
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	2j		6710272

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k		7953166
<b>l</b> 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: GRAY, GRIFFITH & MAYS A.C.

(2) EIN: 55-0621482

**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		1000000
<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 562801.

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

<b>A</b> Name of plan <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>D</b> Employer Identification Number (EIN) <b>51-6096325</b>	

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

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

<b>1</b>	
----------	--

**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..... 

<b>3</b>	<b>48</b>
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	<b>6c</b>	

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

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

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

<b>Part III</b>	<b>Amendments</b>
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**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....  Increase  Decrease  Both  No

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....  Yes  No

**11 a** Does the ESOP hold any preferred stock? .....  Yes  No

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....  Yes  No

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market? .....  Yes  No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

**a** Name of contributing employer OSCO INDUSTRIES, INC.

**b** EIN 31-4271610 **c** Dollar amount contributed by employer 204048

**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 12 Day 31 Year 2024

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer ALERIS ROLLED PRODUCTS, INC.

**b** EIN 27-1539745 **c** Dollar amount contributed by employer 154831

**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 12 Day 31 Year 2024

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

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

<b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input checked="" type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	<b>14a</b>	21
<b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14b</b>	1057
<b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14c</b>	1185

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

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	9.00
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	0.90

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

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

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

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

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

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

**a** Enter the percentage of plan assets held as:  
 Public Equity: 56.0 % Private Equity: \_\_\_\_\_ % Investment-Grade Debt and Interest Rate Hedging Assets: 43.0 %  
 High-Yield Debt: \_\_\_\_\_ % Real Assets: \_\_\_\_\_ % Cash or Cash Equivalents: 1.0 % Other: \_\_\_\_\_ %

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

**M.I.R.A.-G.M.P. and Allied Workers  
Pension Trust**

**FINANCIAL STATEMENTS  
AND  
INDEPENDENT AUDITOR'S REPORT**

December 31, 2024 and 2023

# **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

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## **FINANCIAL STATEMENTS**

For the Years Ended December 31, 2024 and 2023

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707 Virginia Street E. • Suite 400 • Charleston, WV 25301 • Phone: 304.345.9400 • Fax: 304.345.7258  
www.ggmcpa.net • Email: ggm@ggmcpa.net

## **INDEPENDENT AUDITOR'S REPORT**

Board of Trustees  
M.I.R.A.-G.M.P. and Allied Workers Pension Trust  
Cincinnati, Ohio

### ***Opinion***

We have audited the financial statements of M.I.R.A.-G.M.P. and Allied Workers Pension Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

### ***Basis for Opinion***

We conducted our audits 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 that the financial statements are 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 Schedule Required by ERISA***

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at end of year is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and

other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

*Gray, Griffith & Mays, a.c.*

Charleston, West Virginia  
October 14, 2025

# M.I.R.A.-G.M.P. and Allied Workers Pension Trust

## STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
<b><u>ASSETS</u></b>		
Investments, at fair value:		
U.S. Government securities	\$ 22,197,607	\$ 7,537,909
Corporation obligations	5,344,783	5,445,243
Common stocks	24,291,386	23,821,210
Preferred stock	5,319,538	4,862,131
Mutual funds	26,423,449	26,647,719
Exchange traded funds	41,449,250	47,780,258
Interest bearing cash	1,786,357	2,024,739
Certificate of deposits	-	1,125,066
Total investments	<u>126,812,370</u>	<u>119,244,275</u>
Receivables:		
Employers' contributions	57,851	22,631
Accrued interest and dividends	164,664	85,200
Total receivables	<u>222,515</u>	<u>107,831</u>
Cash and cash equivalents	<u>200,081</u>	<u>-</u>
Prepaid expenses	<u>454,674</u>	<u>450,657</u>
Total assets	<u>\$ 127,689,640</u>	<u>\$ 119,802,763</u>
<b><u>LIABILITIES</u></b>		
Accrued expenses	\$ 6,975	\$ 35,295
Bank overdrafts	-	37,969
Refund due for employee contributions	765,092	765,092
Total liabilities	<u>772,067</u>	<u>838,356</u>
Net assets available for benefits	<u>\$ 126,917,573</u>	<u>\$ 118,964,407</u>

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

## M.I.R.A.-G.M.P. and Allied Workers Pension Trust

### 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:		
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 9,963,501	\$ 9,474,224
Interest and dividends	4,209,507	3,920,855
Less: investment expenses	<u>(160,450)</u>	<u>(133,249)</u>
	14,012,558	13,261,830
Employers' contributions	372,289	406,028
Employer withdrawal liability payments	<u>118,141</u>	<u>116,965</u>
Total additions	<u>14,502,988</u>	<u>13,784,823</u>
Deductions from net assets attributed to:		
Benefits paid:		
Pension payments	6,124,214	6,214,107
Administration expenses:		
Administration expense	152,011	150,067
Actuary expense	49,498	91,672
Audit expense	20,085	19,501
Insurance/PBGC	141,539	140,834
Legal expense	41,885	35,361
Travel and meeting expense	884	4,448
Other expenses	<u>19,706</u>	<u>28,127</u>
Total administrative expenses	<u>425,608</u>	<u>470,010</u>
Total deductions	<u>6,549,822</u>	<u>6,684,117</u>
Net increase	7,953,166	7,100,706
Net assets available for benefits:		
Beginning of year	<u>118,964,407</u>	<u>111,863,701</u>
End of year	<u>\$ 126,917,573</u>	<u>\$ 118,964,407</u>

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

# **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

## **NOTES TO FINANCIAL STATEMENTS**

December 31, 2024 and 2023

### **1 – DESCRIPTION OF PLAN**

The M.I.R.A.-G.M.P. and Allied Workers Pension Trust (the Plan) is a multi-employer, jointly administered, collectively bargained plan receiving contributions from employers, pursuant to their respective collective bargaining agreements with the Manufacturers Industrial Relations Association (M.I.R.A.). The Plan document and summary plan description provide information regarding benefits, vesting provisions and other plan provisions. Participants should refer to these documents for more complete information. Effective January 1, 2016, the Plan is closed to new participants.

#### **FUNDING POLICY**

The Plan is funded by contributions made by employers on behalf of eligible employees. These contributions are based on hourly rates set through collective bargaining agreements. For 2024 and 2023, the minimum funding requirements of the Employee Retirement Income Security Act of 1974 (ERISA) have been met.

#### **PENSION BENEFITS**

Participants with ten years of vested service are entitled to monthly pension benefits beginning at normal retirement age (65). There is also a service pension, which can be elected if a participant is at least 62 years of age and has 20 years of vested service. The Plan permits early retirement for vested employees (10 years of service) between the ages of 55 to 64. Early retirement benefits are paid at an amount less than those paid to participants who reach normal retirement age. Participants may elect to receive their pension benefits in the form of a joint and survivor annuity. A married participant has the options of 50%, 75%, or 100% while an unmarried participant can elect 75% or 100%. Additionally, a life-only benefit or a five or ten- year certain and life annuity can be elected.

#### **DEATH BENEFITS**

If an active, vested participant dies, a death benefit equal to one-half of the value of the participant's accumulated pension benefits is paid to the participant's surviving spouse beginning on or after the participant's early retirement date. Additionally, the Plan provides a post-retirement death benefit of \$5,000 to designated beneficiaries following the death of a participant who had been active and retired in 1998 or later (or \$1,500 following the death of a participant who had been active and retired in 1976 or later).

#### **PLAN TERMINATION**

Although they have not expressed any intent to do so, the Board of Trustees (the Trustees) of the Plan have the right to terminate, suspend, withdraw, amend or modify the Plan in whole or in part, at any time. In the event the Plan is terminated, the Trustees shall determine the disposition of the assets provided that any distribution be made solely for the benefit of the former participants and for the purposes set forth in the Plan Trust Agreement, in accordance with ERISA.

# **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

## **NOTES TO FINANCIAL STATEMENTS**

December 31, 2024 and 2023

Whether all participants receive the benefits should the Plan be terminated at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide these benefits, the priority of those benefits to be paid, and the level and type of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

Generally, the PBGC guarantees most vested normal retirement age 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.

## **2 – SIGNIFICANT ACCOUNTING POLICIES**

### **BASIS OF ACCOUNTING**

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

### **USE OF ESTIMATES**

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

### **CASH**

The Plan maintains its cash deposits in one bank. The Federal Deposit Insurance Corporation (FDIC) insures cash balances up to \$250,000 for the non-contingent, ascertainable interest of each beneficiary per bank for each employee benefit plan account. Amounts in excess of the FDIC limits are uninsured. The Plan maintains deposits in excess of the FDIC insurance limit, from time to time, in the normal course of business.

### **INVESTMENT VALUATION AND INCOME RECOGNITION**

Investments are reported at fair value as further described in Note 4. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

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

## **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

### **NOTES TO FINANCIAL STATEMENTS**

December 31, 2024 and 2023

#### **BENEFIT PAYMENTS**

Benefit payments are recorded upon distribution.

#### **ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS**

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions that 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 present employees or their beneficiaries. Benefits for retired or terminated participants or their beneficiaries are based upon years of service. Benefits for present participants or their beneficiaries are based upon assumed hours of contributions, as determined by the Trustees, the number of active participants and their average hours of contributions.

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 actuary and is the 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 the probability of payment (by means of decrements such as death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. See Note 3 for further disclosure.

#### **RISKS AND UNCERTAINTIES**

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

Plan contributions are made, and 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.

## M.I.R.A.-G.M.P. and Allied Workers Pension Trust

### NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

#### ASSESSED WITHDRAWAL LIABILITY

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.

#### 3 – ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated plan benefits as of January 1, is as follows:

	2024	2023
Vested benefits:		
Participants currently receiving benefits	\$ 58,334,758	\$ 58,040,977
Other vested benefits	37,121,851	39,404,529
Total vested benefits	<u>95,456,609</u>	<u>97,445,506</u>
Non-vested benefits	<u>789,355</u>	<u>1,302,707</u>
 Total actuarial present value of accumulated plan benefits	 <u>\$ 96,245,964</u>	 <u>\$ 98,748,213</u>

The changes in the present value of accumulated plan as of January 1, are as follows:

	2024	2023
Actuarial present value of accumulated plan benefits:		
Beginning of year	\$ 98,748,213	\$ 99,689,864
Increase (decrease) during the year attributable to:		
Interest	5,499,367	5,556,014
Change in actuarial assumptions	(904,050)	-
Benefits accumulated	(883,459)	(370,610)
Benefits paid	<u>(6,214,107)</u>	<u>(6,127,055)</u>
 Actuarial present value of accumulated plan benefits, end of year	 <u>\$ 96,245,964</u>	 <u>\$ 98,748,213</u>

Accumulated plan benefits are those future periodic payments that are attributable, under the Plan's provisions, to the service participants have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated participants or beneficiaries, (b) beneficiaries of participants who have died, (c) present participants or their beneficiaries. Benefits under the Plan are based on the number of pension credits earned while a participant was employed by a union employer(s), for whom contributions were made to the Plan, and the specific years employed.

## **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

### NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits is determined by an 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 the 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 and 2023 were:

#### 2024

- Life expectancy of healthy participants (PR-2012 Blue Collar Employee and Healthy Annuitant Mortality Tables projected generationally with scale SSA-2024);
- Life expectancy of disabled participants (PR-2012 Disabled Retiree Table projected generationally with scale SSA-2024);
- Investment return: assumed average rate of return of 5.75%;
- Annual administrative expenses were \$515,000 for the year beginning January 1, 2024;
- Termination rates were increased for all ages ranging from 7.94% at age 20 to 0% for age 60;
- Retirement rates for terminated vested participants with ten years of pension credit were updated to reflect later retirement ages as follows: 20% at age 62, 15% at age 63, 60% at age 64, and 100% at age 65;
- The actuarial cost method was changed to unit credit from entry age.

#### 2023

- Life expectancy of healthy participants (PR-2006 Blue Collar Employee and Healthy Annuitant Mortality Tables set forward two years for females and projected generationally using MP-2021);
- Life expectancy of disabled participants (RP-2006 Blue Collar Healthy Annuitant Mortality Table, set forward three years for males and five years for females and projected generationally using Scale MP-2021);
- Investment return: assumed average rate of return of 5.75%;
- Annual administrative expenses were \$500,000 for the year beginning January 1, 2023.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of the accumulated plan benefits.

## M.I.R.A.-G.M.P. and Allied Workers Pension Trust

### NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

#### 4 – FAIR VALUE INVESTMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, establishes a framework to measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority of unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820-10 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 the following:
  - 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 assets 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 need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

- **U S. Government Securities.** Valued at the closing price reported for a similar security in the active market in which the security is traded (Level 2)
- **Corporate Obligations.** Valued at the closing price reported for a similar security in the active market in which the security is traded (Level 2).
- **Common Stocks.** Valued at the closing price reported in the active market in which the individual security is traded. (Level 1)

## M.I.R.A.-G.M.P. and Allied Workers Pension Trust

### NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

- **Preferred Stock.** Valued at the closing price reported in the active market in which the individual security is traded. (Level 1).
- **Mutual Funds.** Valued at the net asset value of shares held by the plan at year-end. (Level 1).
- **Exchange Traded Funds.** The fair values of exchange traded funds are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1).
- **Interest Bearing Cash.** The fair values are estimated to approximate deposit account balances, payable on demand, as no discounts for credit quality or liquidity were determined to be applicable (Level 2).
- **Certificates of Deposit.** The fair values are estimated to approximate interest accrued and payable on demand, as no discounts for credit quality or liquidity were determined to be applicable (Level 2).

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.

The Plan classifies the fair value of these securities as of December 31, 2024 and 2023 in accordance with FASB ASC 820, as follows:

#### Assets at Fair Value Measurements at Reporting Date

	December 31, 2024			
	Fair Value	(Level 1)	(Level 2)	(Level 3)
U.S. Government securities	\$ 22,197,607	\$ -	\$ 22,197,607	\$ -
Corporate obligations	5,344,783	-	5,344,783	-
Common stocks	24,291,386	24,291,386	-	-
Preferred stock	5,319,538	5,319,538	-	-
Mutual funds	26,423,449	26,423,449	-	-
Exchange traded funds	41,449,250	41,449,250	-	-
Interest bearing cash	1,786,357	-	1,786,357	-
<b>Total</b>	<b>\$ 126,812,370</b>	<b>\$ 97,483,623</b>	<b>\$ 29,328,747</b>	<b>\$ -</b>

## M.I.R.A.-G.M.P. and Allied Workers Pension Trust

### NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

	December 31, 2023			
	Fair Value	(Level 1)	(Level 2)	(Level 3)
U.S. Government securities	\$ 7,537,909	\$ -	\$ 7,537,909	\$ -
Corporate obligations	5,445,243	-	5,445,243	-
Common stocks	23,821,210	23,821,210	-	-
Preferred stock	4,862,131	4,862,131	-	-
Mutual funds	26,647,719	26,647,719	-	-
Exchange traded funds	47,780,258	47,780,258	-	-
Interest bearing cash	2,024,739	-	2,024,739	-
Certificates of deposit	1,125,066	-	1,125,066	-
Total	<u>\$ 119,244,275</u>	<u>\$ 103,111,318</u>	<u>\$ 16,132,957</u>	<u>\$ -</u>

## 5 – PARTY-IN-INTEREST TRANSACTIONS

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employers, and certain others. American Benefit Corporation, Inc. is the third-party administrator and bookkeeper. Segal is the actuary for the Plan. Colombo & Colombo P.C. is the legal counsel to the Plan. Gray, Griffith, and Mays, A.C. is the independent auditor of the Plan. Morgan Stanley is the Custodian of the Plan and as such the plan pays fees to Morgan Stanley and purchases some of their investment products.

## 6 – TAX STATUS

The Plan obtained its latest determination letter dated August 26, 2015, in which the Internal Revenue Service stated that the Plan, as designed, was in compliance with the applicable requirements of the Internal Revenue Code. Plan management believes that the Plan currently is designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and that, therefore, the Plan qualified under Section 401(a) and the related trust is tax-exempt as of December 31, 2024 and 2023. Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. 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 progress. The plan administrator believes it is no longer subject to income tax examination for years prior to 2019.

## **M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

### **NOTES TO FINANCIAL STATEMENTS**

December 31, 2024 and 2023

During 2018, the Plan, through an agreement with the Department of Labor, agreed to return certain un-vested participants' contributions made to the Plan. At December 31, 2024 and 2023, respectively, the amounts owed to the participants for each year was \$765,092 and \$765,092. As the Plan is actively meeting its obligations as stipulated by the agreement, the Plan's management believes the Plan continues to maintain its tax status. In March 2023, the Department of Labor officially notified the Plan that their investigation had closed.

#### **7 – EMPLOYER WITHDRAWAL LIABILITY**

The Plan complies with the provisions of the Multiemployer Pension Plan Amendment Act of 1980 (MPPAA), which requires imposition of a withdrawal liability on a contributing employer that partially or totally withdraws from the Plan. Under the provisions of MPPAA, a portion of the Plan's unfunded vested liability would be allocated to a withdrawing employer. A withdrawal liability is usually paid in quarterly installments as determined by a statutory formula over a maximum of 20 years. The plan entered into various settlement agreements with participating employers who withdrew from the Plan and were subject to withdrawal liability assessments. Quarterly assessments are being paid through December 2032. The Trustees, at times, approve settlements and payment plan arrangements for assessment amounts owed to the plan.

On February 21, 2013, the Plan Administrator sent demand letters to two employers that withdrew from the Plan in 2012 and were determined to have a withdrawal liability. The total liability was \$4,151,181 for both employers. The employers had the option of repaying in quarterly installments over a 20-year period or paying a lump-sum amount. Both employers selected the quarterly installment option, and the first payments were received in May 2013. Total withdrawal liability payments received and recorded as income were \$118,141 and \$116,965 for the years ended December 31, 2024 and 2023, respectively. While there is no indication that future payments will not be received, the Plan has fully reserved the remaining balance of \$1,192,918 and \$1,311,059, as of December 31, 2024 and 2023, respectively, and will recognize the income as payments are received by the Plan.

#### **8 – SUBSEQUENT EVENTS**

The Plan has evaluated subsequent events for recognition and disclosure through the date the financial statements were available to be issued.

## **SUPPLEMENTAL INFORMATION**

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	(b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			(c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party					Cost	Current Value	
<b>Government Securities</b>							
UNITED STATES TREASURY NOTE	3.750%	12/21/2028	55,000	\$	54,336	\$ 53,793	
UNITED STATES TREASURY NOTE	4.375%	11/30/2028	50,000		50,377	50,039	
UNITED STATES TREASURY BOND	2.750%	11/15/2042	565,000		560,863	422,691	
UNITED STATES TREASURY BOND	3.875%	5/15/2043	60,000		58,225	52,866	
UNITED STATES TREASURY NOTE	4.000%	1/31/2029	100,000		98,805	98,672	
UNITED STATES TREASURY BOND	4.250%	8/15/2054	145,000		149,149	132,698	
UNITED STATES TREASURY NOTE	3.875%	8/15/2026	250,000		249,921	236,582	
UNITED STATES TREASURY NOTE	4.875%	5/31/2026	617,000		621,724	622,266	
UNITED STATES TREASURY BOND	4.250%	2/15/2054	35,000		32,021	31,989	
UNITED STATES TREASURY BOND	4.500%	2/15/2044	55,000		55,116	52,546	
UNITED STATES TREASURY BOND	4.625%	5/15/2054	40,000		41,942	38,941	
UNITED STATES TREASURY NOTE	4.375%	5/15/2034	340,000		345,105	335,086	
UNITED STATES TREASURY NOTE	4.875%	4/30/2026	615,000		619,540	619,889	
UNITED STATES TREASURY BOND	2.000%	8/15/2051	40,000		39,680	22,897	
UNITED STATES TREASURY NOTE	4.125%	3/31/2029	215,000		210,511	212,993	
UNITED STATES TREASURY NOTE	4.375%	8/31/2028	50,000		49,586	50,063	
UNITED STATES TREASURY NOTE	4.500%	3/31/2026	616,000		617,299	617,805	
UNITED STATES TREASURY NOTE	4.250%	2/28/2029	215,000		215,832	214,110	
UNITED STATES TREASURY BOND	4.625%	5/15/2044	45,000		45,716	43,671	
UNITED STATES TREASURY NOTE	4.250%	11/15/2034	90,000		87,798	87,715	
UNITED STATES TREASURY BOND	3.000%	8/15/2052	70,000		60,104	50,318	
UNITED STATES TREASURY NOTE	3.625%	8/31/2029	60,000		60,364	58,118	
UNITED STATES TREASURY NOTE	3.750%	8/31/2026	240,000		240,619	238,153	
UNITED STATES TREASURY NOTE	3.500%	9/30/2029	105,000		103,518	101,075	
UNITED STATES TREASURY NOTE	4.375%	7/31/2026	613,000		613,599	614,221	
UNITED STATES TREASURY NOTE	4.875%	10/31/2028	50,000		50,953	50,914	
UNITED STATES TREASURY NOTE	3.625%	5/31/2028	225,000		221,085	220,104	
UNITED STATES TREASURY NOTE	4.375%	7/31/2026	20,000		20,162	20,040	
UNITED STATES TREASURY BOND	4.750%	11/15/2053	85,000		92,096	84,223	
UNITED STATES TREASURY BOND	4.625%	11/15/2044	55,000		54,495	53,363	
UNITED STATES TREASURY NOTE	4.125%	10/31/2029	85,000		84,625	84,054	
UNITED STATES TREASURY NOTE	4.125%	10/31/2026	622,000		619,886	620,712	
UNITED STATES TREASURY NOTE	4.125%	8/15/2044	75,000		74,595	67,951	
UNITED STATES TREASURY BOND	4.125%	11/30/2029	330,000		328,126	326,404	
UNITED STATES TREASURY NOTE	4.250%	11/30/2026	90,000		90,264	90,002	
UNITED STATES TREASURY NOTE	1.750%	3/15/2025	625,000		621,533	621,851	
UNITED STATES TREASURY NOTE	0.250%	8/31/2025	641,000		623,573	624,512	
UNITED STATES TREASURY NOTE	0.875%	6/30/2026	654,000		621,326	622,475	
UNITED STATES TREASURY NOTE	2.875%	5/31/2025	627,000		623,106	623,485	
UNITED STATES TREASURY NOTE	1.125%	1/15/2025	622,000		620,785	621,295	
UNITED STATES TREASURY NOTE	2.250%	11/15/2025	634,000		622,682	623,289	
UNITED STATES TREASURY NOTE	2.000%	11/15/2026	650,000		622,908	624,000	
UNITED STATES TREASURY NOTE	0.250%	7/31/2025	639,000		623,774	624,573	
UNITED STATES TREASURY NOTE	0.750%	8/31/2026	660,000		622,153	623,429	
UNITED STATES TREASURY NOTE	3.875%	4/30/2025	621,000		620,127	620,115	
UNITED STATES TREASURY NOTE	3.500%	4/30/2028	175,000		172,950	170,639	
UNITED STATES TREASURY NOTE	1.250%	12/31/2026	661,000		622,321	623,522	
UNITED STATES TREASURY NOTE	2.625%	12/31/2025	627,000		616,860	617,571	
UNITED STATES TREASURY BOND	4.750%	11/15/2043	30,000		30,940	29,648	
UNITED STATES TREASURY NOTE	4.125%	7/31/2028	165,000		162,858	163,898	
UNITED STATES TREASURY NOTE	0.875%	9/30/2026	661,000		622,683	623,909	
UNITED STATES TREASURY BOND	3.875%	2/15/2043	160,000		158,191	141,325	
UNITED STATES TREASURY NOTE	3.875%	12/31/2027	350,000		353,769	346,131	
UNITED STATES TREASURY NOTE	5.000%	9/30/2025	614,000		617,334	617,298	
UNITED STATES TREASURY BOND	1.625%	11/15/2050	195,000		176,069	101,903	
UNITED STATES TREASURY NOTE	2.500%	2/28/2026	632,000		619,014	619,743	
UNITED STATES TREASURY NOTE	2.625%	1/31/2026	629,000		617,845	618,410	
UNITED STATES TREASURY BOND	4.125%	8/15/2053	65,000		57,820	58,002	
UNITED STATES TREASURY BOND	2.000%	11/15/2041	210,000		203,550	141,241	
UNITED STATES TREASURY NOTE	5.000%	10/31/2025	616,000		619,658	619,754	
UNITED STATES TREASURY NOTE	1.500%	2/15/2025	623,000		620,445	620,846	
UNITED STATES TREASURY BOND	4.375%	8/15/2043	120,000		114,293	113,025	
UNITED STATES TREASURY NOTE	4.625%	6/30/2025	609,000		610,237	610,606	
FEDERAL HOME LOAN MTG CORP GR(ARM) 1H2601	4.593%	3/1/2036	151,000		149,113	1,501	
FEDERAL NATIONAL MTG ASSN POOL AS5783	2.500%	9/1/2030	250,000		254,114	31,554	
FEDERAL NATIONAL MTG ASSN POOL AA0025	4.500%	1/1/2039	287,218		292,828	2,314	
FEDERAL NATIONAL MTG ASSN POOL AS1586	4.500%	1/1/2044	275,000		293,265	20,109	
FEDERAL NATIONAL MTG ASSN POOL MA1557	3.000%	8/1/2028	300,000		269,507	17,665	
FEDERAL NATIONAL MTG ASSN POOL 735588	5.500%	11/1/2033	155,000		156,647	1,884	
FEDERAL NATIONAL MTG ASSN POOL 745878	5.500%	10/1/2036	700,108		738,258	4,655	
FEDERAL NATIONAL MTG ASSN POOL 751581	5.000%	10/1/2033	1,004,228		985,713	12,322	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 826921	5.956%	8/1/2035	98,000		97,223	2,034	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 832258	5.815%	8/1/2035	106,000		105,536	462	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 833174	5.705%	9/1/2035	160,000		159,950	1,313	
FEDERAL NATIONAL MTG ASSN POOL 887601	5.500%	7/1/2036	35,000		34,152	564	
FEDERAL NATIONAL MTG ASSN POOL 924032	5.000%	5/1/2037	601,415		562,605	7,436	
FEDERAL NATIONAL MTG ASSN POOL 931375	4.500%	6/1/2039	225,000		226,863	8,040	
FEDERAL NATIONAL MTG ASSN POOL 970320	5.500%	2/1/2038	415,180		445,735	4,974	
FEDERAL NATIONAL MTG ASSN POOL 981319	5.000%	6/1/2038	415,000		405,273	3,521	
FEDERAL NATIONAL MTG ASSN POOL AA8741	4.500%	7/1/2039	226,762		233,600	5,186	
FEDERAL NATIONAL MTG ASSN POOL AC8762	5.000%	1/1/2040	250,000		260,693	7,033	
FEDERAL NATIONAL MTG ASSN POOL AD6334	4.500%	5/1/2040	185,000		188,671	7,164	
FEDERAL NATIONAL MTG ASSN POOL AC1921	4.000%	9/1/2039	170,000		171,248	7,217	
FEDERAL NATIONAL MTG ASSN POOL AB5463	3.000%	6/1/2042	200,000		207,457	23,443	
FEDERAL NATIONAL MTG ASSN POOL MA0907	4.000%	11/1/2041	385,000		406,115	23,977	
FEDERAL NATIONAL MTG ASSN POOL AH0599	4.000%	12/1/2040	200,643		198,104	6,627	
FEDERAL NATIONAL MTG ASSN POOL MA1044	3.000%	4/1/2042	200,000		203,672	19,446	
FEDERAL NATIONAL MTG ASSN POOL AB7391	2.500%	12/1/2042	150,512		152,344	29,150	
FEDERAL NATIONAL MTG ASSN POOL MA4653	3.000%	7/1/2052	160,000		135,931	120,345	

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value		Cost (d)	Current Value (e)	
			(c)			
	FEDERAL NATIONAL MTG ASSN POOL AB9749	3.000%	6/1/2043	265,000	248,740	43,377
	FEDERAL NATIONAL MTG ASSN POOL MA3747	4.500%	8/1/2049	350,000	363,623	35,524
	FEDERAL NATIONAL MTG ASSN POOL MA3239	4.000%	1/1/2048	575,000	600,635	76,184
	FEDERAL NATIONAL MTG ASSN POOL AS8532	4.000%	12/1/2046	250,000	260,646	27,729
	FEDERAL NATIONAL MTG ASSN POOL AL9994	2.500%	4/1/2032	740,000	675,080	140,649
	FEDERAL NATIONAL MTG ASSN POOL AL5514	4.500%	7/1/2044	255,000	271,208	14,365
	FEDERAL NATIONAL MTG ASSN POOL MA4378	2.000%	7/1/2051	135,000	135,639	84,126
	FEDERAL NATIONAL MTG ASSN POOL MA4599	3.000%	5/1/2052	295,000	277,352	216,350
	FEDERAL NATIONAL MTG ASSN POOL MA4355	2.000%	5/1/2051	140,000	141,314	86,303
	FEDERAL NATIONAL MTG ASSN POOL MA4598	2.500%	5/1/2052	160,000	137,246	113,488
	FEDERAL NATIONAL MTG ASSN POOL MA4562	2.000%	3/1/2052	65,000	48,761	43,628
	FEDERAL NATIONAL MTG ASSN POOL FM9894	2.500%	12/1/2051	155,000	153,512	101,986
	FEDERAL NATIONAL MTG ASSN POOL CB1405	3.000%	8/1/2051	150,000	141,607	100,304
	FEDERAL NATIONAL MTG ASSN POOL 252162	6.500%	12/1/2028	321,732	1,337	246
	FEDERAL NATIONAL MTG ASSN POOL 250569	5.000%	1/1/2034	36,000	35,325	412
	FEDERAL NATIONAL MTG ASSN POOL 254514	5.500%	11/1/2032	228,000	229,140	843
	FEDERAL NATIONAL MTG ASSN POOL 555880	5.500%	11/1/2033	397,000	398,985	2,564
	FEDERAL NATIONAL MTG ASSN POOL 256723	6.500%	5/1/2037	145,693	148,857	2,456
	FEDERAL NATIONAL MTG ASSN POOL 256822	5.000%	7/1/2037	200,465	188,061	1,830
	FEDERAL NATIONAL MTG ASSN POOL MA4398	2.000%	8/1/2051	140,000	142,195	87,740
	FHLMC 15 YR GOLD G14880	2.500%	1/1/2028	275,000	252,752	14,197
	FHLMC 30 YR GOLD A64821	6.500%	8/1/2037	150,000	151,430	519
	FHLMC 30 YR GOLD A86344	4.500%	5/1/2039	275,000	274,914	13,945
	FHLMC 30 YR GOLD A91947	5.000%	4/1/2040	300,000	310,219	8,742
	FHLMC 30 YR GOLD C09055	4.000%	12/1/2043	275,000	284,915	18,738
	FHLMC 30 YR GOLD C80395	6.000%	4/1/2026	43,049	150	6
	FHLMC 30 YR GOLD D68651	6.000%	2/1/2026	36,144	419	89
	FHLMC 30 YR GOLD G08477	3.500%	2/1/2042	270,000	176,062	18,331
	FHLMC 30 YR GOLD G02645	4.500%	1/1/2037	288,637	262,118	4,225
	FHLMC 30 YR GOLD G00993	7.500%	11/1/2028	77,011	75,897	18
	FHLMC 30 YR GOLD G08551	4.000%	10/1/2043	150,000	155,850	9,394
	FHLMC 30 YR GOLD G08554	3.500%	10/1/2043	150,000	149,696	16,232
	FHLMC 30 YR GOLD G08601	4.000%	8/1/2044	250,000	264,414	18,290
	FHLMC 30 YR GOLD G06385	5.500%	8/1/2040	515,000	157,558	9,584
	FHLMC 30 YR GOLD G03037	5.500%	7/1/2037	457,429	440,275	2,978
	FHLMC 30 YR GOLD Q21661	3.500%	9/1/2043	200,000	198,781	24,837
	FHLMC 30 YR GOLD QE0764	3.000%	4/1/2052	155,000	135,600	113,104
	FHLMC 30 YR GOLD SD8206	3.000%	4/1/2052	140,000	133,542	100,399
	FHLMC 30 YR GOLD SD8151	2.500%	6/1/2051	135,000	140,089	80,707
	FHLMC 30 YR GOLD SD8183	2.500%	12/1/2051	160,000	163,134	105,023
	FHMS KJ26 A2	2.600%	7/25/2025	90,000	91,795	65,648
	GNMA REMIC TRUST 2019-H04 NA	3.500%	7/1/2068	260,000	279,202	94,374
	GNMA REMIC TRUST 2018-H11 FJ	5.805%	6/20/2068	310,000	282,453	116,803
	GOVERNMENT NATIONAL MTG ASSN POOL MA8801	5.500%	4/20/2053	80,000	79,400	65,711
	GOVERNMENT NATIONAL MTG ASSN POOL 569553	6.500%	1/15/2032	895,436	939,089	1,392
	GOVERNMENT NATIONAL MTG ASSN POOL(ARM)080186	3.875%	4/20/2028	217,401	218,336	134
	GOVERNMENT NATIONAL MTG ASSN POOL 485698	7.500%	8/15/2031	693,370	737,572	688
				<b>38,426,383</b>	<b>22,197,607</b>	

**Corporate Bonds**

AES CORP/THE	3.300%	7/15/2025	30,000	29,992	29,709
AIR LEASE CORP	5.200%	7/15/2031	20,000	19,662	19,806
AIRCASTLE LTD	2.850%	1/26/2028	20,000	19,709	18,607
ALLIANT ENERGY FINANCE LLC	5.400%	6/6/2027	10,000	9,994	10,065
AMCOR FLEXIBLES NORTH AMERICA INC	4.000%	5/17/2025	5,000	4,999	4,984
AMCOR GROUP FINANCE PLC	5.450%	5/23/2029	30,000	29,960	30,248
AMEREN CORP	5.000%	1/15/2029	10,000	9,977	10,012
AMERICAN ELECTRIC POWER CO INC FXD TO 022027	3.875%	2/15/2062	20,000	20,000	18,803
AMERICAN HONDA FINANCE CORP	4.850%	10/23/2031	15,000	14,984	14,683
AMERICAN NATIONAL GROUP INC	5.750%	10/1/2029	10,000	9,995	10,013
APOLLO DEBT SOLUTIONS BDC	6.700%	7/29/2031	10,000	9,999	10,269
ARCELORMITTAL SA	6.350%	6/17/2054	30,000	29,797	29,684
ARES CAPITAL CORP	5.950%	7/15/2029	10,000	9,898	10,112
ARES STRATEGIC INCOME FUND	5.700%	3/15/2028	10,000	9,936	9,998
ARROW ELECTRONICS INC	5.150%	8/21/2029	20,000	19,981	19,918
ARTHUR J GALLAGHER & CO	3.050%	3/9/2052	25,000	24,742	15,612
ARTHUR J GALLAGHER & CO	5.550%	2/15/2055	25,000	24,844	24,057
ATHENE GLOBAL FUNDING	5.349%	7/9/2027	30,000	30,000	30,290
ATMOS ENERGY CORP	5.000%	12/15/2054	10,000	9,929	9,018
AUTOZONE INC	5.050%	7/15/2026	15,000	14,982	15,090
AVIATION CAPITAL GROUP LLC	5.375%	7/15/2029	10,000	9,925	10,005
AVOLON HOLDINGS FUNDING LTD	4.950%	1/15/2028	20,000	19,919	19,820
BAIN CAPITAL SPECIALTY FINANCE INC	2.550%	10/13/2026	10,000	9,893	9,533
BANK OF AMERICA CORP FXD TO 062028	2.087%	6/14/2029	45,000	45,000	40,832
BANK OF AMERICA CORP FXD TO 102034	5.518%	10/25/2035	55,000	55,000	53,694
BANK OF AMERICA CORP FXD TO 042025	3.384%	4/2/2026	20,000	20,000	19,925
BANK OF MONTREAL	5.511%	6/4/2031	15,000	15,000	15,235
BANK OF NEW YORK MELLON CORP FXD TO 072031	5.060%	7/22/2032	30,000	30,000	29,939
BANK OF NEW YORK MELLON CORP FXD TO 042026	4.947%	4/26/2027	10,000	10,000	10,043
BLACKSTONE SECURED LENDING FUND	5.875%	11/15/2027	5,000	4,964	5,082
BLACKSTONE SECURED LENDING FUND	5.350%	4/13/2028	15,000	14,933	14,963
BLUE OWL CAPITAL CORP	3.750%	7/22/2025	10,000	10,523	9,916
BLUE OWL CAPITAL CORP II	8.450%	11/15/2026	10,000	9,937	10,481
BLUE OWL CAPITAL CORP	5.950%	3/15/2029	10,000	10,004	10,048
BLUE OWL CREDIT INCOME CORP	7.950%	6/13/2028	15,000	14,903	15,926
BLUE OWL TECHNOLOGY FINANCE CORP	4.750%	12/15/2025	10,000	10,666	9,889
BLUE OWL TECHNOLOGY FINANCE CORP II	6.750%	4/4/2029	15,000	14,820	15,095
BP CAPITAL MARKETS AMERICA INC	5.227%	11/17/2034	25,000	24,900	24,636
BRIGHTHOUSE FINANCIAL GLOBAL FUNDING	1.750%	1/13/2025	30,000	29,962	29,972
BRIGHTHOUSE FINANCIAL GLOBAL FUNDING	5.550%	4/9/2027	20,000	19,994	20,174

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

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EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			Cost (d)	Current Value (e)
	CAMPBELL SOUP CO	5.250%	10/13/2054	15,000	14,890	13,573
	CANADIAN IMPERIAL BANK OF COMMERCE	5.237%	6/28/2027	10,000	10,000	10,106
	CANADIAN NATURAL RESOURCES LTD	5.400%	12/15/2034	10,000	9,984	9,727
	CANTOR FITZGERALD LP	7.200%	12/12/2028	10,000	9,981	10,451
	CAPITAL ONE FINANCIAL CORP FXD TO 062028	6.312%	6/8/2029	5,000	5,000	5,164
	CAPITAL ONE FINANCIAL CORP FXD TO 102026	7.149%	10/29/2027	15,000	15,000	15,566
	CARDINAL HEALTH INC	5.000%	11/15/2029	30,000	29,990	29,812
	CDW LLC / CDW FINANCE CORP	3.276%	12/1/2028	15,000	15,000	13,954
	CENCORA INC	5.150%	2/15/2035	10,000	9,995	9,768
	CENTERPOINT ENERGY INC FXD TO 052030	6.700%	5/15/2055	30,000	30,000	29,834
	CHARTER COMMUNICATIONS OPERATING LLC	6.100%	6/1/2029	30,000	29,983	30,612
	CITIZENS FINANCIAL GRP INC FXD TO 052032	5.641%	5/21/2037	5,000	5,000	4,843
	CNO GLOBAL FUNDING	4.875%	12/10/2027	15,000	14,995	14,929
	COMERICA INC FXD TO 012029	5.982%	1/30/2030	5,000	5,000	5,055
	CONAGRA BRANDS INC	5.300%	10/1/2026	40,000	39,942	40,417
	CONOCOPHILLIPS CO	5.000%	1/15/2035	35,000	34,939	33,980
	COREBRIDGE GLOBAL FUNDING	5.200%	6/24/2029	15,000	14,974	15,080
	COX COMMUNICATIONS INC	5.950%	9/1/2054	30,000	29,962	27,828
	DARDEN RESTAURANTS INC	4.550%	10/15/2029	15,000	14,972	14,637
	DELL INTERNATIONAL LLC	4.850%	2/1/2035	30,000	29,894	28,505
	DTE ENERGY CO	4.950%	7/1/2027	10,000	9,988	10,035
	DXC TECHNOLOGY CO	2.375%	9/15/2028	40,000	39,964	36,067
	EDISON INTERNATIONAL	4.700%	8/15/2025	25,000	24,991	24,960
	ELEMENT FLEET MANAGEMENT CORP	3.850%	6/15/2025	20,000	19,997	19,900
	ELEVANCE HEALTH INC	5.700%	2/15/2055	25,000	24,863	24,150
	ENACT HOLDINGS INC	6.250%	5/28/2029	25,000	24,988	25,461
	ENTERGY CORP	0.900%	9/15/2025	15,000	14,941	14,591
	EQUIFAX INC	4.800%	9/15/2029	15,000	14,995	14,825
	EQUIFAX INC	5.100%	6/1/2028	10,000	9,970	10,046
	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING	5.500%	12/2/2025	25,000	24,994	25,201
	ESSENT GROUP LTD	6.250%	7/1/2029	15,000	14,945	15,321
	ESSENTIAL UTILITIES INC	4.800%	8/15/2027	10,000	9,996	9,991
	EXPEDIA GROUP INC	6.250%	5/1/2025	11,000	11,000	11,007
	EXTRA SPACE STORAGE LP	5.700%	4/1/2028	5,000	5,143	5,104
	EXXON MOBIL CORP	2.992%	3/19/2025	20,000	21,159	19,924
	F&G GLOBAL FUNDING	5.150%	7/7/2025	25,000	24,984	25,032
	FLEX LTD	6.000%	1/15/2028	15,000	14,861	15,300
	FLEX LTD	5.250%	1/15/2032	5,000	4,989	4,918
	FS KKR CAPITAL CORP	7.875%	1/15/2029	5,000	4,966	5,322
	FS KKR CAPITAL CORP	6.875%	8/15/2029	10,000	9,886	10,327
	FS KKR CAPITAL CORP	6.125%	1/15/2030	15,000	14,954	14,988
	GATX CORP	5.400%	3/15/2027	10,000	9,991	10,110
	GENERAL MILLS INC	4.875%	1/30/2030	20,000	19,908	19,862
	GENERAL MOTORS FINANCIAL CO INC	6.050%	10/10/2025	15,000	14,980	15,133
	GENUINE PARTS CO	4.950%	8/15/2029	15,000	14,954	14,955
	GILEAD SCIENCES INC	5.500%	11/15/2054	40,000	39,884	38,980
	GOLDMAN SACHS BANK USA/NEW FXD TO 052026	5.414%	5/21/2027	15,000	15,000	15,117
	GOLDMAN SACHS GROUP INC INC/THE FX D TO 082025	5.798%	8/10/2026	30,000	30,000	30,166
	GOLDMAN SACHS GROUP INC/THE FX D TO 072029	5.049%	7/23/2030	35,000	35,000	34,822
	GOLUB CAPITAL BDC INC	2.500%	8/24/2026	20,000	19,848	19,050
	HARLEY-DAVIDSON FINANCIAL SERVICES INC	3.350%	6/8/2025	5,000	4,993	4,960
	HELMERICH & PAYNE INC	5.500%	12/1/2034	30,000	29,901	28,507
	HERCULES CAPITAL INC	3.375%	1/20/2027	15,000	14,892	14,378
	HEWLETT PACKARD ENTERPRISE CO	5.600%	10/15/2054	15,000	14,713	14,148
	HONEYWELL INTERNATIONAL INC	5.000%	3/1/2035	25,000	25,056	24,515
	HPS CORPORATE LENDING FUND	6.250%	9/30/2029	10,000	9,879	10,172
	HUNTINGTON BANCSHARES INC/OH FXD TO 082028	6.208%	8/21/2029	20,000	20,000	20,648
	HUNTINGTON BANCSHARES INC/OH FXD TO 012030	5.272%	1/15/2031	10,000	10,000	10,014
	HYATT HOTELS CORP	5.375%	12/15/2031	15,000	14,962	14,933
	HYATT HOTELS CORP	5.250%	6/30/2029	15,000	14,924	15,020
	HYUNDAI CAPITAL AMERICA	4.875%	11/1/2027	20,000	19,993	19,953
	HYUNDAI CAPITAL AMERICA	4.750%	9/26/2031	10,000	9,989	9,614
	ILLUMINA INC	4.650%	9/9/2026	10,000	9,993	9,966
	IQVIA INC	6.250%	2/1/2029	10,000	9,986	10,339
	JEFFERIES FINANCIAL GROUP INC	5.875%	7/21/2028	20,000	19,887	20,456
	JOHN DEERE CAPITAL CORP	4.900%	3/7/2031	20,000	19,972	20,000
	JPMORGAN CHASE & CO FXD TO 062028	2.069%	6/1/2029	20,000	20,000	18,179
	JPMORGAN CHASE & CO FXD TO 062033	5.350%	6/1/2034	30,000	30,096	30,013
	JPMORGAN CHASE & CO FXD TO 102034	4.946%	11/22/2035	25,000	25,000	24,083
	JPMORGAN CHASE & CO FXD TO 102033	6.254%	10/23/2034	30,000	30,000	31,712
	KINDER MORGAN INC	5.950%	8/1/2054	20,000	19,908	19,552
	LKQ CORP	5.750%	6/15/2028	15,000	14,959	15,245
	LOCKHEAD MARTIN CORP	4.700%	12/15/2031	10,000	9,994	9,847
	LYB INTERNATIONAL FINANCE III LLC	5.500%	3/1/2034	15,000	14,885	14,752
	M&T BANK CORP FXD TO 012035	5.385%	1/16/2036	25,000	25,000	24,240
	MAIN STREET CAPITAL CORP	6.500%	6/4/2027	10,000	10,096	10,185
	MAIN STREET CAPITAL CORP	3.000%	7/14/2026	10,000	10,174	9,644
	MAREX GROUP PLC	6.404%	11/4/2029	15,000	15,000	15,142
	MARTIN MARIETTA MATERIALS INC	5.500%	12/1/2054	20,000	19,601	18,900
	MDC HOLDINGS INC	3.966%	8/6/2061	10,000	10,000	7,462
	META PLATFORMS INC	5.400%	8/15/2054	10,000	9,960	9,690
	METLIFE INC	5.300%	12/15/2034	20,000	19,917	19,935
	MICROCHIP TECHNOLOGY INC	5.050%	2/15/2030	15,000	14,988	14,883
	MICRON TECHNOLOGY INC	6.750%	11/1/2029	15,000	15,673	15,975
	MPLX LP	4.875%	6/1/2025	65,000	67,298	64,924
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP	5.600%	11/13/2026	20,000	19,993	20,329
	NEW ENGLAND POWER CO	2.807%	10/6/2050	20,000	20,000	11,969
	NEW MOUNTAIN FINANCE CORP	6.200%	10/15/2027	5,000	4,968	4,995
	NMI HOLDINGS INC	6.000%	8/15/2029	10,000	9,875	10,043
	NORTHWESTERN MUTUAL GLOBAL FUNDING	4.900%	6/12/2028	30,000	29,991	30,011
	OCCIDENTAL PETROLEUM CORP	6.050%	10/1/2054	15,000	14,933	14,162
	PENSKE TRUCK LEASING CO LP/PTL FINANCE CORP	1.200%	11/15/2025	55,000	54,911	53,255

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	PHILIP MORRIS INTERNATIONAL INC	4.375%	11/1/2027	25,000	24,816	24,810
	PHILLIPS 66 CO	5.650%	6/15/2054	15,000	14,986	14,162
	PHILLIPS 66 CO	4.950%	3/15/2035	10,000	9,995	9,475
	PIONEER NATURAL RESOURCES CO	5.100%	3/29/2026	20,000	19,990	20,137
	PRINCIPAL LIFE GLOBAL FUNDING II	4.600%	8/19/2027	10,000	9,992	9,970
	RADIAN GROUP INC	6.200%	5/15/2029	10,000	9,981	10,271
	REINSURANCE GRP OF AMERICA INC	5.750%	9/15/2034	15,000	14,893	15,115
	ROYAL BANK OF CANADA FXD TO 082029	4.969%	8/2/2030	20,000	20,000	19,845
	ROYALTY PHARMA PLC	5.900%	9/2/2054	15,000	14,643	14,260
	SBL HOLDINGS INC	7.200%	10/30/2034	20,000	19,938	19,456
	SEMPRA ENERGY	5.400%	8/1/2026	10,000	9,963	10,086
	SIRIUSPOINT LTD	7.000%	4/5/2029	15,000	14,945	15,423
	SIXTH STREET LENDING PARTNERS	6.500%	3/11/2029	10,000	9,894	10,137
	SIXTH STREET LENDING PARTNERS	5.750%	1/15/2030	10,000	9,984	9,845
	SOUTHWEST GAS CORP	3.180%	8/15/2051	20,000	19,996	12,615
	STATE STREET CORP FXD TO 022028	4.530%	2/20/2029	10,000	10,000	9,887
	SYNCHRONY FINANCIAL FXD TO 082029	5.935%	8/2/2030	10,000	10,000	10,092
	SYNCHRONY FINANCIAL	4.875%	6/13/2025	25,000	24,982	24,978
	TAKE-TWO INTERACTIVE SOFTWARE INC	4.950%	3/28/2028	15,000	14,981	14,997
	TRUSTAGE FINANCIAL GROUP INC	4.625%	4/15/2032	15,000	14,891	13,709
	TYCO ELECTRONICS GROUP SA	4.625%	2/1/2030	15,000	14,919	14,857
	UNITEDHEALTH GROUP INC	5.625%	7/15/2054	15,000	14,970	14,587
	UNIVERSAL HEALTH SERVICES INC	4.625%	10/15/2029	10,000	9,996	9,656
	VIDEOTRON LTD	5.700%	1/15/2035	25,000	24,985	24,537
	WASTE MANAGEMENT INC	5.350%	10/15/2054	25,000	24,990	24,076
	WELLS FARGO & CO FXD TO 122034	5.211%	12/3/2035	35,000	35,000	34,062
	WESTERN UNION CO/THE	1.350%	3/15/2026	20,000	19,977	19,137
	WESTPAC BANKING CORP	5.050%	4/16/2029	15,000	14,972	15,164
	WISCONSIN PUBLIC SERVICE CORP	4.550%	12/1/2029	5,000	4,996	4,933
	AFFILIATED MANAGERS GROUP INC 5.875% (MGR)	5.875%	3/30/2059	1,990	50,788	43,860
	AFFILIATED MANAGERS GROUP INC 4.20% (MGRD)	4.200%	9/30/2061	1,986	40,041	31,736
	AFFILIATED MANAGERS GR 4.75% (MGRB)	4.750%	9/30/2060	2,322	61,034	42,214
	AMERICAN FINANCIAL GROUP (AFGB)	5.875%	3/30/2059	1,277	33,540	28,745
	AMERICAN FINANCIAL GROUP (AFGC)	5.125%	12/15/2059	2,568	61,297	51,309
	CMS ENERGY CORP (CMSA)	5.625%	3/15/2078	1,479	36,055	32,996
	COREBRIDGE FINL INC 6.375% (CRBD)	6.375%	12/15/2064	2,639	67,202	67,268
	DTE ENERGY CO CAL DEB 81 (DTG)	4.375%	12/1/2081	1,664	41,185	30,518
	DTE ENERGY CO SER E (DTW)	5.250%	12/1/2077	1,248	30,515	27,506
	DTE ENERGY CO (DTB)	4.375%	10/15/2080	2,271	54,118	41,287
	DUKE ENERGY CORP (DUKB)	5.625%	9/15/2078	1,831	44,665	43,267
	ENTERGY ARKANSAS LLC (EAI)	4.875%	9/1/2066	3,411	80,973	74,701
	ENTERGY LOUISIANA LLC (ELC)	4.875%	9/1/2066	1,815	43,380	39,476
	GEORGIA POWER CO (GPJA)	5.000%	10/1/2077	2,143	56,481	46,289
	GLOBE LIFE INC (GL.D)	4.250%	6/15/2061	1,568	40,445	24,680
	NEXTERA ENERGY CAPITAL HOLDINGS INC (NEE.N)	5.650%	3/1/2079	1,721	44,919	39,927
	PRUDENTIAL FINANCIAL INC (PRS)	5.625%	8/15/2058	2,251	54,507	52,291
	PRUDENTIAL FINANCIAL INC (PFH)	4.125%	9/1/2060	1,475	37,439	27,332
	PRUDENTIAL FINL INC CAL NT 62 (PRH)	5.950%	9/1/2062	2,608	64,571	64,939
	REINSURANCE GRP OF AMERICA INC NT CAL 52 (RZC)	7.125%	10/15/2052	1,302	32,907	33,592
	STIFEL FINANCIAL CORP (SFB)	5.200%	10/15/2047	1,335	31,522	27,301
	THE SOUTHERN CO 4.20% (SOJE)	4.200%	10/15/2060	2,338	44,941	44,212
	THE SOUTHERN CO SER 2017B (SOJC)	5.250%	12/1/2077	1,474	38,877	32,384
	ACAR 2022-4 C	8.350%	2/15/2029	5,000	4,999	1,556
	ACAR 2023-4 B	6.630%	2/14/2028	10,000	10,000	10,081
	AMCAR 2021-2 B	0.690%	1/19/2027	10,000	9,999	1,030
	AMCAR 2023-1 B	5.570%	3/20/2028	15,000	14,997	15,174
	AMERI CR ACCEP REC TR 2023-3 C	6.440%	10/12/2029	10,000	9,999	10,120
	AMERICR ATMBL REC TR 2022-2 A-3	4.380%	4/18/2023	15,000	14,997	7,337
	AMERICREDIT AM REC TR 2024-1 A-3	5.430%	1/18/2029	15,000	14,999	15,158
	AMERICREDIT AUTO REC TR 2022-1 B	2.770%	4/19/2027	30,000	29,995	29,640
	AMERICREDIT AUTO REC TR 2021-3 C	1.730%	8/18/2027	20,000	19,997	19,289
	BANK 2019-BN22 A4	2.978%	11/15/2062	40,000	41,200	36,081
	BANK 2020-BNK25 A-5	2.649%	1/15/2063	35,000	36,048	30,931
	BANK 2020-BNK27 A-5	2.144%	4/15/2063	65,000	66,946	54,922
	BANK5 2023-5YR3 A-3	6.724%	9/15/2056	15,000	15,450	15,773
	BANK5 2024 5YR6 A3	6.225%	5/15/2057	25,000	25,499	25,978
	BBCMS MTG TR 2021-C12 A - 5	2.689%	11/15/2054	65,000	60,985	55,624
	BBCMS 2024-5C25 A3	5.946%	3/15/2057	15,000	15,450	15,457
	BENCHMARK MTG TR 2020-B-16 A-5	2.732%	2/15/2057	40,000	41,200	35,610
	BENCHMARK 2023-V2 MTG TR A-3	5.811%	6/15/2050	15,000	15,450	15,306
	BMW VEHICLE LEASE TRUST 2024-2	4.180%	10/25/2027	10,000	9,999	9,920
	BNK 2021-BNK37 A-5	2.618%	11/15/2064	35,000	36,047	29,622
	BRIDGE LENG AUTO SEC TR 2024-2 A-3	5.840%	6/15/2028	40,000	40,000	40,308
	BRIDGECREST LD AUTO SEC 2023-1 A-3	6.510%	11/15/2027	15,000	14,998	13,240
	BRIDGEST LDG AUT SEC TR 2024-3 B	6.060%	10/16/2028	5,000	5,000	5,034
	CARMAX AUTO OWNER TRUST 2024-4 A-3	4.600%	10/15/2029	30,000	29,994	29,995
	CARMAX AUTO OWNER TR 2023-2 20 A-3	5.050%	1/18/2028	20,000	19,998	20,090
	CARVANA AUTO REC TR 2021 - P4 A-3	1.310%	1/11/2027	25,000	24,998	6,061
	CARVANA AUTO RECIEV TR 2024-P2 A-3	5.330%	7/10/2029	5,000	4,999	5,052
	CGCMT 2019-GC43 A4	3.038%	11/10/2052	90,000	92,697	80,257
	CITIGROUP COML MTG TR 2019-C7 A-4	3.102%	12/15/2072	75,000	77,247	68,400
	CITZN 2024-1 A3	5.110%	4/17/2028	5,000	5,000	5,034
	CRVNA 2023-N1 A	6.360%	4/12/2027	15,000	14,999	2,078
	CRVNA 2023-P1 A3	5.980%	12/10/2027	20,000	19,996	15,369
	CRVNA 2024-P4 A3	4.640%	1/10/2030	5,000	5,000	4,989
	CSAIL COML MTG TR 2019-C18 A-4	2.968%	12/17/2052	50,000	51,500	45,103
	DLLMT LLC 2023-1 A-3	5.340%	3/22/2027	20,000	19,997	20,119
	DRIVE AUTO RECEIVABL TR 2024-2 B	4.520%	7/16/2029	15,000	14,999	14,889
	DTAOT 2021-4A C	1.500%	9/15/2027	15,000	14,999	5,025
	DTAOT 2022-3A B	6.740%	7/17/2028	15,000	15,000	7,297
	DTAOT 2023-2A B	5.410%	2/15/2029	15,000	14,999	15,035
	EXETER AUTO REC TR 0224-4 C	5.480%	8/15/2030	5,000	4,999	5,028

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			Cost (d)	Current Value (e)
	EXETER AUTO RECV TR 2023-2 B	5.610%	9/15/2027	10,000	10,000	6,879
	EXETER AUTO RECV TR 2022-5 B	5.970%	3/15/2027	30,000	29,925	5,257
	EXETER AUTOMOBILE RECEV TR 2023-1 B	5.720%	4/15/2027	15,000	14,999	1,774
	FCAT 2022-4 A3	6.320%	6/15/2027	20,000	19,999	17,379
	FLAGSHIP CR AUTO TR 2023-2 C	5.810%	5/15/2029	15,000	14,999	15,087
	FYBR 2023-1 A2	6.600%	8/20/2053	25,000	25,453	25,443
	GLS AUTO SELEC REC TR 2024-4 A-2	4.430%	12/17/2029	10,000	10,000	9,956
	GLS AUTO SELECT REC TR 2024-3 A-2	5.590%	10/15/2029	10,000	10,000	9,945
	GM FIN REV REC TR 2024-1 A	4.980%	12/11/2036	15,000	14,995	15,126
	GS MORTGAGE SEC TR 2020-GC45 A-5	2.910%	2/13/2053	35,000	36,050	31,395
	GS MTG SECS TR 2021-GSA3 A-5	2.628%	12/15/2054	20,000	20,600	16,836
	HUNT 2024-1A A3	5.230%	1/16/2029	10,000	10,000	10,102
	JPMB COML MT SEC TR 2019-COR6 A-4	3.056%	11/13/2052	90,000	92,699	77,929
	LAD AUTO RECEIVABLES TR 2024-2 A-3	5.610%	8/15/2028	10,000	9,999	10,108
	PRESTIGE AUTO RECEIVABLES TR 2 C	5.650%	2/15/2028	10,000	10,000	10,064
	SANT&ER DRIVE AUTO RECEIVABLE	5.770%	11/15/2030	5,000	4,999	5,082
	SANTANDER DRIVE AUTO RECEIVABLE	5.630%	1/16/2029	10,000	9,999	10,125
	SANTANDER DRIVE AUTO RECEIVAB	4.420%	11/15/2027	25,000	24,994	22,757
	SANTANDER DRIVE AUTO 2023-5 B	6.160%	12/17/2029	15,000	14,996	15,338
	SANTANDER DRIVE AUTO TR 23-1 C	5.090%	5/15/2030	15,000	14,960	15,052
	SBNA AUTO LEASE TRUST 2024-A A-3	5.390%	11/20/2026	10,000	10,000	10,056
	SBNA AUTO LEASE TRUST 2024-C A-3	4.560%	2/22/2028	5,000	5,000	4,998
	SBNA AUTO LEASE TRUST 2024-B A-3	5.560%	11/22/2027	10,000	9,999	10,124
	SDART 2023-4 B	5.770%	12/15/2028	15,000	14,997	15,205
	SDART 2024-4 A3	4.850%	1/16/2029	10,000	9,999	10,027
	SFAST 2023-1A A3	5.470%	10/20/2028	15,000	14,998	15,134
	UACST 2022-2 C	5.810%	5/10/2027	15,000	14,928	2,977
	WALKE 2023-3A C	6.020%	9/15/2028	20,000	19,999	20,308
	WELLS FAR COM MRT TR 2021-C61 A-4	2.658%	11/15/2054	55,000	56,647	46,689
	WELLS FARG CML MTG 2022-C62 A-4	4.000%	4/15/2055	35,000	36,048	32,224
	WELLS FARGO COM MTG 2019-C54 A-4	3.146%	12/15/2052	45,000	46,349	40,961
	WESTLAKE AUTO REC TR 2024-3 A-3	4.670%	4/17/2028	10,000	9,999	9,997
	WOART 2024-C A3	4.430%	12/17/2029	10,000	9,998	9,964
	WOSAT 2021-A B	0.850%	8/16/2027	15,000	14,997	9,784
	ZIPLY 2024-1A A2	6.640%	4/20/2054	25,000	25,750	25,618
					<u>5,795,691</u>	<u>5,344,783</u>

**Preferred Stock**

ALLSTATE CORP 5.100 H (ALL.H)	5.100%	6,042	159,069	132,199
ARCH CAP GROUP LTD (ACGLO)	5.450%	3,154	75,206	66,896
ARCH CAP GROUP LTD (ACGLN)	4.550%	8,000	158,966	143,193
AT&T INC SER-C (T.C)	4.750%	6,776	147,678	134,504
AT&T INC SER-A (T.A)	5.000%	2,714	62,811	57,103
BANK OF AMER CORP (BAC.M)	5.375%	4,879	126,280	110,607
BANK OF AMERICA COR (BAC.O)	4.375%	6,964	148,525	135,241
BANK OF AMERICA CO (BAC.N)	5.000%	5,736	135,622	123,898
BK OF AMERICA CORP (BAC.Q)	4.250%	9,116	174,599	169,558
CAPITAL ONE FINANCIAL (COF.J)	4.800%	5,214	115,934	95,468
CAPITAL ONE FINANCIAL (COF.I)	5.000%	4,664	116,472	88,709
CITIZENS FIN GROUP (CFG.H)	7.375%	2,306	58,690	59,956
CITIZENS FIN GROUP (CFG.E)	5.000%	4,403	110,740	85,154
CMS ENERGY CORP (CMS.C)	4.200%	1,534	39,256	28,686
DIGITAL REALTY TRST (DLR.K)	5.850%	2,562	67,004	60,028
DIGITAL RLTY TST INC (DLR.L)	5.200%	1,503	38,616	31,879
DUKE ENERGY CORP (DUK.A)	5.750%	2,573	67,831	62,730
EQUITABLE HLDNGS (EQH.C)	4.300%	2,232	55,168	38,859
FIFTH THIRD BANCORP (FITBO)	4.950%	5,951	150,000	124,792
FIRST HORIZON CORP (FHN.F)	4.700%	1,565	40,368	27,920
HUNTINGTON BANCSHAR (HBANL)	6.870%	4,390	107,706	111,572
HUNTINGTON BANCSHAR (HBANP)	4.500%	4,976	112,299	88,175
JPMORGAN CHASE & CO (JPM.D)	5.750%	1,769	46,775	44,526
JPMORGAN CHASE & CO (JPM.K)	6.000%	3,449	71,181	70,601
JPMORGAN CHASE & CO (JPM.L)	4.625%	4,771	101,530	99,380
JPMORGAN CHASE & CO (JPM.M)	4.200%	4,767	102,423	90,049
JPMORGAN CHASE & CO DP REP P (JPM.J)	0.000%	2,578	64,458	55,040
KEYCORP (KEY.K)	5.625%	3,156	74,680	67,286
KEYCORP (KEY.K)	5.650%	2,800	62,971	60,340
KEYCORP (KEY.I)	6.125%	4,227	116,855	103,773
KEYCORP (KEY.L)	6.200%	2,903	70,543	70,804
M&T BK CORP FIX TO FLT PFD H (MTB.H)	0.000%	1,698	42,779	41,346
M&T BK CORP (MTB.J)	7.500%	2,700	68,086	71,874
METLIFE INC (MET.F)	4.750%	5,903	144,460	121,956
MORGAN STANLEY (MS.O)	4.250%	6,497	132,628	119,610
MORGAN STANLEY (MS.L)	4.875%	2,585	63,932	54,207
MORGAN STANLEY (MS.K)	5.850%	4,263	110,756	103,761
MORGAN STANLEY (MS.P)	6.500%	1,361	35,656	35,005
MORGAN STANLEY (MS.F)	6.875%	3,077	83,555	77,510
MORGAN STANLEY (MS.E)	7.125%	6,367	175,755	160,639
NORTHERN TRUST CORP (NTRSO)	4.700%	1,861	46,527	37,443
PUBLIC STORAGE (PSA.O)	3.900%	4,676	100,030	78,136
PUBLIC STORAGE (PSA.L)	4.625%	4,018	85,615	77,989
PUBLIC STORAGE (PSA.I)	4.875%	3,109	78,806	65,444
PUBLIC STORAGE (PSA.F)	5.150%	1,886	44,600	41,775
PUBLIC STORAGE (PSA.H)	5.600%	1,262	33,737	29,342
REGIONS FINANCIAL CORP (RF.C)	5.700%	2,548	66,986	61,764
REGIONS FINANCIAL CORP (RF.E)	4.450%	1,767	42,799	31,400
REGIONS FINANCIAL CO (RF.F)	6.950%	3,496	87,680	91,735
RENAISSANCERE HLDGS PFD (RNR.F)	5.750%	939	22,854	21,043
RENAISSANCERE HLDGS (RNR.G)	4.200%	1,652	41,489	27,390
SCHWAB CHARLES CORP (SCHW.J)	4.450%	2,864	68,698	55,877
SPIRE INC (SR.A)	5.900%	1,342	35,781	33,215

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity		Cost (d)	Current Value (e)
		value (c)			
	STATE STREET CORP (STT.G)	5.350%	3,899	99,791	91,588
	STIFEL FINANCIAL CORP (SF.C)	6.125%	1,360	35,741	33,701
	STIFEL FINANCIAL CORP (SF.D)	4.500%	644	11,695	11,347
	THE ALLSTATE CORP (ALL.I)	4.750%	2,678	69,112	55,086
	THE HARTFORD FIN (HIG.G)	6.000%	1,699	45,415	42,424
	TRUIST FINANCIAL CORP (TFC.O)	5.250%	3,372	86,229	71,048
	TRUIST FINCL CORP (TFC.R)	4.750%	8,252	164,944	159,264
	U.S. BANCORP PFD B (UBS.H)	6.170%	1,269	26,343	27,981
	U.S. BANCORP (USB.Q)	3.750%	3,700	89,244	62,456
	U.S. BANCORP (USB.R)	4.000%	7,571	132,458	133,780
	U.S. BANCORP (USB.P)	5.500%	3,052	73,899	71,753
	VOYA FINANCIAL INC (VOYA.B)	5.350%	2,450	64,262	56,914
	WEBSTER FIN CORP DEP S-F(WBS.F)	5.250%	1,229	29,210	23,191
	WELLS FARGO & CO (WFC.Z)	4.750%	8,152	166,591	166,301
	WELLS FARGO & COMPANY (WFC.D)	4.250%	2,426	45,492	44,226
	WELLS FARGO & COMPANY (WFC.Y)	5.625%	1,883	46,856	46,134
	WELLS FARGO & COMPANY (WFC.A)	4.700%	3,387	71,996	67,706
	WELLS FARGO CO (WFC.C)	4.375%	4,096	80,406	77,251
				<u>5,933,149</u>	<u>5,319,538</u>

**Common Stocks**

	ADOBE INC (ADBE)	-	602,000	136,306	267,697
	ALPHABET INC CL A (GOOGL)	-	1,768,000	24,723	334,682
	ALTRIA GROUP INC (MO)	-	2,613,000	115,486	136,634
	AMAZON COM INC (AMZN)	-	1,374,000	149,102	301,442
	AMPHENOL CORP NEW CL A (APH)	-	4,152,000	85,582	288,356
	APOLLO GLOBLA MGMT INC CL A (APO)	-	1,758,000	295,480	290,351
	APPLE INC (APPL)	-	1,268,000	4,243	317,533
	APPLOVIN CORP (APP)	-	756,000	59,680	244,815
	ARCH CAPITAL GROUP LTD (ACGL)	-	2,878,000	140,136	265,783
	ARISTA NETWORKS INC (ANET)	-	2,855,000	257,281	315,563
	AT&T INC (T)	-	7,326,000	138,873	166,813
	BANK OF AMERICA CORP (BAC)	-	5,233,000	173,915	229,990
	BCE INC (BCE)	-	5,334,000	249,960	123,642
	BJS WHSL CLUB HLDGS INC (BJ)	-	3,188,000	244,790	284,848
	BOOZ ALLEN HAMILTON HLDG CL-A (BAH)	-	2,215,000	350,075	285,071
	BROADCOM INC (AVGO)	-	1,348,000	79,401	312,520
	BROADCOM INC (AVGO)	-	1,762,000	97,750	408,502
	CADENCE DESIGN SYSTEMS (CDNS)	-	1,004,000	72,398	301,662
	CARDINAL HEALTH INC (CAH)	-	2,518,000	310,070	297,804
	CHEVRON CORP (CVX)	-	1,387,000	246,976	200,893
	CHUBB LTD (CB)	-	1,096,000	249,877	302,825
	CINTAS CORP (CTAS)	-	1,378,000	68,896	251,761
	CISCO SYS INC (CSCO)	-	4,334,000	205,522	256,573
	CITIGROUP INC NEW (C)	-	3,523,000	188,489	247,984
	COMCAST CORP (NEW) CLASS A (CMCSA)	-	4,911,000	214,853	184,310
	COMFORT SYSTEMS USA INC (FIX)	-	626,000	256,019	265,462
	CONOCOPHILLIPS (COP)	-	1,759,000	202,717	174,440
	CROWN CASTLE INTL (CCI)	-	1,532,000	142,503	139,044
	DIAGEO PLC SPON ADR NEW (DEO)	-	724,000	122,031	92,042
	DOW INC (DOW)	-	3,693,000	208,740	148,200
	DUKE ENERGY CORPORATION (DUK)	-	2,253,000	227,957	242,738
	EAGLE MATLS INC (EXP)	-	1,152,000	326,677	284,268
	ECOLAB INC (ECL)	-	1,311,000	257,067	307,194
	EXXON MOBIL CORP (XOM)	-	1,945,000	226,037	209,224
	FERGUSON ENTERPRISES INC (FERG)	-	1,532,000	254,115	265,909
	FISERV INC (FI)	-	1,597,000	157,289	328,056
	GARTNER INC (IT)	-	592,000	196,293	286,806
	GENL DYNAMICS CORP (GD)	-	932,000	211,627	245,573
	GENUINE PARTS CO (GPC)	-	1,383,000	225,867	161,479
	HCA HEALTHCARE INC (HCA)	-	816,000	79,184	244,922
	HEALTHPEAK PPTYS INC (DOC)	-	8,906,000	231,193	180,525
	HONEYWELL INTL INC (HON)	-	1,492,000	313,016	337,028
	ICON PLC (ICLR)	-	1,046,000	343,736	219,357
	JABIL CIRCUIT INC (JBL)	-	2,277,000	282,080	327,660
	JOHNSON & JOHNSON (JNJ)	-	1,611,000	268,842	232,983
	JOHNSON CTLS INTL PLC (JCI)	-	3,318,000	228,832	261,890
	JONES LANG LASALLE INC (JLL)	-	1,138,000	302,943	288,073
	JPMORGAN CHASE & CO (JPM)	-	1,165,000	143,890	279,262
	KENVUE INC (KVUE)	-	9,385,000	209,899	200,370
	KKR & CO INC CL A (KKR)	-	1,951,000	239,071	288,572
	KLA CORPORATION (KLAC)	-	452,000	73,457	284,814
	LOWES COMPANIES INC (LOW)	-	634,000	126,973	156,471
	LOWES COMPANIES INC (LOW)	-	1,122,000	156,613	276,910
	LULULEMON ATHLETICA INC (LULU)	-	757,000	283,264	289,484
	MARRIOTT INTL INC NEW CL A (MAR)	-	1,049,000	184,676	292,608
	MASTERCARD INC CL A (MA)	-	583,000	96,359	306,990
	MCKESSON CORP (MCK)	-	510,000	169,085	290,654
	MEDTRONIC PLC SHS (MDT)	-	2,758,000	238,130	220,309
	MERCK & CO INC NEW COM (MRK)	-	1,935,000	203,816	192,494
	META PLATFORMS INC CL A (META)	-	493,000	59,893	288,656
	MICROSOFT CORP (MSFT)	-	196,000	59,211	82,614
	MICROSOFT CORP (MSFT)	-	719,000	17,846	303,059
	MORGAN STANLEY (MS)	-	1,874,000	177,435	235,599
	MOTOROLA SOLUTIONS INC (MSI)	-	634,000	88,617	293,054
	NETFLIX INC (NFLX)	-	334,000	143,678	297,701
	NEUROCRINE BIOSCIENCES INC (NBIX)	-	2,550,000	362,743	348,075
	NEXTERA ENERGY INC (NEE)	-	3,479,000	261,054	249,410
	NOVARTIS AG ADR (NVS)	-	2,648,000	224,900	257,677
	O'REILLY AUTOMOTIVE INC NEW (ORLY)	-	247,000	22,877	292,893
	PAYPAL HLDGS INC COM (PYPL)	-	3,453,000	276,290	294,714

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value (c)	Cost	Current Value
			(d)	(e)
	PFIZER INC (PFE)	-	5,356,000	142,095
	PHILIP MORRIS INTL INC (PM)	-	1,992,000	239,737
	PINTREST INC CL A (PINS)	-	9,497,000	275,413
	PTC INC COM (PTC)	-	1,515,000	278,563
	QUALCOMM INC (QCOM)	-	685,000	105,230
	QUALCOMM INC (QCOM)	-	1,851,000	284,351
	QUANTA SERVICES INC (PWR)	-	931,000	294,243
	ROPER TECHNOLOGIES, INC. (ROP)	-	567,000	294,755
	ROYAL CARIBBEAN GROUP COM (RCL)	-	1,211,000	279,366
	RTX CORPORATION (RTX)	-	2,201,000	254,700
	SALESFORCE INC (CRM)	-	845,000	282,509
	SERVICENOW INC (NOW)	-	272,000	288,353
	SHERWIN WILLIAMS COMPANY OHIO (SHW)	-	855,000	290,640
	SIEMENS AKTIENGESELLSCHAFT (SIEGY)	-	2,383,000	230,388
	TARGET CORPORATION (TGT)	-	1,374,000	185,737
	THERMO FISHER SCIENTIFIC (TMO)	-	517,000	268,959
	TRADEWEB MKTS INC CL A (TW)	-	2,349,000	307,531
	TRAVELERS COMPANIES INC COM (TRV)	-	535,000	128,876
	TRUIST FINL CORP (TFC)	-	4,690,000	203,452
	UBER TECHNOLOGIES INC (UBER)	-	4,937,000	297,800
	UNILEVER PLC (NEW) ADS (UL)	-	4,189,000	237,516
	UNITED PARCEL SER INC CL-B (UPS)	-	1,018,000	128,370
	VICI PROPERTIES INC (VICI)	-	6,925,000	202,279
	VISA INC CL A (V)	-	1,068,000	337,531
	W W GRAINGER INC (GWW)	-	260,000	274,053
	WASTE MGMT INC (DELA) (WM)	-	1,465,000	295,622
			<u>18,396,462</u>	<u>24,291,386</u>
<b>Exchange Traded Funds</b>				
	ISHARES MSCI EAFE ETF (EFA)	-	61,301	4,634,969
	ISHARES RUSSELL 2000 ETF (IWM)	-	23,915	5,284,258
	SCHWAB US DVD EQUITY ETF (SCHD)	-	306,781	8,381,257
	SPDR S&P MIDCAP 400 ETF TRUST (MDY)	-	9,366	5,334,686
	SPDR S&P 500 ETF TRUST (SPY)	-	9,385	5,500,361
	VANGUARD HIGH DIV YIELD ETF (VYM)	-	96691	12,313,719
			<u>30,956,733</u>	<u>41,449,250</u>
<b>Mutual Funds &amp; Open End Mutual Funds</b>				
	FEDERATED HERMES GOVT OBL PRM (GOFXX)	-	308260	308,060
	PIMCO FLEXIBLE CRED INCOME I (PFLEX)	-	453082	3,207,820
	PIMCO INCOME INST (PIMIX)	-	1667171	17,538,637
	PRINCIPAL CAPITAL SEC S (PCSFY)	-	568743	5,368,932
			<u>28,925,749</u>	<u>26,423,449</u>
<b>Interest Bearing Cash</b>				
	Morgan Stanley Private Bank	*	1,234,710	1,234,710
	Morgan Stanley Preferred Savings QC	*	551,646	551,647
			<u>1,786,356</u>	<u>1,786,357</u>
<b>Total</b>			<u>\$ 130,220,523</u>	<u>\$ 126,812,370</u>

\* Amounts denote parties-in-interest

## Section 3: Certificate of Actuarial Valuation

### Exhibit L: Summary of plan provisions

(Schedule MB, Line 6)

This exhibit summarizes the major provisions of the Plan included in the valuation. It is not intended to be, nor should it be interpreted as, a complete statement of all plan provisions.

#### Plan year

January 1 through December 31

#### Pension credit year

January 1 through December 31

#### Plan status

Closed to new employees effective January 1, 2016.

#### Regular pension

- **Age Requirement:** 65
- **Service Requirement:** 10 years of Pension Credit
- **Amount:** \$43 per pension credit accrued for all years of service.
- **Delayed Retirement Amount:** Regular pension accrued at Normal Retirement Age (NRA), increased by 1.0% for the first 60 months following NRA, and 1.5% for each month thereafter.

#### Service pension

- **Age Requirement:** 62
- **Service Requirement:** 20 years of Pension Credit
- **Amount:** \$43 per pension credit accrued for all years of service. For accruals earned after January 1, 2010, Regular pension accrued reduced by 6% for each year (1/2% per month) of age less than 65.

## Section 3: Certificate of Actuarial Valuation

### Early retirement

- **Age Requirement:** 55
- **Service Requirement:** 10 years of Pension Credit
- **Amount:** For accruals earned after January 1, 2010, Regular pension accrued reduced by 6% for each year (1/2% per month) of age less than 65. For accruals earned prior to January 1, 2010, Regular pension credits accrued reduced by 3% for each year (1/4% per month) of age less than 65.

### Disability

- **Age Requirement:** None
- **Service Requirement:** 5 years of Pension Credit
- **Amount:** Same as Regular Pension

### Pro-rata

- **Requirement:** Combined pension credit between this Plan and other recognized plans is at least 10 pension credits.
- **Amount:** Same as Regular Pension but based only on the pension credits earned in this Plan.

### Vesting

- **Age Requirement:** None
- **Service Requirement:** 5 years of Vesting Service.
- **Amount:** Regular pension accrued based on plan in effect when last active
- **Normal Retirement Age:** 65 or fifth anniversary of participation, if later.

### Termination benefit

- **Amount:** Refund of employee contributions plus interest is paid to the terminated employee upon application.

## Section 3: Certificate of Actuarial Valuation

### Spouse's pre-retirement death benefit

- **Age Requirement:** None
- **Service Requirement:** 5 years of Vesting Service.
- **Amount:** 50% of the benefit the employee would have received had he or she retired the day before he or she died with the Husband and Wife option. If the employee is under age 55 at death, the benefit is calculated as if the employee were age 55 and is first payable when the employee would have been age 55 had he or she lived.

### Post-retirement death benefit

- **Lump sum benefit:** After pension benefits become effective, a death benefit equal to the excess, if any, of employee contributions plus interest over benefits paid.
- **Husband and Wife:** If married, pension benefits are paid in the form of a 50% joint and survivor annuity unless this form is rejected by the employee. If not rejected, the benefit amount otherwise payable is reduced to reflect the joint and survivor coverage. If rejected, benefits are payable for the life of the employee without reduction. Benefits are also payable in any other available optional form elected by the employee in an actuarially equivalent amount.

A \$5,000 death benefit is payable to the beneficiary of an employee who retires after January 1, 1998, except Pro Rata pensioners with less than 10 pension credits under this Plan.

### Automatic benefit forms

- **Not Married:** Unless an optional election is made, the accrued pension paid as a lifetime monthly annuity.
- **Married:** Lifetime monthly annuity to the retiree with 50% of such annuity continuing to the retiree's spouse following the retiree's death. The accrued benefit is adjusted such that the value is converted from the lifetime monthly annuity form based on simplified factors.

Married participants may, with written consent of their spouse, elect optional form of payment.

### Optional benefit forms

- **75% or 100% Joint and Survivor Forms:** Retirees may elect a joint and survivor annuity with either 75% or 100% continued to a named beneficiary (who need not be the spouse of the retiree). The benefit under this election is adjusted such that the value is converted from the lifetime monthly annuity form based on simplified factors.

## Section 3: Certificate of Actuarial Valuation

- **60 Certain Payments:** The retiree may elect the 60 Certain Payments Option. The accrued pension is adjusted such that the value is converted from the lifetime monthly annuity form based on simplified factors.
- **120 Certain Payments:** The retiree may elect a 120 Certain Payments Option. The accrued benefit is adjusted such that the value is converted from the lifetime monthly annuity form based on simplified factors.

### Participation

The earliest January 1 or July 1 following completion of a twelve-consecutive month period during which 500 hours were worked.

### Pension credit

Hours worked in calendar year	Pension credits
Less than 250	0
250 – 499	$\frac{1}{4}$
500 – 749	$\frac{1}{2}$
750 – 999	$\frac{3}{4}$
1,000 or over	1

### Vesting credit

One year of vesting service for each calendar year following his contribution date in which the employee works at least 1,000 hours.

### Contribution rate

\$0.90 per hour

### Changes in plan provisions

None.

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	(b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			(c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party					Cost	Current Value	
<b>Government Securities</b>							
UNITED STATES TREASURY NOTE	3.750%	12/21/2028	55,000	\$	54,336	\$ 53,793	
UNITED STATES TREASURY NOTE	4.375%	11/30/2028	50,000		50,377	50,039	
UNITED STATES TREASURY BOND	2.750%	11/15/2042	565,000		560,863	422,691	
UNITED STATES TREASURY BOND	3.875%	5/15/2043	60,000		58,225	52,866	
UNITED STATES TREASURY NOTE	4.000%	1/31/2029	100,000		98,805	98,672	
UNITED STATES TREASURY BOND	4.250%	8/15/2054	145,000		149,149	132,698	
UNITED STATES TREASURY NOTE	3.875%	8/15/2026	250,000		249,921	236,582	
UNITED STATES TREASURY NOTE	4.875%	5/31/2026	617,000		621,724	622,266	
UNITED STATES TREASURY BOND	4.250%	2/15/2054	35,000		32,021	31,989	
UNITED STATES TREASURY BOND	4.500%	2/15/2044	55,000		55,116	52,546	
UNITED STATES TREASURY BOND	4.625%	5/15/2054	40,000		41,942	38,941	
UNITED STATES TREASURY NOTE	4.375%	5/15/2034	340,000		345,105	335,086	
UNITED STATES TREASURY NOTE	4.875%	4/30/2026	615,000		619,540	619,889	
UNITED STATES TREASURY BOND	2.000%	8/15/2051	40,000		39,680	22,897	
UNITED STATES TREASURY NOTE	4.125%	3/31/2029	215,000		210,511	212,993	
UNITED STATES TREASURY NOTE	4.375%	8/31/2028	50,000		49,586	50,063	
UNITED STATES TREASURY NOTE	4.500%	3/31/2026	616,000		617,299	617,805	
UNITED STATES TREASURY NOTE	4.250%	2/28/2029	215,000		215,832	214,110	
UNITED STATES TREASURY BOND	4.625%	5/15/2044	45,000		45,716	43,671	
UNITED STATES TREASURY NOTE	4.250%	11/15/2034	90,000		87,798	87,715	
UNITED STATES TREASURY BOND	3.000%	8/15/2052	70,000		60,104	50,318	
UNITED STATES TREASURY NOTE	3.625%	8/31/2029	60,000		60,364	58,118	
UNITED STATES TREASURY NOTE	3.750%	8/31/2026	240,000		240,619	238,153	
UNITED STATES TREASURY NOTE	3.500%	9/30/2029	105,000		103,518	101,075	
UNITED STATES TREASURY NOTE	4.375%	7/31/2026	613,000		613,599	614,221	
UNITED STATES TREASURY NOTE	4.875%	10/31/2028	50,000		50,953	50,914	
UNITED STATES TREASURY NOTE	3.625%	5/31/2028	225,000		221,085	220,104	
UNITED STATES TREASURY NOTE	4.375%	7/31/2026	20,000		20,162	20,040	
UNITED STATES TREASURY BOND	4.750%	11/15/2053	85,000		92,096	84,223	
UNITED STATES TREASURY BOND	4.625%	11/15/2044	55,000		54,495	53,363	
UNITED STATES TREASURY NOTE	4.125%	10/31/2029	85,000		84,625	84,054	
UNITED STATES TREASURY NOTE	4.125%	10/31/2026	622,000		619,886	620,712	
UNITED STATES TREASURY NOTE	4.125%	8/15/2044	75,000		74,595	67,951	
UNITED STATES TREASURY BOND	4.125%	11/30/2029	330,000		328,126	326,404	
UNITED STATES TREASURY NOTE	4.250%	11/30/2026	90,000		90,264	90,002	
UNITED STATES TREASURY NOTE	1.750%	3/15/2025	625,000		621,533	621,851	
UNITED STATES TREASURY NOTE	0.250%	8/31/2025	641,000		623,573	624,512	
UNITED STATES TREASURY NOTE	0.875%	6/30/2026	654,000		621,326	622,475	
UNITED STATES TREASURY NOTE	2.875%	5/31/2025	627,000		623,106	623,485	
UNITED STATES TREASURY NOTE	1.125%	1/15/2025	622,000		620,785	621,295	
UNITED STATES TREASURY NOTE	2.250%	11/15/2025	634,000		622,682	623,289	
UNITED STATES TREASURY NOTE	2.000%	11/15/2026	650,000		622,908	624,000	
UNITED STATES TREASURY NOTE	0.250%	7/31/2025	639,000		623,774	624,573	
UNITED STATES TREASURY NOTE	0.750%	8/31/2026	660,000		622,153	623,429	
UNITED STATES TREASURY NOTE	3.875%	4/30/2025	621,000		620,127	620,115	
UNITED STATES TREASURY NOTE	3.500%	4/30/2028	175,000		172,950	170,639	
UNITED STATES TREASURY NOTE	1.250%	12/31/2026	661,000		622,321	623,522	
UNITED STATES TREASURY NOTE	2.625%	12/31/2025	627,000		616,860	617,571	
UNITED STATES TREASURY BOND	4.750%	11/15/2043	30,000		30,940	29,648	
UNITED STATES TREASURY NOTE	4.125%	7/31/2028	165,000		162,858	163,898	
UNITED STATES TREASURY NOTE	0.875%	9/30/2026	661,000		622,683	623,909	
UNITED STATES TREASURY BOND	3.875%	2/15/2043	160,000		158,191	141,325	
UNITED STATES TREASURY NOTE	3.875%	12/31/2027	350,000		353,769	346,131	
UNITED STATES TREASURY NOTE	5.000%	9/30/2025	614,000		617,334	617,298	
UNITED STATES TREASURY BOND	1.625%	11/15/2050	195,000		176,069	101,903	
UNITED STATES TREASURY NOTE	2.500%	2/28/2026	632,000		619,014	619,743	
UNITED STATES TREASURY NOTE	2.625%	1/31/2026	629,000		617,845	618,410	
UNITED STATES TREASURY BOND	4.125%	8/15/2053	65,000		57,820	58,002	
UNITED STATES TREASURY BOND	2.000%	11/15/2041	210,000		203,550	141,241	
UNITED STATES TREASURY NOTE	5.000%	10/31/2025	616,000		619,658	619,754	
UNITED STATES TREASURY NOTE	1.500%	2/15/2025	623,000		620,445	620,846	
UNITED STATES TREASURY BOND	4.375%	8/15/2043	120,000		114,293	113,025	
UNITED STATES TREASURY NOTE	4.625%	6/30/2025	609,000		610,237	610,606	
FEDERAL HOME LOAN MTG CORP GR(ARM) 1H2601	4.593%	3/1/2036	151,000		149,113	1,501	
FEDERAL NATIONAL MTG ASSN POOL AS5783	2.500%	9/1/2030	250,000		254,114	31,554	
FEDERAL NATIONAL MTG ASSN POOL AA0025	4.500%	1/1/2039	287,218		292,828	2,314	
FEDERAL NATIONAL MTG ASSN POOL AS1586	4.500%	1/1/2044	275,000		293,265	20,109	
FEDERAL NATIONAL MTG ASSN POOL MA1557	3.000%	8/1/2028	300,000		269,507	17,665	
FEDERAL NATIONAL MTG ASSN POOL 735588	5.500%	11/1/2033	155,000		156,647	1,884	
FEDERAL NATIONAL MTG ASSN POOL 745878	5.500%	10/1/2036	700,108		738,258	4,655	
FEDERAL NATIONAL MTG ASSN POOL 751581	5.000%	10/1/2033	1,004,228		985,713	12,322	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 826921	5.956%	8/1/2035	98,000		97,223	2,034	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 832258	5.815%	8/1/2035	106,000		105,536	462	
FEDERAL NATIONAL MTG ASSN POOL (ARM) 833174	5.705%	9/1/2035	160,000		159,950	1,313	
FEDERAL NATIONAL MTG ASSN POOL 887601	5.500%	7/1/2036	35,000		34,152	564	
FEDERAL NATIONAL MTG ASSN POOL 924032	5.000%	5/1/2037	601,415		562,605	7,436	
FEDERAL NATIONAL MTG ASSN POOL 931375	4.500%	6/1/2039	225,000		226,863	8,040	
FEDERAL NATIONAL MTG ASSN POOL 970320	5.500%	2/1/2038	415,180		445,735	4,974	
FEDERAL NATIONAL MTG ASSN POOL 981319	5.000%	6/1/2038	415,000		405,273	3,521	
FEDERAL NATIONAL MTG ASSN POOL AA8741	4.500%	7/1/2039	226,762		233,600	5,186	
FEDERAL NATIONAL MTG ASSN POOL AC8762	5.000%	1/1/2040	250,000		260,693	7,033	
FEDERAL NATIONAL MTG ASSN POOL AD6334	4.500%	5/1/2040	185,000		188,671	7,164	
FEDERAL NATIONAL MTG ASSN POOL AC1921	4.000%	9/1/2039	170,000		171,248	7,217	
FEDERAL NATIONAL MTG ASSN POOL AB5463	3.000%	6/1/2042	200,000		207,457	23,443	
FEDERAL NATIONAL MTG ASSN POOL MA0907	4.000%	11/1/2041	385,000		406,115	23,977	
FEDERAL NATIONAL MTG ASSN POOL AH0599	4.000%	12/1/2040	200,643		198,104	6,627	
FEDERAL NATIONAL MTG ASSN POOL MA1044	3.000%	4/1/2042	200,000		203,672	19,446	
FEDERAL NATIONAL MTG ASSN POOL AB7391	2.500%	12/1/2042	150,512		152,344	29,150	
FEDERAL NATIONAL MTG ASSN POOL MA4653	3.000%	7/1/2052	160,000		135,931	120,345	

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

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PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value		Cost (d)	Current Value (e)	
			(c)			
	FEDERAL NATIONAL MTG ASSN POOL AB9749	3.000%	6/1/2043	265,000	248,740	43,377
	FEDERAL NATIONAL MTG ASSN POOL MA3747	4.500%	8/1/2049	350,000	363,623	35,524
	FEDERAL NATIONAL MTG ASSN POOL MA3239	4.000%	1/1/2048	575,000	600,635	76,184
	FEDERAL NATIONAL MTG ASSN POOL AS8532	4.000%	12/1/2046	250,000	260,646	27,729
	FEDERAL NATIONAL MTG ASSN POOL AL9994	2.500%	4/1/2032	740,000	675,080	140,649
	FEDERAL NATIONAL MTG ASSN POOL AL5514	4.500%	7/1/2044	255,000	271,208	14,365
	FEDERAL NATIONAL MTG ASSN POOL MA4378	2.000%	7/1/2051	135,000	135,639	84,126
	FEDERAL NATIONAL MTG ASSN POOL MA4599	3.000%	5/1/2052	295,000	277,352	216,350
	FEDERAL NATIONAL MTG ASSN POOL MA4355	2.000%	5/1/2051	140,000	141,314	86,303
	FEDERAL NATIONAL MTG ASSN POOL MA4598	2.500%	5/1/2052	160,000	137,246	113,488
	FEDERAL NATIONAL MTG ASSN POOL MA4562	2.000%	3/1/2052	65,000	48,761	43,628
	FEDERAL NATIONAL MTG ASSN POOL FM9894	2.500%	12/1/2051	155,000	153,512	101,986
	FEDERAL NATIONAL MTG ASSN POOL CB1405	3.000%	8/1/2051	150,000	141,607	100,304
	FEDERAL NATIONAL MTG ASSN POOL 252162	6.500%	12/1/2028	321,732	1,337	246
	FEDERAL NATIONAL MTG ASSN POOL 250569	5.000%	1/1/2034	36,000	35,325	412
	FEDERAL NATIONAL MTG ASSN POOL 254514	5.500%	11/1/2032	228,000	229,140	843
	FEDERAL NATIONAL MTG ASSN POOL 555880	5.500%	11/1/2033	397,000	398,985	2,564
	FEDERAL NATIONAL MTG ASSN POOL 256723	6.500%	5/1/2037	145,693	148,857	2,456
	FEDERAL NATIONAL MTG ASSN POOL 256822	5.000%	7/1/2037	200,465	188,061	1,830
	FEDERAL NATIONAL MTG ASSN POOL MA4398	2.000%	8/1/2051	140,000	142,195	87,740
	FHLMC 15 YR GOLD G14880	2.500%	1/1/2028	275,000	252,752	14,197
	FHLMC 30 YR GOLD A64821	6.500%	8/1/2037	150,000	151,430	519
	FHLMC 30 YR GOLD A86344	4.500%	5/1/2039	275,000	274,914	13,945
	FHLMC 30 YR GOLD A91947	5.000%	4/1/2040	300,000	310,219	8,742
	FHLMC 30 YR GOLD C09055	4.000%	12/1/2043	275,000	284,915	18,738
	FHLMC 30 YR GOLD C80395	6.000%	4/1/2026	43,049	150	6
	FHLMC 30 YR GOLD D68651	6.000%	2/1/2026	36,144	419	89
	FHLMC 30 YR GOLD G08477	3.500%	2/1/2042	270,000	176,062	18,331
	FHLMC 30 YR GOLD G02645	4.500%	1/1/2037	288,637	262,118	4,225
	FHLMC 30 YR GOLD G00993	7.500%	11/1/2028	77,011	75,897	18
	FHLMC 30 YR GOLD G08551	4.000%	10/1/2043	150,000	155,850	9,394
	FHLMC 30 YR GOLD G08554	3.500%	10/1/2043	150,000	149,696	16,232
	FHLMC 30 YR GOLD G08601	4.000%	8/1/2044	250,000	264,414	18,290
	FHLMC 30 YR GOLD G06385	5.500%	8/1/2040	515,000	157,558	9,584
	FHLMC 30 YR GOLD G03037	5.500%	7/1/2037	457,429	440,275	2,978
	FHLMC 30 YR GOLD Q21661	3.500%	9/1/2043	200,000	198,781	24,837
	FHLMC 30 YR GOLD QE0764	3.000%	4/1/2052	155,000	135,600	113,104
	FHLMC 30 YR GOLD SD8206	3.000%	4/1/2052	140,000	133,542	100,399
	FHLMC 30 YR GOLD SD8151	2.500%	6/1/2051	135,000	140,089	80,707
	FHLMC 30 YR GOLD SD8183	2.500%	12/1/2051	160,000	163,134	105,023
	FHMS KJ26 A2	2.600%	7/25/2025	90,000	91,795	65,648
	GNMA REMIC TRUST 2019-H04 NA	3.500%	7/1/2068	260,000	279,202	94,374
	GNMA REMIC TRUST 2018-H11 FJ	5.805%	6/20/2068	310,000	282,453	116,803
	GOVERNMENT NATIONAL MTG ASSN POOL MA8801	5.500%	4/20/2053	80,000	79,400	65,711
	GOVERNMENT NATIONAL MTG ASSN POOL 569553	6.500%	1/15/2032	895,436	939,089	1,392
	GOVERNMENT NATIONAL MTG ASSN POOL(ARM)080186	3.875%	4/20/2028	217,401	218,336	134
	GOVERNMENT NATIONAL MTG ASSN POOL 485698	7.500%	8/15/2031	693,370	737,572	688
				<b>38,426,383</b>	<b>22,197,607</b>	

**Corporate Bonds**

AES CORP/THE	3.300%	7/15/2025	30,000	29,992	29,709
AIR LEASE CORP	5.200%	7/15/2031	20,000	19,662	19,806
AIRCASTLE LTD	2.850%	1/26/2028	20,000	19,709	18,607
ALLIANT ENERGY FINANCE LLC	5.400%	6/6/2027	10,000	9,994	10,065
AMCOR FLEXIBLES NORTH AMERICA INC	4.000%	5/17/2025	5,000	4,999	4,984
AMCOR GROUP FINANCE PLC	5.450%	5/23/2029	30,000	29,960	30,248
AMEREN CORP	5.000%	1/15/2029	10,000	9,977	10,012
AMERICAN ELECTRIC POWER CO INC FXD TO 022027	3.875%	2/15/2062	20,000	20,000	18,803
AMERICAN HONDA FINANCE CORP	4.850%	10/23/2031	15,000	14,984	14,683
AMERICAN NATIONAL GROUP INC	5.750%	10/1/2029	10,000	9,995	10,013
APOLLO DEBT SOLUTIONS BDC	6.700%	7/29/2031	10,000	9,999	10,269
ARCELORMITTAL SA	6.350%	6/17/2054	30,000	29,797	29,684
ARES CAPITAL CORP	5.950%	7/15/2029	10,000	9,898	10,112
ARES STRATEGIC INCOME FUND	5.700%	3/15/2028	10,000	9,936	9,998
ARROW ELECTRONICS INC	5.150%	8/21/2029	20,000	19,981	19,918
ARTHUR J GALLAGHER & CO	3.050%	3/9/2052	25,000	24,742	15,612
ARTHUR J GALLAGHER & CO	5.550%	2/15/2055	25,000	24,844	24,057
ATHENE GLOBAL FUNDING	5.349%	7/9/2027	30,000	30,000	30,290
ATMOS ENERGY CORP	5.000%	12/15/2054	10,000	9,929	9,018
AUTOZONE INC	5.050%	7/15/2026	15,000	14,982	15,090
AVIATION CAPITAL GROUP LLC	5.375%	7/15/2029	10,000	9,925	10,005
AVOLON HOLDINGS FUNDING LTD	4.950%	1/15/2028	20,000	19,919	19,820
BAIN CAPITAL SPECIALTY FINANCE INC	2.550%	10/13/2026	10,000	9,893	9,533
BANK OF AMERICA CORP FXD TO 062028	2.087%	6/14/2029	45,000	45,000	40,832
BANK OF AMERICA CORP FXD TO 102034	5.518%	10/25/2035	55,000	55,000	53,694
BANK OF AMERICA CORP FXD TO 042025	3.384%	4/2/2026	20,000	20,000	19,925
BANK OF MONTREAL	5.511%	6/4/2031	15,000	15,000	15,235
BANK OF NEW YORK MELLON CORP FXD TO 072031	5.060%	7/22/2032	30,000	30,000	29,939
BANK OF NEW YORK MELLON CORP FXD TO 042026	4.947%	4/26/2027	10,000	10,000	10,043
BLACKSTONE SECURED LENDING FUND	5.875%	11/15/2027	5,000	4,964	5,082
BLACKSTONE SECURED LENDING FUND	5.350%	4/13/2028	15,000	14,933	14,963
BLUE OWL CAPITAL CORP	3.750%	7/22/2025	10,000	10,523	9,916
BLUE OWL CAPITAL CORP II	8.450%	11/15/2026	10,000	9,937	10,481
BLUE OWL CAPITAL CORP	5.950%	3/15/2029	10,000	10,004	10,048
BLUE OWL CREDIT INCOME CORP	7.950%	6/13/2028	15,000	14,903	15,926
BLUE OWL TECHNOLOGY FINANCE CORP	4.750%	12/15/2025	10,000	10,666	9,889
BLUE OWL TECHNOLOGY FINANCE CORP II	6.750%	4/4/2029	15,000	14,820	15,095
BP CAPITAL MARKETS AMERICA INC	5.227%	11/17/2034	25,000	24,900	24,636
BRIGHTHOUSE FINANCIAL GLOBAL FUNDING	1.750%	1/13/2025	30,000	29,962	29,972
BRIGHTHOUSE FINANCIAL GLOBAL FUNDING	5.550%	4/9/2027	20,000	19,994	20,174

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			Cost (d)	Current Value (e)
	CAMPBELL SOUP CO	5.250%	10/13/2054	15,000	14,890	13,573
	CANADIAN IMPERIAL BANK OF COMMERCE	5.237%	6/28/2027	10,000	10,000	10,106
	CANADIAN NATURAL RESOURCES LTD	5.400%	12/15/2034	10,000	9,984	9,727
	CANTOR FITZGERALD LP	7.200%	12/12/2028	10,000	9,981	10,451
	CAPITAL ONE FINANCIAL CORP FXD TO 062028	6.312%	6/8/2029	5,000	5,000	5,164
	CAPITAL ONE FINANCIAL CORP FXD TO 102026	7.149%	10/29/2027	15,000	15,000	15,566
	CARDINAL HEALTH INC	5.000%	11/15/2029	30,000	29,990	29,812
	CDW LLC / CDW FINANCE CORP	3.276%	12/1/2028	15,000	15,000	13,954
	CENCORA INC	5.150%	2/15/2035	10,000	9,995	9,768
	CENTERPOINT ENERGY INC FXD TO 052030	6.700%	5/15/2055	30,000	30,000	29,834
	CHARTER COMMUNICATIONS OPERATING LLC	6.100%	6/1/2029	30,000	29,983	30,612
	CITIZENS FINANCIAL GRP INC FXD TO 052032	5.641%	5/21/2037	5,000	5,000	4,843
	CNO GLOBAL FUNDING	4.875%	12/10/2027	15,000	14,995	14,929
	COMERICA INC FXD TO 012029	5.982%	1/30/2030	5,000	5,000	5,055
	CONAGRA BRANDS INC	5.300%	10/1/2026	40,000	39,942	40,417
	CONOCOPHILLIPS CO	5.000%	1/15/2035	35,000	34,939	33,980
	COREBRIDGE GLOBAL FUNDING	5.200%	6/24/2029	15,000	14,974	15,080
	COX COMMUNICATIONS INC	5.950%	9/1/2054	30,000	29,962	27,828
	DARDEN RESTAURANTS INC	4.550%	10/15/2029	15,000	14,972	14,637
	DELL INTERNATIONAL LLC	4.850%	2/1/2035	30,000	29,894	28,505
	DTE ENERGY CO	4.950%	7/1/2027	10,000	9,988	10,035
	DXC TECHNOLOGY CO	2.375%	9/15/2028	40,000	39,964	36,067
	EDISON INTERNATIONAL	4.700%	8/15/2025	25,000	24,991	24,960
	ELEMENT FLEET MANAGEMENT CORP	3.850%	6/15/2025	20,000	19,997	19,900
	ELEVANCE HEALTH INC	5.700%	2/15/2055	25,000	24,863	24,150
	ENACT HOLDINGS INC	6.250%	5/28/2029	25,000	24,988	25,461
	ENTERGY CORP	0.900%	9/15/2025	15,000	14,941	14,591
	EQUIFAX INC	4.800%	9/15/2029	15,000	14,995	14,825
	EQUIFAX INC	5.100%	6/1/2028	10,000	9,970	10,046
	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING	5.500%	12/2/2025	25,000	24,994	25,201
	ESSENT GROUP LTD	6.250%	7/1/2029	15,000	14,945	15,321
	ESSENTIAL UTILITIES INC	4.800%	8/15/2027	10,000	9,996	9,991
	EXPEDIA GROUP INC	6.250%	5/1/2025	11,000	11,000	11,007
	EXTRA SPACE STORAGE LP	5.700%	4/1/2028	5,000	5,143	5,104
	EXXON MOBIL CORP	2.992%	3/19/2025	20,000	21,159	19,924
	F&G GLOBAL FUNDING	5.150%	7/7/2025	25,000	24,984	25,032
	FLEX LTD	6.000%	1/15/2028	15,000	14,861	15,300
	FLEX LTD	5.250%	1/15/2032	5,000	4,989	4,918
	FS KKR CAPITAL CORP	7.875%	1/15/2029	5,000	4,966	5,322
	FS KKR CAPITAL CORP	6.875%	8/15/2029	10,000	9,886	10,327
	FS KKR CAPITAL CORP	6.125%	1/15/2030	15,000	14,954	14,988
	GATX CORP	5.400%	3/15/2027	10,000	9,991	10,110
	GENERAL MILLS INC	4.875%	1/30/2030	20,000	19,908	19,862
	GENERAL MOTORS FINANCIAL CO INC	6.050%	10/10/2025	15,000	14,980	15,133
	GENUINE PARTS CO	4.950%	8/15/2029	15,000	14,954	14,955
	GILEAD SCIENCES INC	5.500%	11/15/2054	40,000	39,884	38,980
	GOLDMAN SACHS BANK USA/NEW FXD TO 052026	5.414%	5/21/2027	15,000	15,000	15,117
	GOLDMAN SACHS GROUP INC INC/THE FX D TO 082025	5.798%	8/10/2026	30,000	30,000	30,166
	GOLDMAN SACHS GROUP INC/THE FX D TO 072029	5.049%	7/23/2030	35,000	35,000	34,822
	GOLUB CAPITAL BDC INC	2.500%	8/24/2026	20,000	19,848	19,050
	HARLEY-DAVIDSON FINANCIAL SERVICES INC	3.350%	6/8/2025	5,000	4,993	4,960
	HELMERICH & PAYNE INC	5.500%	12/1/2034	30,000	29,901	28,507
	HERCULES CAPITAL INC	3.375%	1/20/2027	15,000	14,892	14,378
	HEWLETT PACKARD ENTERPRISE CO	5.600%	10/15/2054	15,000	14,713	14,148
	HONEYWELL INTERNATIONAL INC	5.000%	3/1/2035	25,000	25,056	24,515
	HPS CORPORATE LENDING FUND	6.250%	9/30/2029	10,000	9,879	10,172
	HUNTINGTON BANCSHARES INC/OH FXD TO 082028	6.208%	8/21/2029	20,000	20,000	20,648
	HUNTINGTON BANCSHARES INC/OH FXD TO 012030	5.272%	1/15/2031	10,000	10,000	10,014
	HYATT HOTELS CORP	5.375%	12/15/2031	15,000	14,962	14,933
	HYATT HOTELS CORP	5.250%	6/30/2029	15,000	14,924	15,020
	HYUNDAI CAPITAL AMERICA	4.875%	11/1/2027	20,000	19,993	19,953
	HYUNDAI CAPITAL AMERICA	4.750%	9/26/2031	10,000	9,989	9,614
	ILLUMINA INC	4.650%	9/9/2026	10,000	9,993	9,966
	IQVIA INC	6.250%	2/1/2029	10,000	9,986	10,339
	JEFFERIES FINANCIAL GROUP INC	5.875%	7/21/2028	20,000	19,887	20,456
	JOHN DEERE CAPITAL CORP	4.900%	3/7/2031	20,000	19,972	20,000
	JPMORGAN CHASE & CO FXD TO 062028	2.069%	6/1/2029	20,000	20,000	18,179
	JPMORGAN CHASE & CO FXD TO 062033	5.350%	6/1/2034	30,000	30,096	30,013
	JPMORGAN CHASE & CO FXD TO 102034	4.946%	11/22/2035	25,000	25,000	24,083
	JPMORGAN CHASE & CO FXD TO 102033	6.254%	10/23/2034	30,000	30,000	31,712
	KINDER MORGAN INC	5.950%	8/1/2054	20,000	19,908	19,552
	LKQ CORP	5.750%	6/15/2028	15,000	14,959	15,245
	LOCKHEAD MARTIN CORP	4.700%	12/15/2031	10,000	9,994	9,847
	LYB INTERNATIONAL FINANCE III LLC	5.500%	3/1/2034	15,000	14,885	14,752
	M&T BANK CORP FXD TO 012035	5.385%	1/16/2036	25,000	25,000	24,240
	MAIN STREET CAPITAL CORP	6.500%	6/4/2027	10,000	10,096	10,185
	MAIN STREET CAPITAL CORP	3.000%	7/14/2026	10,000	10,174	9,644
	MAREX GROUP PLC	6.404%	11/4/2029	15,000	15,000	15,142
	MARTIN MARIETTA MATERIALS INC	5.500%	12/1/2054	20,000	19,601	18,900
	MDC HOLDINGS INC	3.966%	8/6/2061	10,000	10,000	7,462
	META PLATFORMS INC	5.400%	8/15/2054	10,000	9,960	9,690
	METLIFE INC	5.300%	12/15/2034	20,000	19,917	19,935
	MICROCHIP TECHNOLOGY INC	5.050%	2/15/2030	15,000	14,988	14,883
	MICRON TECHNOLOGY INC	6.750%	11/1/2029	15,000	15,673	15,975
	MPLX LP	4.875%	6/1/2025	65,000	67,298	64,924
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP	5.600%	11/13/2026	20,000	19,993	20,329
	NEW ENGLAND POWER CO	2.807%	10/6/2050	20,000	20,000	11,969
	NEW MOUNTAIN FINANCE CORP	6.200%	10/15/2027	5,000	4,968	4,995
	NMI HOLDINGS INC	6.000%	8/15/2029	10,000	9,875	10,043
	NORTHWESTERN MUTUAL GLOBAL FUNDING	4.900%	6/12/2028	30,000	29,991	30,011
	OCCIDENTAL PETROLEUM CORP	6.050%	10/1/2054	15,000	14,933	14,162
	PENSKE TRUCK LEASING CO LP/PTL FINANCE CORP	1.200%	11/15/2025	55,000	54,911	53,255

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			Cost (d)	Current Value (e)
	PHILIP MORRIS INTERNATIONAL INC	4.375%	11/1/2027	25,000	24,816	24,810
	PHILLIPS 66 CO	5.650%	6/15/2054	15,000	14,986	14,162
	PHILLIPS 66 CO	4.950%	3/15/2035	10,000	9,995	9,475
	PIONEER NATURAL RESOURCES CO	5.100%	3/29/2026	20,000	19,990	20,137
	PRINCIPAL LIFE GLOBAL FUNDING II	4.600%	8/19/2027	10,000	9,992	9,970
	RADIAN GROUP INC	6.200%	5/15/2029	10,000	9,981	10,271
	REINSURANCE GRP OF AMERICA INC	5.750%	9/15/2034	15,000	14,893	15,115
	ROYAL BANK OF CANADA FXD TO 082029	4.969%	8/2/2030	20,000	20,000	19,845
	ROYALTY PHARMA PLC	5.900%	9/2/2054	15,000	14,643	14,260
	SBL HOLDINGS INC	7.200%	10/30/2034	20,000	19,938	19,456
	SEMPRA ENERGY	5.400%	8/1/2026	10,000	9,963	10,086
	SIRIUSPOINT LTD	7.000%	4/5/2029	15,000	14,945	15,423
	SIXTH STREET LENDING PARTNERS	6.500%	3/11/2029	10,000	9,894	10,137
	SIXTH STREET LENDING PARTNERS	5.750%	1/15/2030	10,000	9,984	9,845
	SOUTHWEST GAS CORP	3.180%	8/15/2051	20,000	19,996	12,615
	STATE STREET CORP FXD TO 022028	4.530%	2/20/2029	10,000	10,000	9,887
	SYNCHRONY FINANCIAL FXD TO 082029	5.935%	8/2/2030	10,000	10,000	10,092
	SYNCHRONY FINANCIAL	4.875%	6/13/2025	25,000	24,982	24,978
	TAKE-TWO INTERACTIVE SOFTWARE INC	4.950%	3/28/2028	15,000	14,981	14,997
	TRUSTAGE FINANCIAL GROUP INC	4.625%	4/15/2032	15,000	14,891	13,709
	TYCO ELECTRONICS GROUP SA	4.625%	2/1/2030	15,000	14,919	14,857
	UNITEDHEALTH GROUP INC	5.625%	7/15/2054	15,000	14,970	14,587
	UNIVERSAL HEALTH SERVICES INC	4.625%	10/15/2029	10,000	9,996	9,656
	VIDEOTRON LTD	5.700%	1/15/2035	25,000	24,985	24,537
	WASTE MANAGEMENT INC	5.350%	10/15/2054	25,000	24,990	24,076
	WELLS FARGO & CO FXD TO 122034	5.211%	12/3/2035	35,000	35,000	34,062
	WESTERN UNION CO/THE	1.350%	3/15/2026	20,000	19,977	19,137
	WESTPAC BANKING CORP	5.050%	4/16/2029	15,000	14,972	15,164
	WISCONSIN PUBLIC SERVICE CORP	4.550%	12/1/2029	5,000	4,996	4,933
	AFFILIATED MANAGERS GROUP INC 5.875% (MGR)	5.875%	3/30/2059	1,990	50,788	43,860
	AFFILIATED MANAGERS GROUP INC 4.20% (MGRD)	4.200%	9/30/2061	1,986	40,041	31,736
	AFFILIATED MANAGERS GR 4.75% (MGRB)	4.750%	9/30/2060	2,322	61,034	42,214
	AMERICAN FINANCIAL GROUP (AFGB)	5.875%	3/30/2059	1,277	33,540	28,745
	AMERICAN FINANCIAL GROUP (AFGC)	5.125%	12/15/2059	2,568	61,297	51,309
	CMS ENERGY CORP (CMSA)	5.625%	3/15/2078	1,479	36,055	32,996
	COREBRIDGE FINL INC 6.375% (CRBD)	6.375%	12/15/2064	2,639	67,202	67,268
	DTE ENERGY CO CAL DEB 81 (DTG)	4.375%	12/1/2081	1,664	41,185	30,518
	DTE ENERGY CO SER E (DTW)	5.250%	12/1/2077	1,248	30,515	27,506
	DTE ENERGY CO (DTB)	4.375%	10/15/2080	2,271	54,118	41,287
	DUKE ENERGY CORP (DUKB)	5.625%	9/15/2078	1,831	44,665	43,267
	ENTERGY ARKANSAS LLC (EAI)	4.875%	9/1/2066	3,411	80,973	74,701
	ENTERGY LOUISIANA LLC (ELC)	4.875%	9/1/2066	1,815	43,380	39,476
	GEORGIA POWER CO (GPJA)	5.000%	10/1/2077	2,143	56,481	46,289
	GLOBE LIFE INC (GL.D)	4.250%	6/15/2061	1,568	40,445	24,680
	NEXTERA ENERGY CAPITAL HOLDINGS INC (NEE.N)	5.650%	3/1/2079	1,721	44,919	39,927
	PRUDENTIAL FINANCIAL INC (PRS)	5.625%	8/15/2058	2,251	54,507	52,291
	PRUDENTIAL FINANCIAL INC (PFH)	4.125%	9/1/2060	1,475	37,439	27,332
	PRUDENTIAL FINL INC CAL NT 62 (PRH)	5.950%	9/1/2062	2,608	64,571	64,939
	REINSURANCE GRP OF AMERICA INC NT CAL 52 (RZC)	7.125%	10/15/2052	1,302	32,907	33,592
	STIFEL FINANCIAL CORP (SFB)	5.200%	10/15/2047	1,335	31,522	27,301
	THE SOUTHERN CO 4.20% (SOJE)	4.200%	10/15/2060	2,338	44,941	44,212
	THE SOUTHERN CO SER 2017B (SOJC)	5.250%	12/1/2077	1,474	38,877	32,384
	ACAR 2022-4 C	8.350%	2/15/2029	5,000	4,999	1,556
	ACAR 2023-4 B	6.630%	2/14/2028	10,000	10,000	10,081
	AMCAR 2021-2 B	0.690%	1/19/2027	10,000	9,999	1,030
	AMCAR 2023-1 B	5.570%	3/20/2028	15,000	14,997	15,174
	AMERI CR ACCEP REC TR 2023-3 C	6.440%	10/12/2029	10,000	9,999	10,120
	AMERICR ATMBL REC TR 2022-2 A-3	4.380%	4/18/2023	15,000	14,997	7,337
	AMERICREDIT AM REC TR 2024-1 A-3	5.430%	1/18/2029	15,000	14,999	15,158
	AMERICREDIT AUTO REC TR 2022-1 B	2.770%	4/19/2027	30,000	29,995	29,640
	AMERICREDIT AUTO REC TR 2021-3 C	1.730%	8/18/2027	20,000	19,997	19,289
	BANK 2019-BN22 A4	2.978%	11/15/2062	40,000	41,200	36,081
	BANK 2020-BNK25 A-5	2.649%	1/15/2063	35,000	36,048	30,931
	BANK 2020-BNK27 A-5	2.144%	4/15/2063	65,000	66,946	54,922
	BANK5 2023-5YR3 A-3	6.724%	9/15/2056	15,000	15,450	15,773
	BANK5 2024 5YR6 A3	6.225%	5/15/2057	25,000	25,499	25,978
	BBCMS MTG TR 2021-C12 A - 5	2.689%	11/15/2054	65,000	60,985	55,624
	BBCMS 2024-5C25 A3	5.946%	3/15/2057	15,000	15,450	15,457
	BENCHMARK MTG TR 2020-B-16 A-5	2.732%	2/15/2057	40,000	41,200	35,610
	BENCHMARK 2023-V2 MTG TR A-3	5.811%	6/15/2050	15,000	15,450	15,306
	BMW VEHICLE LEASE TRUST 2024-2	4.180%	10/25/2027	10,000	9,999	9,920
	BNK 2021-BNK37 A-5	2.618%	11/15/2064	35,000	36,047	29,622
	BRIDGE LENG AUTO SEC TR 2024-2 A-3	5.840%	6/15/2028	40,000	40,000	40,308
	BRIDGECREST LD AUTO SEC 2023-1 A-3	6.510%	11/15/2027	15,000	14,998	13,240
	BRIDGEST LDG AUT SEC TR 2024-3 B	6.060%	10/16/2028	5,000	5,000	5,034
	CARMAX AUTO OWNER TRUST 2024-4 A-3	4.600%	10/15/2029	30,000	29,994	29,995
	CARMAX AUTO OWNER TR 2023-2 20 A-3	5.050%	1/18/2028	20,000	19,998	20,090
	CARVANA AUTO REC TR 2021 - P4 A-3	1.310%	1/11/2027	25,000	24,998	6,061
	CARVANA AUTO RECIEV TR 2024-P2 A-3	5.330%	7/10/2029	5,000	4,999	5,052
	CGCMT 2019-GC43 A4	3.038%	11/10/2052	90,000	92,697	80,257
	CITIGROUP COML MTG TR 2019-C7 A-4	3.102%	12/15/2072	75,000	77,247	68,400
	CITZN 2024-1 A3	5.110%	4/17/2028	5,000	5,000	5,034
	CRVNA 2023-N1 A	6.360%	4/12/2027	15,000	14,999	2,078
	CRVNA 2023-P1 A3	5.980%	12/10/2027	20,000	19,996	15,369
	CRVNA 2024-P4 A3	4.640%	1/10/2030	5,000	5,000	4,989
	CSAIL COML MTG TR 2019-C18 A-4	2.968%	12/17/2052	50,000	51,500	45,103
	DLLMT LLC 2023-1 A-3	5.340%	3/22/2027	20,000	19,997	20,119
	DRIVE AUTO RECEIVABL TR 2024-2 B	4.520%	7/16/2029	15,000	14,999	14,889
	DTAOT 2021-4A C	1.500%	9/15/2027	15,000	14,999	5,025
	DTAOT 2022-3A B	6.740%	7/17/2028	15,000	15,000	7,297
	DTAOT 2023-2A B	5.410%	2/15/2029	15,000	14,999	15,035
	EXETER AUTO REC TR 0224-4 C	5.480%	8/15/2030	5,000	4,999	5,028

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

Form 5500 Schedule H Part IV Line 4i - Schedule of Assets Held for Investment Purposes

EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity value			Cost (d)	Current Value (e)
	EXETER AUTO RECV TR 2023-2 B	5.610%	9/15/2027	10,000	10,000	6,879
	EXETER AUTO RECV TR 2022-5 B	5.970%	3/15/2027	30,000	29,925	5,257
	EXETER AUTOMOBILE RECEV TR 2023-1 B	5.720%	4/15/2027	15,000	14,999	1,774
	FCAT 2022-4 A3	6.320%	6/15/2027	20,000	19,999	17,379
	FLAGSHIP CR AUTO TR 2023-2 C	5.810%	5/15/2029	15,000	14,999	15,087
	FYBR 2023-1 A2	6.600%	8/20/2053	25,000	25,453	25,443
	GLS AUTO SELEC REC TR 2024-4 A-2	4.430%	12/17/2029	10,000	10,000	9,956
	GLS AUTO SELECT REC TR 2024-3 A-2	5.590%	10/15/2029	10,000	10,000	9,945
	GM FIN REV REC TR 2024-1 A	4.980%	12/11/2036	15,000	14,995	15,126
	GS MORTGAGE SEC TR 2020-GC45 A-5	2.910%	2/13/2053	35,000	36,050	31,395
	GS MTG SECS TR 2021-GSA3 A-5	2.628%	12/15/2054	20,000	20,600	16,836
	HUNT 2024-1A A3	5.230%	1/16/2029	10,000	10,000	10,102
	JPMB COML MT SEC TR 2019-COR6 A-4	3.056%	11/13/2052	90,000	92,699	77,929
	LAD AUTO RECEIVABLES TR 2024-2 A-3	5.610%	8/15/2028	10,000	9,999	10,108
	PRESTIGE AUTO RECEIVABLES TR 2 C	5.650%	2/15/2028	10,000	10,000	10,064
	SANT&ER DRIVE AUTO RECEIVABLE	5.770%	11/15/2030	5,000	4,999	5,082
	SANTANDER DRIVE AUTO RECEIVABLE	5.630%	1/16/2029	10,000	9,999	10,125
	SANTANDER DRIVE AUTO RECEIVAB	4.420%	11/15/2027	25,000	24,994	22,757
	SANTANDER DRIVE AUTO 2023-5 B	6.160%	12/17/2029	15,000	14,996	15,338
	SANTANDER DRIVE AUTO TR 23-1 C	5.090%	5/15/2030	15,000	14,960	15,052
	SBNA AUTO LEASE TRUST 2024-A A-3	5.390%	11/20/2026	10,000	10,000	10,056
	SBNA AUTO LEASE TRUST 2024-C A-3	4.560%	2/22/2028	5,000	5,000	4,998
	SBNA AUTO LEASE TRUST 2024-B A-3	5.560%	11/22/2027	10,000	9,999	10,124
	SDART 2023-4 B	5.770%	12/15/2028	15,000	14,997	15,205
	SDART 2024-4 A3	4.850%	1/16/2029	10,000	9,999	10,027
	SFAST 2023-1A A3	5.470%	10/20/2028	15,000	14,998	15,134
	UACST 2022-2 C	5.810%	5/10/2027	15,000	14,928	2,977
	WALKE 2023-3A C	6.020%	9/15/2028	20,000	19,999	20,308
	WELLS FAR COM MRT TR 2021-C61 A-4	2.658%	11/15/2054	55,000	56,647	46,689
	WELLS FARG CML MTG 2022-C62 A-4	4.000%	4/15/2055	35,000	36,048	32,224
	WELLS FARGO COM MTG 2019-C54 A-4	3.146%	12/15/2052	45,000	46,349	40,961
	WESTLAKE AUTO REC TR 2024-3 A-3	4.670%	4/17/2028	10,000	9,999	9,997
	WOART 2024-C A3	4.430%	12/17/2029	10,000	9,998	9,964
	WOSAT 2021-A B	0.850%	8/16/2027	15,000	14,997	9,784
	ZIPLY 2024-1A A2	6.640%	4/20/2054	25,000	25,750	25,618
					<u>5,795,691</u>	<u>5,344,783</u>

**Preferred Stock**

ALLSTATE CORP 5.100 H (ALL.H)	5.100%	6,042	159,069	132,199
ARCH CAP GROUP LTD (ACGLO)	5.450%	3,154	75,206	66,896
ARCH CAP GROUP LTD (ACGLN)	4.550%	8,000	158,966	143,193
AT&T INC SER-C (T.C)	4.750%	6,776	147,678	134,504
AT&T INC SER-A (T.A)	5.000%	2,714	62,811	57,103
BANK OF AMER CORP (BAC.M)	5.375%	4,879	126,280	110,607
BANK OF AMERICA COR (BAC.O)	4.375%	6,964	148,525	135,241
BANK OF AMERICA CO (BAC.N)	5.000%	5,736	135,622	123,898
BK OF AMERICA CORP (BAC.Q)	4.250%	9,116	174,599	169,558
CAPITAL ONE FINANCIAL (COF.J)	4.800%	5,214	115,934	95,468
CAPITAL ONE FINANCIAL (COF.I)	5.000%	4,664	116,472	88,709
CITIZENS FIN GROUP (CFG.H)	7.375%	2,306	58,690	59,956
CITIZENS FIN GROUP (CFG.E)	5.000%	4,403	110,740	85,154
CMS ENERGY CORP (CMS.C)	4.200%	1,534	39,256	28,686
DIGITAL REALTY TRST (DLR.K)	5.850%	2,562	67,004	60,028
DIGITAL RLTY TST INC (DLR.L)	5.200%	1,503	38,616	31,879
DUKE ENERGY CORP (DUK.A)	5.750%	2,573	67,831	62,730
EQUITABLE HLDNGS (EQH.C)	4.300%	2,232	55,168	38,859
FIFTH THIRD BANCORP (FITBO)	4.950%	5,951	150,000	124,792
FIRST HORIZON CORP (FHN.F)	4.700%	1,565	40,368	27,920
HUNTINGTON BANCSHAR (HBANL)	6.870%	4,390	107,706	111,572
HUNTINGTON BANCSHAR (HBANP)	4.500%	4,976	112,299	88,175
JPMORGAN CHASE & CO (JPM.D)	5.750%	1,769	46,775	44,526
JPMORGAN CHASE & CO (JPM.K)	6.000%	3,449	71,181	70,601
JPMORGAN CHASE & CO (JPM.L)	4.625%	4,771	101,530	99,380
JPMORGAN CHASE & CO (JPM.M)	4.200%	4,767	102,423	90,049
JPMORGAN CHASE & CO DP REP P (JPM.J)	0.000%	2,578	64,458	55,040
KEYCORP (KEY.K)	5.625%	3,156	74,680	67,286
KEYCORP (KEY.K)	5.650%	2,800	62,971	60,340
KEYCORP (KEY.I)	6.125%	4,227	116,855	103,773
KEYCORP (KEY.L)	6.200%	2,903	70,543	70,804
M&T BK CORP FIX TO FLT PFD H (MTB.H)	0.000%	1,698	42,779	41,346
M&T BK CORP (MTB.J)	7.500%	2,700	68,086	71,874
METLIFE INC (MET.F)	4.750%	5,903	144,460	121,956
MORGAN STANLEY (MS.O)	4.250%	6,497	132,628	119,610
MORGAN STANLEY (MS.L)	4.875%	2,585	63,932	54,207
MORGAN STANLEY (MS.K)	5.850%	4,263	110,756	103,761
MORGAN STANLEY (MS.P)	6.500%	1,361	35,656	35,005
MORGAN STANLEY (MS.F)	6.875%	3,077	83,555	77,510
MORGAN STANLEY (MS.E)	7.125%	6,367	175,755	160,639
NORTHERN TRUST CORP (NTRSO)	4.700%	1,861	46,527	37,443
PUBLIC STORAGE (PSA.O)	3.900%	4,676	100,030	78,136
PUBLIC STORAGE (PSA.L)	4.625%	4,018	85,615	77,989
PUBLIC STORAGE (PSA.I)	4.875%	3,109	78,806	65,444
PUBLIC STORAGE (PSA.F)	5.150%	1,886	44,600	41,775
PUBLIC STORAGE (PSA.H)	5.600%	1,262	33,737	29,342
REGIONS FINANCIAL CORP (RF.C)	5.700%	2,548	66,986	61,764
REGIONS FINANCIAL CORP (RF.E)	4.450%	1,767	42,799	31,400
REGIONS FINANCIAL CO (RF.F)	6.950%	3,496	87,680	91,735
RENAISSANCERE HLDGS PFD (RNR.F)	5.750%	939	22,854	21,043
RENAISSANCERE HLDGS (RNR.G)	4.200%	1,652	41,489	27,390
SCHWAB CHARLES CORP (SCHW.J)	4.450%	2,864	68,698	55,877
SPIRE INC (SR.A)	5.900%	1,342	35,781	33,215

**M.I.R.A.-G.M.P. and Allied Workers Pension Trust**

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EIN: 51-6096325

PN: 001

December 31, 2024

(a)	Identity of issue, borrower, lessor, or similar party (b)	Description of investment including maturity date, rate of interest, collateral, par or maturity		Cost (d)	Current Value (e)
		value (c)			
	STATE STREET CORP (STT.G)	5.350%	3,899	99,791	91,588
	STIFEL FINANCIAL CORP (SF.C)	6.125%	1,360	35,741	33,701
	STIFEL FINANCIAL CORP (SF.D)	4.500%	644	11,695	11,347
	THE ALLSTATE CORP (ALL.I)	4.750%	2,678	69,112	55,086
	THE HARTFORD FIN (HIG.G)	6.000%	1,699	45,415	42,424
	TRUIST FINANCIAL CORP (TFC.O)	5.250%	3,372	86,229	71,048
	TRUIST FINCL CORP (TFC.R)	4.750%	8,252	164,944	159,264
	U.S. BANCORP PFD B (UBS.H)	6.170%	1,269	26,343	27,981
	U.S. BANCORP (USB.Q)	3.750%	3,700	89,244	62,456
	U.S. BANCORP (USB.R)	4.000%	7,571	132,458	133,780
	U.S. BANCORP (USB.P)	5.500%	3,052	73,899	71,753
	VOYA FINANCIAL INC (VOYA.B)	5.350%	2,450	64,262	56,914
	WEBSTER FIN CORP DEP S-F(WBS.F)	5.250%	1,229	29,210	23,191
	WELLS FARGO & CO (WFC.Z)	4.750%	8,152	166,591	166,301
	WELLS FARGO & COMPANY (WFC.D)	4.250%	2,426	45,492	44,226
	WELLS FARGO & COMPANY (WFC.Y)	5.625%	1,883	46,856	46,134
	WELLS FARGO & COMPANY (WFC.A)	4.700%	3,387	71,996	67,706
	WELLS FARGO CO (WFC.C)	4.375%	4,096	80,406	77,251
				<u>5,933,149</u>	<u>5,319,538</u>

**Common Stocks**

	ADOBE INC (ADBE)	-	602,000	136,306	267,697
	ALPHABET INC CL A (GOOGL)	-	1,768,000	24,723	334,682
	ALTRIA GROUP INC (MO)	-	2,613,000	115,486	136,634
	AMAZON COM INC (AMZN)	-	1,374,000	149,102	301,442
	AMPHENOL CORP NEW CL A (APH)	-	4,152,000	85,582	288,356
	APOLLO GLOBLA MGMT INC CL A (APO)	-	1,758,000	295,480	290,351
	APPLE INC (APPL)	-	1,268,000	4,243	317,533
	APPLOVIN CORP (APP)	-	756,000	59,680	244,815
	ARCH CAPITAL GROUP LTD (ACGL)	-	2,878,000	140,136	265,783
	ARISTA NETWORKS INC (ANET)	-	2,855,000	257,281	315,563
	AT&T INC (T)	-	7,326,000	138,873	166,813
	BANK OF AMERICA CORP (BAC)	-	5,233,000	173,915	229,990
	BCE INC (BCE)	-	5,334,000	249,960	123,642
	BJS WHSL CLUB HLDGS INC (BJ)	-	3,188,000	244,790	284,848
	BOOZ ALLEN HAMILTON HLDG CL-A (BAH)	-	2,215,000	350,075	285,071
	BROADCOM INC (AVGO)	-	1,348,000	79,401	312,520
	BROADCOM INC (AVGO)	-	1,762,000	97,750	408,502
	CADENCE DESIGN SYSTEMS (CDNS)	-	1,004,000	72,398	301,662
	CARDINAL HEALTH INC (CAH)	-	2,518,000	310,070	297,804
	CHEVRON CORP (CVX)	-	1,387,000	246,976	200,893
	CHUBB LTD (CB)	-	1,096,000	249,877	302,825
	CINTAS CORP (CTAS)	-	1,378,000	68,896	251,761
	CISCO SYS INC (CSCO)	-	4,334,000	205,522	256,573
	CITIGROUP INC NEW (C)	-	3,523,000	188,489	247,984
	COMCAST CORP (NEW) CLASS A (CMCSA)	-	4,911,000	214,853	184,310
	COMFORT SYSTEMS USA INC (FIX)	-	626,000	256,019	265,462
	CONOCOPHILLIPS (COP)	-	1,759,000	202,717	174,440
	CROWN CASTLE INTL (CCI)	-	1,532,000	142,503	139,044
	DIAGEO PLC SPON ADR NEW (DEO)	-	724,000	122,031	92,042
	DOW INC (DOW)	-	3,693,000	208,740	148,200
	DUKE ENERGY CORPORATION (DUK)	-	2,253,000	227,957	242,738
	EAGLE MATLS INC (EXP)	-	1,152,000	326,677	284,268
	ECOLAB INC (ECL)	-	1,311,000	257,067	307,194
	EXXON MOBIL CORP (XOM)	-	1,945,000	226,037	209,224
	FERGUSON ENTERPRISES INC (FERG)	-	1,532,000	254,115	265,909
	FISERV INC (FI)	-	1,597,000	157,289	328,056
	GARTNER INC (IT)	-	592,000	196,293	286,806
	GENL DYNAMICS CORP (GD)	-	932,000	211,627	245,573
	GENUINE PARTS CO (GPC)	-	1,383,000	225,867	161,479
	HCA HEALTHCARE INC (HCA)	-	816,000	79,184	244,922
	HEALTHPEAK PPTYS INC (DOC)	-	8,906,000	231,193	180,525
	HONEYWELL INTL INC (HON)	-	1,492,000	313,016	337,028
	ICON PLC (ICLR)	-	1,046,000	343,736	219,357
	JABIL CIRCUIT INC (JBL)	-	2,277,000	282,080	327,660
	JOHNSON & JOHNSON (JNJ)	-	1,611,000	268,842	232,983
	JOHNSON CTLS INTL PLC (JCI)	-	3,318,000	228,832	261,890
	JONES LANG LASALLE INC (JLL)	-	1,138,000	302,943	288,073
	JPMORGAN CHASE & CO (JPM)	-	1,165,000	143,890	279,262
	KENVUE INC (KVUE)	-	9,385,000	209,899	200,370
	KKR & CO INC CL A (KKR)	-	1,951,000	239,071	288,572
	KLA CORPORATION (KLAC)	-	452,000	73,457	284,814
	LOWES COMPANIES INC (LOW)	-	634,000	126,973	156,471
	LOWES COMPANIES INC (LOW)	-	1,122,000	156,613	276,910
	LULULEMON ATHLETICA INC (LULU)	-	757,000	283,264	289,484
	MARRIOTT INTL INC NEW CL A (MAR)	-	1,049,000	184,676	292,608
	MASTERCARD INC CL A (MA)	-	583,000	96,359	306,990
	MCKESSON CORP (MCK)	-	510,000	169,085	290,654
	MEDTRONIC PLC SHS (MDT)	-	2,758,000	238,130	220,309
	MERCK & CO INC NEW COM (MRK)	-	1,935,000	203,816	192,494
	META PLATFORMS INC CL A (META)	-	493,000	59,893	288,656
	MICROSOFT CORP (MSFT)	-	196,000	59,211	82,614
	MICROSOFT CORP (MSFT)	-	719,000	17,846	303,059
	MORGAN STANLEY (MS)	-	1,874,000	177,435	235,599
	MOTOROLA SOLUTIONS INC (MSI)	-	634,000	88,617	293,054
	NETFLIX INC (NFLX)	-	334,000	143,678	297,701
	NEUROCRINE BIOSCIENCES INC (NBIX)	-	2,550,000	362,743	348,075
	NEXTERA ENERGY INC (NEE)	-	3,479,000	261,054	249,410
	NOVARTIS AG ADR (NVS)	-	2,648,000	224,900	257,677
	O'REILLY AUTOMOTIVE INC NEW (ORLY)	-	247,000	22,877	292,893
	PAYPAL HLDGS INC COM (PYPL)	-	3,453,000	276,290	294,714

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December 31, 2024

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			(d)	(e)
	PFIZER INC (PFE)	-	5,356,000	142,095
	PHILIP MORRIS INTL INC (PM)	-	1,992,000	239,737
	PINTREST INC CL A (PINS)	-	9,497,000	275,413
	PTC INC COM (PTC)	-	1,515,000	278,563
	QUALCOMM INC (QCOM)	-	685,000	105,230
	QUALCOMM INC (QCOM)	-	1,851,000	284,351
	QUANTA SERVICES INC (PWR)	-	931,000	294,243
	ROPER TECHNOLOGIES, INC. (ROP)	-	567,000	294,755
	ROYAL CARIBBEAN GROUP COM (RCL)	-	1,211,000	279,366
	RTX CORPORATION (RTX)	-	2,201,000	254,700
	SALESFORCE INC (CRM)	-	845,000	282,509
	SERVICENOW INC (NOW)	-	272,000	288,353
	SHERWIN WILLIAMS COMPANY OHIO (SHW)	-	855,000	290,640
	SIEMENS AKTIENGESELLSCHAFT (SIEGY)	-	2,383,000	230,388
	TARGET CORPORATION (TGT)	-	1,374,000	185,737
	THERMO FISHER SCIENTIFIC (TMO)	-	517,000	268,959
	TRADEWEB MKTS INC CL A (TW)	-	2,349,000	307,531
	TRAVELERS COMPANIES INC COM (TRV)	-	535,000	128,876
	TRUIST FINL CORP (TFC)	-	4,690,000	203,452
	UBER TECHNOLOGIES INC (UBER)	-	4,937,000	297,800
	UNILEVER PLC (NEW) ADS (UL)	-	4,189,000	237,516
	UNITED PARCEL SER INC CL-B (UPS)	-	1,018,000	128,370
	VICI PROPERTIES INC (VICI)	-	6,925,000	202,279
	VISA INC CL A (V)	-	1,068,000	337,531
	W W GRAINGER INC (GWW)	-	260,000	274,053
	WASTE MGMT INC (DELA) (WM)	-	1,465,000	295,622
			<u>301,937</u>	<u>295,622</u>
			<u>18,396,462</u>	<u>24,291,386</u>
<b>Exchange Traded Funds</b>				
	ISHARES MSCI EAFE ETF (EFA)	-	61,301	4,634,969
	ISHARES RUSSELL 2000 ETF (IWM)	-	23,915	5,284,258
	SCHWAB US DVD EQUITY ETF (SCHD)	-	306,781	8,381,257
	SPDR S&P MIDCAP 400 ETF TRUST (MDY)	-	9,366	5,334,686
	SPDR S&P 500 ETF TRUST (SPY)	-	9,385	5,500,361
	VANGUARD HIGH DIV YIELD ETF (VYM)	-	96691	12,313,719
			<u>10,475,488</u>	<u>12,313,719</u>
			<u>30,956,733</u>	<u>41,449,250</u>
<b>Mutual Funds &amp; Open End Mutual Funds</b>				
	FEDERATED HERMES GOVT OBL PRM (GOFXX)	-	308260	308,060
	PIMCO FLEXIBLE CRED INCOME I (PFLEX)	-	453082	3,207,820
	PIMCO INCOME INST (PIMIX)	-	1667171	17,538,637
	PRINCIPAL CAPITAL SEC S (PCSFY)	-	568743	5,368,932
			<u>28,925,749</u>	<u>26,423,449</u>
<b>Interest Bearing Cash</b>				
	Morgan Stanley Private Bank	*	1,234,710	1,234,710
	Morgan Stanley Preferred Savings QC	*	551,646	551,647
			<u>1,786,356</u>	<u>1,786,357</u>
<b>Total</b>			<u>\$ 130,220,523</u>	<u>\$ 126,812,370</u>

\* Amounts denote parties-in-interest

**Exhibit G: Schedule of active participant data**

(Schedule MB, Line 8b(2))

The participant data is for the year ended December 31, 2023.

Pension Credits

Age	Total	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39
25 - 29	2	1	1	—	—	—	—	—
30 - 34	8	2	6	—	—	—	—	—
35 - 39	7	—	7	—	—	—	—	—
40 - 44	19	2	12	2	2	1	—	—
45 - 49	28	1	9	7	3	8	—	—
50 - 54	52	2	13	3	8	18	7	1
55 - 59	45	—	9	3	6	11	10	6
60 - 64	23	—	6	3	3	3	5	3
65 - 69	2	—	—	1	—	—	1	—
<b>Totals</b>	<b>186</b>	<b>8</b>	<b>63</b>	<b>19</b>	<b>22</b>	<b>41</b>	<b>23</b>	<b>10</b>

## Schedule MB, line 3(d) – Withdrawal Liability Amounts

Payment Date	Periodic Payments	Lump Sum Amounts	Total Amounts
02/07/2024	\$16,206.31	\$0.00	\$16,206.31
02/07/2024	\$17,380.44	\$0.00	\$17,380.44
05/15/2024	\$16,206.31	\$0.00	\$16,206.31
05/15/2024	\$17,380.44	\$0.00	\$17,380.44
08/15/2024	\$16,206.31	\$0.00	\$16,206.31
08/15/2024	\$17,380.44	\$0.00	\$17,380.44
11/01/2024	\$17,380.44	\$0.00	\$17,380.44

# Section 3: Certificate of Actuarial Valuation

## Schedule of FSA Bases (Charges) (Schedule MB, Line 9c)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount

Note: all previous charge bases are considered fully amortized due to the full-funding limitations in 2008.

# Section 3: Certificate of Actuarial Valuation

## Schedule of FSA Bases (Credits) (Schedule MB, Line 9h)

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount

Note: all previous charge bases are considered fully amortized due to the full-funding limitations in 2008.

## Section 3: Certificate of Actuarial Valuation

### Justification for change in actuarial assumptions (Schedule MB, line 11)

- For purposes of determining current liability, the current liability interest rate was changed from 2.55% to 3.29% due to a change in the permissible range and recognizing that any rate within the permissible range satisfies the requirements of IRC Section 431(c)(6)(E). The mortality tables and mortality improvement scales were changed in accordance with IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1.
- Based on past experience and future expectations, the following actuarial assumptions were changed as of January 1, 2024:
  - Mortality for healthy lives, previously RP-2006 Blue Collar Mortality Table set forward 2 years for females projected generationally with Scale MP-2021
  - Mortality for disabled lives, previously RP-2006 Disabled Mortality Table set forward 3 years for males and 5 years for females projected generationally with Scale MP-2021
  - Retirement age for inactive vested participants, previously the earlier of age 62 and 10 years of pension credit or age 65
  - Turnover rates. Sample rates are shown in the following table:

Age	Prior Rates
20	6.58%
25	5.27%
30	4.83%
35	4.47%
40	3.84%
45	3.21%
50	1.52%
55	0.00%
60	0.00%

## Section 3: Certificate of Actuarial Valuation

- Retirement rates from active status, previously as follows:

Age	Annual Rate (%)
58 – 59	5
60 – 61	10
62	75
63 – 64	50
65	100

- Administrative expenses, previously \$500,000

## Section 3: Certificate of Actuarial Valuation

### Exhibit K: Statement of actuarial assumptions, methods and models

(Schedule MB, Line 6)

#### Rationale for demographic and noneconomic assumptions

Current data is reviewed in conjunction with each annual valuation. The information and analysis used in selecting each demographic assumption that has a significant effect on this actuarial valuation are shown below.

#### Mortality rates

**Healthy:** Pri-2012 Blue Collar Employee and Healthy Annuitant Mortality Tables projected generationally with Scale SSA-2024

**Disabled:** Pri-2012 Disabled Retiree Table projected generationally with Scale SSA-2024

The underlying tables with projection to the measurement date reasonably reflect the mortality experience of the Plan as of the measurement date.

The mortality rates were based on historical and current demographic data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of retiree deaths and the projected number based on the prior years' assumptions over the most recent 5 years.

#### Termination rates

Age	Disability	Withdrawal
20	0.12%	7.94%
25	0.17%	7.72%
30	0.22%	7.40%
35	0.29%	6.86%
40	0.44%	6.11%
45	0.72%	5.16%
50	1.21%	3.62%
55	2.02%	0.00%
60	3.25%	0.00%

## Section 3: Certificate of Actuarial Valuation

The termination rates and disability rates were based on historical and current data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of terminations and disability retirements and the projected number based on the prior years' assumptions over the most recent 5 years.

### Retirement rates

Age	Annual Retirement Rate
58 – 60	5%
61	20%
62	35%
63	25%
64	40%
65 and over	100%

The retirement rates were based on historical and current data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of retirements and the projected number based on the prior year's assumptions over the most recent 5 years.

### Description of weighted average retirement age

Age 63, determined as follows: The weighted average retirement age for each participant is calculated as the sum of the product of each potential current or future retirement age times the probability of surviving from current age to that age and then retiring at that age, assuming no other decrements. The overall weighted retirement age is the average of the individual retirement ages based on all the active participants included in the January 1, 2024 actuarial valuation.

## Section 3: Certificate of Actuarial Valuation

### Retirement age for inactive vested participants

For participants with 10 pension credits, as follows:

Age	Rate
62	20%
63	15%
64	60%
65 and over	100%

For participants with less than 10 pension credits, age 65.

The retirement age for inactive vested participants was based on historical and current data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual number of retirements and the projected number based on the prior years' assumptions over the most recent 5 years.

### Future benefit accruals

Participants are assumed to accrue 1.0 pension credit per year.

The future benefit accruals were based on historical and current data, adjusted to reflect estimated future experience and professional judgment.

### Unknown data for participants

Same as those exhibited by participants with similar known characteristics. If not specified, participants are assumed to be male.

### Definition of active participants

Active participants are defined as those with at least 250 hours in the most recent plan year and who have accumulated at least one pension credit and whose employer had not terminated as of the valuation date, excluding those who have retired as of the valuation date.

## Section 3: Certificate of Actuarial Valuation

### Exclusion of inactive vested participants

No inactive vested participants are excluded from the valuation.

### Percent married

75%

### Age and sex of spouse

Where spouse information is not available, male participants are assumed to have a female spouse and female participants are assumed to have a male spouse, with the female spouse three years younger than the male.

### Benefit election

All participants are assumed to elect the Life Annuity form of payment.

The benefit elections were based on historical and current data, adjusted to reflect the plan design, estimated future experience and professional judgment.

### Delayed retirement factors

Active participants are assumed to work enough hours each month to not qualify for delayed retirement adjustment. Inactive vested participants who are assumed to commence receipt of benefits after attaining normal retirement age qualify for delayed retirement increases, but not beyond age 70.

### Net investment return

5.75%

The net investment return assumption is a long-term estimate derived from historical data, current and recent market expectations, and professional judgment. As part of the analysis, a building block approach was used that reflects inflation expectations and anticipated risk premiums for each of the portfolio's asset classes as provided by Segal Marco Advisors, as well as the Plan's target asset allocation.

## Section 3: Certificate of Actuarial Valuation

### Annual administrative expenses

\$515,000 for the year beginning January 1, 2024

The annual administrative expenses were based on historical and current data, adjusted to reflect estimated future experience and professional judgment.

### Inactive non-vested participants eligible for a refund of employee contributions

No liability is included for a refund of employee contributions to inactive non-vested participants because the market and actuarial asset values have been reduced by the amount that may be paid as a refund of contributions.

### Actuarial value of assets

The market value of assets less unrecognized returns in each of the last five years. Unrecognized return is equal to the difference between the actual market return and the projected market return, and is recognized over a five-year period. The actuarial value is further adjusted, if necessary, to be within 20% of the market value.

### Actuarial cost method

Unit Credit Actuarial Cost Method. Normal Cost and Actuarial Accrued Liability are calculated on an individual basis.

### Benefits valued

Unless otherwise indicated, includes all benefits summarized in Exhibit L.

### Current liability assumptions

- **Interest:** 3.29%, within the permissible range prescribed under IRC Section 431(c)(6)(E)
- **Mortality:** Mortality prescribed under IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1(a)(1): Pri-2012 employee and annuitant mortality tables, projected generationally using scale MP-2021.

### Estimated rate of investment return

- **On actuarial value of assets (Schedule MB, line 6g):** 6.9%, for the Plan Year ending December 31, 2023

## Section 3: Certificate of Actuarial Valuation

- **On current (market) value of assets (Schedule MB, line 6h):** 12.2%, for the Plan Year ending December 31, 2023

### **FSA contribution timing (Schedule MB, line 3a)**

Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a July 15 contribution date.

### **Actuarial models**

Segal valuation results are based on proprietary actuarial modeling software. The actuarial valuation models generate a comprehensive set of liability and cost calculations that are prepared to meet regulatory, legislative and client requirements. Our Actuarial Technology and Systems unit, comprised of both actuaries and programmers, is responsible for the initial development and maintenance of these models. The models have a modular structure that allows for a high degree of accuracy, flexibility and user control. The client team programs the assumptions and the plan provisions, validates the models, and reviews test lives and results, under the supervision of the responsible Enrolled Actuary.

### **Method change**

- The actuarial cost method was changed from Entry Age Normal to Unit Credit per IRS Revenue Procedure 2000-40 Approval 1.

## Section 3: Certificate of Actuarial Valuation

### Justification for change in actuarial assumptions (Schedule MB, line 11)

- For purposes of determining current liability, the current liability interest rate was changed from 2.55% to 3.29% due to a change in the permissible range and recognizing that any rate within the permissible range satisfies the requirements of IRC Section 431(c)(6)(E). The mortality tables and mortality improvement scales were changed in accordance with IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1.
- Based on past experience and future expectations, the following actuarial assumptions were changed as of January 1, 2024:
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  - Mortality for disabled lives, previously RP-2006 Disabled Mortality Table set forward 3 years for males and 5 years for females projected generationally with Scale MP-2021
  - Retirement age for inactive vested participants, previously the earlier of age 62 and 10 years of pension credit or age 65
  - Turnover rates. Sample rates are shown in the following table:

Age	Prior Rates
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30	4.83%
35	4.47%
40	3.84%
45	3.21%
50	1.52%
55	0.00%
60	0.00%

## Section 3: Certificate of Actuarial Valuation

- Retirement rates from active status, previously as follows:

<b>Age</b>	<b>Annual Rate (%)</b>
58 – 59	5
60 – 61	10
62	75
63 – 64	50
65	100

- Administrative expenses, previously \$500,000

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries	Total
2024	\$153,199	\$605,085	\$6,045,195	\$6,803,479
2025	278,834	753,733	5,872,096	6,904,663
2026	414,497	883,333	5,694,365	6,992,195
2027	541,175	986,936	5,512,220	7,040,331
2028	653,164	1,123,829	5,324,659	7,101,652
2029	756,893	1,279,083	5,129,134	7,165,110
2030	864,102	1,415,559	4,931,412	7,211,073
2031	960,276	1,523,770	4,728,646	7,212,692
2032	1,043,908	1,633,268	4,518,292	7,195,468
2033	1,122,106	1,684,685	4,307,031	7,113,822
2034	1,189,589	1,761,737	4,092,754	7,044,080
2035	1,242,241	1,827,127	3,877,296	6,946,664
2036	1,281,374	1,885,211	3,659,909	6,826,494
2037	1,307,787	1,938,443	3,441,225	6,687,455
2038	1,324,290	1,942,546	3,221,893	6,488,729
2039	1,333,272	1,953,750	3,002,622	6,289,644
2040	1,334,197	1,999,167	2,784,276	6,117,640
2041	1,333,897	2,015,687	2,567,857	5,917,441

This assumes the following:

- No additional benefits will be accrued.
- Experience is in line with valuation assumptions.
- No new entrants are covered by the Plan.
- Benefits are paid in the form assumed with valuation.

OtherAttachment\_SchMB\_Line8b(1)

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries	Total
2042	\$1,327,617	\$1,994,547	\$2,354,431	\$5,676,595
2043	1,319,099	1,977,378	2,145,182	5,441,659
2044	1,296,864	1,966,557	1,941,448	5,204,869
2045	1,271,591	1,933,160	1,744,642	4,949,393
2046	1,238,496	1,877,595	1,556,140	4,672,231
2047	1,202,260	1,824,624	1,377,245	4,404,129
2048	1,160,927	1,771,572	1,209,160	4,141,659
2049	1,114,788	1,699,686	1,052,918	3,867,392
2050	1,075,054	1,632,772	909,322	3,617,148
2051	1,033,348	1,552,166	778,867	3,364,381
2052	988,989	1,478,338	661,701	3,129,028
2053	938,044	1,402,298	557,663	2,898,005
2054	888,140	1,326,836	466,329	2,681,305
2055	831,514	1,247,618	387,035	2,466,167
2056	777,002	1,175,201	318,952	2,271,155
2057	719,798	1,097,072	261,119	2,077,989
2058	665,538	1,015,644	212,501	1,893,683
2059	610,192	937,265	172,043	1,719,500

This assumes the following:

- No additional benefits will be accrued.
- Experience is in line with valuation assumptions.
- No new entrants are covered by the Plan.
- Benefits are paid in the form assumed with valuation.

OtherAttachment\_SchMB\_Line8b(1)

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

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries	Total
2060	\$556,542	\$858,890	\$138,699	\$1,554,131
2061	505,160	786,604	111,471	1,403,235
2062	456,216	715,443	89,431	1,261,090
2063	410,107	648,284	71,743	1,130,134
2064	367,036	585,241	57,663	1,009,940
2065	327,116	526,324	46,540	899,980
2066	290,392	471,546	37,809	799,747
2067	256,829	420,870	30,992	708,691
2068	226,366	374,221	25,688	626,275
2069	198,882	331,505	21,568	551,955
2070	174,220	292,575	18,365	485,160
2071	152,196	257,256	15,863	425,315
2072	132,623	225,369	13,893	371,885
2073	115,307	196,720	12,320	324,347

This assumes the following:

- No additional benefits will be accrued.
- Experience is in line with valuation assumptions.
- No new entrants are covered by the Plan.
- Benefits are paid in the form assumed with valuation.

OtherAttachment\_SchMB\_Line8b(1)

## Schedule MB, line 8b(3) – Schedule of Projection of Employer Contributions and Withdrawal Liability Payments

Plan Year	Employer Contributions	Withdrawal Liability Payments	Total
2024	\$363,600	\$0	\$363,600
2025	\$330,000	\$0	\$330,000
2026	\$306,000	\$0	\$306,000
2027	\$280,800	\$0	\$280,800
2028	\$253,800	\$0	\$253,800
2029	\$230,400	\$0	\$230,400
2030	\$208,800	\$0	\$208,800
2031	\$190,800	\$0	\$190,800
2032	\$171,000	\$0	\$171,000
2033	\$149,400	\$0	\$149,400



**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


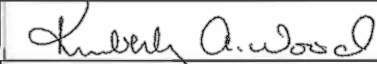
- A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- B** This return/report is:  a single-employer plan  a DFE (specify) \_\_\_\_\_  
 the first return/report  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 <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>	<b>1b</b> Three-digit plan number (PN) ► <b>001</b>
<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) <b>M.I.R.A.-G.M.P. AND ALLIED WORKERS PENSION TRUST</b>  <b>525 VINE STREET STREET SUITE 2325</b>  <b>CINCINATTI OH 45202-4813</b>	<b>1c</b> Effective date of plan <b>01/01/1965</b>  <b>2b</b> Employer Identification Number (EIN) <b>51-6096325</b>  <b>2c</b> Plan Sponsor's telephone number <b>513-381-6886</b>  <b>2d</b> Business code (see instructions) <b>331500</b>

**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>		10/14/2025	JOHN BURKE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>		10/14/2025	KIM WOOD
	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 type="checkbox"/> Same as Plan Sponsor <b>AMERICAN BENEFIT CORPORATION</b>  <b>525 VINE STREET STREET SUITE 2325</b> <b>CINCINNATI OH 45202-4813</b>	<b>3b</b> Administrator's EIN <b>55-0672859</b>  <b>3c</b> Administrator's telephone number <b>5133816886</b>
---	---

<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>	2,145
<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>6a(1)</b>	186
<b>a (2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	159
<b>b</b> Retired or separated participants receiving benefits .....	<b>6b</b>	1,224
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	687
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	2,070
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....	<b>6e</b>	
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	2,070
<b>g (1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	
<b>(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....	<b>6h</b>	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	3

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
**1B**

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

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

<b>a Pension Schedules</b> <b>(1)</b> <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information) <b>(2)</b> <input checked="" type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary <b>(3)</b> <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary <b>(4)</b> <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) - Number Attached _____ <b>(5)</b> <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	<b>b General Schedules</b> <b>(1)</b> <input checked="" type="checkbox"/> <b>H</b> (Financial Information) <b>(2)</b> <input type="checkbox"/> <b>I</b> (Financial Information - Small Plan) <b>(3)</b> <input type="checkbox"/> <b>A</b> (Insurance Information) - Number Attached _____ <b>(4)</b> <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) <b>(5)</b> <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) <b>(6)</b> <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)
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<b>SCHEDULE MB</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>Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information</b>  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).  <b>► File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

► **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.


<b>A</b> Name of plan M.I.R.A. - G.M.P. AND ALLIED WORKERS PENSION TRUST	<b>B</b> Three-digit plan number (PN) ►	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF TRUSTEES OF THE M.I.R.A. - G.M.P. AND ALLIED WORKERS	<b>D</b> Employer Identification Number (EIN) 51-6096325	

**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>b</b> Assets		
(1) Current value of assets .....	<b>1b(1)</b>	118,964,407
(2) Actuarial value of assets for funding standard account.....	<b>1b(2)</b>	122,808,941
<b>c</b> (1) Accrued liability for plan using immediate gain methods .....	<b>1c(1)</b>	96,245,964
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases .....	<b>1c(2)(a)</b>	
(b) Accrued liability under entry age normal method.....	<b>1c(2)(b)</b>	
(c) Normal cost under entry age normal method .....	<b>1c(2)(c)</b>	
(3) Accrued liability under unit credit cost method.....	<b>1c(3)</b>	96,245,964
<b>d</b> Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	<b>1d(1)</b>	
(2) "RPA '94" information:		
(a) Current liability .....	<b>1d(2)(a)</b>	131,037,223
(b) Expected increase in current liability due to benefits accruing during the plan year .....	<b>1d(2)(b)</b>	882,820
(c) Expected release from "RPA '94" current liability for the plan year .....	<b>1d(2)(c)</b>	6,813,222
(3) Expected plan disbursements for the plan year .....	<b>1d(3)</b>	7,343,988

**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.

<b>SIGN HERE</b>	STEVEN R. LOOMIS  Signature of actuary STEVEN R. LOOMIS, ASA, FCA, MAAA Type or print name of actuary  SEGAL Firm name  1111 SUPERIOR AVENUE, SUITE 2340 CLEVELAND OH 44114-2568 Address of the firm	<u>10/08/2025</u> Date <u>2306253</u> Most recent enrollment number <u>216-687-4400</u> Telephone number (including area code)
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- 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:

<b>a</b> Interest rate for "RPA '94" current liability.....	<b>6a</b>	3.29%
<b>b</b> Rates specified in insurance or annuity contracts.....	Pre-retirement	Post-retirement
	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<b>c</b> Mortality table code for valuation purposes:		
<b>(1)</b> Males.....	<b>6c(1)</b>	9P 9P
<b>(2)</b> Females.....	<b>6c(2)</b>	9FP 9FP
<b>d</b> Valuation liability interest rate.....	<b>6d</b>	5.75% 5.75%
<b>e</b> Salary scale.....	<b>6e</b>	% <input checked="" type="checkbox"/> N/A
<b>f</b> Withdrawal liability interest rate:		
<b>(1)</b> Type of interest rate.....	<b>6f(1)</b>	<input checked="" type="checkbox"/> Single rate <input type="checkbox"/> ERISA 4044 <input type="checkbox"/> Other <input type="checkbox"/> N/A
<b>(2)</b> If "Single rate" is checked in (1), enter applicable single rate.....	<b>6f(2)</b>	5.75%
<b>g</b> Estimated investment return on actuarial value of assets for year ending on the valuation date.....	<b>6g</b>	6.9%
<b>h</b> Estimated investment return on current value of assets for year ending on the valuation date.....	<b>6h</b>	12.2%
<b>i</b> Expense load included in normal cost reported in line 9b.....	<b>6i</b>	<input type="checkbox"/> N/A
<b>(1)</b> If expense load is described as a percentage of normal cost, enter the assumed percentage.....	<b>6i(1)</b>	%
<b>(2)</b> If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	<b>6i(2)</b>	515,000
<b>(3)</b> If neither (1) nor (2) describes the expense load, check the box.....	<b>6i(3)</b>	<input type="checkbox"/>

**7** New amortization bases established in the current plan year:

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

**8** Miscellaneous information:

<b>a</b> 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.....	<b>8a</b>	
<b>b</b> Demographic, benefit, and contribution information		
<b>(1)</b> Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment. ....		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>(2)</b> Is the plan required to provide a Schedule of Active Participant Data? (See instructions). ....		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>(3)</b> Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule. ....		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>c</b> 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? .....		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>d</b> If line c is "Yes," provide the following additional information:		
<b>(1)</b> Was an extension granted automatic approval under section 431(d)(1) of the Code?.....		<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>(2)</b> If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended..	<b>8d(2)</b>	
<b>(3)</b> 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? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>(4)</b> 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)).....	<b>8d(4)</b>	
<b>(5)</b> If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension .....	<b>8d(5)</b>	
<b>(6)</b> 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? .....		<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>e</b> 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) .....	<b>8e</b>	
<b>9</b> Funding standard account statement for this plan year:		
<b>Charges to funding standard account:</b>		
<b>a</b> Prior year funding deficiency, if any.....	<b>9a</b>	0
<b>b</b> Employer's normal cost for plan year as of valuation date .....	<b>9b</b>	1,055,316
<b>c</b> Amortization charges as of valuation date:		
	Outstanding balance	
<b>(1)</b> All bases except funding waivers and certain bases for which the amortization period has been extended .....	<b>9c(1)</b>	0
<b>(2)</b> Funding waivers .....	<b>9c(2)</b>	
<b>(3)</b> Certain bases for which the amortization period has been extended .....	<b>9c(3)</b>	
<b>d</b> Interest as applicable on lines 9a, 9b, and 9c .....	<b>9d</b>	60,681
<b>e</b> Total charges. Add lines 9a through 9d .....	<b>9e</b>	1,115,997
<b>Credits to funding standard account:</b>		
<b>f</b> Prior year credit balance, if any .....	<b>9f</b>	41,459,675
<b>g</b> Employer contributions. Total from column (b) of line 3 .....	<b>9g</b>	490,430
<b>h</b> Amortization credits as of valuation date.....		
	Outstanding balance	
<b>(1)</b> ERISA FFL (accrued liability FFL) .....	<b>9h</b>	0
<b>(2)</b> "RPA '94" override (90% current liability FFL) .....	<b>9j(2)</b>	0
<b>(3)</b> FFL credit .....	<b>9j(3)</b>	0
<b>i</b> Interest as applicable to end of plan year on lines 9f, 9g, and 9h .....	<b>9i</b>	2,397,556
<b>j</b> Full funding limitation (FFL) and credits:		
<b>(1)</b> ERISA FFL (accrued liability FFL) .....	<b>9j(1)</b>	20,934,850
<b>(2)</b> "RPA '94" override (90% current liability FFL) .....	<b>9j(2)</b>	0
<b>(3)</b> FFL credit .....	<b>9j(3)</b>	0
<b>k</b> (1) Waived funding deficiency.....	<b>9k(1)</b>	
(2) Other credits.....	<b>9k(2)</b>	
<b>l</b> Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2) .....	<b>9l</b>	44,347,661
<b>m</b> Credit balance: If line 9l is greater than line 9e, enter the difference .....	<b>9m</b>	43,231,664
<b>n</b> Funding deficiency: If line 9e is greater than line 9l, enter the difference .....	<b>9n</b>	
<b>o</b> Current year's accumulated reconciliation account:		
<b>(1)</b> Due to waived funding deficiency accumulated prior to the current plan year .....	<b>9o(1)</b>	
<b>(2)</b> Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:		
<b>(a)</b> Reconciliation outstanding balance as of valuation date .....	<b>9o(2)(a)</b>	
<b>(b)</b> Reconciliation amount (line 9c(3) balance minus line 9o(2)(a)).....	<b>9o(2)(b)</b>	0
<b>(3)</b> Total as of valuation date .....	<b>9o(3)</b>	0
<b>10</b> Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....	<b>10</b>	
<b>11</b> Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions .....		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No