

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan BMO U.S. PENSION PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1944
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) BMO FINANCIAL CORP. 320 SOUTH CANAL STREET 7 WEST CHICAGO, IL 60606-5707
2b	Employer Identification Number (EIN) 51-0275712
2c	Plan Sponsor's telephone number 312-848-8155
2d	Business code (see instructions) 522110

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	GARY M. HANSEN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor BENEFITS ADMINISTRATION COMMITTEE 320 SOUTH CANAL STREET, 7 WEST CHICAGO, IL 60606-5707	3b Administrator's EIN 36-2873029																						
	3c Administrator's telephone number 312-848-8155																						
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN																						
5 Total number of participants at the beginning of the plan year	5 18799																						
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td colspan="2" style="height: 20px;"></td></tr> <tr><td style="width: 15%;">6a(1)</td><td style="text-align: right;">6469</td></tr> <tr><td>6a(2)</td><td style="text-align: right;">5932</td></tr> <tr><td>6b</td><td style="text-align: right;">4106</td></tr> <tr><td>6c</td><td style="text-align: right;">7656</td></tr> <tr><td>6d</td><td style="text-align: right;">17694</td></tr> <tr><td>6e</td><td style="text-align: right;">430</td></tr> <tr><td>6f</td><td style="text-align: right;">18124</td></tr> <tr><td>6g(1)</td><td></td></tr> <tr><td>6g(2)</td><td></td></tr> <tr><td>6h</td><td style="text-align: right;">0</td></tr> </table>			6a(1)	6469	6a(2)	5932	6b	4106	6c	7656	6d	17694	6e	430	6f	18124	6g(1)		6g(2)		6h	0
6a(1)	6469																						
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6d	17694																						
6e	430																						
6f	18124																						
6g(1)																							
6g(2)																							
6h	0																						
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7																						

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

1A

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan BMO U.S. PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BMO FINANCIAL CORP.	D Employer Identification Number (EIN) 51-0275712	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
AETNA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-6033492	60054	GA-000436	5932	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	13027740

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☒ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

0

c Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits.....

7c(2)

(3) Interest credited during the year.....

7c(3)

547547

(4) Transferred from separate account

7c(4)

(5) Other (specify below).....

7c(5)

14944777

▶ TRANSFER FROM UCB RETIREMENT PLAN

(6) Total additions

7c(6)

15492324

d Total of balance and additions (add lines **7b** and **7c(6)**)**7d**

15492324

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

1557601

(2) Administration charge made by carrier.....

7e(2)

52729

(3) Transferred to separate account

7e(3)

(4) Other (specify below).....

7e(4)

854254

▶ UNREALIZED LOSS

(5) Total deductions

7e(5)

2464584

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**).....**7f**

13027740

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan BMO U.S. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BMO FINANCIAL CORP.	D Employer Identification Number (EIN) 51-0275712
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	1215859266	
b	Actuarial value	2b	1305376621	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	4325	417075240	417075240
b	For terminated vested participants	8057	336382071	336382071
c	For active participants	6469	392666853	398274689
d	Total	18851	1146124164	1151732000
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.10 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	5836015	
b	Expected plan-related expenses	6b	2430000	
c	Target normal cost	6c	8266015	

Statement by Enrolled Actuary

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

SIGN HERE	Signature of actuary SAMANTHA KLINGLER, FSA, EA, FCA Type or print name of actuary MERCER Firm name 325 JOHN H. MCCONNELL, SUITE 350 COLUMBUS, OH 43215 Address of the firm	09/10/2025 Date 23-08655 Most recent enrollment number 412-860-1482 Telephone number (including area code)
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Liquidity shortfall as of end of quarter of this plan year

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 3
22 Weighted average retirement age				22 61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	8266015	
b Excess assets, if applicable, but not greater than line 31a	31b	8266015	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34		
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			
36 Additional cash requirement (line 34 minus line 35)	36		
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37		
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

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

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

A Name of plan BMO U.S. PENSION PLAN	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 BMO FINANCIAL CORP.	D Employer Identification Number (EIN) 51-0275712

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

No

Yes

☒
- 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

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)

NISA INVESTMENT ADVISORS

48-1140940

(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	NONE	1494062	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COLUMBIA THREADNEEDLE INVESTMENTS

N.W. 7702, P.O. BOX 1450
MINNEAPOLIS, MN 55485-7702

(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 14 17 50	NONE	760499	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BANK OF NEW YORK MELLON CORPORATION

25-0659306

(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?
18 21 65	NONE	265258	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

GROOM LAW GROUP CHARTERED

52-1219029

(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	NONE	52963	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILLIS TOWERS WATSON U.S. LLC

53-0181291

(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 14 17 50	NONE	45506	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan BMO U.S. PENSION PLAN		B Three-digit plan number (PN) ▶ 002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BMO FINANCIAL CORP.		D Employer Identification Number (EIN) 51-0275712

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: EB TEMPORARY INVESTMENT FUND			
b Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON CORPORATION			
c EIN-PN 25-6078093-023	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28825066	
a Name of MTIA, CCT, PSA, or 103-12 IE: MULTI-MGR. SOL. U.S. LARGE CAP FUND			
b Name of sponsor of entity listed in (a): AMERIPRISE FINANCIAL			
c EIN-PN 92-0990236-002	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106058322	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

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

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

A Name of plan BMO U.S. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 BMO FINANCIAL CORP.	D Employer Identification Number (EIN) 51-0275712

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	380149864	74247968
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	91274	1968662
(2) U.S. Government securities	1c(2)	126402770	117568710
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	411849486	582613298
(B) All other	1c(3)(B)	251953225	283482712
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		608906
(B) Common	1c(4)(B)	68328893	38955945
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	94056027	134883388
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	12939587	20561781
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		13027740
(15) Other.....	1c(15)	23087825	32561693

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	1368858951	1300480803
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	44213409	52844168
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	44213409	52844168
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	1324645542	1247636635

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	1378	
(B) U.S. Government securities.....	2b(1)(B)	4646961	
(C) Corporate debt instruments.....	2b(1)(C)	40816050	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	1659143	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		47123532
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	1322720	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	473047	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		1795767
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	1043258383	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	1054875712	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-11617329
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-44292976	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		18468661
(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)		1550098
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		13027753

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	81888389	
(2) To insurance carriers for the provision of benefits	2e(2)	6141139	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		88029528
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	1494062	
(6) Bank or trust company trustee/custodial fees	2i(6)	265258	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	52963	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	2704704	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		4516987
j Total expenses. Add all expense amounts in column (b) and enter total	2j		92546515

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-79518762
l Transfers of assets:			
(1) To this plan	2l(1)		2509855
(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: **GJC CPA'S & ADVISORS**

(2) EIN: **27-0475249**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		34845000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		☒	

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 588506.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan BMO U.S. PENSION PLAN				B Three-digit plan number (PN) ▶ 002	
C Plan sponsor's name as shown on line 2a of Form 5500 BMO FINANCIAL CORP.				D Employer Identification Number (EIN) 51-0275712	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3 601	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 15.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 80.0 %

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

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

BMO U.S. PENSION PLAN

FINANCIAL STATEMENTS
(With Supplementary Information)

December 31, 2024 and 2023



BMO U.S. PENSION PLAN

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INDEPENDENT AUDITOR'S REPORT

October 2, 2025

To the Benefits Administration Committee
BMO Financial Corp.

Opinion

We have audited the financial statements of the BMO U.S. Pension Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, the statements of accumulated plan benefits as of January 1, 2024 and 2023, and the related statements of changes in accumulated plan benefits for the years then ended, as well as the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, the changes in its net assets available for benefits for the years then ended, the accumulated plan benefits as of January 1, 2024 and 2023, and the changes in its accumulated plan benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("U.S. 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

The Plan's management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, 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.

Bank America Tower
110 N. Wacker Drive
Suite 2500
Chicago, Illinois 60606
Tel: (872) 465-1330

PNC Center
201 E. 5th Street
Suite 1900-1239
Cincinnati, Ohio 45202
Tel: (513) 766-9415

1001 Woodward Avenue
Suite 850
Detroit, Michigan 48226
Tel: (313) 965-2655

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

Responsibilities of Management for the Financial Statements (continued)

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 available to be issued.

The Plan's 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 U.S. 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 U.S. GAAS:

- We exercise professional judgment and maintain professional skepticism throughout the audit.
- We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and we 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.
- We 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.
- We evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, and we evaluate the overall presentation of the financial statements.
- We 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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 Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) as of December 31, 2024, and assets (acquired and disposed of within year) and reportable transactions for the year then ended, are presented for the purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's ("DOL") 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 U.S. GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

GJC CPA's & Advisors

Chicago, Illinois

BMO U.S. PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**December 31, 2024 and 2023**

	2024	2023
Assets:		
Investments at fair value (Notes B and E):		
Common stocks	\$ 35,729,416	\$ 60,751,638
Corporate bonds and notes	794,361,533	590,191,067
Registered investment companies	18,858,750	11,504,667
U.S. government securities	107,831,071	112,385,479
Municipal bonds and notes	29,864,768	20,527,527
Insurance company contracts	11,948,716	-0-
Preferred stocks	558,473	-0-
Interest-bearing cash	1,805,607	81,152
Total Investments at Fair Value	1,000,958,334	795,441,530
Investments measured at net asset value (Notes B and E):		
Common and collective trusts	123,711,660	83,625,791
Total Investments	1,124,669,994	879,067,321
Net assets held in section 401(h) account (Note A)	103,335,612	108,786,275
Accrued interest and dividends receivable	68,098,374	32,451,403
Transfer of net assets receivable from United California Bank Retirement Plan (Note A)	-0-	343,650,956
Total Assets	1,296,103,980	1,363,955,955
Liabilities:		
Amounts related to obligation of section 401(h) account	103,335,612	108,786,275
Payable to broker for securities purchased	48,467,345	31,272,646
Cash overdraft	-0-	8,037,767
Total Liabilities	151,802,957	148,096,688
Net Assets Available for Benefits	\$ 1,144,301,023	\$ 1,215,859,267

See notes to financial statements.

BMO U.S. PENSION PLAN

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:		
Interest income	\$ 45,711,810	\$ 31,240,809
Dividend income	1,793,873	1,989,655
Net realized and unrealized appreciation in fair value of investments	-0-	52,568,420
Total Additions	<u>47,505,683</u>	<u>85,798,884</u>
Deductions:		
Net realized and unrealized depreciation in fair value of investments	35,326,047	-0-
Benefit payments to participants	81,888,389	53,063,535
Administrative expenses	4,359,346	3,590,564
Total Deductions	<u>121,573,782</u>	<u>56,654,099</u>
Change in Net Assets Available for Benefits Before Plan Transfers	(74,068,099)	29,144,785
Other Changes:		
Transfer of net assets from United California Bank Retirement Plan (Note A)	2,509,855	343,650,956
Change in Net Assets Available for Benefits	(71,558,244)	372,795,741
Net Assets Available for Benefits, Beginning of Year	<u>1,215,859,267</u>	<u>843,063,526</u>
Net Assets Available for Benefits, End of Year	<u>\$ 1,144,301,023</u>	<u>\$ 1,215,859,267</u>

See notes to financial statements.

BMO U.S. PENSION PLAN

STATEMENTS OF ACCUMULATED PLAN BENEFITS

January 1, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Actuarial Present Value of Accumulated Plan Benefits (Note D):		
Vested benefits:		
Participants currently receiving payments	\$ 426,465,364	\$ 218,374,640
Other participants	<u>711,531,762</u>	<u>593,713,456</u>
Total Vested Benefits	1,137,997,126	812,088,096
Nonvested benefits	<u>5,554,934</u>	<u>4,490,032</u>
Total Actuarial Present Value of Accumulated Plan Benefits	<u>\$ 1,143,552,060</u>	<u>\$ 816,578,128</u>

See notes to financial statements.

BMO U.S. PENSION PLAN

STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS

For the Years Ended January 1, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Changes in Accumulated Plan Benefits		
Attributable to:		
Benefits accumulated and other changes	\$ 13,704,783	\$ 11,050,599
Interest due to decrease in discount period	41,755,275	31,209,482
Benefit payments	(53,063,535)	(71,143,810)
Changes in actuarial assumptions	8,518,301	(269,263,419)
Transfer of accumulated plan benefits from United California Bank Retirement Plan (Note A)	<u>316,059,108</u>	<u>-0-</u>
Change in Accumulated Plan Benefits	326,973,932	(298,147,148)
Actuarial Present Value of Accumulated Plan Benefits, Beginning of Year	<u>816,578,128</u>	<u>1,114,725,276</u>
Actuarial Present Value of Accumulated Plan Benefits, End of Year	<u>\$ 1,143,552,060</u>	<u>\$ 816,578,128</u>

See notes to financial statements.

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

NOTE A — DESCRIPTION OF THE PLAN

The following description of the BMO U.S. Pension Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan is a noncontributory, defined benefit pension plan administered by the Benefits Administration Committee covering all eligible employees of BMO Financial Corp. (“BFC”) and affiliated companies, as well the U.S. employees of the Bank of Montreal and its U.S. subsidiaries. The employees covered by the Plan are hereinafter referred to collectively as the “employees.” The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

Plan Merger

On February 1, 2023, BFC acquired BancWest Holding, Inc. and Bank of the West (“BOTW”).

As of December 31, 2023, the Plan was amended so that the participants of the United California Bank Retirement Plan (the “UCB Plan”), a defined benefit pension plan sponsored by BOTW, were transferred to, and the net assets and accumulated plan benefits of the UCB Plan were merged with, and into, the Plan. On that date, the UCB Plan’s participants became participants in the Plan. The amounts of net assets and accumulated plan benefits transferred as of December 31, 2023 were \$343,650,956 and \$316,059,108, respectively. Additional net assets of \$2,509,855 were transferred from the UCB Plan to the Plan in the first three months of 2024.

Eligibility

All regular full-time and part-time employees hired on or before March 31, 2016 automatically became participants in the Plan on their first day of work. Temporary employees and interns are not eligible to participate in the Plan. Employees hired after March 31, 2016 are not eligible to participate in the Plan.

Administration

The benefits provided by the Plan are funded by BFC’s contributions. Bank of New York Mellon Corporation (“BNY Mellon”) is the trustee of the Plan.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE A — DESCRIPTION OF THE PLAN (CONTINUED)****Retirement Benefits****Provisions Applying to Employees Who Entered the Plan Prior to January 1, 2002**

For employees who were employed as of December 31, 2001 (and who leave BFC on or after January 1, 2002), benefits are calculated under both the account-based formula (beginning January 1, 2002) and the final average pay formula, and the greater benefit is paid. The normal retirement benefit is a monthly annuity based on the following formula: 1.7 percent of the participant's final average future service earnings (as defined), multiplied by the number of years of service after June 30, 1995, plus two percent of the participant's final average past service earnings (as defined), multiplied by the number of years of service prior to July 1, 1995, less one-half of primary Social Security benefits, reduced proportionately for service less than 35 years (as defined).

Provisions Applying to Employees Who Entered the Plan on or After January 1, 2002

For employees hired on or after January 1, 2002, benefits are calculated using the account-based formula. Each month, BFC credits the participant's notional account with a pay credit and an interest credit. The pay credit is equal to a percentage of the participant's eligible pay earned for that month, and that percentage is based on the participant's age and service with BFC, with one point for each year of age and service, respectively, including fractional credit for months.

The following table shows the age and service points and their corresponding monthly pay credit percentages:

<u>Age and Service Points</u>	<u>Monthly Pay Credit Percentages</u>
Under 40	3.0 %
40 to 49	3.5
50 to 59	4.5
60 to 69	6.0
70 or more	8.0

Each month, participants receive an interest credit based on the 10-year U.S. Treasury bond rate, with a minimum rate of five percent, which applies to the participant's December 31 account balance of the prior year.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE A — DESCRIPTION OF THE PLAN (CONTINUED)

Retirement Benefits (continued)

The comparison of the final average pay and the account-based benefits to determine the greater amount for employees who were employed as of December 31, 2001 and who leave BFC on or after January 1, 2002 is made by converting the account-based formula to an annuity or by converting the final average pay formula to a lump sum.

Normal retirement age is 65 with three years of vesting service. Retirement payments normally begin the month following retirement. All participants are fully vested upon completion of the three years of service. Eligible employees may elect one of several optional forms of payment, including actuarially converting annuity payments to a one-time lump-sum payment.

No further benefit service or pay credits accrue under the Plan after February 28, 2017.

Early Retirement and Death Benefits

A vested participant with three years of service who terminates employment may elect to begin receiving actuarially reduced benefits. A participant is entitled to a death benefit after three years of vesting service. If the benefit is payable to a spouse, the benefit can be paid as an immediate annuity or an immediate lump-sum. A non-spouse beneficiary receives an immediate lump-sum. As with normal retirement benefits, the early retirement benefits and death benefits are calculated using the account-based formula for employees hired on or after January 1, 2002. For employees who were employed as of December 31, 2001 and who leave BFC on or after January 1, 2002, benefits are calculated under both the account-based formula and the final average pay formula, with the greater benefit being paid.

Medical Benefits

The Plan includes a medical benefit component in addition to the normal retirement benefits to fund a portion of the postretirement obligations for retirees and their beneficiaries, in accordance with section 401(h) of the Internal Revenue Code (the “IRC”). A separate account has been established and maintained in the Plan for the net assets related to the medical benefit component (the “401(h) account”). In accordance with IRC section 401(h), the Plan’s investments in the 401(h) account may not be used for, or diverted to, any purpose other than providing health benefits for retirees and their beneficiaries. The related obligations for health benefits are not included in this Plan’s obligations in the statements of accumulated plan benefits, but are reflected as obligations in the financial statements of the BMO Retiree Medical and Life Insurance Plan, effective January 1, 2024, and the Employee Benefit Program of Bank of Montreal/Harris, prior to January 1, 2024.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE A — DESCRIPTION OF THE PLAN (CONTINUED)

Medical Benefits (continued)

Plan participants do not contribute to the 401(h) account. Employer contributions to the 401(h) account are determined annually and are at the discretion of BFC.

NOTE B — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Investments

The Plan's investments are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price).

The Plan's investments are valued as follows:

- Investments in stocks, U.S. government securities, and municipal bonds and notes are stated at fair value as determined by quoted market prices.
- Corporate bonds and notes that are not actively traded are stated at estimated fair value by BNY Mellon through utilization of pricing sources it deems to be objective, including investment advisors.
- Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan as of the end of the year.
- The Plan has a regular insurance contract and a separate account contract with Aetna Life Insurance Company ("Aetna"). The regular insurance contract is an immediate participation guarantee contract, which is valued at fair value as reported to the Plan by Aetna. The separate insurance contract has been established for distribution to participants. This contract is also valued at fair value as reported to the Plan by Aetna. Under these contracts, fair value represents deposits made under the contract, plus earnings, less withdrawals and administrative expenses, and is subject to market value adjustments, as detailed in the investment contract.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE B — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investments (continued)

- Units of common and collective trust funds are stated at their estimated net asset value, which is computed by the trustee periodically to give effect to net realized gains or losses and changes in the fair value of fund assets. The fair value for the underlying investments held by these funds is based on quoted market prices where available or on the basis of valuations provided by pricing services that use methods based upon market transactions for comparable securities and various relationships between securities which are generally recognized by institutional traders.

Security purchases are accounted for on the settlement date, and security sales are recognized on the date proceeds are received. The results of this method are not materially different from using a trade-date method. Gains and losses on sales of securities are based on average costs. Dividends are recorded on the ex-dividend date. Net appreciation and depreciation include gains and losses on investments bought and sold, as well as held, during the year.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and accumulated plan benefits, as well as disclosure of contingent assets and liabilities, at the date of the financial statements, and the reported amounts of changes in net assets and accumulated plan benefits during the reporting period. Actual results could differ from those estimates.

Fair Value Measurements

The Plan uses fair value measurements in the preparation of its financial statements, which utilize various inputs, including those that can be readily observable, corroborated, or are generally unobservable. The Plan utilizes market-based data and valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. Additionally, the Plan applies assumptions that market participants would use in pricing an asset or liability, including assumptions about risk.

The measurement of fair value includes a hierarchy based on the quality of inputs used to measure fair value. Financial assets and liabilities are categorized into this three-level fair value hierarchy, based on the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets and liabilities and the lowest priority to unobservable inputs.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE B — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fair Value Measurements (continued)

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

- Level 1 — Financial assets and liabilities whose values are based on unadjusted quoted market prices for identical assets and liabilities in an active market that the Plan has the ability to access
- Level 2 — Financial assets and liabilities whose values are based on quoted prices in markets that are not active or model inputs that are observable for substantially the full term of the asset or liability
- Level 3 — Financial assets and liabilities whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement

The use of observable market data, when available, is required in making fair value measurements. When inputs used to measure fair value fall within different levels of the hierarchy, the level within which the fair value measurement is categorized is based on the lowest level input that is significant to the fair value measurement.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Administrative costs and expenses incurred in the administration of the Plan are paid by the Plan to the extent determined by BFC. Administrative expenses include agents, attorneys, accountants, actuarial services, direct employment costs of BFC employees providing services to the Plan, and other professional and administrative services. Administrative costs also include reimbursement for premiums paid to the Pension Benefit Guaranty Corporation (“PBGC”). Certain additional expenses are paid by BFC.

Risks and Uncertainties

The Plan invests in various securities, including government securities, bonds, stocks, registered investment companies, insurance company contracts, and common and collective trusts. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE B — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Risks and Uncertainties (continued)

Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the value of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

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

Subsequent Events

The Plan's management has evaluated subsequent events through October 2, 2025, the date that the accompanying financial statements were available to be issued.

NOTE C — FUNDING POLICY

BFC's funding policy is to contribute such amounts as determined by the actuary of the Plan as necessary in order to satisfy the funding standards established under ERISA, as amended from time to time. BFC's annual contributions for pension benefits and postretirement benefits are determined using the Traditional Unit Credit cost method for 2024 and 2023. BFC's contributions for the years ended December 31, 2024 and 2023 met or exceeded the minimum funding requirements of ERISA.

NOTE D — ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those 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 (c) present employees or their beneficiaries.

The actuarial present value of accumulated plan benefits is determined by the Plan's actuary, Mercer, Inc., and represents 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 for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE D — ACCUMULATED PLAN BENEFITS (CONTINUED)**

The significant actuarial assumptions used in the valuations as of January 1, 2024 and 2023 were as follows:

- Discount rates as follows for 2024 and 2023:

<u>Segment Rate</u>	<u>Discount Rate</u>	
	<u>2024</u>	<u>2023</u>
First five years	4.75 %	4.75 %
Next 15 years	4.87	5.00
Beyond 20 years	5.59	5.74

- Life expectancy and disability of participants (IRC section 430(h)(3)-prescribed separate Static Annuitant and Non-Annuitant Mortality Tables were used)
- Withdrawal of participants (a graduated table based on age at employment and years of service was used)
- Retirement age assumptions (a table which specified the estimated retirement rate for eligible participants, ranging from 10 percent at age 55 to 58 to 100 percent at age 72 and over, was used)
- Investment return of 4.8 percent and 5.0 percent for 2024 and 2023, respectively, compounded annually
- For the market-related value of assets, a smoothed actuarial value of assets is used, equal to a moving average of market values in which a portion of investment income is recognized over a three-year period

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

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE E — INVESTMENTS AND FAIR VALUE**

The Plan's fair value hierarchy for those assets that are measured at fair value on a recurring basis as of December 31, 2024 and 2023 is summarized as follows:

Fair Value Measurements				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
2024				
Assets:				
Investments at fair value:				
Common stocks	\$ 35,729,416	\$ -0-	\$ -0-	\$ 35,729,416
Corporate bonds and notes		794,361,533		794,361,533
Registered investment companies	18,858,750			18,858,750
U.S. government securities	107,831,071			107,831,071
Municipal bonds and notes	29,864,768			29,864,768
Insurance company contracts			11,948,716	11,948,716
Preferred stocks	558,473			558,473
Interest-bearing cash	1,805,607			1,805,607
Total Investments at Fair Value	\$ 194,648,085	\$ 794,361,533	\$ 11,948,716	1,000,958,334
Investments measured at net asset value:				
Common and collective trusts				123,711,660
				\$ 1,124,669,994

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE E — INVESTMENTS AND FAIR VALUE (CONTINUED)**

Fair Value Measurements				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
2023				
Assets:				
Investments at fair value:				
Common stocks	\$ 60,751,638	\$ -0-	\$ -0-	\$ 60,751,638
Corporate bonds and notes		590,191,067		590,191,067
Registered investment companies	11,504,667			11,504,667
U.S. government securities	112,385,479			112,385,479
Municipal bonds and notes	20,527,527			20,527,527
Interest-bearing cash	81,152			81,152
Total Investments at Fair Value	\$ 205,250,463	\$ 590,191,067	\$ -0-	795,441,530
Investments measured at net asset value:				
Common and collective trusts				83,625,791
				\$ 879,067,321

A summary of certain changes in the fair value of the Plan's Level 3 assets measured at fair value on a recurring basis for the years ended December 31, 2024 and 2023 is as follows:

	Insurance Company Contracts	
	2024	2023
Purchases	\$ 12,637,610	\$ -0-
Sales	1,428,593	-0-

The Plan invests in common and collective trusts that calculate net asset value per unit, which invest primarily in equities and short-term investments, such as money market funds. These accounts may be redeemed at any time without any restrictions. There are no unfunded commitments to acquire additional units of these accounts as of December 31, 2024 or 2023.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

December 31, 2024 and 2023

NOTE F — PLAN TERMINATION

The Plan may be terminated at any time by BFC, subject to the requirements of ERISA. If BFC terminates the Plan, the net assets of the Plan will be allocated to provide the following benefits in the order indicated:

1. Benefits that the former employees or their beneficiaries have been receiving for at least three years or that the employees eligible to retire for the three-year period would have been receiving if they had retired with normal benefits under the Plan
2. Other vested benefits insured by the PBGC up to the applicable limitations
3. All other vested benefits
4. All nonvested benefits

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's benefits. 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 on the amount of an individual's monthly benefit. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency at that time of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC at the time. Some benefits may be fully or partially provided for by the existing assets and the PBGC, while other benefits may not be provided for at all.

All participants become fully vested upon termination of the Plan. Although it has not expressed any intention to do so, BFC has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions set forth in ERISA.

NOTE G — INCOME TAX STATUS

The Plan obtained its latest determination letter on July 16, 2025, in which the Internal Revenue Service (the "IRS") stated that the Plan, as designed, qualifies under section 401(a) of the IRC and that the related trust, therefore, is not subject to tax under present income tax laws.

Accounting principles generally accepted in the United States of America require the Plan's management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more-likely-than-not, based on the technical merits, to be sustained upon examination by the IRS.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE G — INCOME TAX STATUS (CONTINUED)**

The Benefits Administration Committee has analyzed the tax positions taken by the Plan, and has concluded that, as of December 31, 2024 and 2023, there are no material uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is also subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE H — PARTIES-IN-INTEREST

BNY Mellon acts as the sole trustee over the Plan's assets. Additionally, BMO Global Asset Management acts as one of the Plan's investment managers. These entities work together to service the Plan in accordance with the Plan and trust agreements. All investment and trustee activities are handled by these entities and are monitored by BFC's Benefits Administration and Investment Committees.

NOTE I — RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits from the financial statements to Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits, financial statements	\$ 1,144,301,023	\$ 1,215,859,267
Net assets held in section 401(h) account	<u>103,335,612</u>	<u>108,786,275</u>
Net Assets Available for Benefits, Form 5500	<u><u>\$ 1,247,636,635</u></u>	<u><u>\$ 1,324,645,542</u></u>

The net assets of the section 401(h) account included in Form 5500 can be used only to pay retiree health benefits and are not available to pay pension benefits.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE I — RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500
(CONTINUED)**

The following is a reconciliation of various accounts from the financial statements to Form 5500 as of, and for the years ended, December 31, 2024 and 2023:

	Balances per Financial Statements	Balances in Section 401(h) Account	Balances per Form 5500
2024			
Investments:			
Common stocks	\$ 35,729,416	\$ 3,226,529	\$ 38,955,945
Corporate bonds and notes	794,361,533	71,734,477	866,096,010
Registered investment companies	18,858,750	1,703,031	20,561,781
U.S. government securities	107,831,071	9,737,639	117,568,710
Municipal bonds and notes	29,864,768	2,696,925	32,561,693
Insurance company contracts	11,948,716	1,079,024	13,027,740
Preferred stocks	558,473	50,433	608,906
Interest-bearing cash	1,805,607	163,055	1,968,662
Common and collective trusts	123,711,660	11,171,728	134,883,388
Accrued interest and dividends receivable	68,098,374	6,149,594	74,247,968
Payable to broker for securities purchased	48,467,345	4,376,823	52,844,168
Insurance premiums		6,141,139	6,141,139
Administrative expenses	4,359,346	157,641	4,516,987
Net investment income:			
Interest income	\$ 45,711,810	\$ -0-	\$ 45,711,810
Dividend income	1,793,873		1,793,873
Net realized and unrealized appreciation (depreciation) in fair value of investments	(35,326,047)	848,117	(34,477,930)
Net Investment Income	<u>\$ 12,179,636</u>	<u>\$ 848,117</u>	<u>\$ 13,027,753</u>

NOTES TO FINANCIAL STATEMENTS (CONTINUED)**December 31, 2024 and 2023****NOTE I — RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500
(CONTINUED)**

	Balances per Financial Statements	Balances in Section 401(h) Account	Balances per Form 5500
2023			
Investments:			
Common stocks	\$ 60,751,638	\$ 7,577,255	\$ 68,328,893
Corporate bonds and notes	590,191,067	73,611,644	663,802,711
Registered investment companies	11,504,667	1,434,920	12,939,587
U.S. government securities	112,385,479	14,017,291	126,402,770
Municipal bonds and notes	20,527,527	2,560,298	23,087,825
Interest-bearing cash	81,152	10,122	91,274
Common and collective trusts	83,625,791	10,430,236	94,056,027
Accrued interest and dividends receivable	32,451,403	4,047,505	36,498,908
Payable to broker for securities purchased	31,272,646	3,900,484	35,173,130
Cash overdraft	8,037,767	1,002,512	9,040,279
Insurance premiums		5,279,119	5,279,119
Administrative expenses	3,590,564	158,561	3,749,125
Net investment income:			
Interest income	\$ 31,240,809	\$ -0-	\$ 31,240,809
Dividend income	1,989,655		1,989,655
Net realized and unrealized appreciation in fair value of investments	52,568,420	4,697,250	57,265,670
Net Investment Income	<u>\$ 85,798,884</u>	<u>\$ 4,697,250</u>	<u>\$ 90,496,134</u>

SUPPLEMENTARY INFORMATION

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(Form 5500, Schedule H, Line 4i)

December 31, 2024

Party-in-Interest	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment (Including Maturity Date, Rate of Interest, Collateral, and Par or Maturity Value)	Cost	Current Value
*	Bank of New York Mellon Trust	Various investments (see Appendix A for detailed listing)	\$ 1,354,506,880	\$ 1,224,264,306
*	Bank of New York Mellon Trust	Cash held by broker	1,968,529	1,968,529
			\$ 1,356,475,409	\$ 1,226,232,835

* – Represents party-in-interest

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF REPORTABLE TRANSACTIONS
(Form 5500, Schedule H, Line 4j)

For the Year Ended December 31, 2024

Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
<u>Category i – A Transaction with Respect to Any Plan Asset Involving an Amount in Excess of Five Percent of the Current Value of Plan Assets</u>								
Bank of New York Mellon Trust	EB Temporary Investment Fund, variable interest rate, maturity date December 31, 2049: 68,439,025 units	\$ 68,439,025	\$ -0-	\$ -0-	\$ -0-	\$ 68,439,025	\$ 68,439,025	\$ -0-
<u>Category iii – A Series of Transactions Involving Securities of the Same Issue Which, When Aggregated, Involve an Amount in Excess of Five Percent of the Current Value of Plan Assets</u>								
Bank of New York Mellon Trust	EB Temporary Investment Fund, variable interest rate, maturity date December 31, 2049: 296 purchases 188 sales	\$ 340,132,055	\$ -0- 355,203,996	\$ -0-	\$ -0-	\$ 340,132,055 355,203,996	\$ 340,132,055 355,203,996	\$ -0-
Bank of New York Mellon Trust	U.S. Treasury bonds, 4.125 percent interest rate, maturity date August 15, 2053: 4 purchases 8 sales	69,817,084	69,136,704			69,817,084 69,893,106	69,817,084 69,136,704	(756,402)

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF REPORTABLE TRANSACTIONS (CONTINUED)
(Form 5500, Schedule H, Line 4j)

For the Year Ended December 31, 2024

Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
<u>Category iii – A Series of Transactions Involving Securities of the Same Issue Which, When Aggregated, Involve an Amount in Excess of Five Percent of the Current Value of Plan Assets (continued)</u>								
Bank of New York Mellon Trust	U.S. Treasury notes, 4.5 percent maturity rate, maturity date November 15, 2033:							
	15 purchases	\$ 123,358,462	\$ -0-	\$ -0-	\$ -0-	\$ 123,358,462	\$ 123,358,462	\$ -0-
	11 sales		122,701,051			123,358,462	122,701,051	(657,411)
Bank of New York Mellon Trust	U.S. Treasury bonds, 4.75 percent interest rate, maturity date November 15, 2043:							
	3 purchases	34,564,894				34,564,894	34,564,894	
	5 sales		34,812,965			34,809,367	34,812,965	3,598

There were no transactions reportable under categories ii or iv.

APPENDIX A

SCHEDULE OF ASSETS (HELD AT END OF YEAR
BY BANK OF NEW YORK MELLON TRUST)
(Form 5500, Schedule H, Line 4i)

December 31, 2024



Schedule of Investments at End of Plan Year at Historical Cost

Report ID: M1102

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
INTEREST-BEARING CASH					
HTDF55510802 XX9123458	EUR (EURO)	129.760	148.19	134.37	(13.82)
TOTAL INTEREST-BEARING CASH			148.19	134.37	(13.82)
U. S. GOVERNMENT SECURITIES					
HTDF55510502 912797ML8	U S TREASURY BILL 0.000% 02/27/2025 DD 08/29/24	22,030,000.000	21,796,945.55	21,796,945.55	0.00
HTDF55510502 912797MU8	U S TREASURY BILL 0.000% 03/27/2025 DD 09/26/24	17,925,000.000	17,749,899.64	17,749,899.64	0.00
HTDF55510502 912797MW4	U S TREASURY BILL 0.000% 01/07/2025 DD 09/10/24	4,140,000.000	4,105,612.59	4,105,612.59	0.00
HTDF55510502 912803FT5	U S TREASURY BD PRIN STRIP 0.000% 11/15/2050 DD 11/16/20	785,000.000	237,030.75	225,334.25	(11,696.50)
HTDF55510502 912810RB6	U S TREASURY BOND 2.875% 05/15/2043 DD 05/15/13	1,200,000.000	1,147,968.75	909,936.00	(238,032.75)
HTDF55510502 912810RH3	U S TREASURY BOND 3.125% 08/15/2044 DD 08/15/14	1,130,000.000	1,124,482.42	878,575.00	(245,907.42)
HTDF55510502 912810RK6	U S TREASURY BOND 2.500% 02/15/2045 DD 02/15/15	1,095,000.000	979,083.98	760,641.75	(218,442.23)
HTDF55510502 912810RQ3	U S TREASURY BOND 2.500% 02/15/2046 DD 02/15/16	1,035,000.000	927,820.90	708,654.15	(219,166.75)
HTDF55510502 912810RV2	U S TREASURY BOND 3.000% 02/15/2047 DD 02/15/17	985,000.000	970,609.76	730,820.75	(239,789.01)
HTDF55510502 912810SD1	U S TREASURY BOND 3.000% 08/15/2048 DD 08/15/18	915,000.000	910,317.77	669,240.15	(241,077.62)
HTDF55510502 912810SF6	U S TREASURY BOND 3.000% 02/15/2049 DD 02/15/19	870,000.000	871,665.24	633,908.10	(237,757.14)
HTDF55510502 912810TA6	U S TREASURY BOND 1.750% 08/15/2041 DD 08/15/21	1,305,000.000	1,034,703.69	846,057.60	(188,646.09)
HTDF55510502 912810TB4	U S TREASURY BOND 1.875% 11/15/2051 DD 11/15/21	715,000.000	564,403.11	395,094.70	(169,308.41)
HTDF55510502 912810TF5	U S TREASURY BOND 2.375% 02/15/2042 DD 02/15/22	1,260,000.000	1,131,853.23	898,002.00	(233,851.23)
HTDF55510502 912810TG3	U S TREASURY BOND 2.875% 05/15/2052 DD 05/15/22	655,000.000	568,103.86	458,860.25	(109,243.61)
HTDF55510502 912810TN8	U S TREASURY BOND 3.625% 02/15/2053 DD 02/15/23	5,155,000.000	4,458,068.16	4,195,499.85	(262,568.31)
HTDF55510502 9128284M9	U S TREASURY NOTE 2.875% 04/30/2025 DD 04/30/18	3,140,000.000	3,139,141.41	3,125,367.60	(13,773.81)
HTDF55510502 9128286F2	U S TREASURY NOTE 2.500% 02/28/2026 DD 02/28/19	2,965,000.000	2,910,682.94	2,906,737.75	(3,945.19)
HTDF55510502 912828U24	U S TREASURY NOTE 2.000% 11/15/2026 DD 11/15/16	275,000.000	285,645.25	263,914.75	(21,730.50)
HTDF55510502 91282CCH2	U S TREASURY NOTE 1.250% 06/30/2028 DD 06/30/21	3,100,000.000	2,812,287.26	2,792,790.00	(19,497.26)
HTDF55510502 91282CCS8	U S TREASURY NOTE 1.250% 08/15/2031 DD 08/15/21	2,875,000.000	2,485,322.56	2,346,057.50	(139,265.06)
HTDF55510502 91282CDW8	U S TREASURY NOTE 1.750% 01/31/2029 DD 01/31/22	3,335,000.000	3,090,997.86	3,011,138.15	(79,859.71)
HTDF55510502 91282CEF4	U S TREASURY NOTE 2.500% 03/31/2027 DD 03/31/22	3,270,000.000	3,231,446.93	3,148,388.70	(83,058.23)
HTDF55510502 9128334U1	U S TREASURY BD CPN STRIP 0.000% 08/15/2032 DD 02/15/06	2,795,000.000	2,052,843.65	1,954,795.05	(98,048.60)
HTDF55510502 9128334W7	U S TREASURY BD CPN STRIP 0.000% 08/15/2033 DD 02/15/06	2,660,000.000	1,892,962.40	1,769,698.00	(123,264.40)
HTDF55510502 9128334Y3	U S TREASURY BD CPN STRIP 0.000% 08/15/2034 DD 02/15/06	2,430,000.000	1,675,339.20	1,538,748.90	(136,590.30)
HTDF55510502 912833X96	U S TREASURY BD CPN STRIP 0.000% 11/15/2035 DD 08/15/07	2,270,000.000	1,504,737.60	1,350,763.50	(153,974.10)
HTDF55510502 912833XU9	U S TREASURY BD CPN STRIP 0.000% 05/15/2030 DD 02/15/00	3,135,000.000	2,752,530.00	2,454,140.70	(298,389.30)
HTDF55510502 912833Y38	U S TREASURY BD CPN STRIP 0.000% 11/15/2036 DD 08/15/07	2,020,000.000	1,291,325.40	1,139,583.00	(151,742.40)
HTDF55510502 912833Y46	U S TREASURY BD CPN STRIP 0.000% 05/15/2037 DD 08/15/07	1,840,000.000	1,155,575.20	1,008,632.80	(146,942.40)
HTDF55510502 912834DU9	U S TREASURY BD CPN STRIP 0.000% 11/15/2038 DD 05/15/09	1,630,000.000	972,180.90	822,693.60	(149,487.30)
HTDF55510502 912834EV6	U S TREASURY BD CPN STRIP 0.000% 11/15/2039 DD 11/16/09	1,530,000.000	879,857.10	727,117.20	(152,739.90)
HTDF55510502 912834JH2	U S TREASURY BD CPN STRIP 0.000% 11/15/2040 DD 11/15/10	1,430,000.000	791,919.70	642,227.30	(149,692.40)
HTDF55510602 912810RK6	U S TREASURY BOND 2.500% 02/15/2045 DD 02/15/15	5,975,000.000	4,295,464.84	4,150,533.75	(144,931.09)
HTDF55510602 912810RU4	U S TREASURY BOND 2.875% 11/15/2046 DD 11/15/16	3,635,000.000	2,652,698.05	2,644,171.70	(8,526.35)
HTDF55510602 912810TX6	U S TREASURY BOND 4.250% 02/15/2054 DD 02/15/24	13,135,000.000	12,725,600.46	12,003,157.05	(722,443.41)
HTDF55510602 912810UA4	U S TREASURY BOND 4.625% 05/15/2054 DD 05/15/24	2,800,000.000	2,876,779.54	2,725,184.00	(151,595.54)



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HARRIS COMB MANAGER - HTDG55500000

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Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 912810UC0	U S TREASURY BOND 4.250% 08/15/2054 DD 08/15/24	9,925,000.000	9,291,692.89	9,079,787.00	(211,905.89)
TOTAL U. S. GOVERNMENT SECURITIES			123,345,600.54	117,568,710.33	(5,776,890.21)
CORPORATE DEBT INSTRUMENTS - PREFERRED					
HTDF55510602 001055AF9	AFLAC INC 6.450% 08/15/2040 DD 08/09/10	36,000.000	39,650.83	38,684.52	(966.31)
HTDF55510602 001055AR3	AFLAC INC 4.000% 10/15/2046 DD 09/19/16	400,000.000	330,154.94	314,016.00	(16,138.94)
HTDF55510602 00115AAK5	AEP TRANSMISSION CO LLC 3.800% 06/15/2049 DD 06/12/19	3,000,000.000	3,522,390.00	2,227,860.00	(1,294,530.00)
HTDF55510602 002819AC4	ABBOTT LABORATORIES 6.150% 11/30/2037 DD 11/09/07	2,520,000.000	2,812,395.60	2,747,178.00	(65,217.60)
HTDF55510602 002824BG4	ABBOTT LABORATORIES 4.750% 11/30/2036 DD 11/22/16	1,374,000.000	1,471,897.50	1,327,778.64	(144,118.86)
HTDF55510602 002824BH2	ABBOTT LABORATORIES 4.900% 11/30/2046 DD 11/22/16	1,185,000.000	1,247,151.29	1,107,299.55	(139,851.74)
HTDF55510602 00287YAS8	ABBVIE INC 4.700% 05/14/2045 DD 05/14/15	4,250,000.000	5,276,715.00	3,754,832.50	(1,521,882.50)
HTDF55510602 00287YBX6	ABBVIE INC 3.200% 11/21/2029 DD 05/21/20	1,300,000.000	1,216,735.05	1,206,309.00	(10,426.05)
HTDF55510602 009158BA3	AIR PRODUCTS AND CHEMICALS INC 2.800% 05/15/2050 DD 04/30/20	2,350,000.000	1,788,209.00	1,482,192.00	(306,017.00)
HTDF55510602 010392FB9	ALABAMA POWER CO 6.000% 03/01/2039 DD 03/06/09	2,000,000.000	2,121,120.00	2,087,280.00	(33,840.00)
HTDF55510602 010392FM5	ALABAMA POWER CO 3.750% 03/01/2045 DD 03/11/15	5,000,000.000	5,672,550.00	3,831,600.00	(1,840,950.00)
HTDF55510602 010392FT0	ALABAMA POWER CO 3.450% 10/01/2049 DD 09/17/19	2,605,000.000	2,062,899.50	1,841,891.30	(221,008.20)
HTDF55510602 010392FZ6	ALABAMA POWER CO 3.940% 09/01/2032 DD 08/12/22	3,040,000.000	2,863,862.40	2,819,843.20	(44,019.20)
HTDF55510602 020002BA8	ALLSTATE CORP/THE 4.500% 06/15/2043 DD 06/07/13	240,000.000	216,458.04	205,339.20	(11,118.84)
HTDF55510602 02079KAC1	ALPHABET INC 1.998% 08/15/2026 DD 08/09/16	790,000.000	753,430.90	760,564.60	7,133.70
HTDF55510602 02209SAQ6	ALTRIA GROUP INC 4.500% 05/02/2043 DD 05/02/13	1,800,000.000	1,514,466.00	1,470,204.00	(44,262.00)
HTDF55510602 02209SBD4	ALTRIA GROUP INC 4.800% 02/14/2029 DD 02/14/19	1,500,000.000	1,496,122.32	1,482,555.00	(13,567.32)
HTDF55510602 02209SBN2	ALTRIA GROUP INC 3.700% 02/04/2051 DD 02/04/21	11,370,000.000	8,717,892.40	7,735,920.60	(981,971.80)
HTDF55510602 023135AQ9	AMAZON.COM INC 4.950% 12/05/2044 DD 12/05/14	1,745,000.000	1,838,759.75	1,664,712.55	(174,047.20)
HTDF55510602 023135BF2	AMAZON.COM INC 3.875% 08/22/2037 DD 02/22/18	3,390,000.000	3,202,071.65	2,994,997.20	(207,074.45)
HTDF55510602 023135BJ4	AMAZON.COM INC 4.050% 08/22/2047 DD 02/22/18	1,440,000.000	1,777,910.40	1,191,225.60	(586,684.80)
HTDF55510602 023135BY1	AMAZON.COM INC 1.650% 05/12/2028 DD 05/12/21	20,000.000	17,843.20	18,214.00	370.80
HTDF55510602 023135CB0	AMAZON.COM INC 3.100% 05/12/2051 DD 05/12/21	5,000,000.000	5,427,100.00	3,377,400.00	(2,049,700.00)
HTDF55510602 023135CC8	AMAZON.COM INC 3.250% 05/12/2061 DD 05/12/21	2,650,000.000	1,935,242.00	1,727,773.50	(207,468.50)
HTDF55510602 02361DAQ3	AMEREN ILLINOIS CO 4.150% 03/15/2046 DD 12/14/15	200,000.000	172,934.30	165,272.00	(7,662.30)
HTDF55510602 025816CS6	AMERICAN EXPRESS CO 2.550% 03/04/2027 DD 03/04/22	620,000.000	584,263.20	593,619.00	9,355.80
HTDF55510602 025816CX5	AMERICAN EXPRESS CO VAR RT 05/26/2033 DD 05/26/22	1,900,000.000	1,880,772.00	1,853,963.00	(26,809.00)
HTDF55510602 025816DL0	AMERICAN EXPRESS CO VAR RT 10/30/2026 DD 10/30/23	2,530,000.000	2,580,549.40	2,561,321.40	(19,228.00)
HTDF55510602 032654AV7	ANALOG DEVICES INC 2.100% 10/01/2031 DD 10/05/21	1,875,000.000	1,878,337.50	1,571,606.25	(306,731.25)
HTDF55510602 035229CG6	ANHEUSER-BUSCH COS LLC 6.800% 01/15/2031 DD 12/19/00	250,000.000	276,145.08	270,862.50	(5,282.58)
HTDF55510602 03522AAH3	ANHEUSER-BUSCH COS LLC / ANHEU 4.700% 02/01/2036 DD 02/01/19	5,200,000.000	5,899,004.08	4,929,444.00	(969,560.08)
HTDF55510602 037833CD0	APPLE INC 3.850% 08/04/2046 DD 08/04/16	6,000,000.000	7,160,820.00	4,843,680.00	(2,317,140.00)
HTDF55510602 037833EL0	APPLE INC 2.850% 08/05/2061 DD 08/05/21	1,710,000.000	1,009,874.70	1,026,615.60	16,740.90
HTDF55510602 037833ER7	APPLE INC 4.100% 08/08/2062 DD 08/08/22	4,236,000.000	3,468,013.20	3,387,656.28	(80,356.92)
HTDF55510602 038222AG0	APPLIED MATERIALS INC 5.850% 06/15/2041 DD 06/08/11	335,000.000	370,393.26	347,113.60	(23,279.66)
HTDF55510602 038222AM7	APPLIED MATERIALS INC 4.350% 04/01/2047 DD 03/31/17	1,590,000.000	1,579,203.90	1,348,176.90	(231,027.00)
HTDF55510602 049560AL9	ATMOS ENERGY CORP 4.150% 01/15/2043 DD 01/11/13	190,000.000	172,275.01	157,654.40	(14,620.61)
HTDF55510602 049560AT2	ATMOS ENERGY CORP 1.500% 01/15/2031 DD 10/01/20	570,000.000	459,596.70	467,776.20	8,179.50



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HTDF55510602 049560AW5	ATMOS ENERGY CORP 2.850% 02/15/2052 DD 10/01/21	1,655,000.000	1,208,563.75	1,013,240.65	(195,323.10)
HTDF55510602 049560AZ8	ATMOS ENERGY CORP 5.900% 11/15/2033 DD 10/10/23	4,000,000.000	4,287,960.00	4,190,880.00	(97,080.00)
HTDF55510602 049560BB0	ATMOS ENERGY CORP 5.000% 12/15/2054 DD 10/01/24	1,000,000.000	946,260.00	903,760.00	(42,500.00)
HTDF55510602 04956GAA8	ATMOS ENERGY KANSAS SECURITIZA 5.155% 03/01/2035 DD 06/20/23	1,813,504.991	1,752,607.49	1,807,284.67	54,677.18
HTDF55510602 052528AM8	AUSTRALIA & NEW ZEALAND B 144A VAR RT 11/25/2035 DD 11/25/20	3,000,000.000	2,907,780.00	2,543,370.00	(364,410.00)
HTDF55510602 05348EBH1	AVALONBAY COMMUNITIES INC 2.450% 01/15/2031 DD 05/22/20	550,000.000	489,412.00	477,411.00	(12,001.00)
HTDF55510602 05526DBF1	BAT CAPITAL CORP 4.540% 08/15/2047 DD 08/15/18	1,832,000.000	1,901,927.44	1,456,678.16	(445,249.28)
HTDF55510602 06050TJZ6	BANK OF AMERICA NA 6.000% 10/15/2036 DD 10/26/06	165,000.000	179,420.60	171,418.50	(8,002.10)
HTDF55510602 06051GGM5	BANK OF AMERICA CORP VAR RT 04/24/2038 DD 04/24/17	1,810,000.000	1,724,730.90	1,611,262.00	(113,468.90)
HTDF55510602 06051GHS1	BANK OF AMERICA CORP VAR RT 03/15/2050 DD 03/15/19	5,000,000.000	6,252,150.00	4,098,750.00	(2,153,400.00)
HTDF55510602 06051GJB6	BANK OF AMERICA CORP VAR RT 04/29/2031 DD 04/29/20	475,000.000	411,145.75	418,494.00	7,348.25
HTDF55510602 06051GJS9	BANK OF AMERICA CORP VAR RT 07/22/2027 DD 04/22/21	6,250,000.000	6,175,812.50	5,958,812.50	(217,000.00)
HTDF55510602 0641593U8	BANK OF NOVA SCOTIA/THE 1.050% 03/02/2026 DD 03/02/21	780,000.000	703,419.60	748,215.00	44,795.40
HTDF55510602 0641594B9	BANK OF NOVA SCOTIA/THE 2.150% 08/01/2031 DD 06/24/21	550,000.000	444,664.00	457,666.00	13,002.00
HTDF55510602 084659BC4	BERKSHIRE HATHAWAY ENERGY CO 2.850% 05/15/2051 DD 10/29/20	4,000,000.000	3,875,200.00	2,433,240.00	(1,441,960.00)
HTDF55510602 084659BD2	BERKSHIRE HATHAWAY ENERGY CO 1.650% 05/15/2031 DD 10/29/20	740,000.000	597,394.60	601,405.40	4,010.80
HTDF55510602 084659BF7	BERKSHIRE HATHAWAY ENERGY CO 4.600% 05/01/2053 DD 11/01/22	2,685,000.000	2,545,159.20	2,231,315.55	(313,843.65)
HTDF55510602 084664DA6	BERKSHIRE HATHAWAY FINANCE COR 2.875% 03/15/2032 DD 03/15/22	3,485,000.000	3,092,653.45	3,054,254.00	(38,399.45)
HTDF55510602 084664DB4	BERKSHIRE HATHAWAY FINANCE COR 3.850% 03/15/2052 DD 03/15/22	2,490,000.000	2,194,337.40	1,886,747.70	(307,589.70)
HTDF55510602 084670BS6	BERKSHIRE HATHAWAY INC 3.125% 03/15/2026 DD 03/15/16	1,490,000.000	1,480,076.60	1,467,143.40	(12,933.20)
HTDF55510602 092113AQ2	BLACK HILLS CORP 4.350% 05/01/2033 DD 08/17/18	2,500,000.000	2,310,563.55	2,305,350.00	(5,213.55)
HTDF55510602 092113AW9	BLACK HILLS CORP 6.150% 05/15/2034 DD 09/15/23	4,000,000.000	4,167,640.00	4,159,160.00	(8,480.00)
HTDF55510602 09247XAQ4	BLACKROCK INC 2.400% 04/30/2030 DD 01/27/20	8,000,000.000	8,241,120.00	7,105,360.00	(1,135,760.00)
HTDF55510602 09247XAS0	BLACKROCK INC 2.100% 02/25/2032 DD 12/10/21	650,000.000	557,284.00	535,398.50	(21,885.50)
HTDF55510602 110122AX6	BRISTOL-MYERS SQUIBB CO 4.500% 03/01/2044 DD 10/31/13	390,000.000	356,963.28	337,338.30	(19,624.98)
HTDF55510602 11044MAA4	BRITISH AIRWAYS 2020-1 CL 144A 4.250% 05/15/2034 DD 11/30/20	1,621,298.849	1,746,365.80	1,536,699.48	(209,666.32)
HTDF55510602 12189LAX9	BURLINGTON NORTHERN SANTA FE L 4.700% 09/01/2045 DD 08/20/15	2,000,000.000	1,922,207.66	1,769,040.00	(153,167.66)
HTDF55510602 126408HC0	CSX CORP 3.950% 05/01/2050 DD 04/21/15	1,000,000.000	839,873.57	774,870.00	(65,003.57)
HTDF55510602 13607HR53	CANADIAN IMPERIAL BANK OF COMM 3.600% 04/07/2032 DD 04/07/22	3,180,000.000	2,854,360.50	2,853,859.20	(501.30)
HTDF55510602 13607HR61	CANADIAN IMPERIAL BANK OF COMM 3.450% 04/07/2027 DD 04/07/22	1,160,000.000	1,123,993.60	1,127,949.20	3,955.60
HTDF55510602 136375CK6	CANADIAN NATIONAL RAILWAY CO 3.200% 08/02/2046 DD 08/02/16	260,000.000	201,023.40	182,819.00	(18,204.40)
HTDF55510602 141784AR9	CARGILL INC 144A 7.100% 07/29/2027 DD 07/29/97	1,625,000.000	1,706,900.00	1,696,841.25	(10,058.75)
HTDF55510602 14745XAA6	CASE WESTERN RESERVE UNIVERSIT 5.405% 06/01/2122 DD 06/15/22	870,000.000	845,205.00	813,719.70	(31,485.30)
HTDF55510602 149123CB5	CATERPILLAR INC 3.803% 08/15/2042 DD 08/15/12	3,000,000.000	3,318,441.72	2,439,840.00	(878,601.72)
HTDF55510602 166764CA6	CHEVRON CORP 3.078% 05/11/2050 DD 05/11/20	1,040,000.000	851,489.60	689,384.80	(162,104.80)
HTDF55510602 17275RAD4	CISCO SYSTEMS INC 5.900% 02/15/2039 DD 02/17/09	430,000.000	478,235.79	454,617.50	(23,618.29)
HTDF55510602 172967LU3	CITIGROUP INC VAR RT 01/24/2039 DD 01/24/18	5,530,000.000	4,874,750.30	4,613,070.70	(261,679.60)
HTDF55510602 172967MP3	CITIGROUP INC VAR RT 03/31/2031 DD 03/31/20	510,000.000	494,955.00	490,217.10	(4,737.90)
HTDF55510602 174610AR6	CITIZENS FINANCIAL GROUP INC 2.850% 07/27/2026 DD 07/25/19	500,000.000	466,069.50	483,275.00	17,205.50
HTDF55510602 185512AB6	CLECO SECURITIZATION I LLC 4.646% 09/01/2044 DD 06/22/22	5,000,000.000	4,783,150.00	4,696,450.00	(86,700.00)
HTDF55510602 18977CAA2	COSERV SECURITIZATION 202 144A 5.058% 08/15/2038 DD 12/14/22	5,138,426.507	5,046,162.66	5,071,781.12	25,618.46
HTDF55510602 191216CP3	COCA-COLA CO/THE 4.125% 03/25/2040 DD 03/25/20	3,500,000.000	4,215,785.00	3,043,040.00	(1,172,745.00)
HTDF55510602 191216CQ1	COCA-COLA CO/THE 4.200% 03/25/2050 DD 03/25/20	2,045,000.000	1,999,866.85	1,692,932.80	(306,934.05)



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HTDF55510602 191216CW8	COCA-COLA CO/THE 2.500% 06/01/2040 DD 05/01/20	975,000.000	759,023.29	683,397.00	(75,626.29)
HTDF55510602 20030NAX9	COMCAST CORP 6.400% 05/15/2038 DD 05/07/08	2,000,000.000	2,873,320.00	2,094,900.00	(778,420.00)
HTDF55510602 20030NBE0	COMCAST CORP 4.650% 07/15/2042 DD 07/02/12	370,000.000	348,199.69	324,671.30	(23,528.39)
HTDF55510602 20030NBH3	COMCAST CORP 4.250% 01/15/2033 DD 01/14/13	285,000.000	277,381.38	266,101.65	(11,279.73)
HTDF55510602 20030NCJ8	COMCAST CORP 3.900% 03/01/2038 DD 02/08/18	2,000,000.000	2,272,160.00	1,683,040.00	(589,120.00)
HTDF55510602 20030NCK5	COMCAST CORP 4.000% 03/01/2048 DD 02/08/18	2,500,000.000	2,899,850.00	1,901,425.00	(998,425.00)
HTDF55510602 20030NCL3	COMCAST CORP 4.600% 10/15/2038 DD 10/05/18	2,250,000.000	2,731,972.50	2,037,960.00	(694,012.50)
HTDF55510602 20030NCZ2	COMCAST CORP 3.450% 02/01/2050 DD 11/05/19	6,250,000.000	6,796,250.00	4,287,375.00	(2,508,875.00)
HTDF55510602 20030NDW8	COMCAST CORP 2.987% 11/01/2063 DD 05/01/22	3,500,000.000	2,179,695.00	1,978,620.00	(201,075.00)
HTDF55510602 202712BN4	COMMONWEALTH BANK OF AUST 144A 2.688% 03/11/2031 DD 03/11/21	1,800,000.000	1,775,268.00	1,534,212.00	(241,056.00)
HTDF55510602 202795HK9	COMMONWEALTH EDISON CO 5.900% 03/15/2036 DD 03/06/06	2,000,000.000	2,126,440.00	2,085,580.00	(40,860.00)
HTDF55510602 209111ED1	CONSOLIDATED EDISON CO OF NEW 5.100% 06/15/2033 DD 06/13/03	735,000.000	682,197.60	714,758.10	32,560.50
HTDF55510602 209111FC2	CONSOLIDATED EDISON CO OF NEW 3.950% 03/01/2043 DD 02/28/13	420,000.000	358,247.52	336,369.60	(21,877.92)
HTDF55510602 209111FW8	CONSOLIDATED EDISON CO OF NEW 3.700% 11/15/2059 DD 11/08/19	6,955,000.000	5,259,265.20	4,856,189.65	(403,075.55)
HTDF55510602 209111GA5	CONSOLIDATED EDISON CO OF NEW 2.400% 06/15/2031 DD 06/08/21	870,000.000	750,296.70	747,147.30	(3,149.40)
HTDF55510602 209111GB3	CONSOLIDATED EDISON CO OF NEW 3.600% 06/15/2061 DD 06/08/21	2,000,000.000	1,460,880.00	1,360,620.00	(100,260.00)
HTDF55510602 210518DH6	CONSUMERS ENERGY CO 3.500% 08/01/2051 DD 03/26/20	1,950,000.000	1,653,541.50	1,421,277.00	(232,264.50)
HTDF55510602 244199AW5	DEERE & CO 6.550% 10/01/2028 DD 10/06/98	505,000.000	551,410.69	537,082.65	(14,328.04)
HTDF55510602 25160PAF4	DEUTSCHE BANK AG/NEW YORK NY 1.686% 03/19/2026 DD 03/19/21	640,000.000	584,435.20	617,376.00	32,940.80
HTDF55510602 254687DV5	WALT DISNEY CO/THE 6.550% 03/15/2033 DD 09/15/19	630,000.000	700,818.30	692,363.70	(8,454.60)
HTDF55510602 254687EH5	WALT DISNEY CO/THE 6.650% 11/15/2037 DD 11/15/19	3,790,000.000	4,669,659.00	4,227,024.90	(442,634.10)
HTDF55510602 254687EV4	WALT DISNEY CO/THE 4.750% 09/15/2044 DD 09/15/19	5,075,000.000	5,029,150.00	4,547,859.75	(481,290.25)
HTDF55510602 254687GA8	WALT DISNEY CO/THE 3.800% 05/13/2060 DD 05/13/20	1,145,000.000	971,738.60	833,205.05	(138,533.55)
HTDF55510602 256677AD7	DOLLAR GENERAL CORP 4.150% 11/01/2025 DD 10/20/15	305,000.000	300,010.24	303,054.10	3,043.86
HTDF55510602 26443TAC0	DUKE ENERGY INDIANA LLC 2.750% 04/01/2050 DD 03/12/20	5,600,000.000	5,190,717.71	3,387,104.00	(1,803,613.71)
HTDF55510602 26444HAA9	DUKE ENERGY FLORIDA LLC 3.400% 10/01/2046 DD 09/09/16	5,000,000.000	5,341,550.00	3,545,350.00	(1,796,200.00)
HTDF55510602 26444HAH4	DUKE ENERGY FLORIDA LLC 2.500% 12/01/2029 DD 11/26/19	6,000,000.000	6,131,580.00	5,382,600.00	(748,980.00)
HTDF55510602 278865BA7	ECOLAB INC 3.950% 12/01/2047 DD 11/27/17	1,000,000.000	1,250,510.00	794,620.00	(455,890.00)
HTDF55510602 278865BJ8	ECOLAB INC 2.750% 08/18/2055 DD 08/18/21	2,675,000.000	1,896,842.50	1,573,782.75	(323,059.75)
HTDF55510602 278865BL3	ECOLAB INC 1.650% 02/01/2027 DD 12/15/21	1,160,000.000	1,071,909.60	1,093,195.60	21,286.00
HTDF55510602 278865BM1	ECOLAB INC 2.125% 02/01/2032 DD 12/15/21	850,000.000	733,320.50	706,996.00	(26,324.50)
HTDF55510602 291918AA8	EMPIRE DISTRICT BONDCO LLC 4.943% 01/01/2035 DD 01/30/24	5,300,000.000	5,314,087.80	5,247,530.00	(66,557.80)
HTDF55510602 29364WBJ6	ENTERGY LOUISIANA LLC 3.100% 06/15/2041 DD 03/10/21	2,660,000.000	1,975,622.00	1,910,571.60	(65,050.40)
HTDF55510602 29365TAN4	ENTERGY TEXAS INC 5.800% 09/01/2053 DD 08/11/23	2,000,000.000	2,098,040.00	2,004,060.00	(93,980.00)
HTDF55510602 293791AP4	ENTERPRISE PRODUCTS OPERATING 6.650% 10/15/2034 DD 10/04/04	876,000.000	1,004,642.11	952,597.44	(52,044.67)
HTDF55510602 29379VAW3	ENTERPRISE PRODUCTS OPERATING 4.850% 08/15/2042 DD 02/15/12	2,500,000.000	2,997,700.00	2,258,950.00	(738,750.00)
HTDF55510602 29379VAY9	ENTERPRISE PRODUCTS OPERATING 4.450% 02/15/2043 DD 08/13/12	3,000,000.000	3,409,680.00	2,560,620.00	(849,060.00)
HTDF55510602 29379VBX0	ENTERPRISE PRODUCTS OPERATING 2.800% 01/31/2030 DD 01/15/20	750,000.000	679,250.68	678,202.50	(1,048.18)
HTDF55510602 29736RAM2	ESTEE LAUDER COS INC/THE 3.125% 12/01/2049 DD 11/21/19	4,750,000.000	5,246,090.00	3,042,945.00	(2,203,145.00)
HTDF55510602 30036FAC5	EVERGY KANSAS CENTRAL INC 5.900% 11/15/2033 DD 11/15/23	4,000,000.000	4,229,640.00	4,134,520.00	(95,120.00)
HTDF55510602 30231GAY8	EXXON MOBIL CORP 2.995% 08/16/2039 DD 08/16/19	10,635,000.000	9,605,848.30	8,044,633.05	(1,561,215.25)
HTDF55510602 30231GAZ5	EXXON MOBIL CORP 3.095% 08/16/2049 DD 08/16/19	300,000.000	307,428.00	200,193.00	(107,235.00)
HTDF55510602 30231GBG6	EXXON MOBIL CORP 4.327% 03/19/2050 DD 03/19/20	1,525,000.000	1,476,596.50	1,255,822.25	(220,774.25)



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HTDF55510602 341081FB8	FLORIDA POWER & LIGHT CO 5.960% 04/01/2039 DD 03/17/09	2,000,000.000	2,178,180.00	2,091,740.00	(86,440.00)
HTDF55510602 341081FQ5	FLORIDA POWER & LIGHT CO 3.950% 03/01/2048 DD 02/28/18	1,310,000.000	1,192,820.50	1,030,170.90	(162,649.60)
HTDF55510602 341081GG6	FLORIDA POWER & LIGHT CO 2.450% 02/03/2032 DD 01/14/22	600,000.000	525,024.00	506,370.00	(18,654.00)
HTDF55510602 369550BJ6	GENERAL DYNAMICS CORP 4.250% 04/01/2050 DD 03/25/20	1,710,000.000	1,670,088.60	1,413,981.90	(256,106.70)
HTDF55510602 369550BP2	GENERAL DYNAMICS CORP 2.250% 06/01/2031 DD 05/10/21	710,000.000	631,381.70	606,127.00	(25,254.70)
HTDF55510602 375558BS1	GILEAD SCIENCES INC 2.600% 10/01/2040 DD 09/30/20	5,250,000.000	5,014,642.50	3,642,922.50	(1,371,720.00)
HTDF55510602 38141EC31	GOLDMAN SACHS GROUP INC/THE 4.800% 07/08/2044 DD 07/08/14	3,711,000.000	3,717,085.76	3,283,270.14	(433,815.62)
HTDF55510602 38141GXA7	GOLDMAN SACHS GROUP INC/THE VAR RT 04/23/2039 DD 04/23/18	4,180,000.000	3,928,405.80	3,688,348.40	(240,057.40)
HTDF55510602 38141GYK4	GOLDMAN SACHS GROUP INC/THE VAR RT 07/21/2042 DD 07/21/21	1,500,000.000	1,489,050.00	1,043,295.00	(445,755.00)
HTDF55510602 38148YAA6	GOLDMAN SACHS GROUP INC/THE VAR RT 10/31/2038 DD 10/31/17	2,350,000.000	2,051,573.50	1,990,685.00	(60,888.50)
HTDF55510602 384802AC8	WW GRAINGER INC 3.750% 05/15/2046 DD 05/16/16	625,000.000	524,204.04	486,756.25	(37,447.79)
HTDF55510602 404280DW6	HSBC HOLDINGS PLC VAR RT 03/09/2044 DD 03/09/23	4,000,000.000	4,279,920.00	4,226,200.00	(53,720.00)
HTDF55510602 437076AS1	HOME DEPOT INC/THE 5.875% 12/16/2036 DD 12/19/06	4,055,000.000	4,746,985.75	4,268,333.55	(478,652.20)
HTDF55510602 437076BD3	HOME DEPOT INC/THE 4.875% 02/15/2044 DD 09/10/13	1,000,000.000	992,801.87	915,520.00	(77,281.87)
HTDF55510602 437076BH4	HOME DEPOT INC/THE 4.250% 04/01/2046 DD 06/02/15	4,175,000.000	5,123,315.81	3,485,290.00	(1,638,025.81)
HTDF55510602 437076BW1	HOME DEPOT INC/THE 3.900% 12/06/2028 DD 12/06/18	460,000.000	463,749.00	448,279.20	(15,469.80)
HTDF55510602 437076BX9	HOME DEPOT INC/THE 4.500% 12/06/2048 DD 12/06/18	2,065,000.000	2,036,007.40	1,766,070.60	(269,936.80)
HTDF55510602 437076CP5	HOME DEPOT INC/THE 3.250% 04/15/2032 DD 03/28/22	840,000.000	784,459.20	749,515.20	(34,944.00)
HTDF55510602 438516BB1	HONEYWELL INTERNATIONAL INC 5.375% 03/01/2041 DD 02/17/11	405,000.000	430,905.19	400,443.75	(30,461.44)
HTDF55510602 438516CF1	HONEYWELL INTERNATIONAL INC 1.750% 09/01/2031 DD 08/16/21	100,000.000	84,470.00	81,986.00	(2,484.00)
HTDF55510602 440452AF7	HORMEL FOODS CORP 1.800% 06/11/2030 DD 06/11/20	3,500,000.000	3,420,060.00	2,988,510.00	(431,550.00)
HTDF55510602 440452AJ9	HORMEL FOODS CORP 3.050% 06/03/2051 DD 06/03/21	2,210,000.000	1,712,109.10	1,437,560.80	(274,548.30)
HTDF55510602 45138LBJ1	IDAHO POWER CO 5.800% 04/01/2054 DD 09/11/23	1,560,000.000	1,615,723.20	1,557,504.00	(58,219.20)
HTDF55510602 45866FAN4	INTERCONTINENTAL EXCHANGE INC 1.850% 09/15/2032 DD 08/20/20	750,000.000	599,145.00	594,025.25	(5,119.75)
HTDF55510602 45866FAQ7	INTERCONTINENTAL EXCHANGE INC 3.000% 09/15/2060 DD 08/20/20	2,300,000.000	1,586,379.00	1,342,234.58	(244,144.42)
HTDF55510602 459200AR2	INTERNATIONAL BUSINESS MACHINE 6.220% 08/01/2027 DD 08/01/97	2,500,000.000	2,636,089.55	2,593,550.00	(42,539.55)
HTDF55510602 459200KC4	INTERNATIONAL BUSINESS MACHINE 4.250% 05/15/2049 DD 05/15/19	225,000.000	197,702.87	180,891.00	(16,811.87)
HTDF55510602 459200KL4	INTERNATIONAL BUSINESS MACHINE 2.950% 05/15/2050 DD 05/07/20	5,000,000.000	5,014,600.00	3,155,400.00	(1,859,200.00)
HTDF55510602 46647PAM8	JPMORGAN CHASE & CO VAR RT 01/23/2029 DD 01/23/18	2,000,000.000	2,144,860.00	1,919,000.00	(225,860.00)
HTDF55510602 46647PBE5	JPMORGAN CHASE & CO VAR RT 10/15/2030 DD 09/12/19	5,000,000.000	5,115,300.00	4,503,900.00	(611,400.00)
HTDF55510602 46647PBV7	JPMORGAN CHASE & CO VAR RT 11/19/2041 DD 11/19/20	2,200,000.000	2,107,094.00	1,491,842.00	(615,252.00)
HTDF55510602 46647PCB0	JPMORGAN CHASE & CO VAR RT 04/22/2027 DD 04/22/21	7,000,000.000	6,897,590.00	6,719,090.00	(178,500.00)
HTDF55510602 478045AA5	JOHN SEVIER COMBINED CYCLE GEN 4.626% 01/15/2042 DD 01/17/12	1,582,125.607	1,463,339.62	1,474,113.89	10,774.27
HTDF55510602 478160BV5	JOHNSON & JOHNSON 3.700% 03/01/2046 DD 03/01/16	5,415,000.000	4,577,673.45	4,283,427.45	(294,246.00)
HTDF55510602 478160CG7	JOHNSON & JOHNSON 3.750% 03/03/2047 DD 03/03/17	4,863,000.000	3,999,817.50	3,836,907.00	(162,910.50)
HTDF55510602 478160CL6	JOHNSON & JOHNSON 3.400% 01/15/2038 DD 11/10/17	2,295,000.000	2,088,105.75	1,919,928.15	(168,177.60)
HTDF55510602 478160CR3	JOHNSON & JOHNSON 2.100% 09/01/2040 DD 08/25/20	3,650,000.000	3,407,640.00	2,428,454.50	(979,185.50)
HTDF55510602 482480AJ9	KLA CORP 3.300% 03/01/2050 DD 02/28/20	2,000,000.000	1,575,520.00	1,383,680.00	(191,840.00)
HTDF55510602 491674BG1	KENTUCKY UTILITIES CO 5.125% 11/01/2040 DD 05/01/11	2,000,000.000	1,908,860.00	1,894,740.00	(14,120.00)
HTDF55510602 512807AT5	LAM RESEARCH CORP 4.875% 03/15/2049 DD 03/04/19	1,645,000.000	1,703,989.70	1,479,529.45	(224,460.25)
HTDF55510602 524901AV7	LEGG MASON INC 4.750% 03/15/2026 DD 03/22/16	1,250,000.000	1,246,002.44	1,249,787.50	3,785.06
HTDF55510602 532457BJ6	ELI LILLY & CO 3.700% 03/01/2045 DD 03/05/15	3,300,000.000	3,851,496.00	2,606,670.00	(1,244,826.00)
HTDF55510602 532457BU1	ELI LILLY & CO 4.150% 03/15/2059 DD 02/22/19	2,400,000.000	2,402,568.00	1,881,456.00	(521,112.00)



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HTDF55510602 539830BH1	LOCKHEED MARTIN CORP 3.550% 01/15/2026 DD 11/23/15	1,110,000.000	1,117,492.50	1,099,310.70	(18,181.80)
HTDF55510602 571676AN5	MARS INC 144A 2.375% 07/16/2040 DD 07/16/20	3,000,000.000	2,895,930.00	1,987,710.00	(908,220.00)
HTDF55510602 571748BJ0	MARSH & MCLENNAN COS INC 4.900% 03/15/2049 DD 01/15/19	1,990,000.000	2,036,227.70	1,783,676.80	(252,550.90)
HTDF55510602 571748BP6	MARSH & MCLENNAN COS INC 2.375% 12/15/2031 DD 12/08/21	890,000.000	766,450.20	746,487.50	(19,962.70)
HTDF55510602 57636QAQ7	MASTERCARD INC 3.850% 03/26/2050 DD 03/26/20	1,985,000.000	1,784,892.15	1,538,335.30	(246,556.85)
HTDF55510602 58933YAT2	MERCK & CO INC 3.700% 02/10/2045 DD 02/10/15	855,000.000	729,282.47	662,838.75	(66,443.72)
HTDF55510602 58933YAV7	MERCK & CO INC 3.900% 03/07/2039 DD 03/07/19	6,540,000.000	6,222,156.00	5,541,603.60	(680,552.40)
HTDF55510602 58933YBA2	MERCK & CO INC 2.350% 06/24/2040 DD 06/24/20	3,850,000.000	3,667,279.00	2,608,798.50	(1,058,480.50)
HTDF55510602 58933YBB0	MERCK & CO INC 2.450% 06/24/2050 DD 06/24/20	3,715,000.000	3,551,948.65	2,141,326.00	(1,410,622.65)
HTDF55510602 59156RAJ7	METLIFE INC 6.375% 06/15/2034 DD 06/03/04	1,000,000.000	1,409,450.00	1,076,430.00	(333,020.00)
HTDF55510602 59156RBD9	METLIFE INC 4.125% 08/13/2042 DD 08/13/12	2,000,000.000	2,351,220.00	1,660,520.00	(690,700.00)
HTDF55510602 59156RBG2	METLIFE INC 4.875% 11/13/2043 DD 11/13/13	225,000.000	220,025.45	204,475.50	(15,549.95)
HTDF55510602 59156RBN7	METLIFE INC 4.050% 03/01/2045 DD 03/05/15	4,500,000.000	5,382,315.00	3,606,345.00	(1,775,970.00)
HTDF55510602 594918BT0	MICROSOFT CORP 3.700% 08/08/2046 DD 08/08/16	805,000.000	969,888.15	644,941.85	(324,946.30)
HTDF55510602 594918CW2	MICROSOFT CORP 2.500% 09/15/2050 DD 03/15/24	2,880,000.000	1,737,951.60	1,745,539.20	7,587.60
HTDF55510602 59562VBD8	BERKSHIRE HATHAWAY ENERGY CO 5.150% 11/15/2043 DD 11/08/13	2,000,000.000	1,947,480.00	1,899,840.00	(47,640.00)
HTDF55510602 6174468N2	MORGAN STANLEY VAR RT 03/24/2051 DD 03/24/20	620,000.000	682,601.40	613,818.60	(68,782.80)
HTDF55510602 6174468P7	MORGAN STANLEY VAR RT 04/01/2031 DD 03/31/20	500,000.000	465,770.00	464,435.00	(1,335.00)
HTDF55510602 61744YAL2	MORGAN STANLEY VAR RT 07/22/2038 DD 07/24/17	5,060,000.000	4,622,917.20	4,305,149.20	(317,768.00)
HTDF55510602 63743HFF4	NATIONAL RURAL UTILITIES COOPE 5.450% 10/30/2025 DD 10/31/22	4,000,000.000	4,039,160.00	4,028,920.00	(10,240.00)
HTDF55510602 641062AL8	NESTLE HOLDINGS INC 144A 3.900% 09/24/2038 DD 09/24/18	5,000,000.000	5,902,950.00	4,308,850.00	(1,594,100.00)
HTDF55510602 64952GAT5	NEW YORK LIFE INSURANCE C 144A 3.750% 05/15/2050 DD 04/14/20	2,750,000.000	3,186,947.50	2,002,385.00	(1,184,562.50)
HTDF55510602 65339KCP3	NEXTERA ENERGY CAPITAL HOLDING 5.050% 02/28/2033 DD 02/09/23	2,000,000.000	1,978,400.00	1,961,160.00	(17,240.00)
HTDF55510602 65339KCV0	NEXTERA ENERGY CAPITAL HOLDING 5.550% 03/15/2054 DD 01/31/24	1,900,000.000	1,899,031.00	1,822,480.00	(76,551.00)
HTDF55510602 654106AM5	NIKE INC 3.375% 03/27/2050 DD 03/27/20	2,345,000.000	1,988,724.15	1,654,796.15	(333,928.00)
HTDF55510602 665772CJ6	NORTHERN STATES POWER CO/MN 3.400% 08/15/2042 DD 08/13/12	775,000.000	617,237.03	588,992.25	(28,244.78)
HTDF55510602 668138AA8	NORTHWESTERN MUTUAL LIFE 144A 3.850% 09/30/2047 DD 09/26/17	4,500,000.000	5,259,780.00	3,376,260.00	(1,883,520.00)
HTDF55510602 66989HAH1	NOVARTIS CAPITAL CORP 4.400% 05/06/2044 DD 02/21/14	4,270,000.000	4,244,294.60	3,748,974.60	(495,320.00)
HTDF55510602 66989HAK4	NOVARTIS CAPITAL CORP 4.000% 11/20/2045 DD 11/20/15	1,280,000.000	1,239,756.80	1,051,699.20	(188,057.60)
HTDF55510602 67021CAF4	NSTAR ELECTRIC CO 5.500% 03/15/2040 DD 03/16/10	315,000.000	319,179.49	309,771.00	(9,408.49)
HTDF55510602 67066GAJ3	NVIDIA CORP 3.700% 04/01/2060 DD 03/31/20	580,000.000	489,995.60	428,794.00	(61,201.60)
HTDF55510602 677347CE4	OHIO EDISON CO 6.875% 07/15/2036 DD 06/26/06	2,000,000.000	2,232,920.00	2,206,540.00	(26,380.00)
HTDF55510602 68233JBZ6	ONCOR ELECTRIC DELIVERY CO LLC 0.550% 10/01/2025 DD 04/01/21	2,000,000.000	1,863,460.00	1,941,160.00	77,700.00
HTDF55510602 693342AB3	PG&E WILDFIRE RECOVERY FUNDING 4.263% 06/01/2038 DD 05/10/22	1,160,000.000	1,093,996.00	1,089,216.80	(4,779.20)
HTDF55510602 693342AD9	PG&E WILDFIRE RECOVERY FUNDING 4.451% 12/01/2049 DD 05/10/22	4,445,000.000	3,958,085.25	3,865,772.05	(92,313.20)
HTDF55510602 693342AH0	PG&E WILDFIRE RECOVERY FUNDING 5.081% 06/01/2043 DD 07/20/22	570,000.000	599,138.40	556,291.50	(42,846.90)
HTDF55510602 693342AJ6	PG&E WILDFIRE RECOVERY FUNDING 5.212% 12/01/2049 DD 07/20/22	8,835,000.000	8,689,575.90	8,468,259.15	(221,316.75)
HTDF55510602 70462GAC2	PEACEHEALTH OBLIGATED GROUP 3.218% 11/15/2050 DD 10/08/20	2,605,000.000	1,638,623.15	1,662,875.70	24,252.55
HTDF55510602 713448DD7	PEPSICO INC 4.450% 04/14/2046 DD 10/14/15	250,000.000	240,536.35	216,180.00	(24,356.35)
HTDF55510602 713448EP9	PEPSICO INC 2.875% 10/15/2049 DD 10/09/19	2,225,000.000	2,340,789.00	1,454,794.00	(885,995.00)
HTDF55510602 713448EV6	PEPSICO INC 3.875% 03/19/2060 DD 03/19/20	1,410,000.000	1,321,934.40	1,061,335.20	(260,599.20)
HTDF55510602 716973AF9	PFIZER INVESTMENT ENTERPRISES 5.110% 05/19/2043 DD 05/19/23	2,320,000.000	2,288,633.60	2,180,985.60	(107,648.00)
HTDF55510602 71710TAD0	PG&E RECOVERY FUNDING LLC 5.045% 07/15/2034 DD 11/30/22	640,958.799	649,047.70	642,266.35	(6,781.35)



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HTDF55510602 71710TAE8	PG&E RECOVERY FUNDING LLC 5.256% 01/15/2040 DD 11/30/22	550,000.000	575,476.00	546,914.50	(28,561.50)
HTDF55510602 71710TAH1	PG&E RECOVERY FUNDING LLC 5.231% 06/01/2042 DD 08/01/24	5,880,000.000	5,950,030.80	5,832,430.80	(117,600.00)
HTDF55510602 718546AK0	PHILLIPS 66 4.650% 11/15/2034 DD 11/17/14	4,000,000.000	4,675,360.00	3,730,040.00	(945,320.00)
HTDF55510602 737679DB3	POTOMAC ELECTRIC POWER CO 6.500% 11/15/2037 DD 11/16/07	305,000.000	350,901.12	334,209.85	(16,691.27)
HTDF55510602 743315AX1	PROGRESSIVE CORP/THE 3.950% 03/26/2050 DD 03/26/20	1,665,000.000	1,499,832.00	1,289,925.45	(209,906.55)
HTDF55510602 743315AZ6	PROGRESSIVE CORP/THE 3.000% 03/15/2032 DD 03/09/22	620,000.000	569,643.60	544,725.80	(24,917.80)
HTDF55510602 74340XBS9	PROLOGIS LP 1.625% 03/15/2031 DD 02/19/21	650,000.000	537,537.00	530,803.00	(6,734.00)
HTDF55510602 74340XBZ3	PROLOGIS LP 1.750% 07/01/2030 DD 07/01/22	3,505,000.000	2,917,281.60	2,956,888.10	39,606.50
HTDF55510602 744320BA9	PRUDENTIAL FINANCIAL INC 3.935% 12/07/2049 DD 12/07/17	300,000.000	247,850.56	226,500.00	(21,350.56)
HTDF55510602 74432QCF0	PRUDENTIAL FINANCIAL INC 3.700% 03/13/2051 DD 09/13/19	5,750,000.000	6,628,370.00	4,167,542.50	(2,460,827.50)
HTDF55510602 744448CV1	PUBLIC SERVICE CO OF COLORADO 1.875% 06/15/2031 DD 03/01/21	760,000.000	636,097.20	625,312.80	(10,784.40)
HTDF55510602 74456QBQ8	PUBLIC SERVICE ELECTRIC AND GA 3.800% 03/01/2046 DD 03/03/16	355,000.000	294,361.12	275,249.25	(19,111.87)
HTDF55510602 74456QCB0	PUBLIC SERVICE ELECTRIC AND GA 2.450% 01/15/2030 DD 01/09/20	5,000,000.000	5,094,350.00	4,467,450.00	(626,900.00)
HTDF55510602 74456QCF1	PUBLIC SERVICE ELECTRIC AND GA 0.950% 03/15/2026 DD 03/04/21	5,000,000.000	4,897,150.00	4,788,750.00	(108,400.00)
HTDF55510602 74456QCG9	PUBLIC SERVICE ELECTRIC AND GA 3.000% 03/01/2051 DD 03/04/21	1,465,000.000	1,115,582.85	948,001.50	(167,581.35)
HTDF55510602 756109BA1	REALTY INCOME CORP 1.800% 03/15/2033 DD 12/14/20	5,000,000.000	4,727,200.00	3,827,750.00	(899,450.00)
HTDF55510602 767201AL0	RIO TINTO FINANCE USA LTD 5.200% 11/02/2040 DD 11/02/10	435,000.000	449,014.44	419,822.85	(29,191.59)
HTDF55510602 773903AM1	ROCKWELL AUTOMATION INC 2.800% 08/15/2061 DD 08/17/21	1,750,000.000	1,752,030.00	982,432.50	(769,597.50)
HTDF55510602 780082AD5	ROYAL BANK OF CANADA 4.650% 01/27/2026 DD 01/27/16	70,000.000	71,485.40	69,904.10	(1,581.30)
HTDF55510602 78016FZQ0	ROYAL BANK OF CANADA 3.875% 05/04/2032 DD 04/14/22	2,905,000.000	2,720,576.75	2,672,425.70	(48,151.05)
HTDF55510602 78409VBM5	S&P GLOBAL INC 3.900% 03/01/2062 DD 03/01/23	2,245,000.000	1,913,413.50	1,673,265.85	(240,147.65)
HTDF55510602 78433LAG1	SCE RECOVERY FUNDING LLC 4.697% 06/15/2042 DD 04/27/23	1,005,573.535	957,657.96	967,241.07	9,583.11
HTDF55510602 822905AC9	SHELL FINANCE US INC 4.125% 05/11/2035 DD 05/11/24	6,500,000.000	6,296,485.00	5,964,595.00	(331,890.00)
HTDF55510602 82620KAM5	SIEMENS FINANCIERINGSMAAT 144A 3.300% 09/15/2046 DD 09/15/16	1,000,000.000	1,101,930.00	719,330.00	(382,600.00)
HTDF55510602 82655KAA9	SIGECO SECURITIZATION I LLC 5.026% 11/15/2038 DD 06/29/23	410,965.163	406,991.13	403,173.26	(3,817.87)
HTDF55510602 828807DH7	SIMON PROPERTY GROUP LP 3.250% 09/13/2049 DD 09/13/19	4,570,000.000	4,725,471.40	3,074,741.70	(1,650,729.70)
HTDF55510602 842434CR1	SOUTHERN CALIFORNIA GAS CO 4.125% 06/01/2048 DD 05/15/18	4,000,000.000	4,957,480.00	3,149,440.00	(1,808,040.00)
HTDF55510602 842434CZ3	SOUTHERN CALIFORNIA GAS CO 5.200% 06/01/2033 DD 05/23/23	4,000,000.000	4,055,680.00	3,981,280.00	(74,400.00)
HTDF55510602 845743BU6	SOUTHWESTERN PUBLIC SERVICE CO 3.150% 05/01/2050 DD 05/18/20	2,195,000.000	1,704,088.25	1,424,006.25	(280,082.00)
HTDF55510602 875127BF8	TAMPA ELECTRIC CO 4.450% 06/15/2049 DD 10/04/18	2,425,000.000	2,212,545.75	1,999,218.50	(213,327.25)
HTDF55510602 875127BH4	TAMPA ELECTRIC CO 2.400% 03/15/2031 DD 03/18/21	925,000.000	802,123.00	790,912.00	(11,211.00)
HTDF55510602 87612EBN5	TARGET CORP 2.950% 01/15/2052 DD 01/24/22	2,185,000.000	1,687,825.10	1,394,488.85	(293,336.25)
HTDF55510602 878091BG1	TEACHERS INSURANCE & ANNU 144A 3.300% 05/15/2050 DD 05/07/20	6,500,000.000	6,892,340.00	4,338,945.00	(2,553,395.00)
HTDF55510602 88240TAD3	TEXAS ELECTRIC MARKET STA 144A 5.167% 02/01/2052 DD 06/15/22	11,210,000.000	11,192,848.70	10,713,060.70	(479,788.00)
HTDF55510602 882508BF0	TEXAS INSTRUMENTS INC 3.875% 03/15/2039 DD 03/11/19	7,358,000.000	6,869,685.72	6,323,538.78	(546,146.94)
HTDF55510602 882508BM5	TEXAS INSTRUMENTS INC 2.700% 09/15/2051 DD 09/15/21	4,830,000.000	4,994,606.40	2,937,557.70	(2,057,048.70)
HTDF55510602 882508CJ1	TEXAS INSTRUMENTS INC 5.150% 02/08/2054 DD 02/08/24	1,328,000.000	1,292,622.08	1,245,836.64	(46,785.44)
HTDF55510602 89114TZT2	TORONTO-DOMINION BANK/THE 2.800% 03/10/2027 DD 03/10/22	1,230,000.000	1,171,587.30	1,179,939.00	8,351.70
HTDF55510602 89115A2E1	TORONTO-DOMINION BANK/THE 4.456% 06/08/2032 DD 06/08/22	2,350,000.000	2,265,611.50	2,226,155.00	(39,456.50)
HTDF55510602 891160MJ9	TORONTO-DOMINION BANK/THE VAR RT 09/15/2031 DD 09/15/16	545,000.000	535,947.55	529,369.40	(6,578.15)
HTDF55510602 891490AS3	TOSCO CORP 7.900% 01/01/2047 DD 07/01/97	665,000.000	829,261.65	776,507.20	(52,754.45)
HTDF55510602 89157XAC5	TOTALENERGIES CAPITAL SA 5.638% 04/05/2064 DD 04/05/24	1,075,000.000	1,089,136.25	1,029,946.75	(59,189.50)
HTDF55510602 89236THX6	TOYOTA MOTOR CREDIT CORP 1.650% 01/10/2031 DD 01/11/21	485,000.000	406,910.15	400,517.85	(6,392.30)



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HTDF55510602 89417EAQ2	TRAVELERS COS INC/THE 2.550% 04/27/2050 DD 04/27/20	175,000.000	115,455.71	103,330.50	(12,125.21)
HTDF55510602 89417EAR0	TRAVELERS COS INC/THE 3.050% 06/08/2051 DD 06/08/21	5,425,000.000	5,286,487.00	3,542,796.25	(1,743,690.75)
HTDF55510602 906548CN0	UNION ELECTRIC CO 4.000% 04/01/2048 DD 04/06/18	150,000.000	123,141.33	116,640.00	(6,501.33)
HTDF55510602 906548CT7	UNION ELECTRIC CO 2.150% 03/15/2032 DD 06/22/21	660,000.000	554,195.40	541,292.40	(12,903.00)
HTDF55510602 906548CU4	UNION ELECTRIC CO 3.900% 04/01/2052 DD 04/01/22	1,670,000.000	1,494,082.20	1,280,823.20	(213,259.00)
HTDF55510602 907818DT2	UNION PACIFIC CORP 4.821% 02/01/2044 DD 08/21/13	575,000.000	523,376.81	500,129.25	(23,247.56)
HTDF55510602 907818DU9	UNION PACIFIC CORP 4.750% 12/15/2043 DD 10/25/13	945,000.000	839,802.60	816,829.65	(22,972.95)
HTDF55510602 907818FK9	UNION PACIFIC CORP 3.250% 02/05/2050 DD 01/31/20	5,000,000.000	5,407,550.00	3,418,700.00	(1,988,850.00)
HTDF55510602 907818FL7	UNION PACIFIC CORP 3.750% 02/05/2070 DD 01/31/20	1,810,000.000	1,470,806.00	1,209,858.30	(260,947.70)
HTDF55510602 907818FY9	UNION PACIFIC CORP 3.375% 02/14/2042 DD 02/14/22	2,025,000.000	1,656,875.25	1,541,592.00	(115,283.25)
HTDF55510602 910208AA5	UNITED ELECTRIC SECURITIZ 144A 5.109% 06/01/2033 DD 12/14/22	306,043.311	314,187.12	305,425.10	(8,762.02)
HTDF55510602 911312BV7	UNITED PARCEL SERVICE INC 5.200% 04/01/2040 DD 03/24/20	2,500,000.000	3,395,000.00	2,437,300.00	(957,700.00)
HTDF55510602 911312BW5	UNITED PARCEL SERVICE INC 5.300% 04/01/2050 DD 03/24/20	1,050,000.000	1,171,233.00	1,005,228.00	(166,005.00)
HTDF55510602 91159HJB7	US BANCORP VAR RT 11/03/2036 DD 11/03/21	12,075,000.000	10,857,975.50	9,781,112.25	(1,076,863.25)
HTDF55510602 91159HJD3	US BANCORP VAR RT 01/27/2033 DD 01/27/22	670,000.000	592,883.00	565,587.20	(27,295.80)
HTDF55510602 91324PDV1	UNITEDHEALTH GROUP INC 3.875% 08/15/2059 DD 07/25/19	1,960,000.000	1,702,573.60	1,389,267.60	(313,306.00)
HTDF55510602 91324PEE8	UNITEDHEALTH GROUP INC 3.050% 05/15/2041 DD 05/19/21	2,225,000.000	1,758,662.25	1,609,832.00	(148,830.25)
HTDF55510602 92343VGC2	VERIZON COMMUNICATIONS INC 3.700% 03/22/2061 DD 03/22/21	3,250,000.000	3,590,665.00	2,207,367.50	(1,383,297.50)
HTDF55510602 92343VGL2	VERIZON COMMUNICATIONS INC 2.850% 09/03/2041 DD 09/03/21	9,000,000.000	8,890,470.00	6,227,370.00	(2,663,100.00)
HTDF55510602 927804FG4	VIRGINIA ELECTRIC AND POWER CO 8.875% 11/15/2038 DD 11/06/08	2,000,000.000	2,699,540.00	2,595,860.00	(103,680.00)
HTDF55510602 927804FR0	VIRGINIA ELECTRIC AND POWER CO 4.450% 02/15/2044 DD 02/07/14	365,000.000	326,092.79	310,439.80	(15,652.99)
HTDF55510602 927804GC2	VIRGINIA ELECTRIC AND POWER CO 3.300% 12/01/2049 DD 12/05/19	2,085,000.000	1,656,157.20	1,414,881.00	(241,276.20)
HTDF55510602 927804GE8	VIRGINIA ELECTRIC AND POWER CO 2.300% 11/15/2031 DD 11/22/21	740,000.000	629,740.00	618,906.40	(10,833.60)
HTDF55510602 927804GL2	VIRGINIA ELECTRIC AND POWER CO 5.450% 04/01/2053 DD 03/30/23	600,000.000	600,450.00	571,872.00	(28,578.00)
HTDF55510602 927804GM0	VIRGINIA ELECTRIC AND POWER CO 5.300% 08/15/2033 DD 08/10/23	1,400,000.000	1,420,328.00	1,392,216.00	(28,112.00)
HTDF55510602 929771AE3	WACHOVIA CORP 6.605% 10/01/2025 DD 10/05/95	500,000.000	511,617.87	507,010.00	(4,607.87)
HTDF55510602 931142CS0	WALMART INC 5.625% 04/01/2040 DD 04/01/10	530,000.000	591,894.52	552,964.90	(38,929.62)
HTDF55510602 931142DW0	WALMART INC 3.625% 12/15/2047 DD 10/20/17	1,500,000.000	1,809,915.00	1,149,945.00	(659,970.00)
HTDF55510602 931142EC3	WALMART INC 4.050% 06/29/2048 DD 06/27/18	1,945,000.000	1,901,684.85	1,600,054.25	(301,630.60)
HTDF55510602 94106LBC2	WASTE MANAGEMENT INC 4.100% 03/01/2045 DD 02/26/15	2,750,000.000	3,355,990.00	2,267,045.00	(1,088,945.00)
HTDF55510602 949746RF0	WELLS FARGO & CO 5.606% 01/15/2044 DD 11/26/13	6,160,000.000	6,359,754.40	5,899,740.00	(460,014.40)
HTDF55510602 94974BFP0	WELLS FARGO & CO 5.375% 11/02/2043 DD 10/28/13	6,030,000.000	6,082,126.88	5,632,743.60	(449,383.28)
HTDF55510602 94974BGQ7	WELLS FARGO & CO 4.900% 11/17/2045 DD 11/17/15	320,000.000	305,875.20	277,664.00	(28,211.20)
HTDF55510602 94974BGU8	WELLS FARGO & CO 4.750% 12/07/2046 DD 12/08/16	615,000.000	549,951.45	519,902.55	(30,048.90)
HTDF55510602 95000U2L6	WELLS FARGO & CO VAR RT 04/04/2031 DD 03/30/20	630,000.000	624,588.30	610,035.30	(14,553.00)
HTDF55510602 976826BE6	WISCONSIN POWER AND LIGHT CO 6.375% 08/15/2037 DD 08/15/07	340,000.000	374,081.54	361,447.20	(12,634.34)
HTDF55510602 976843BN1	WISCONSIN PUBLIC SERVICE CORP 2.850% 12/01/2051 DD 11/18/21	1,700,000.000	1,252,441.00	1,051,399.00	(201,042.00)
TOTAL CORPORATE DEBT INSTRUMENTS - PREFERRED			688,010,797.06	582,613,296.62	(105,397,500.44)

CORPORATE DEBT INSTRUMENTS

HTDF55510602 0010EPAF5	AEP TEXAS INC 6.650% 02/15/2033 DD 08/15/03	2,500,000.000	2,716,717.05	2,653,825.00	(62,892.05)
HTDF55510602 00206RBA9	AT&T INC 5.550% 08/15/2041 DD 08/18/11	355,000.000	359,521.85	345,730.95	(13,790.90)



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HTDF55510602	00206RBK7 AT&T INC 4.350% 06/15/2045 DD 06/15/13	4,150,000.000	4,717,803.00	3,405,448.50	(1,312,354.50)
HTDF55510602	00206RCU4 AT&T INC 5.650% 02/15/2047 DD 02/09/16	1,050,000.000	1,181,082.00	1,033,945.50	(147,136.50)
HTDF55510602	00206RFW7 AT&T INC 4.900% 08/15/2037 DD 08/14/18	1,500,000.000	1,452,590.70	1,416,015.00	(36,575.70)
HTDF55510602	00206RKA9 AT&T INC 3.650% 06/01/2051 DD 05/28/20	600,000.000	453,911.80	424,224.00	(29,687.80)
HTDF55510602	015271AY5 ALEXANDRIA REAL ESTATE EQUITIE 2.950% 03/15/2034 DD 02/16/22	4,000,000.000	3,281,600.00	3,293,760.00	12,160.00
HTDF55510602	020002BH3 ALLSTATE CORP/THE 0.750% 12/15/2025 DD 11/24/20	345,000.000	318,147.63	332,604.15	14,456.52
HTDF55510602	02209SAM5 ALTRIA GROUP INC 4.250% 08/09/2042 DD 08/09/12	300,000.000	244,303.72	239,469.00	(4,834.72)
HTDF55510602	02361DBA7 AMEREN ILLINOIS CO 4.950% 06/01/2033 DD 05/31/23	4,000,000.000	3,999,680.00	3,926,800.00	(72,880.00)
HTDF55510602	02364WBE4 AMERICA MOVIL SAB DE CV 4.375% 07/16/2042 DD 07/16/12	2,250,000.000	2,692,552.50	1,886,962.50	(805,590.00)
HTDF55510602	031162BZ2 AMGEN INC 4.400% 05/01/2045 DD 05/01/15	2,750,000.000	3,287,570.00	2,282,775.00	(1,004,795.00)
HTDF55510602	031162CR9 AMGEN INC 3.150% 02/21/2040 DD 02/21/20	6,000,000.000	6,083,580.00	4,475,580.00	(1,608,000.00)
HTDF55510602	036752AN3 ELEVANCE HEALTH INC 2.250% 05/15/2030 DD 05/05/20	2,000,000.000	1,983,600.00	1,737,840.00	(245,760.00)
HTDF55510602	037735BZ9 APPALACHIAN POWER CO 5.950% 05/15/2033 DD 05/05/03	1,000,000.000	1,039,359.68	1,014,010.00	(25,349.68)
HTDF55510602	037735CY1 APPALACHIAN POWER CO 3.700% 05/01/2050 DD 05/14/20	2,435,000.000	1,953,892.70	1,692,714.60	(261,178.10)
HTDF55510602	037735CZ8 APPALACHIAN POWER CO 2.700% 04/01/2031 DD 03/11/21	850,000.000	738,216.50	733,873.00	(4,343.50)
HTDF55510602	040555DG6 ARIZONA PUBLIC SERVICE CO 5.550% 08/01/2033 DD 06/30/23	4,000,000.000	4,084,000.00	4,001,880.00	(82,120.00)
HTDF55510602	04650NAB0 AT&T INC 5.350% 09/01/2040 DD 03/01/11	1,000,000.000	989,404.54	969,030.00	(20,374.54)
HTDF55510602	054989AC2 BAT CAPITAL CORP 7.079% 08/02/2043 DD 08/02/23	1,395,000.000	1,464,233.85	1,508,664.60	44,430.75
HTDF55510602	05526DBS3 BAT CAPITAL CORP 2.726% 03/25/2031 DD 09/25/20	500,000.000	419,929.39	431,710.00	11,780.61
HTDF55510602	05946XP23 BANC OF AMERICA FUNDING 6 2A7 5.500% 10/25/2035 DD 10/01/05	46,210.757	46,361.12	40,055.02	(6,306.10)
HTDF55510602	06738EBL8 BARCLAYS PLC VAR RT 05/07/2026 DD 05/07/20	2,000,000.000	1,933,100.00	1,984,540.00	51,440.00
HTDF55510602	06738EBS3 BARCLAYS PLC VAR RT 03/10/2042 DD 03/10/21	2,465,000.000	2,608,315.10	1,908,378.35	(699,936.75)
HTDF55510602	06849RAG7 BARRICK NORTH AMERICA FINANCE 5.700% 05/30/2041 DD 06/01/11	1,925,000.000	2,108,279.25	1,889,272.00	(219,007.25)
HTDF55510602	079867AW7 BELL SOUTH TELECOMMUNICATIONS L 6.375% 06/01/2028 DD 06/04/98	643,000.000	665,576.68	664,495.49	(1,081.19)
HTDF55510602	084423AW2 W R BERKLEY CORP 3.150% 09/30/2061 DD 09/15/21	2,000,000.000	1,218,740.00	1,178,760.00	(39,980.00)
HTDF55510602	092113AR0 BLACK HILLS CORP 3.050% 10/15/2029 DD 10/03/19	900,000.000	809,455.78	822,969.00	13,513.22
HTDF55510602	092113AT6 BLACK HILLS CORP 2.500% 06/15/2030 DD 06/17/20	1,000,000.000	839,666.19	872,540.00	32,873.81
HTDF55510602	09659T2C4 BNP PARIBAS SA 144A 2.824% 01/26/2041 DD 01/26/21	8,000,000.000	7,627,600.00	5,435,520.00	(2,192,080.00)
HTDF55510602	11134LAH2 BROADCOM CORP / BROADCOM CAYMA 3.875% 01/15/2027 DD 01/15/18	500,000.000	487,969.91	492,230.00	4,260.09
HTDF55510602	125523CJ7 CIGNA GROUP/THE 3.200% 03/15/2040 DD 03/16/20	5,000,000.000	5,135,200.00	3,668,150.00	(1,467,050.00)
HTDF55510602	125896BS8 CMS ENERGY CORP 3.450% 08/15/2027 DD 02/13/17	2,000,000.000	1,907,100.00	1,935,620.00	28,520.00
HTDF55510602	126650CZ1 CVS HEALTH CORP 5.050% 03/25/2048 DD 03/09/18	250,000.000	234,906.90	206,177.50	(28,729.40)
HTDF55510602	126650DR8 CVS HEALTH CORP 2.125% 09/15/2031 DD 08/18/21	5,000,000.000	4,872,400.00	4,004,950.00	(867,450.00)
HTDF55510602	15189WAH3 CENTERPOINT ENERGY RESOURCES C 5.850% 01/15/2041 DD 07/15/11	2,000,000.000	2,066,040.00	2,014,440.00	(51,600.00)
HTDF55510602	172070CQ5 DUKE ENERGY OHIO INC 5.375% 06/15/2033 DD 06/16/03	1,160,000.000	1,100,434.00	1,154,165.20	53,731.20
HTDF55510602	189054AV1 CLOROX CO/THE 3.100% 10/01/2027 DD 09/28/17	225,000.000	213,136.38	215,822.25	2,685.87
HTDF55510602	210385AE0 CONSTELLATION ENERGY GENERATIO 6.500% 10/01/2053 DD 09/29/23	2,000,000.000	2,214,020.00	2,126,760.00	(87,260.00)
HTDF55510602	210385AF7 CONSTELLATION ENERGY GENERATIO 5.750% 03/15/2054 DD 03/15/24	985,000.000	998,287.65	958,887.65	(39,400.00)
HTDF55510602	219350BQ7 CORNING INC 5.450% 11/15/2079 DD 11/19/19	5,000,000.000	6,768,800.00	4,528,500.00	(2,240,300.00)
HTDF55510602	25156PAC7 DEUTSCHE TELEKOM INTERNATIONAL VAR RT 06/15/2030 DD 07/06/00	3,000,000.000	3,620,971.08	3,488,400.00	(132,571.08)
HTDF55510602	25160PAJ6 DEUTSCHE BANK AG/NEW YORK NY VAR RT 07/14/2026 DD 07/14/22	2,900,000.000	2,918,676.00	2,918,908.00	232.00
HTDF55510602	25389JAU0 DIGITAL REALTY TRUST LP 3.600% 07/01/2029 DD 06/14/19	800,000.000	751,029.28	756,816.00	5,786.72
HTDF55510602	25746UCE7 DOMINION ENERGY INC 3.900% 10/01/2025 DD 09/24/15	280,000.000	274,682.48	278,112.80	3,430.32



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HTDF55510602	260003AF5 DOVER CORP 5.375% 10/15/2035 DD 10/13/05	1,000,000.000	1,037,514.64	1,003,170.00	(34,344.64)
HTDF55510602	26442EAH3 DUKE ENERGY OHIO INC 2.125% 06/01/2030 DD 05/21/20	1,705,000.000	1,453,546.60	1,474,057.75	20,511.15
HTDF55510602	278642AF0 EBAY INC 4.000% 07/15/2042 DD 07/24/12	6,300,000.000	6,564,967.04	5,014,296.00	(1,550,671.04)
HTDF55510602	28368EAD8 KINDER MORGAN INC 7.800% 08/01/2031 DD 07/30/01	2,549,000.000	2,917,863.50	2,871,270.07	(46,593.43)
HTDF55510602	30040WAU2 EVERSOURCE ENERGY 5.125% 05/15/2033 DD 05/11/23	4,000,000.000	3,904,120.00	3,887,400.00	(16,720.00)
HTDF55510602	30161MAG8 CONSTELLATION ENERGY GENERATIO 6.250% 10/01/2039 DD 09/23/09	2,600,000.000	2,778,243.17	2,712,736.00	(65,507.17)
HTDF55510602	30161MAN3 CONSTELLATION ENERGY GENERATIO 5.600% 06/15/2042 DD 12/15/12	2,000,000.000	1,972,040.00	1,930,940.00	(41,100.00)
HTDF55510602	30161NBL4 EXELON CORP 5.600% 03/15/2053 DD 02/21/23	2,000,000.000	1,987,000.00	1,927,860.00	(59,140.00)
HTDF55510602	31428XBB1 FEDEX CORP 4.100% 02/01/2045 DD 01/09/15	5,000,000.000	4,213,450.80	3,915,100.00	(298,350.80)
HTDF55510602	316773CH1 FIFTH THIRD BANCORP 8.250% 03/01/2038 DD 03/04/08	1,830,000.000	2,181,927.30	2,194,755.60	12,828.30
HTDF55510602	316773DD9 FIFTH THIRD BANCORP VAR RT 11/01/2027 DD 11/01/21	500,000.000	450,228.31	472,130.00	21,901.69
HTDF55510602	337738AU2 FISERV INC 3.500% 07/01/2029 DD 06/24/19	1,500,000.000	1,412,500.83	1,407,255.00	(5,245.83)
HTDF55510602	343498AC5 FLOWERS FOODS INC 2.400% 03/15/2031 DD 03/09/21	3,000,000.000	2,521,565.37	2,540,970.00	19,404.63
HTDF55510602	35137LAJ4 FOX CORP 5.476% 01/25/2039 DD 01/25/20	1,875,000.000	1,811,775.00	1,781,831.25	(29,943.75)
HTDF55510602	362320BA0 GTE CORP 6.940% 04/15/2028 DD 04/15/98	2,225,000.000	2,406,515.50	2,358,655.75	(47,859.75)
HTDF55510602	370334CQ5 GENERAL MILLS INC 2.250% 10/14/2031 DD 10/14/21	1,800,000.000	1,513,231.32	1,503,108.00	(10,123.32)
HTDF55510602	37045VAF7 GENERAL MOTORS CO 6.250% 10/02/2043 DD 04/02/14	4,000,000.000	4,046,520.00	3,968,360.00	(78,160.00)
HTDF55510602	372460AA3 GENUINE PARTS CO 1.875% 11/01/2030 DD 10/29/20	4,500,000.000	4,197,105.00	3,759,075.00	(438,030.00)
HTDF55510602	38141GFD1 GOLDMAN SACHS GROUP INC/THE 6.750% 10/01/2037 DD 10/03/07	1,500,000.000	2,121,510.00	1,612,260.00	(509,250.00)
HTDF55510602	404280CC1 HSBC HOLDINGS PLC VAR RT 05/22/2030 DD 05/22/19	4,000,000.000	4,356,720.00	3,775,640.00	(581,080.00)
HTDF55510602	416515BD5 HARTFORD INSURANCE GROUP INC/T 4.400% 03/15/2048 DD 03/15/18	5,000,000.000	6,273,800.00	4,172,550.00	(2,101,250.00)
HTDF55510602	42824CAX7 HEWLETT PACKARD ENTERPRISE CO VAR RT 10/15/2035 DD 10/15/16	470,000.000	516,391.38	491,535.40	(24,855.98)
HTDF55510602	444859BB7 HUMANA INC 4.625% 12/01/2042 DD 12/10/12	1,500,000.000	1,831,095.00	1,234,260.00	(596,835.00)
HTDF55510602	458140AV2 INTEL CORP 4.100% 05/19/2046 DD 05/19/16	3,300,000.000	3,977,292.00	2,348,610.00	(1,628,682.00)
HTDF55510602	458140BJ8 INTEL CORP 3.250% 11/15/2049 DD 11/21/19	1,005,000.000	732,554.55	600,859.35	(131,695.20)
HTDF55510602	458140BK5 INTEL CORP 3.100% 02/15/2060 DD 02/13/20	3,500,000.000	3,569,440.00	1,873,025.00	(1,696,415.00)
HTDF55510602	458140BM1 INTEL CORP 4.750% 03/25/2050 DD 03/25/20	600,000.000	568,912.23	464,214.00	(104,698.23)
HTDF55510602	461070AU8 INTERSTATE POWER AND LIGHT CO 5.700% 10/15/2033 DD 09/21/23	2,000,000.000	2,073,660.00	2,036,640.00	(37,020.00)
HTDF55510602	466247B51 JP MORGAN MORTGAGE TRUS S3 2A2 5.500% 12/25/2056 DD 12/01/05	3,590.531	3,129.82	2,977.02	(152.80)
HTDF55510602	478375AL2 JOHNSON CONTROLS INTERNATIONAL VAR RT 07/02/2044 DD 07/02/16	500,000.000	449,666.61	429,520.00	(20,146.61)
HTDF55510602	487836AT5 KELLANOVA 7.450% 04/01/2031 DD 03/29/01	2,500,000.000	2,867,882.00	2,787,350.00	(80,532.00)
HTDF55510602	491674BM8 KENTUCKY UTILITIES CO 3.300% 06/01/2050 DD 06/03/20	1,970,000.000	1,549,148.90	1,328,784.70	(220,364.20)
HTDF55510602	49327M3E2 KEYBANK NA/CLEVELAND OH 4.150% 08/08/2025 DD 08/08/22	1,315,000.000	1,285,451.95	1,308,280.35	22,828.40
HTDF55510602	494550BP0 KINDER MORGAN ENERGY PARTNERS 5.000% 03/01/2043 DD 02/28/13	1,795,000.000	1,589,131.45	1,565,922.10	(23,209.35)
HTDF55510602	49456BAJ0 KINDER MORGAN INC 5.050% 02/15/2046 DD 02/26/15	3,500,000.000	4,213,265.00	3,046,190.00	(1,167,075.00)
HTDF55510602	50076QAN6 KRAFT HEINZ FOODS CO 6.500% 02/09/2040 DD 08/09/12	1,614,000.000	1,814,523.36	1,710,743.16	(103,780.20)
HTDF55510602	534187BF5 LINCOLN NATIONAL CORP 3.625% 12/12/2026 DD 12/12/16	5,000,000.000	5,414,050.00	4,900,400.00	(513,650.00)
HTDF55510602	53944YAQ6 LLOYDS BANKING GROUP PLC VAR RT 12/14/2046 DD 12/14/21	1,795,000.000	1,228,013.35	1,242,929.80	14,916.45
HTDF55510602	539830BT5 LOCKHEED MARTIN CORP 4.300% 06/15/2062 DD 05/05/22	2,110,000.000	2,042,902.00	1,674,116.20	(368,785.80)
HTDF55510602	548661DZ7 LOWE'S COS INC 3.000% 10/15/2050 DD 10/22/20	300,000.000	204,857.65	186,696.00	(18,161.65)
HTDF55510602	55336VAM2 MPLX LP 4.500% 04/15/2038 DD 02/08/18	7,060,000.000	7,477,430.80	6,155,190.40	(1,322,240.40)
HTDF55510602	58013MEF7 MCDONALD'S CORP 6.300% 03/01/2038 DD 02/29/08	215,000.000	245,363.98	231,430.30	(13,933.68)
HTDF55510602	58013MEZ3 MCDONALD'S CORP 4.700% 12/09/2035 DD 12/09/15	2,500,000.000	2,474,698.58	2,384,375.00	(90,323.58)



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HTDF55510602	58013MFH2 MCDONALD'S CORP 4.450% 09/01/2048 DD 08/15/18	5,000,000.000	6,219,700.00	4,173,950.00	(2,045,750.00)
HTDF55510602	59562VAM9 BERKSHIRE HATHAWAY ENERGY CO 6.125% 04/01/2036 DD 10/01/06	2,315,000.000	2,482,637.20	2,436,653.25	(45,983.95)
HTDF55510602	61945CAE3 MOSAIC CO/THE 5.625% 11/15/2043 DD 11/13/13	585,000.000	564,162.30	554,258.25	(9,904.05)
HTDF55510602	62213LAA4 MOUNT NITTANY MEDICAL CENTER O 3.799% 11/15/2052 DD 02/23/22	4,370,000.000	3,557,354.80	3,205,395.00	(351,959.80)
HTDF55510602	654106AL7 NIKE INC 3.250% 03/27/2040 DD 03/27/20	6,000,000.000	6,518,820.00	4,631,520.00	(1,887,300.00)
HTDF55510602	65473PAK1 NISOURCE INC 0.950% 08/15/2025 DD 08/18/20	1,000,000.000	938,190.00	975,400.00	37,210.00
HTDF55510602	65473QBB8 NISOURCE INC 5.250% 02/15/2043 DD 06/14/12	2,000,000.000	1,914,940.00	1,864,460.00	(50,480.00)
HTDF55510602	67077MAN8 NUTRIEN LTD 4.125% 03/15/2035 DD 03/15/18	5,750,000.000	6,518,487.50	5,091,682.50	(1,426,805.00)
HTDF55510602	68389XAH8 ORACLE CORP 6.125% 07/08/2039 DD 07/08/09	505,000.000	538,402.69	523,104.25	(15,298.44)
HTDF55510602	68389XBF1 ORACLE CORP 4.125% 05/15/2045 DD 05/05/15	350,000.000	286,655.22	276,335.50	(10,319.72)
HTDF55510602	68389XBJ3 ORACLE CORP 4.000% 07/15/2046 DD 07/07/16	1,925,000.000	1,935,534.65	1,483,020.00	(452,514.65)
HTDF55510602	68389XBW4 ORACLE CORP 3.600% 04/01/2040 DD 04/01/20	4,090,000.000	3,036,929.60	3,202,429.10	165,499.50
HTDF55510602	69351UBA0 PPL ELECTRIC UTILITIES CORP 5.000% 05/15/2033 DD 03/02/23	2,000,000.000	2,015,560.00	1,975,840.00	(39,720.00)
HTDF55510602	69352PAT0 PPL CAPITAL FUNDING INC 5.250% 09/01/2034 DD 08/09/24	1,000,000.000	1,000,930.00	984,900.00	(16,030.00)
HTDF55510602	71710TAF5 PG&E RECOVERY FUNDING LLC 5.536% 07/15/2049 DD 11/30/22	490,000.000	491,161.30	488,250.70	(2,910.60)
HTDF55510602	718547AH5 PHILLIPS 66 CO 3.750% 03/01/2028 DD 03/01/23	1,000,000.000	962,016.72	968,210.00	6,193.28
HTDF55510602	74456QCJ3 PUBLIC SERVICE ELECTRIC AND GA 3.100% 03/15/2032 DD 03/11/22	460,000.000	423,167.80	407,325.40	(15,842.40)
HTDF55510602	744573AX4 PUBLIC SERVICE ENTERPRISE GROU 6.125% 10/15/2033 DD 10/04/23	2,000,000.000	2,116,500.00	2,084,040.00	(32,460.00)
HTDF55510602	760759AN0 REPUBLIC SERVICES INC 5.700% 05/15/2041 DD 05/09/11	1,500,000.000	2,100,705.00	1,498,965.00	(601,740.00)
HTDF55510602	760759AV2 REPUBLIC SERVICES INC 2.300% 03/01/2030 DD 02/27/20	500,000.000	440,793.08	439,155.00	(1,638.08)
HTDF55510602	761713BA3 REYNOLDS AMERICAN INC 5.700% 08/15/2035 DD 06/12/15	1,500,000.000	1,478,176.95	1,504,710.00	26,533.05
HTDF55510602	78409VBF0 *S&P GLOBAL INC 4.750% 08/01/2028 DD 02/01/23	1,020,000.000	1,059,637.20	1,021,387.20	(38,250.00)
HTDF55510602	78409VBK9 *S&P GLOBAL INC 2.900% 03/01/2032 DD 03/01/23	810,000.000	730,741.50	707,170.50	(23,571.00)
HTDF55510602	832696AY4 J M SMUCKER CO/THE 6.500% 11/15/2043 DD 10/25/23	1,610,000.000	1,771,402.50	1,716,517.60	(54,884.90)
HTDF55510602	8426EPAG3 SOUTHERN CO GAS CAPITAL CORP 5.750% 09/15/2033 DD 09/14/23	2,000,000.000	2,074,260.00	2,051,360.00	(22,900.00)
HTDF55510602	843646AM2 SOUTHERN POWER CO 4.150% 12/01/2025 DD 11/17/15	275,000.000	270,891.55	273,685.50	2,793.95
HTDF55510602	845437BU5 SOUTHWESTERN ELECTRIC POWER CO 5.300% 04/01/2033 DD 03/30/23	4,000,000.000	3,958,800.00	3,958,600.00	(200.00)
HTDF55510602	855244AS8 STARBUCKS CORP 4.500% 11/15/2048 DD 08/10/18	5,000,000.000	6,245,050.00	4,135,800.00	(2,109,250.00)
HTDF55510602	85917PAB3 STERIS IRISH FINCO UNLTD CO 3.750% 03/15/2051 DD 04/01/21	5,250,000.000	5,794,320.00	3,708,547.50	(2,085,772.50)
HTDF55510602	863667AH4 STRYKER CORP 3.375% 11/01/2025 DD 10/29/15	315,000.000	306,684.16	311,850.00	5,165.84
HTDF55510602	875127BJ0 TAMPA ELECTRIC CO 3.450% 03/15/2051 DD 03/18/21	2,665,000.000	2,125,097.65	1,816,890.40	(308,207.25)
HTDF55510602	88240TAB7 *TEXAS ELECTRIC MARKET STA 144A 4.966% 02/01/2044 DD 06/15/22	4,590,000.000	4,592,721.90	4,424,255.10	(168,466.80)
HTDF55510602	893526DF7 TRANSCANADA PIPELINES LTD 5.600% 03/31/2034 DD 03/25/04	1,000,000.000	1,009,179.32	995,040.00	(14,139.32)
HTDF55510602	902494BC6 TYSON FOODS INC 3.550% 06/02/2027 DD 06/02/17	300,000.000	286,058.07	290,952.00	4,893.93
HTDF55510602	90265EAS9 UDR INC 3.100% 11/01/2034 DD 10/11/19	2,000,000.000	1,631,080.00	1,629,260.00	(1,820.00)
HTDF55510602	906548CZ3 UNION ELECTRIC CO 5.125% 03/15/2055 DD 10/07/24	1,000,000.000	960,900.00	917,650.00	(43,250.00)
HTDF55510602	907818FQ6 UNION PACIFIC CORP 2.891% 04/06/2036 DD 04/06/21	6,565,000.000	5,565,807.00	5,297,889.35	(267,917.65)
HTDF55510602	913017BJ7 RTX CORP 5.400% 05/01/2035 DD 04/29/05	1,095,000.000	1,127,011.90	1,096,138.80	(30,873.10)
HTDF55510602	91324PBE1 UNITEDHEALTH GROUP INC 6.625% 11/15/2037 DD 11/19/07	6,322,000.000	7,990,352.51	6,957,108.12	(1,033,244.39)
HTDF55510602	91913YAL4 VALERO ENERGY CORP 6.625% 06/15/2037 DD 06/08/07	1,000,000.000	1,098,747.32	1,048,990.00	(49,757.32)
HTDF55510602	92277GAN7 VENTAS REALTY LP 4.400% 01/15/2029 DD 08/15/18	2,500,000.000	2,429,369.38	2,433,250.00	3,880.62
HTDF55510602	92343VCQ5 VERIZON COMMUNICATIONS INC 4.400% 11/01/2034 DD 10/29/14	2,500,000.000	2,410,048.45	2,316,825.00	(93,223.45)
HTDF55510602	92343VCV4 VERIZON COMMUNICATIONS INC 4.272% 01/15/2036 DD 07/15/15	2,000,000.000	1,887,811.68	1,799,260.00	(88,551.68)



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HTDF55510602 92343VFT6	VERIZON COMMUNICATIONS INC 2.650% 11/20/2040 DD 11/20/20	5,540,000.000	5,173,728.53	3,792,462.40	(1,381,266.13)
HTDF55510602 92343VFX1	VERIZON COMMUNICATIONS INC 3.000% 11/20/2060 DD 11/20/20	90,000.000	56,224.80	52,164.90	(4,059.90)
HTDF55510602 92343VFK4	VERIZON COMMUNICATIONS INC 3.400% 03/22/2041 DD 03/22/21	3,000,000.000	2,396,765.40	2,271,360.00	(125,405.40)
HTDF55510602 92343VFX6	VERIZON COMMUNICATIONS IN 144A 4.780% 02/15/2035 DD 08/09/24	560,000.000	545,182.40	533,232.00	(11,950.40)
HTDF55510602 92826CAE2	VISA INC 4.150% 12/14/2035 DD 12/14/15	5,405,000.000	5,395,811.50	4,995,192.90	(400,618.60)
HTDF55510602 92826CAF9	VISA INC 4.300% 12/14/2045 DD 12/14/15	1,985,000.000	1,929,003.15	1,699,914.30	(229,088.85)
HTDF55510602 929160AG4	VULCAN MATERIALS CO 7.150% 11/30/2037 DD 12/11/07	472,000.000	519,862.25	524,797.92	4,935.67
HTDF55510602 92939UAD8	WEC ENERGY GROUP INC 1.375% 10/15/2027 DD 10/09/20	600,000.000	530,052.00	547,710.00	17,658.00
HTDF55510602 92939UAH9	WEC ENERGY GROUP INC 5.000% 09/27/2025 DD 09/27/22	2,400,000.000	2,397,216.00	2,404,128.00	6,912.00
HTDF55510602 960413BA9	WESTLAKE CORP 3.375% 08/15/2061 DD 08/19/21	1,575,000.000	1,001,495.25	947,709.00	(53,786.25)
HTDF55510602 976826BP1	WISCONSIN POWER AND LIGHT CO 1.950% 09/16/2031 DD 09/16/21	530,000.000	441,649.00	431,329.90	(10,319.10)
HTDF55510602 98389BBA7	XCEL ENERGY INC 5.450% 08/15/2033 DD 08/03/23	4,000,000.000	4,062,320.00	3,965,880.00	(96,440.00)
TOTAL CORPORATE DEBT INSTRUMENTS			326,449,556.88	283,482,712.60	(42,966,844.28)
CORPORATE STOCK - PREFERRED					
HTDF55510402 EDBNHRG84	FUCHS SE	14,115.000	668,159.53	608,906.00	(59,253.53)
TOTAL CORPORATE STOCK - PREFERRED			668,159.53	608,906.00	(59,253.53)
CORPORATE STOCK - COMMON					
HTDF55510402 17133Q502	CHUNGHWA TELECOM CO LTD ADR	7,587.000	284,262.74	285,650.55	1,387.81
HTDF55510402 874039100	TAIWAN SEMICONDUCTOR MANUFACTU ADR	1,594.000	146,400.06	314,799.06	168,399.00
HTDF55510402 AA6180415	COMPUTERSHARE LTD	27,108.000	295,471.89	569,814.02	274,342.13
HTDF55510402 AA6220104	RIO TINTO LTD	4,857.000	336,159.78	353,227.07	17,067.29
HTDF55510402 AA6715749	QBE INSURANCE GROUP LTD	35,926.000	243,885.46	427,076.79	183,191.33
HTDF55510402 AA6981234	WOOLWORTHS GROUP LTD	30,633.000	768,537.99	578,286.21	(190,251.78)
HTDF55510402 AAB1FJ0C0	BRAMBLES LTD	55,457.000	421,928.82	660,628.52	238,699.70
HTDF55510402 AABMG163	WOODSIDE ENERGY GROUP LTD	28,354.000	469,480.83	431,862.33	(37,618.50)
HTDF55510402 AABNV5141	ENDEAVOUR GROUP LTD/AUSTRALIA	81,763.000	357,042.17	212,618.96	(144,423.21)
HTDF55510402 ED4617855	DEUTSCHE POST AG	15,732.000	711,794.10	553,550.71	(158,243.39)
HTDF55510402 ED4741846	MERCK KGAA	3,376.000	568,140.31	489,069.14	(79,071.17)
HTDF55510402 ED4846280	SAP SE	3,272.000	430,835.25	800,621.26	369,786.01
HTDF55510402 ED5633968	NEMETSCHEK SE	3,676.000	221,342.43	356,288.21	134,945.78
HTDF55510402 ED5889503	INFINEON TECHNOLOGIES AG	9,997.000	349,931.56	325,049.46	(24,882.10)
HTDF55510402 EDB4YVF55	BRENNTAG SE	7,191.000	501,396.58	430,990.72	(70,405.86)
HTDF55510402 EF4057800	L'OREAL SA	745.000	308,333.12	263,719.33	(44,613.79)
HTDF55510402 EF5671732	SANOFI SA	4,707.000	452,675.27	456,897.99	4,222.72
HTDF55510402 EFB11ZRK7	LEGRAND SA	4,244.000	376,691.77	413,274.01	36,582.24
HTDF55510402 EFB1YXBJ6	AIR LIQUIDE SA	3,806.000	498,813.69	618,439.45	119,625.76
HTDF55510402 EFB28DTJ8	BUREAU VERITAS SA	14,942.000	362,901.20	453,961.42	91,060.22
HTDF55510402 EFB8T88L0	RUBIS SCA	9,503.000	310,137.74	234,987.71	(75,150.03)
HTDF55510402 EN5671511	WOLTERS KLUWER NV	2,395.000	212,102.57	397,795.61	185,693.04
HTDF55510402 EN5986620	KONINKLIJKE PHILIPS NV	11,288.000	389,764.62	285,204.87	(104,559.75)



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HTDF55510402	ENBLRB269 UNILEVER PLC	11,191.000	644,758.57	635,964.83	(8,793.74)
HTDF55510402	ES5980614 GIVAUDAN SA	43.000	169,395.49	188,179.86	18,784.37
HTDF55510402	ES5983816 ZURICH INSURANCE GROUP AG	645.000	229,836.25	383,476.97	153,640.72
HTDF55510402	ES7103066 NOVARTIS AG	6,336.000	534,572.12	620,141.46	85,569.34
HTDF55510402	ES7110384 ROCHE HOLDING AG	2,384.000	757,449.10	672,123.59	(85,325.51)
HTDF55510402	ES7123874 NESTLE SA	8,878.000	995,610.85	733,555.46	(262,055.39)
HTDF55510402	ESB11TCY9 SCHINDLER HOLDING AG	651.000	182,842.30	179,873.54	(2,968.76)
HTDF55510402	ESB1WGG94 GEBERIT AG	302.000	171,832.86	171,486.01	(346.85)
HTDF55510402	ESBMBQHZ0 SGS SA	1,825.000	190,317.84	183,013.52	(7,304.32)
HTDF55510402	EX0287584 BRITISH AMERICAN TOBACCO PLC	12,850.000	442,402.29	463,488.19	21,085.90
HTDF55510402	EX0454499 IMPERIAL BRANDS PLC	11,502.000	202,056.88	367,762.33	165,705.45
HTDF55510402	EX0560394 LEGAL & GENERAL GROUP PLC	160,022.000	443,405.11	460,545.75	17,140.64
HTDF55510402	EX0798051 BP PLC	41,114.000	110,553.17	202,360.31	91,807.14
HTDF55510402	EXB0744B8 BUNZL PLC	6,719.000	216,620.01	277,354.30	60,734.29
HTDF55510402	EXB24CGK6 RECKITT BENCKISER GROUP PLC	5,419.000	492,465.61	328,003.90	(164,461.71)
HTDF55510402	EXBDR05C3 NATIONAL GRID PLC	37,826.000	426,658.35	450,046.18	23,387.83
HTDF55510402	EXBGLP8L4 IMI PLC	8,717.000	125,981.80	198,801.68	72,819.88
HTDF55510402	EXBH4HKS0 VODAFONE GROUP PLC	210,188.000	271,335.15	179,792.54	(91,542.61)
HTDF55510402	EXBJFFLV0 CRODA INTERNATIONAL PLC	4,270.000	264,748.42	181,021.27	(83,727.15)
HTDF55510402	EXBN7SWP3 GSK PLC	19,869.000	438,098.07	335,062.20	(103,035.87)
HTDF55510402	EXBP6MXD8 SHELL PLC	7,731.000	93,929.09	239,733.86	145,804.77
HTDF55510402	FH6002452 ASMPT LTD HK/00522	27,447.000	260,137.46	264,649.01	4,511.55
HTDF55510402	FH6435322 POWER ASSETS HOLDINGS LTD HK/00006	50,000.000	265,072.51	348,869.39	83,796.88
HTDF55510402	FH6928565 VTECH HOLDINGS LTD HK/00303	59,500.000	389,300.81	404,431.03	15,130.22
HTDF55510402	FHB4TX8S5 AIA GROUP LTD HK/01299	85,000.000	728,217.96	616,057.00	(112,160.96)
HTDF55510402	FJ6248994 KDDI CORP	21,800.000	611,645.94	699,386.59	87,740.65
HTDF55510402	FJ6292109 ABC-MART INC	21,000.000	357,370.86	426,387.11	69,016.25
HTDF55510402	FJ6474533 JAPAN TOBACCO INC	26,600.000	496,923.01	690,557.37	193,634.36
HTDF55510402	FJ6597044 MITSUBISHI ELECTRIC CORP	43,400.000	584,981.19	742,019.57	157,038.38
HTDF55510402	FJ6639978 NIHON KOHDEN CORP	40,600.000	597,138.54	556,971.22	(40,167.32)
HTDF55510402	FJ6641586 NISSAN CHEMICAL CORP	15,000.000	512,439.81	472,353.00	(40,086.81)
HTDF55510402	FJ6687571 NABTESCO CORP	27,200.000	700,312.24	485,986.24	(214,326.00)
HTDF55510402	FJ6858990 SUMITOMO RUBBER INDUSTRIES LTD	27,300.000	266,414.86	309,808.78	43,393.92
HTDF55510402	FL6709099 BANK RAKYAT INDONESIA PERSERO	1,683,600.000	505,958.70	426,783.31	(79,175.39)
HTDF55510402	FLBD4T6W5 TELKOM INDONESIA PERSERO TBK P	2,642,200.000	581,283.91	444,880.45	(136,403.46)
HTDF55510402	FM6043216 SINGAPORE TECHNOLOGIES ENGINEE	116,100.000	314,723.50	396,588.48	81,864.98
HTDF55510402	FM6603738 COMFORTDELGRO CORP LTD	190,600.000	205,173.50	206,779.06	1,605.56
HTDF55510402	FM6916783 UNITED OVERSEAS BANK LTD	28,000.000	500,647.76	745,667.79	245,020.03
HTDF55510402	FM6927376 VENTURE CORP LTD	52,100.000	513,755.46	502,210.09	(11,545.37)
HTDF55510402	FMB02PY18 SINGAPORE TELECOMMUNICATIONS L	153,682.000	264,225.08	346,972.99	82,747.91
HTDF55510402	FN6556322 MALAYAN BANKING BHD	262,416.000	478,372.93	600,948.19	122,575.26
HTDF55510402	FN6868396 TELEKOM MALAYSIA BHD	106,900.000	125,394.37	158,981.33	33,586.96
HTDF55510402	FNB2QZGV8 AXIATA GROUP BHD	321,000.000	209,868.69	178,752.10	(31,116.59)



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HTDF55510402	SFB09M9D1 KONE OYJ	6,357.000	411,028.29	309,385.65	(101,642.64)
HTDF55510402	SFBMXX645 SAMPO OYJ	13,689.000	590,666.77	558,209.91	(32,456.86)
HTDF55510402	SN4732491 TELENOR ASA	51,649.000	766,280.97	577,093.96	(189,187.01)
HTDF55510402	SSBF1K7P7 ESSITY AB	10,600.000	270,229.58	283,677.17	13,447.59
HTDF55510402	SSBLDBN40 ATLAS COPCO AB	14,232.000	150,491.75	217,487.45	66,995.70
HTDF55510402	SSBYPC1T6 ASSA ABLOY AB	9,024.000	193,453.42	266,899.85	73,446.43
HTDF55510602	008993925 AETNA LIFE INSURANCE	2.000	14,286,306.60	13,027,739.86	(1,258,566.74)
HTDF55510802	01644J108 ALKAMI TECHNOLOGY INC	2,655.000	53,127.72	97,385.40	44,257.68
HTDF55510802	01741R102 ATI INC	590.000	33,952.52	32,473.60	(1,478.92)
HTDF55510802	018581108 BREAD FINANCIAL HOLDINGS INC	933.000	34,803.56	56,968.98	22,165.42
HTDF55510802	02005N100 ALLY FINANCIAL INC	515.000	19,755.40	18,545.15	(1,210.25)
HTDF55510802	02553E106 AMERICAN EAGLE OUTFITTERS INC	4,775.000	96,789.25	79,599.25	(17,190.00)
HTDF55510802	05463X106 AXOGEN INC	6,225.000	82,405.91	102,588.00	20,182.09
HTDF55510802	05988J103 BANDWIDTH INC	2,501.000	37,403.91	42,567.02	5,163.11
HTDF55510802	090043100 BILL HOLDINGS INC	1,224.000	63,292.92	103,685.04	40,392.12
HTDF55510802	09061G101 BIOMARIN PHARMACEUTICAL INC	960.000	63,233.09	63,100.80	(132.29)
HTDF55510802	10806X102 BRIDGEBIO PHARMA INC	760.000	24,221.50	20,854.40	(3,367.10)
HTDF55510802	11120U105 BRIXMOR PROPERTY GROUP INC	1,923.000	41,383.22	53,536.32	12,153.10
HTDF55510802	11373M107 BROOKLINE BANCORP INC	8,250.000	83,897.94	97,350.00	13,452.06
HTDF55510802	120076104 BUILD-A-BEAR WORKSHOP INC	1,102.000	26,908.99	50,736.08	23,827.09
HTDF55510802	126349109 CSG SYSTEMS INTERNATIONAL INC	809.000	47,372.63	41,347.99	(6,024.64)
HTDF55510802	127190304 CACI INTERNATIONAL INC	193.000	55,178.86	77,983.58	22,804.72
HTDF55510802	14575E105 CARS.COM INC	5,375.000	100,350.02	93,148.75	(7,201.27)
HTDF55510802	154760409 CENTRAL PACIFIC FINANCIAL CORP	1,100.000	20,924.75	31,955.00	11,030.25
HTDF55510802	191098102 COCA-COLA CONSOLIDATED INC	75.000	86,575.83	94,499.25	7,923.42
HTDF55510802	199908104 COMFORT SYSTEMS USA INC	193.000	89,179.51	81,843.58	(7,335.93)
HTDF55510802	201723103 COMMERCIAL METALS CO	1,064.000	39,128.31	52,774.40	13,646.09
HTDF55510802	204166102 COMMVAULT SYSTEMS INC	751.000	47,525.80	113,333.41	65,807.61
HTDF55510802	22266M104 COURSERA INC	3,186.000	46,324.44	27,081.00	(19,243.44)
HTDF55510802	23282W605 CYTOKINETICS INC	408.000	36,378.14	19,192.32	(17,185.82)
HTDF55510802	23291C103 DMC GLOBAL INC	2,580.000	35,418.97	18,963.00	(16,455.97)
HTDF55510802	233377407 DXP ENTERPRISES INC/TX	1,467.000	69,665.67	121,203.54	51,537.87
HTDF55510802	257651109 DONALDSON CO INC	541.000	34,195.61	36,436.35	2,240.74
HTDF55510802	258278100 DORMAN PRODUCTS INC	544.000	39,925.84	70,475.20	30,549.36
HTDF55510802	25862V105 DOUBLEVERIFY HOLDINGS INC	1,977.000	70,379.21	37,978.17	(32,401.04)
HTDF55510802	26210C104 DROPBOX INC	2,992.000	70,797.62	89,879.68	19,082.06
HTDF55510802	267475101 DYCOM INDUSTRIES INC	582.000	110,182.07	101,302.92	(8,879.15)
HTDF55510802	268150109 DYNATRACE INC	1,523.000	68,801.07	82,775.05	13,973.98
HTDF55510802	29084Q100 EMCOR GROUP INC	293.000	38,509.82	132,992.70	94,482.88
HTDF55510802	292104106 EMPIRE STATE REALTY TRUST INC	2,076.000	20,531.64	21,424.32	892.68
HTDF55510802	29275Y102 ENERSYS	489.000	30,700.48	45,198.27	14,497.79
HTDF55510802	29357K103 ENOVA INTERNATIONAL INC	327.000	19,796.58	31,352.76	11,556.18
HTDF55510802	298736109 EURONET WORLDWIDE INC	296.000	31,514.84	30,440.64	(1,074.20)



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HTDF55510802 29977A105	EVERCORE INC	330.000	35,118.32	91,472.70	56,354.38
HTDF55510802 30063P105	EXACT SCIENCES CORP	341.000	29,842.78	19,160.79	(10,681.99)
HTDF55510802 30069T101	EXCELERATE ENERGY INC	3,655.000	78,970.27	110,563.75	31,593.48
HTDF55510802 302492103	FLYWIRE CORP	4,975.000	105,692.23	102,584.50	(3,107.73)
HTDF55510802 315616102	F5 INC	329.000	55,761.13	82,733.63	26,972.50
HTDF55510802 317585404	FINANCIAL INSTITUTIONS INC	1,776.000	34,255.26	48,467.04	14,211.78
HTDF55510802 34354P105	FLOWSERVE CORP	1,711.000	51,335.31	98,416.72	47,081.41
HTDF55510802 35905A109	FRONTDOOR INC	2,110.000	64,777.00	115,353.70	50,576.70
HTDF55510802 364760108	GAP INC/THE	4,800.000	97,392.00	113,424.00	16,032.00
HTDF55510802 368736104	GENERAC HOLDINGS INC	313.000	36,061.78	48,530.65	12,468.87
HTDF55510802 37637K108	GITLAB INC	654.000	39,355.04	36,852.90	(2,502.14)
HTDF55510802 37959E102	GLOBE LIFE INC	1,036.000	94,391.91	115,534.72	21,142.81
HTDF55510802 392709101	GREEN BRICK PARTNERS INC	467.000	23,151.15	26,380.83	3,229.68
HTDF55510802 405024100	HAEMONETICS CORP	609.000	39,639.94	47,550.72	7,910.78
HTDF55510802 42222N103	HEALTHSTREAM INC	2,113.000	51,278.42	67,193.40	15,914.98
HTDF55510802 422819102	HEIDRICK & STRUGGLES INTERNATI	613.000	20,884.91	27,162.03	6,277.12
HTDF55510802 433000106	HIMS & HERS HEALTH INC	2,505.000	38,307.19	60,570.90	22,263.71
HTDF55510802 44107P104	HOST HOTELS & RESORTS INC	5,995.000	101,796.19	105,032.40	3,236.21
HTDF55510802 449172105	HYSTER-YALE INC	375.000	22,207.50	19,098.75	(3,108.75)
HTDF55510802 45166A102	IDEAYA BIOSCIENCES INC	405.000	17,220.60	10,408.50	(6,812.10)
HTDF55510802 453836108	INDEPENDENT BANK CORP	883.000	50,489.94	56,679.77	6,189.83
HTDF55510802 457669307	INSMED INC	1,376.000	42,376.80	94,999.04	52,622.24
HTDF55510802 457730109	INSPIRE MEDICAL SYSTEMS INC	315.000	59,034.62	58,394.70	(639.92)
HTDF55510802 45828L108	INTEGRAL AD SCIENCE HOLDING CO	2,635.000	47,813.22	27,509.40	(20,303.82)
HTDF55510802 458665304	INTERFACE INC	4,025.000	100,496.91	98,008.75	(2,488.16)
HTDF55510802 46005L101	INTERNATIONAL MONEY EXPRESS IN	3,098.000	64,486.11	64,531.34	45.23
HTDF55510802 46116X101	INTRA-CELLULAR THERAPIES INC	485.000	33,270.24	40,507.20	7,236.96
HTDF55510802 48020Q107	JONES LANG LASALLE INC	409.000	108,577.23	103,534.26	(5,042.97)
HTDF55510802 497266106	KIRBY CORP	799.000	93,099.48	84,534.20	(8,565.28)
HTDF55510802 512816109	LAMAR ADVERTISING CO	695.000	78,617.01	84,609.30	5,992.29
HTDF55510802 52466B103	LEGALZOOM.COM INC	5,797.000	47,564.39	43,535.47	(4,028.92)
HTDF55510802 533535100	LINCOLN EDUCATIONAL SERVICES C	2,433.000	26,008.77	38,490.06	12,481.29
HTDF55510802 53815P108	LIVERAMP HOLDINGS INC	1,520.000	39,033.60	46,162.40	7,128.80
HTDF55510802 54738L109	LOVESAC CO/THE	1,277.000	28,818.87	30,213.82	1,394.95
HTDF55510802 55087P104	LYFT INC	6,377.000	88,756.28	82,263.30	(6,492.98)
HTDF55510802 55305B101	M/I HOMES INC	538.000	51,392.96	71,527.10	20,134.14
HTDF55510802 55345K103	MRC GLOBAL INC	7,245.000	90,250.87	92,591.10	2,340.23
HTDF55510802 56418H100	MANPOWERGROUP INC	436.000	40,395.66	25,165.92	(15,229.74)
HTDF55510802 589400100	MERCURY GENERAL CORP	365.000	22,794.25	24,265.20	1,470.95
HTDF55510802 589889104	MERIT MEDICAL SYSTEMS INC	653.000	41,212.54	63,158.16	21,945.62
HTDF55510802 59001A102	MERITAGE HOMES CORP	158.000	26,421.45	24,303.56	(2,117.89)
HTDF55510802 591774104	METROPOLITAN BANK HOLDING CORP	1,796.000	71,959.43	104,886.40	32,926.97
HTDF55510802 608190104	MOHAWK INDUSTRIES INC	517.000	51,064.68	61,590.21	10,525.53



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HTDF55510802 624758108	MUELLER WATER PRODUCTS INC	3,765.000	49,132.64	84,712.50	35,579.86
HTDF55510802 629209305	NMI HOLDINGS INC	1,469.000	27,973.19	54,000.44	26,027.25
HTDF55510802 629377508	NRG ENERGY INC	876.000	68,858.51	79,032.72	10,174.21
HTDF55510802 632307104	NATERA INC	316.000	19,849.08	50,022.80	30,173.72
HTDF55510802 639027101	NATURE'S SUNSHINE PRODUCTS INC	1,732.000	17,557.88	25,391.12	7,833.24
HTDF55510802 64125C109	NEUROCRINE BIOSCIENCES INC	317.000	30,351.84	43,270.50	12,918.66
HTDF55510802 65249B109	NEWS CORP	1,869.000	30,917.20	51,472.26	20,555.06
HTDF55510802 655664100	NORDSTROM INC	4,400.000	102,940.50	106,260.00	3,319.50
HTDF55510802 67011P100	DNOW INC	5,815.000	59,494.23	75,653.15	16,158.92
HTDF55510802 68062P106	OLEMA PHARMACEUTICALS INC	703.000	8,679.31	4,098.49	(4,580.82)
HTDF55510802 68134L109	OLO INC	15,800.000	88,510.02	121,344.00	32,833.98
HTDF55510802 68268W103	ONEMAIN HOLDINGS INC	1,794.000	79,144.51	93,521.22	14,376.71
HTDF55510802 69753M105	PALOMAR HOLDINGS INC	648.000	32,752.80	68,422.32	35,669.52
HTDF55510802 70451X104	PAYONEER GLOBAL INC	11,250.000	86,223.24	112,950.00	26,726.76
HTDF55510802 71363P106	PERDOCEO EDUCATION CORP	3,353.000	46,862.80	88,753.91	41,891.11
HTDF55510802 71377A103	PERFORMANCE FOOD GROUP CO	734.000	42,442.61	62,059.70	19,617.09
HTDF55510802 72815L107	PLAYTIKA HOLDING CORP	4,650.000	51,389.71	32,271.00	(19,118.71)
HTDF55510802 733174700	POPULAR INC	593.000	45,993.04	55,777.58	9,784.54
HTDF55510802 736508847	PORTLAND GENERAL ELECTRIC CO	800.000	35,680.00	34,896.00	(784.00)
HTDF55510802 74624M102	PURE STORAGE INC	1,368.000	49,795.91	84,036.24	34,240.33
HTDF55510802 759509102	RELIANCE INC	159.000	28,670.41	42,812.34	14,141.93
HTDF55510802 76118Y104	RESIDEO TECHNOLOGIES INC	1,906.000	40,772.08	43,933.30	3,161.22
HTDF55510802 76155X100	REVOLUTION MEDICINES INC	831.000	27,778.64	36,347.94	8,569.30
HTDF55510802 76665T102	RILEY EXPLORATION PERMIAN INC	1,918.000	51,500.66	61,222.56	9,721.90
HTDF55510802 76680V108	RING ENERGY INC	46,736.000	83,227.77	63,560.96	(19,666.81)
HTDF55510802 782011100	RUSH STREET INTERACTIVE INC	7,278.000	51,020.90	99,854.16	48,833.26
HTDF55510802 78454L100	SM ENERGY CO	1,495.000	47,592.94	57,946.20	10,353.26
HTDF55510802 78463M107	SPS COMMERCE INC	382.000	55,450.12	70,284.18	14,834.06
HTDF55510802 803607100	SAREPTA THERAPEUTICS INC	402.000	45,675.59	48,879.18	3,203.59
HTDF55510802 830566105	SKECHERS USA INC	380.000	23,732.90	25,551.20	1,818.30
HTDF55510802 85205L107	SPRINGWORKS THERAPEUTICS INC	949.000	36,541.34	34,287.37	(2,253.97)
HTDF55510802 852312305	STAAR SURGICAL CO	1,075.000	26,252.04	26,111.75	(140.29)
HTDF55510802 853666105	STANDARD MOTOR PRODUCTS INC	936.000	36,563.24	28,997.28	(7,565.96)
HTDF55510802 858155203	STEELCASE INC	5,206.000	67,670.80	61,534.92	(6,135.88)
HTDF55510802 859241101	STERLING INFRASTRUCTURE INC	290.000	7,637.18	48,850.50	41,213.32
HTDF55510802 860630102	STIFEL FINANCIAL CORP	686.000	46,521.51	72,770.88	26,249.37
HTDF55510802 86366E106	STRUCTURE THERAPEUTICS INC ADR	729.000	30,664.51	19,770.48	(10,894.03)
HTDF55510802 871332102	SYLVAMO CORP	759.000	46,637.85	59,976.18	13,338.33
HTDF55510802 87357P100	TACTILE SYSTEMS TECHNOLOGY INC	6,377.000	74,999.24	109,238.01	34,238.77
HTDF55510802 875465106	TANGER INC	3,050.000	57,386.50	104,096.50	46,710.00
HTDF55510802 880345103	TENNANT CO	460.000	30,956.49	37,503.80	6,547.31
HTDF55510802 88362T103	THERMON GROUP HOLDINGS INC	622.000	19,101.03	17,894.94	(1,206.09)
HTDF55510802 894164102	TRAVEL + LEISURE CO	984.000	39,116.08	49,642.80	10,526.72



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HTDF55510802 90328M107	USANA HEALTH SCIENCES INC	896.000	34,371.40	32,157.44	(2,213.96)
HTDF55510802 909214306	UNISYS CORP	11,169.000	53,501.67	70,699.77	17,198.10
HTDF55510802 912008109	US FOODS HOLDING CORP	1,745.000	121,112.61	117,717.70	(3,394.91)
HTDF55510802 91359V107	UNIVERSAL INSURANCE HOLDINGS I	1,028.000	20,359.54	21,649.68	1,290.14
HTDF55510802 913903100	UNIVERSAL HEALTH SERVICES INC	542.000	115,680.15	97,245.64	(18,434.51)
HTDF55510802 91688F104	UPWORK INC	6,075.000	103,082.23	99,326.25	(3,755.98)
HTDF55510802 917047102	URBAN OUTFITTERS INC	2,099.000	81,798.03	115,193.12	33,395.09
HTDF55510802 92243G108	VAXCYTE INC	405.000	24,618.28	33,153.30	8,535.02
HTDF55510802 92686J106	VIKING THERAPEUTICS INC	734.000	13,685.29	29,536.16	15,850.87
HTDF55510802 928254101	VIRTU FINANCIAL INC	1,923.000	35,012.82	68,612.64	33,599.82
HTDF55510802 92847W103	VITAL FARMS INC	2,066.000	30,839.65	77,867.54	47,027.89
HTDF55510802 957638109	WESTERN ALLIANCE BANCORP	1,429.000	88,252.62	119,378.66	31,126.04
HTDF55510802 96924N100	WILLDAN GROUP INC	1,490.000	62,528.72	56,754.10	(5,774.62)
HTDF55510802 985817105	YELP INC	2,354.000	87,431.71	91,099.80	3,668.09
HTDF55510802 G0750C108	AXALTA COATING SYSTEMS LTD	1,624.000	55,318.47	55,573.28	254.81
HTDF55510802 G1110E107	BIOHAVEN LTD	552.000	25,632.33	20,617.20	(5,015.13)
HTDF55510802 G27358103	DESPEGAR.COM CORP	2,279.000	32,795.95	43,870.75	11,074.80
HTDF55510802 G3198U102	ESSENT GROUP LTD	888.000	39,576.35	48,342.72	8,766.37
HTDF55510802 G3223R108	EVEREST GROUP LTD	334.000	108,422.73	121,061.64	12,638.91
HTDF55510802 G3922B107	GENPACT LTD	880.000	41,241.10	37,796.00	(3,445.10)
HTDF55510802 G5005R107	JAMES RIVER GROUP HOLDINGS LTD	7,375.000	58,240.20	35,916.25	(22,323.95)
HTDF55510802 G50871105	JAZZ PHARMACEUTICALS PLC	171.000	21,774.07	21,058.65	(715.42)
HTDF55510802 G5509L101	LIVANOVA PLC	1,069.000	58,922.81	49,505.39	(9,417.42)
HTDF55510802 G85158106	STONECO LTD	5,395.000	67,420.15	42,998.15	(24,422.00)
HTDF55510802 G87110105	TECHNIPFMC PLC	4,030.000	115,689.20	116,628.20	939.00
HTDF55510802 G8726X106	TEEKAY TANKERS LTD	1,538.000	87,971.86	61,197.02	(26,774.84)
HTDF55510802 G98239109	XP INC	1,493.000	37,790.49	17,692.05	(20,098.44)
HTDF55510802 M5425M103	INMODE LTD	1,171.000	20,141.20	19,555.70	(585.50)
HTDF55510802 NABL54JK8	TEEKAY TANKERS LTD	210.000	9,555.00	8,355.90	(1,199.10)
HTDF55510802 Y0207T100	ARDMORE SHIPPING CORP	1,186.000	19,877.36	14,409.90	(5,467.46)
HTDF55510802 Y41053102	INTERNATIONAL SEAWAYS INC	463.000	23,024.99	16,640.22	(6,384.77)
TOTAL CORPORATE STOCK - COMMON			50,418,311.45	51,983,684.51	1,565,373.06

OTHER INVESTMENTS

HTDF55510602 168863DQ8	CHILE GOVERNMENT INTERNATIONAL 3.100% 01/22/2061 DD 01/22/21	4,000,000.000	2,495,760.00	2,357,680.00	(138,080.00)
HTDF55510602 231266MN4	CURATORS OF THE UNIV OF MISSOU 2.012% 11/01/2027 DD 05/05/20	1,200,000.000	1,046,184.00	1,120,920.00	74,736.00
HTDF55510602 455780CX2	INDONESIA GOVERNMENT INTERNATI 3.350% 03/12/2071 DD 01/12/21	4,000,000.000	2,657,640.00	2,498,200.00	(159,440.00)
HTDF55510602 47770VBR0	JOB SOHIO BEVERAGE SYS STWD LIQ 4.433% 01/01/2033 DD 02/01/23	2,895,000.000	2,877,674.16	2,845,553.40	(32,120.76)
HTDF55510602 485429Z64	KANSAS ST DEV FIN AUTH REVENUE 4.727% 04/15/2037 DD 08/20/15	410,000.000	404,090.59	392,677.50	(11,413.09)
HTDF55510602 485429Z72	KANSAS ST DEV FIN AUTH REVENUE 4.927% 04/15/2045 DD 08/20/15	750,000.000	739,195.05	707,850.00	(31,345.05)
HTDF55510602 544445BD0	LOS ANGELES CA DEPT OF ARPTS A 3.887% 05/15/2038 DD 12/06/16	500,000.000	446,980.20	439,245.00	(7,735.20)
HTDF55510602 54627RAS9	LOUISIANA ST LOCAL GOVT ENVRNM 5.048% 12/01/2034 DD 03/29/23	2,765,000.000	2,783,027.80	2,764,059.90	(18,967.90)



Schedule of Investments at End of Plan Year at Historical Cost

Report ID: M1102

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 64972HRB0	NEW YORK CITY NY TRANSITIONAL 6.828% 07/15/2040 DD 11/23/10	190,000.000	216,972.27	203,022.60	(13,949.67)
HTDF55510602 715638DQ2	PERUVIAN GOVERNMENT INTERNATIO 2.780% 12/01/2060 DD 12/01/20	4,000,000.000	2,293,800.00	2,102,000.00	(191,800.00)
HTDF55510602 768874SG5	RIVERSIDE CA ELEC REVENUE 7.605% 10/01/2040 DD 12/16/10	125,000.000	156,091.58	146,873.75	(9,217.83)
HTDF55510602 79467BAR6	SALES TAX SECURITIZATION CORP 3.587% 01/01/2043 DD 12/14/17	1,000,000.000	841,303.80	820,920.00	(20,383.80)
HTDF55510602 79765RSV2	SAN FRANCISCO CITY & CNTY CA P 6.000% 11/01/2040 DD 06/17/10	130,000.000	138,779.85	132,867.80	(5,912.05)
HTDF55510602 86657MBK1	SUMTER LANDING FL CDD RECREATI 4.172% 10/01/2047 DD 11/16/16	500,000.000	449,268.30	433,265.00	(16,003.30)
HTDF55510602 88258MAA3	TEXAS NATURAL GAS SECURITIZTN 5.102% 04/01/2035 DD 09/01/23	10,710,394.676	10,786,158.48	10,732,886.50	(53,271.98)
HTDF55510602 88258MAB1	TEXAS NATURAL GAS SECURITIZTN 5.169% 04/01/2041 DD 09/01/23	4,610,000.000	4,723,544.30	4,539,881.90	(183,662.40)
HTDF55510602 91086QAZ1	MEXICO GOVERNMENT INTERNATIONA 5.750% 10/12/2110 DD 10/12/10	1,205,000.000	1,044,506.05	922,246.75	(122,259.30)
HTDF55510602 91087BAR1	MEXICO GOVERNMENT INTERNATIONA 3.500% 02/12/2034 DD 01/12/22	1,965,000.000	1,627,825.65	1,563,196.80	(64,628.85)
HTDF55510602 913366KC3	UNIV OF CALIFORNIA CA RGTS MED 3.256% 05/15/2060 DD 03/05/20	110,000.000	77,232.10	70,933.50	(6,298.60)
HTDF55510602 99F106C5A	US 10YR ULTRA FUTURE (CBT) EXP MAR 25	686.000	0.00	(1,287,526.84)	(1,287,526.84)
HTDF55510602 99F133C5A	US TREAS BD FUTURE (CBT) EXP MAR 25	106.000	0.00	(333,679.92)	(333,679.92)
HTDF55510602 99F700C5A	US ULTRA BOND (CBT) EXP MAR 25	151.000	0.00	(611,380.16)	(611,380.16)
TOTAL OTHER INVESTMENTS			35,806,034.18	32,561,693.48	(3,244,340.70)
COMMON/COLLECTIVE TRUST					
HTDF55510002 996115960	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	48,665.000	48,665.00	48,665.00	0.00
HTDF55510102 996115960	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	194,688.110	194,688.11	194,688.11	0.00
HTDF55510202 996115960	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	7,924.190	7,924.19	7,924.19	0.00
HTDF55510402 996115960	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	879,895.040	879,895.04	879,895.04	0.00
HTDF55510502 996115952	EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	9,136,356.350	9,136,356.35	9,136,356.35	0.00
HTDF55510602 996115952	EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	18,186,891.810	18,186,891.81	18,186,891.81	0.00
HTDF55510802 996115952	EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	370,644.790	370,644.79	370,644.79	0.00
HTDF55510802 99VVCYTF9	MULTI-MANAGER SOLUTIONS U.S. LARGE	7,324,773.281	82,225,225.94	106,058,322.24	23,833,096.30
TOTAL COMMON/COLLECTIVE TRUST			111,050,291.23	134,883,387.53	23,833,096.30
REGISTERED INVESTMENT COMPANIES					
HTDF55510402 46434G772	ISHARES MSCI TAIWAN ETF	6,477.000	310,814.19	335,249.52	24,435.33
HTDF55510802 19766J250	COLUMBIA OVERSEAS CORE-INST3	439,779.168	4,199,782.47	4,367,007.14	167,224.67
HTDF55510802 46434V803	ISHA CURR HEDGED MSCI EAFE	248,069.000	8,150,164.21	8,620,397.75	470,233.54
HTDF55510802 81580H811	SB&H SMALL CAP GROWTH-INST	91,032.805	1,615,000.00	1,979,963.51	364,963.51
HTDF55510802 92206C730	VANGUARD RUSSELL 1000	12,395.000	2,862,219.71	3,305,994.40	443,774.69
HTDF55510802 97183W278	WILMINGTON TR COLLECTIVE INVT HTHKIS&WLY SM R	165,663.143	1,620,000.00	1,953,168.46	333,168.46
TOTAL REGISTERED INVESTMENT COMPANIES			18,757,980.58	20,561,780.78	1,803,800.20
GRAND TOTAL			1,354,506,879.64	1,224,264,306.22	(130,242,573.42)

(3,044,656.08)C

(127,197,917.34) I

APPENDIX B

SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)
(Form 5500, Schedule H, Line 4i)

For the Year Ended December 31, 2024



5500 Acquisitions & Dispositions of Assets within Plan Year

Report ID: M2574E

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost of Acquisitions	Proceeds of Dispositions
023135AP1	AMAZON.COM INC 4.800% 12/05/2034 DD 12/05/14	235,000.000	(243,003.63)	236,581.55
023135BT2	AMAZON.COM INC 2.500% 06/03/2050 DD 06/03/20	300,000.000	(200,201.91)	191,973.00
031162CZ1	AMGEN INC 2.000% 01/15/2032 DD 08/09/21	600,000.000	(492,884.71)	486,540.00
037411BE4	APACHE CORP 4.375% 10/15/2028 DD 08/23/18	500,000.000	(473,445.00)	470,875.00
037833CH1	APPLE INC 4.250% 02/09/2047 DD 02/09/17	500,000.000	(473,429.79)	457,325.00
046353AD0	ASTRAZENECA PLC 6.450% 09/15/2037 DD 09/12/07	305,000.000	(357,378.79)	350,646.30
046353AT5	ASTRAZENECA PLC 4.000% 01/17/2029 DD 08/17/18	305,000.000	(301,377.96)	298,143.60
06051GFH7	BANK OF AMERICA CORP 4.200% 08/26/2024 DD 08/26/14	500,000.000	(495,294.92)	495,905.00
09062XAF0	BIOGEN INC 4.050% 09/15/2025 DD 09/15/15	335,000.000	(329,618.54)	329,274.85
126408HJ5	CSX CORP 3.800% 03/01/2028 DD 02/20/18	500,000.000	(489,892.42)	486,540.00
14040HTB1	CAPITAL ONE FINANCIAL CORP 3.300% 10/30/2024 DD 10/31/17	300,000.000	(294,988.05)	295,299.00
166754AP6	CHEVRON PHILLIPS CHEMICAL 144A 3.400% 12/01/2026 DD 11/22/16	2,900,000.000	(2,781,650.86)	2,778,142.00
256746AJ7	DOLLAR TREE INC 2.650% 12/01/2031 DD 12/01/21	1,000,000.000	(850,240.87)	840,990.00
291918AB6	EMPIRE DISTRICT BONDCO LLC 5.091% 01/01/2039 DD 01/30/24	2,275,000.000	(2,286,466.00)	2,372,401.75
375558AW3	GILEAD SCIENCES INC 3.700% 04/01/2024 DD 03/07/14	315,000.000	(313,493.89)	314,004.60
375558BD4	GILEAD SCIENCES INC 4.750% 03/01/2046 DD 09/14/15	565,000.000	(540,269.18)	524,274.80
38141EC23	GOLDMAN SACHS GROUP INC/THE 3.850% 07/08/2024 DD 07/08/14	315,000.000	(312,149.29)	312,606.00
413875AW5	L3HARRIS TECHNOLOGIES INC 4.400% 06/15/2028 DD 06/04/18	1,000,000.000	(989,202.26)	981,600.00
49271VAN0	KEURIG DR PEPPER INC 2.250% 03/15/2031 DD 03/15/21	250,000.000	(213,082.35)	209,665.00
638671AE7	NATIONWIDE MUTUAL INSURAN 144A 7.875% 04/01/2033 DD 03/25/03	290,000.000	(328,273.04)	325,246.60
64110DAK0	NETAPP INC 2.700% 06/22/2030 DD 06/22/20	1,000,000.000	(884,269.01)	874,490.00
67066GAH7	NVIDIA CORP 3.500% 04/01/2050 DD 03/31/20	1,105,000.000	(901,260.10)	854,775.55
747525AK9	QUALCOMM INC 4.800% 05/20/2045 DD 05/20/15	175,000.000	(174,121.14)	169,464.75
776743AD8	ROPER TECHNOLOGIES INC 3.800% 12/15/2026 DD 12/19/16	310,000.000	(303,205.27)	302,525.90
824348BN5	SHERWIN-WILLIAMS CO/THE 2.200% 03/15/2032 DD 11/10/21	500,000.000	(416,642.53)	409,120.00
855244AW9	STARBUCKS CORP 2.250% 03/12/2030 DD 03/12/20	250,000.000	(219,677.24)	227,067.50
862121AB6	STORE CAPITAL CORP 4.625% 03/15/2029 DD 02/28/19	500,000.000	(462,361.21)	468,815.00
902494AX1	TYSON FOODS INC 3.950% 08/15/2024 DD 08/08/14	315,000.000	(311,342.84)	312,127.20
92857WBD1	VODAFONE GROUP PLC 4.375% 02/19/2043 DD 02/19/13	250,000.000	(218,692.00)	215,430.00
929160AY5	VULCAN MATERIALS CO 4.700% 03/01/2048 DD 09/01/18	500,000.000	(467,310.64)	455,565.00
99F106F4A	US 10YR ULTRA FUTURE (CBT) EXP JUN 24	967.000	0.00	(1,467,264.98)
99F106I4A	US 10YR ULTRA FUTURE (CBT) EXP SEP 24	920.000	0.00	4,346,487.55
99F106L4A	US 10YR ULTRA FUTURE (CBT) EXP DEC 24	788.000	0.00	(4,376,158.07)
99F133L4A	US TREAS BD FUTURE (CBT) EXP DEC 24	111.000	0.00	81,218.83
99F700F4A	US ULTRA BOND (CBT) EXP JUN 24	29.000	0.00	(178,947.69)
99F700I4A	US ULTRA BOND FUTURE (CBT) EXP SEP 24	163.000	0.00	690,255.30
99F700L4A	US ULTRA BOND FUTURE (CBT) EXP DEC 24	232.000	0.00	(762,281.22)

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions

Provisions for Legacy BMO

Effective date and plan year	Original plan: January 1, 1944 Restated plan: January 1, 2020 Plan year: Calendar year
Significant events that occurred during 2023	Acquisition of the Bank of the West resulted in the United California Bank Retirement Plan merging with and into the BMO U.S. Pension Plan on December 31, 2023. The plan name changed from The Employees' Retirement Plan of Bank of Montreal/Harris to the BMO U.S. Pension Plan.
Employers included	BMO (the "Bank") and any subsidiary or affiliate which adopts the plan.
Definitions	
Covered employees	All full-time and part-time employees of the Bank.
Participation	Employees participate on their first day of work. (Prior to January 1, 2002, all full-time and part-time employees working more than 1,000 hours annually were included). Employees hired after March 31, 2016 are not eligible to participate in the Plan.
Services considered	For determining eligibility for benefits, 1/12th of a year of vesting service is credited for each full or fractional month of employment with an employer or controlled group member. If a company was acquired by the Bank of Montréal U.S. group of companies, prior periods of employment will count towards vesting service. (See Appendix A of the plan document regarding the information on acquired companies.) For determining final average pay formula benefits, 1/12th of a year of benefit service is credited for each full or fractional month of plan participation. Part-time employees earn prorated benefit service after January 1, 1997 and no benefit service prior thereto. However, service may be counted differently for employees of certain acquired companies and employees who incurred a break in service. In no event will any service credit for employment exceed 35 years. No additional benefit service is credited after February 28, 2017. For determining account-based formula benefits, one "point" is earned for each year of service, and each year of age. Service for this purpose begins with employment, and a full month is credited for each month worked, regardless of the actual number of days worked in that month. Break-in-service rules (for purposes of calculating benefit service, "points" service and vesting service) are based on the ERISA rule of parity. Also, service and/or pay may continue for certain leaves of absence, as defined in the plan.

Schedule SB, Part V — Summary of Plan Provisions

Eligible pay	Eligible pay includes annual base pay, incentive pay (related to work performance) and managerial pay (the sum of both capped, in total, at the greater of \$100,000 or one times base pay), shift differential and overtime. (Prior to July 1, 1995, shift differential and incentive pay were not included.) For part-time employees, eligible pay for the account-based formula is based on actual base pay received, instead of annual base pay. Eligible pay for benefits earned after 1988 is limited to \$200,000 as adjusted by law. For plan years beginning after January 1, 1994, eligible pay is limited to \$150,000 as adjusted by law. For plan years beginning after January 1, 2002, eligible pay is limited to \$200,000 as adjusted by law. Final average pay is the greater of the monthly average pay during the last five consecutive calendar years within the last ten consecutive calendar years preceding termination or the monthly average pay during the 60 consecutive months immediately preceding termination.
Employer contributions	Contributions are made in such amounts and at such times as determined by the employers.
Employee contributions	None.
Retirement benefits	For employees hired on or after January 1, 2002, benefits are calculated using the account-based formula. For employees who were employed as of December 31, 2001 (and who leave the Bank on or after January 1, 2002), benefits are calculated under both the account-based formula (beginning January 1, 2002) and the final average pay formula, and the greater benefit is paid. Note: the comparison is made by converting the account-based formula to an annuity or by converting the final average pay formula to a lump sum.

Account-based formula:

Each month, a notional account is credited with a monthly pay credit and a monthly interest credit. The monthly pay credit equals a percentage of eligible pay for that month. The percentage is as follows (based on one “point” for each year of age and service, including fractional credit for months):

Age + Service Points	Monthly Pay Credit
Under 40	3.0%
40 to 49	3.5%
50 to 59	4.5%
60 to 69	6.0%
70 or more	8.0%

The monthly interest credit (based on the 10-year Treasury Bond rate, with a 5.00% minimum) applies to the December 31 account balance of the prior year. No additional pay credits are credited after February 28, 2017.

Schedule SB, Part V — Summary of Plan Provisions**Final average pay formula:**

The monthly amount of the normal pension is 2% of final average pay (using the eligible pay definition in effect prior to July 1, 1995) multiplied by years of benefit service (as of June 30, 1995) up to 35 years, less one half of primary Social Security benefit prorated if service is less than 35 years. The accrued benefit as of December 31, 1993 plus the foregoing formula for future service only acts as a minimum benefit.

For service after June 30, 1995, the 2% is replaced by 1.7% (and applies to the eligible pay definition in effect after June 30, 1995).

Participants in a former pension plan who transferred into this plan may receive special benefits calculated under an Appendix.

Age at the time of payment is a factor in the final average pay formula (before comparison to the account-based formula), so the following definitions apply:

Normal retirement

- **Eligibility** Normal retirement date is the last day of the month in which an employee attains age 65 and completes the third anniversary of the date he commenced plan participation, or the date he completes three years of vesting service. Optional retirement date is the last day of the month after attainment of age 62 and completion of 10 or more years of vesting service, but before his normal retirement date.
- **Benefit** The final average pay benefit is unreduced if payable at either normal or optional retirement date.

Early retirement

- **Eligibility** An employee's early retirement date is the last day of any month after attainment of age 55 and completion of 10 or more years of vesting service, but before his optional retirement date.
- **Benefit** The monthly final average pay benefit is computed in the same manner as a normal retirement final average pay benefit, with the Social Security portion prorated by the ratio of service at retirement to the greater of a. 35 years or b. the service the employee would have on optional retirement date. The benefit is reduced by 5/12% for each month that payments commence before age 62. In determining the offset, wages are assumed to continue until age 62.

Late retirement

- **Eligibility** Above age 65.
- **Benefit** The late retirement final average pay benefit commences upon actual retirement, and it is computed in the same manner as a normal retirement final average pay benefit, considering service and earnings prior to actual retirement. For employees who retire after age 70-1/2, the age 65 final average pay benefit, actuarially increased to late retirement, acts as a minimum benefit.

Schedule SB, Part V — Summary of Plan Provisions**Deferred vested**

- **Eligibility** An employee is entitled to a vested benefit if employment is terminated after 3 years of vesting service.
- **Benefit** For employees hired after January 1, 2002, benefits are calculated using the account-based formula. For employees who were employed as of December 31, 2001 (and who leave the Bank on or after January 1, 2002), benefits are calculated under both the account-based formula and the final average pay formula, and the greater benefit is paid. Employees rehired on or after January 1, 2002 who have an accrued benefit under the final average pay formula will get the sum of the prior accrued benefit and the account-based benefit.

For purposes of this comparison, the monthly final average pay benefit, payable at age 65, is determined as for normal retirement, considering earnings and service to termination. Payment may commence early, but the final average pay benefit is actuarially reduced. If the plan participant has 10 years of vesting service and starts the benefit payments at age 55 or later, the final average pay benefit will be the greater of the actuarially reduced amount or an amount reduced 5% per year from age 65.

Disability

- **Eligibility** An employee is entitled to a disability benefit if disabled with at least three years of vesting service.
- **Benefit** The disability benefit is determined by assuming that the participant had continued to receive compensation during his period of disability until normal retirement date. This benefit was frozen as of February 28, 2017. The payment of such benefit commences at normal retirement date.

Pre-retirement death

- **Eligibility** An employee is entitled to a death benefit after three years of vesting service.

Schedule SB, Part V — Summary of Plan Provisions

- **Benefit**

If the death benefit is payable to a spouse (automatic if married), the benefit can be paid as an immediate annuity or an immediate lump sum. A non-spouse beneficiary receives an immediate lump sum.

For employees hired after January 1, 2002, benefits are calculated using the account-based formula. For employees who were employed as of December 31, 2001 (and who leave the Bank on or after January 1, 2002), benefits are calculated under both the account-based formula and the final average pay formula, and the greater benefit is paid.

For purposes of calculating the final average pay formula, the following applies:

In the event of the death of a retired employee entitled to receive benefits or an active employee who completed three years of vesting service, his beneficiary is entitled to final average pay benefit equal to 50% of his final average pay benefit computed as for early retirement. The early retirement reduction will not apply for the death of an active employee.

In the event of the death of a participant who terminated prior to early retirement eligibility, but with at least three years of vesting service, and whose pension has not yet commenced, the beneficiary's final average pay benefit amount is equal to 50% of the participant's accrued benefit, reduced for the 50% joint and survivor coverage, and for early commencement.

Form of benefits

- Automatic form for unmarried participants Life Annuity
- Automatic form for married participants 50% Joint & Survivor Annuity.
- Optional forms

If the value of the benefit payable is less than \$5,000, the Bank will require that payment be made in a lump sum at termination of employment. If the value exceeds \$5,000, the employee may elect to have it paid in a lump sum at termination of employment.

If the value of the benefit exceeds \$5,000, payment options include a single life annuity, 50%, 75% or 100% joint and survivor annuity, cash balance refund or a lump sum. These payment options can start immediately or be deferred, but not past age 65. The portion of the benefit based on benefit service before July 1, 1995 is unreduced for the 50% joint and survivor coverage. Payments of survivor annuities to a spouse will be extended to children under age 21 upon the death of the spouse.
- Optional form conversion factors IRC Section 417(e) unisex mortality and monthly segment rates.

Miscellaneous

- Actuarial equivalence for final average pay late retirement increases IRC Section 417(e) unisex mortality and the first segment rate.

Schedule SB, Part V — Summary of Plan Provisions

• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2024, the limit is \$345,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Provisions for Former participants of the Pentegra Defined Benefit Plan for Financial Institutions

Three employers withdrew from the Pentegra Defined Benefit Plan for Financial Institutions and merged into the Employees' Retirement Plan of BMO effective January 1, 2019.

Employer	First Indiana Bank	Rushville	Mooreville
Normal retirement	Age 65	same	same
Early retirement	Age 45	Age 55	Age 55
Early retirement reductions	6%/year to age 60 4%/year from 60 to age 55 3% below age 55	3%/year	6%/year to age 60 4%/year from 60 to age 55
Late retirement	AE increases starting at age 65 for actives only	same	same
Normal form of payment	10 year certain and life for single participants 100% J&S w/10 year certain for married	same	same
Optional forms of payment	Life annuity 100% J&S w/10 year certain 75% J&S 50% J&S Lump sum (after age 59.5) Partial lump sum with annuity	same	same
Benefits frozen	January 1, 2008	same	same

Schedule SB, Part V — Summary of Plan Provisions

Provisions for Former participants of the United California Bank Retirement Plan

The United California Bank Retirement Plan (Legacy BOW) merged into the BMO U.S. Pension Plan (BMO Plan) effective December 31, 2023.

Provisions for Legacy BOW - UCBRP

Status of the plan	Benefit accruals were frozen as of July 1, 2003. Employees hired or rehired on or after January 1, 2003 are not eligible to commence or resume benefit accruals in the plan.												
Definitions													
• Vesting service	Vesting service is years of employment from the employee's hire date to the employee's severance date.												
• Credited service	Credited service was frozen as of July 1, 2003.												
• Retirement benefits	1.25% of Final Average Earnings, times years of Credited Service (Basic Portion) plus one-half of 1% of Final Average Earnings in excess of \$1,000 times years of Credited Service, up to 35 years, for service up to December 31, 1998 plus for service starting in 1999, one-quarter of 1% of Final Average Earnings in excess of Covered Compensation [the average Social Security wage base over the 35 years ending in the year in which Social Security retirement age is reached] times years of Credited Service up to 35 years, less service prior to 1999 (Excess Portion). Benefit accruals were frozen as of July 1, 2003. Benefits are based on Credited Service and Average Final Compensation as of July 1, 2003. In addition, participants at least age 50 with at least 15 years of Credited Services as of March 15, 2002 will receive an additional benefit based on a percentage of their benefits accrued as of March 15, 2002. The percentage is based on Credited Service as follows: <table><tr><th>Credited Service</th><th>Percentage</th></tr><tr><td>15-20</td><td>10.0%</td></tr><tr><td>20-25</td><td>15.0%</td></tr><tr><td>25-30</td><td>20.0%</td></tr><tr><td>30-35</td><td>25.0%</td></tr><tr><td>35 and up</td><td>30.0%</td></tr></table> The additional benefit is limited to the lesser of \$1,000 per month or the projected increase in benefit from March 15, 2002 to Normal Retirement Date assuming level future earnings.	Credited Service	Percentage	15-20	10.0%	20-25	15.0%	25-30	20.0%	30-35	25.0%	35 and up	30.0%
Credited Service	Percentage												
15-20	10.0%												
20-25	15.0%												
25-30	20.0%												
30-35	25.0%												
35 and up	30.0%												
Normal retirement													
• Eligibility	First of month coinciding with or next following attainment of age 65 with 5 years of Credited Service												
• Benefit	The monthly pension benefit determined as of normal retirement date.												

Schedule SB, Part V — Summary of Plan Provisions**Early retirement**

- **Eligibility** For employees hired prior to January 1, 1999, the first day of any month prior to the normal retirement date which is coincident with or following the date on which a participant has attained age 55, completed 5 years of Credited Service, and retired.

For employees hired on or after January 1, 1999, the first day of any month prior to the normal retirement date which is coincident with or following the date on which a participant has attained age 55, completed 10 years of Credited Service, and retired.
- **Benefit** The monthly pension benefit determined as the normal retirement benefit accrued to early retirement date, reduced by 0.25% for each of the first 60 months and 0.50% for each additional month the participant's benefit commencement date precedes his NRD. If a participant's age plus service totals 100 or more, reduction is only applied to the Excess portion of the accrued benefit.

Late retirement

- **Eligibility** Retirement after normal retirement date
- **Benefit** The monthly pension benefit determined as of normal retirement date actuarially increased to actual retirement date.

Deferred vested

- **Eligibility** Termination after 5 years of vesting service
- **Benefit** The participant's accrued pension is payable at normal retirement following termination of employment. If eligible, the participant can commence early with same reductions as for early retirement.

Pre-retirement death

- **Eligibility** Death while actively employed or terminated with an undistributed vested benefit
- **Benefit** If the death occurs after 5 years of service, the spouse will receive either an annuity or lump sum survivor benefit of up to \$100,000 at the time elected by the beneficiary. If the Participant's termination date occurs after December 31, 1998, early retirement reductions will not apply in calculating the spouse's benefit. Benefits in excess of \$5,000 will be distributed at the time elected by the Beneficiary, but subject to Required Minimum Distribution Rules.

Post-retirement death

- **Eligibility** Death while retired and receiving benefits or terminated with an undistributed vested benefit.
- **Benefit** The death benefits will be paid in accordance with the elected form of retirement pension.

Retirees and vested terminated participants who terminated or retired before January 1, 1999 shall be covered by a death benefit of \$5,000.

Form of benefits

- Automatic form for unmarried participants Life Annuity

Schedule SB, Part V — Summary of Plan Provisions

• Automatic form for married participants	50% Joint & Survivor Annuity														
• Optional forms	50%, 66 2/3%, or 75% joint and survivor annuity, five or ten-year certain and life, life annuity, and lump sum, but only if the lump sum amount is less than \$7,500.														
• Optional form conversion factors	Optional annuity forms of payment use the following actuarial equivalent factors to convert a benefit amount from a life annuity to an optional form or retirement income:														
	<table> <tr> <th>Form of payment</th><th>Actuarial equivalent factor</th></tr> <tr> <td>Life annuity</td><td>100%</td></tr> <tr> <td>5-year certain and life</td><td>98%</td></tr> <tr> <td>10-year certain and life</td><td>94%</td></tr> <tr> <td>50% joint and survivor</td><td>91%</td></tr> <tr> <td>66 2/3% joint and survivor</td><td>88%</td></tr> <tr> <td>75% joint and survivor</td><td>87%</td></tr> </table>	Form of payment	Actuarial equivalent factor	Life annuity	100%	5-year certain and life	98%	10-year certain and life	94%	50% joint and survivor	91%	66 2/3% joint and survivor	88%	75% joint and survivor	87%
Form of payment	Actuarial equivalent factor														
Life annuity	100%														
5-year certain and life	98%														
10-year certain and life	94%														
50% joint and survivor	91%														
66 2/3% joint and survivor	88%														
75% joint and survivor	87%														
	Lump sums use IRC Section 417(e) unisex mortality and monthly segment rates.														

Miscellaneous

• Actuarial equivalence for late retirement increases	IRC Section 417(e) unisex mortality and monthly segment rates
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Provisions for Legacy BOW - ERP

Status of the plan	Benefit accruals were frozen as of December 31, 2009. There are no new participants after December 31, 2009.
Definitions	
• Vesting service	Vesting service includes years of employment from the employee's hire date to the employee's severance date.
• Retirement benefits	A lump sum equal to the participant's account balance. The account balance is equal to the sum of A, B, and C. A. The transferred BNP Plan accrued benefit as of January 1, 1999. B. 5% of earnings while a participant is added to the account balance in each year following 1998, C. Interest on (A) and (B), credited quarterly at an annual rate equal to the average of the monthly averages for 5-year Treasuries for October, November, and December of the previous year rounded down to the nearest 0.25%. The plan was frozen as of December 31, 2009 with no further benefit accruals (Item B) after that date.
Normal retirement	
• Eligibility	The date on which the participant attains age 65

Schedule SB, Part V — Summary of Plan Provisions

• Benefits	Account balance determined at normal retirement date or monthly pension benefit determined as of normal retirement date.	
Early retirement		
• Eligibility	The first day of any month prior to normal retirement date which is coincident with or following the date on which a participant has attained age 55, completed 5 years of eligibility service, and retired.	
• Benefit	Account balance determined at early retirement with no reduction	
Late retirement		
• Eligibility	Retirement after normal retirement date	
• Benefit	Account balance accumulated at late retirement date	
Deferred vested		
• Eligibility	Termination after 3 years of vesting service	
• Eligibility	Account balance, which may not be distributed before age 55	
Pre-retirement death		
• Eligibility	Death while actively employed or terminated with an undistributed vested benefit	
• Benefit	Account balance	
Form of benefits		
• Automatic form for unmarried participants	Life Annuity	
• Automatic form for married participants	50% Joint & Survivor Annuity	
• Optional forms	50%, 66 2/3%, 75%, or 100% joint and survivor annuity, five or ten-year certain and life, life annuity, and lump sum.	
• Optional form conversion factors	Optional annuity forms of payment use the following actuarial equivalent factors to convert a benefit amount from a life annuity to an optional form or retirement income:	
	Form of payment	Actuarial equivalent factor
	Life annuity	100.0%
	5-year certain and life	99.0%
	10-year certain and life	95.0%
	50% joint and survivor	90.0%
	66 2/3% joint and survivor	86.7%
	75% joint and survivor	85.0%
	100% joint and survivor	80.0%
	Lump sums use IRC Section 417(e) unisex mortality and monthly segment rates.	
Miscellaneous		
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.	

Schedule SB, Part V — Summary of Plan Provisions**Benefits included or excluded**

Unless noted below, all benefits provided by the plan are included in this valuation:

- **Most recent plan amendment included:** Amendment #2, which is effective December 31, 2023 (acquisition of United California Bank Retirement Plan).
- **Plan amendments excluded:** Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation.
- **Late retirement increases:**
 - *Active participants:*
 - The plan applies late retirement actuarial increases for Pentegra and Legacy BOW UCBRP participants who defer retirement beyond their normal retirement date and this valuation includes those increases.
 - No late retirement increases are included for Legacy BMO final average pay or cash balance participants since the Plan provides Suspension of Benefits Notices to active participants. Additionally, there are only a small number of active participants with FAP benefits that are currently over age 70½ and a small portion of liability attributable to retirements beyond 70½, so the impact of actuarial increases for actives would be immaterial at this point. We will continue to monitor the number of participants in this situation.
 - For Legacy BOW ERP cash balance participants, continued interest credits are assumed instead of actuarial increases.
 - *Deferred vested participants:*
 - For Legacy BMO FAP and Pentegra participants, current deferred vested participants over normal retirement age are valued including the late retirement actuarial increases from the later of date of termination and normal retirement age.
 - For Legacy BOW UCBRP and ERP annuity participants, current deferred vested participants over normal retirement age are valued including the late retirement actuarial increases from normal retirement age.
 - For Legacy BMO and Legacy BOW ERP cash balance participants, continued interest credits are assumed instead of actuarial increases.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions**Plan provisions specific to funding****Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

- Acquisition of the Bank of the West resulted in the United California Bank Retirement Plan merging with and into the BMO U.S. Pension Plan on December 31, 2023.
- Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2023 to 2024.

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(Form 5500, Schedule H, Line 4i)

December 31, 2024

Party-in-Interest	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment (Including Maturity Date, Rate of Interest, Collateral, and Par or Maturity Value)	Cost	Current Value
*	Bank of New York Mellon Trust	Various investments (see Appendix A for detailed listing)	\$ 1,354,506,880	\$ 1,224,264,306
*	Bank of New York Mellon Trust	Cash held by broker	1,968,529	1,968,529
			<u>\$ 1,356,475,409</u>	<u>\$ 1,226,232,835</u>

* – Represents party-in-interest

APPENDIX A

SCHEDULE OF ASSETS (HELD AT END OF YEAR
BY BANK OF NEW YORK MELLON TRUST)
(Form 5500, Schedule H, Line 4i)

December 31, 2024



Schedule of Investments at End of Plan Year at Historical Cost

Report ID: M1102

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
INTEREST-BEARING CASH					
HTDF55510802 XX9123458	EUR (EURO)	129.760	148.19	134.37	(13.82)
TOTAL INTEREST-BEARING CASH			148.19	134.37	(13.82)
U. S. GOVERNMENT SECURITIES					
HTDF55510502 912797ML8	U S TREASURY BILL 0.000% 02/27/2025 DD 08/29/24	22,030,000.000	21,796,945.55	21,796,945.55	0.00
HTDF55510502 912797MU8	U S TREASURY BILL 0.000% 03/27/2025 DD 09/26/24	17,925,000.000	17,749,899.64	17,749,899.64	0.00
HTDF55510502 912797MW4	U S TREASURY BILL 0.000% 01/07/2025 DD 09/10/24	4,140,000.000	4,105,612.59	4,105,612.59	0.00
HTDF55510502 912803FT5	U S TREASURY BD PRIN STRIP 0.000% 11/15/2050 DD 11/16/20	785,000.000	237,030.75	225,334.25	(11,696.50)
HTDF55510502 912810RB6	U S TREASURY BOND 2.875% 05/15/2043 DD 05/15/13	1,200,000.000	1,147,968.75	909,936.00	(238,032.75)
HTDF55510502 912810RH3	U S TREASURY BOND 3.125% 08/15/2044 DD 08/15/14	1,130,000.000	1,124,482.42	878,575.00	(245,907.42)
HTDF55510502 912810RK6	U S TREASURY BOND 2.500% 02/15/2045 DD 02/15/15	1,095,000.000	979,083.98	760,641.75	(218,442.23)
HTDF55510502 912810RQ3	U S TREASURY BOND 2.500% 02/15/2046 DD 02/15/16	1,035,000.000	927,820.90	708,654.15	(219,166.75)
HTDF55510502 912810RV2	U S TREASURY BOND 3.000% 02/15/2047 DD 02/15/17	985,000.000	970,609.76	730,820.75	(239,789.01)
HTDF55510502 912810SD1	U S TREASURY BOND 3.000% 08/15/2048 DD 08/15/18	915,000.000	910,317.77	669,240.15	(241,077.62)
HTDF55510502 912810SF6	U S TREASURY BOND 3.000% 02/15/2049 DD 02/15/19	870,000.000	871,665.24	633,908.10	(237,757.14)
HTDF55510502 912810TA6	U S TREASURY BOND 1.750% 08/15/2041 DD 08/15/21	1,305,000.000	1,034,703.69	846,057.60	(188,646.09)
HTDF55510502 912810TB4	U S TREASURY BOND 1.875% 11/15/2051 DD 11/15/21	715,000.000	564,403.11	395,094.70	(169,308.41)
HTDF55510502 912810TF5	U S TREASURY BOND 2.375% 02/15/2042 DD 02/15/22	1,260,000.000	1,131,853.23	898,002.00	(233,851.23)
HTDF55510502 912810TG3	U S TREASURY BOND 2.875% 05/15/2052 DD 05/15/22	655,000.000	568,103.86	458,860.25	(109,243.61)
HTDF55510502 912810TN8	U S TREASURY BOND 3.625% 02/15/2053 DD 02/15/23	5,155,000.000	4,458,068.16	4,195,499.85	(262,568.31)
HTDF55510502 9128284M9	U S TREASURY NOTE 2.875% 04/30/2025 DD 04/30/18	3,140,000.000	3,139,141.41	3,125,367.60	(13,773.81)
HTDF55510502 9128286F2	U S TREASURY NOTE 2.500% 02/28/2026 DD 02/28/19	2,965,000.000	2,910,682.94	2,906,737.75	(3,945.19)
HTDF55510502 912828U24	U S TREASURY NOTE 2.000% 11/15/2026 DD 11/15/16	275,000.000	285,645.25	263,914.75	(21,730.50)
HTDF55510502 91282CCH2	U S TREASURY NOTE 1.250% 06/30/2028 DD 06/30/21	3,100,000.000	2,812,287.26	2,792,790.00	(19,497.26)
HTDF55510502 91282CCS8	U S TREASURY NOTE 1.250% 08/15/2031 DD 08/15/21	2,875,000.000	2,485,322.56	2,346,057.50	(139,265.06)
HTDF55510502 91282CDW8	U S TREASURY NOTE 1.750% 01/31/2029 DD 01/31/22	3,335,000.000	3,090,997.86	3,011,138.15	(79,859.71)
HTDF55510502 91282CEF4	U S TREASURY NOTE 2.500% 03/31/2027 DD 03/31/22	3,270,000.000	3,231,446.93	3,148,388.70	(83,058.23)
HTDF55510502 9128334U1	U S TREASURY BD CPN STRIP 0.000% 08/15/2032 DD 02/15/06	2,795,000.000	2,052,843.65	1,954,795.05	(98,048.60)
HTDF55510502 9128334W7	U S TREASURY BD CPN STRIP 0.000% 08/15/2033 DD 02/15/06	2,660,000.000	1,892,962.40	1,769,698.00	(123,264.40)
HTDF55510502 9128334Y3	U S TREASURY BD CPN STRIP 0.000% 08/15/2034 DD 02/15/06	2,430,000.000	1,675,339.20	1,538,748.90	(136,590.30)
HTDF55510502 912833X96	U S TREASURY BD CPN STRIP 0.000% 11/15/2035 DD 08/15/07	2,270,000.000	1,504,737.60	1,350,763.50	(153,974.10)
HTDF55510502 912833XU9	U S TREASURY BD CPN STRIP 0.000% 05/15/2030 DD 02/15/00	3,135,000.000	2,752,530.00	2,454,140.70	(298,389.30)
HTDF55510502 912833Y38	U S TREASURY BD CPN STRIP 0.000% 11/15/2036 DD 08/15/07	2,020,000.000	1,291,325.40	1,139,583.00	(151,742.40)
HTDF55510502 912833Y46	U S TREASURY BD CPN STRIP 0.000% 05/15/2037 DD 08/15/07	1,840,000.000	1,155,575.20	1,008,632.80	(146,942.40)
HTDF55510502 912834DU9	U S TREASURY BD CPN STRIP 0.000% 11/15/2038 DD 05/15/09	1,630,000.000	972,180.90	822,693.60	(149,487.30)
HTDF55510502 912834EV6	U S TREASURY BD CPN STRIP 0.000% 11/15/2039 DD 11/16/09	1,530,000.000	879,857.10	727,117.20	(152,739.90)
HTDF55510502 912834JH2	U S TREASURY BD CPN STRIP 0.000% 11/15/2040 DD 11/15/10	1,430,000.000	791,919.70	642,227.30	(149,692.40)
HTDF55510602 912810RK6	U S TREASURY BOND 2.500% 02/15/2045 DD 02/15/15	5,975,000.000	4,295,464.84	4,150,533.75	(144,931.09)
HTDF55510602 912810RU4	U S TREASURY BOND 2.875% 11/15/2046 DD 11/15/16	3,635,000.000	2,652,698.05	2,644,171.70	(8,526.35)
HTDF55510602 912810TX6	U S TREASURY BOND 4.250% 02/15/2054 DD 02/15/24	13,135,000.000	12,725,600.46	12,003,157.05	(722,443.41)
HTDF55510602 912810UA4	U S TREASURY BOND 4.625% 05/15/2054 DD 05/15/24	2,800,000.000	2,876,779.54	2,725,184.00	(151,595.54)



Schedule of Investments at End of Plan Year at Historical Cost

Report ID: M1102

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 912810UC0	U S TREASURY BOND 4.250% 08/15/2054 DD 08/15/24	9,925,000.000	9,291,692.89	9,079,787.00	(211,905.89)
TOTAL U. S. GOVERNMENT SECURITIES			123,345,600.54	117,568,710.33	(5,776,890.21)
CORPORATE DEBT INSTRUMENTS - PREFERRED					
HTDF55510602 001055AF9	AFLAC INC 6.450% 08/15/2040 DD 08/09/10	36,000.000	39,650.83	38,684.52	(966.31)
HTDF55510602 001055AR3	AFLAC INC 4.000% 10/15/2046 DD 09/19/16	400,000.000	330,154.94	314,016.00	(16,138.94)
HTDF55510602 00115AAK5	AEP TRANSMISSION CO LLC 3.800% 06/15/2049 DD 06/12/19	3,000,000.000	3,522,390.00	2,227,860.00	(1,294,530.00)
HTDF55510602 002819AC4	ABBOTT LABORATORIES 6.150% 11/30/2037 DD 11/09/07	2,520,000.000	2,812,395.60	2,747,178.00	(65,217.60)
HTDF55510602 002824BG4	ABBOTT LABORATORIES 4.750% 11/30/2036 DD 11/22/16	1,374,000.000	1,471,897.50	1,327,778.64	(144,118.86)
HTDF55510602 002824BH2	ABBOTT LABORATORIES 4.900% 11/30/2046 DD 11/22/16	1,185,000.000	1,247,151.29	1,107,299.55	(139,851.74)
HTDF55510602 00287YAS8	ABBVIE INC 4.700% 05/14/2045 DD 05/14/15	4,250,000.000	5,276,715.00	3,754,832.50	(1,521,882.50)
HTDF55510602 00287YBX6	ABBVIE INC 3.200% 11/21/2029 DD 05/21/20	1,300,000.000	1,216,735.05	1,206,309.00	(10,426.05)
HTDF55510602 009158BA3	AIR PRODUCTS AND CHEMICALS INC 2.800% 05/15/2050 DD 04/30/20	2,350,000.000	1,788,209.00	1,482,192.00	(306,017.00)
HTDF55510602 010392FB9	ALABAMA POWER CO 6.000% 03/01/2039 DD 03/06/09	2,000,000.000	2,121,120.00	2,087,280.00	(33,840.00)
HTDF55510602 010392FM5	ALABAMA POWER CO 3.750% 03/01/2045 DD 03/11/15	5,000,000.000	5,672,550.00	3,831,600.00	(1,840,950.00)
HTDF55510602 010392FT0	ALABAMA POWER CO 3.450% 10/01/2049 DD 09/17/19	2,605,000.000	2,062,899.50	1,841,891.30	(221,008.20)
HTDF55510602 010392FZ6	ALABAMA POWER CO 3.940% 09/01/2032 DD 08/12/22	3,040,000.000	2,863,862.40	2,819,843.20	(44,019.20)
HTDF55510602 020002BA8	ALLSTATE CORP/THE 4.500% 06/15/2043 DD 06/07/13	240,000.000	216,458.04	205,339.20	(11,118.84)
HTDF55510602 02079KAC1	ALPHABET INC 1.998% 08/15/2026 DD 08/09/16	790,000.000	753,430.90	760,564.60	7,133.70
HTDF55510602 02209SAQ6	ALTRIA GROUP INC 4.500% 05/02/2043 DD 05/02/13	1,800,000.000	1,514,466.00	1,470,204.00	(44,262.00)
HTDF55510602 02209SBD4	ALTRIA GROUP INC 4.800% 02/14/2029 DD 02/14/19	1,500,000.000	1,496,122.32	1,482,555.00	(13,567.32)
HTDF55510602 02209SBN2	ALTRIA GROUP INC 3.700% 02/04/2051 DD 02/04/21	11,370,000.000	8,717,892.40	7,735,920.60	(981,971.80)
HTDF55510602 023135AQ9	AMAZON.COM INC 4.950% 12/05/2044 DD 12/05/14	1,745,000.000	1,838,759.75	1,664,712.55	(174,047.20)
HTDF55510602 023135BF2	AMAZON.COM INC 3.875% 08/22/2037 DD 02/22/18	3,390,000.000	3,202,071.65	2,994,997.20	(207,074.45)
HTDF55510602 023135BJ4	AMAZON.COM INC 4.050% 08/22/2047 DD 02/22/18	1,440,000.000	1,777,910.40	1,191,225.60	(586,684.80)
HTDF55510602 023135BY1	AMAZON.COM INC 1.650% 05/12/2028 DD 05/12/21	20,000.000	17,843.20	18,214.00	370.80
HTDF55510602 023135CB0	AMAZON.COM INC 3.100% 05/12/2051 DD 05/12/21	5,000,000.000	5,427,100.00	3,377,400.00	(2,049,700.00)
HTDF55510602 023135CC8	AMAZON.COM INC 3.250% 05/12/2061 DD 05/12/21	2,650,000.000	1,935,242.00	1,727,773.50	(207,468.50)
HTDF55510602 02361DAQ3	AMEREN ILLINOIS CO 4.150% 03/15/2046 DD 12/14/15	200,000.000	172,934.30	165,272.00	(7,662.30)
HTDF55510602 025816CS6	AMERICAN EXPRESS CO 2.550% 03/04/2027 DD 03/04/22	620,000.000	584,263.20	593,619.00	9,355.80
HTDF55510602 025816CX5	AMERICAN EXPRESS CO VAR RT 05/26/2033 DD 05/26/22	1,900,000.000	1,880,772.00	1,853,963.00	(26,809.00)
HTDF55510602 025816DL0	AMERICAN EXPRESS CO VAR RT 10/30/2026 DD 10/30/23	2,530,000.000	2,580,549.40	2,561,321.40	(19,228.00)
HTDF55510602 032654AV7	ANALOG DEVICES INC 2.100% 10/01/2031 DD 10/05/21	1,875,000.000	1,878,337.50	1,571,606.25	(306,731.25)
HTDF55510602 035229CG6	ANHEUSER-BUSCH COS LLC 6.800% 01/15/2031 DD 12/19/00	250,000.000	276,145.08	270,862.50	(5,282.58)
HTDF55510602 03522AAH3	ANHEUSER-BUSCH COS LLC / ANHEU 4.700% 02/01/2036 DD 02/01/19	5,200,000.000	5,899,004.08	4,929,444.00	(969,560.08)
HTDF55510602 037833CD0	APPLE INC 3.850% 08/04/2046 DD 08/04/16	6,000,000.000	7,160,820.00	4,843,680.00	(2,317,140.00)
HTDF55510602 037833EL0	APPLE INC 2.850% 08/05/2061 DD 08/05/21	1,710,000.000	1,009,874.70	1,026,615.60	16,740.90
HTDF55510602 037833ER7	APPLE INC 4.100% 08/08/2062 DD 08/08/22	4,236,000.000	3,468,013.20	3,387,656.28	(80,356.92)
HTDF55510602 038222AG0	APPLIED MATERIALS INC 5.850% 06/15/2041 DD 06/08/11	335,000.000	370,393.26	347,113.60	(23,279.66)
HTDF55510602 038222AM7	APPLIED MATERIALS INC 4.350% 04/01/2047 DD 03/31/17	1,590,000.000	1,579,203.90	1,348,176.90	(231,027.00)
HTDF55510602 049560AL9	ATMOS ENERGY CORP 4.150% 01/15/2043 DD 01/11/13	190,000.000	172,275.01	157,654.40	(14,620.61)
HTDF55510602 049560AT2	ATMOS ENERGY CORP 1.500% 01/15/2031 DD 10/01/20	570,000.000	459,596.70	467,776.20	8,179.50



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HARRIS COMB MANAGER - HTDG55500000

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HTDF55510602	049560AW5 ATMOS ENERGY CORP 2.850% 02/15/2052 DD 10/01/21	1,655,000.000	1,208,563.75	1,013,240.65	(195,323.10)
HTDF55510602	049560AZ8 ATMOS ENERGY CORP 5.900% 11/15/2033 DD 10/10/23	4,000,000.000	4,287,960.00	4,190,880.00	(97,080.00)
HTDF55510602	049560BB0 ATMOS ENERGY CORP 5.000% 12/15/2054 DD 10/01/24	1,000,000.000	946,260.00	903,760.00	(42,500.00)
HTDF55510602	04956GAA8 ATMOS ENERGY KANSAS SECURITIZA 5.155% 03/01/2035 DD 06/20/23	1,813,504.991	1,752,607.49	1,807,284.67	54,677.18
HTDF55510602	052528AM8 AUSTRALIA & NEW ZEALAND B 144A VAR RT 11/25/2035 DD 11/25/20	3,000,000.000	2,907,780.00	2,543,370.00	(364,410.00)
HTDF55510602	05348EBH1 AVALONBAY COMMUNITIES INC 2.450% 01/15/2031 DD 05/22/20	550,000.000	489,412.00	477,411.00	(12,001.00)
HTDF55510602	05526DBF1 BAT CAPITAL CORP 4.540% 08/15/2047 DD 08/15/18	1,832,000.000	1,901,927.44	1,456,678.16	(445,249.28)
HTDF55510602	06050TJZ6 BANK OF AMERICA NA 6.000% 10/15/2036 DD 10/26/06	165,000.000	179,420.60	171,418.50	(8,002.10)
HTDF55510602	06051GGM5 BANK OF AMERICA CORP VAR RT 04/24/2038 DD 04/24/17	1,810,000.000	1,724,730.90	1,611,262.00	(113,468.90)
HTDF55510602	06051GHS1 BANK OF AMERICA CORP VAR RT 03/15/2050 DD 03/15/19	5,000,000.000	6,252,150.00	4,098,750.00	(2,153,400.00)
HTDF55510602	06051GJB6 BANK OF AMERICA CORP VAR RT 04/29/2031 DD 04/29/20	475,000.000	411,145.75	418,494.00	7,348.25
HTDF55510602	06051GJS9 BANK OF AMERICA CORP VAR RT 07/22/2027 DD 04/22/21	6,250,000.000	6,175,812.50	5,958,812.50	(217,000.00)
HTDF55510602	0641593U8 BANK OF NOVA SCOTIA/THE 1.050% 03/02/2026 DD 03/02/21	780,000.000	703,419.60	748,215.00	44,795.40
HTDF55510602	0641594B9 BANK OF NOVA SCOTIA/THE 2.150% 08/01/2031 DD 06/24/21	550,000.000	444,664.00	457,666.00	13,002.00
HTDF55510602	084659BC4 BERKSHIRE HATHAWAY ENERGY CO 2.850% 05/15/2051 DD 10/29/20	4,000,000.000	3,875,200.00	2,433,240.00	(1,441,960.00)
HTDF55510602	084659BD2 BERKSHIRE HATHAWAY ENERGY CO 1.650% 05/15/2031 DD 10/29/20	740,000.000	597,394.60	601,405.40	4,010.80
HTDF55510602	084659BF7 BERKSHIRE HATHAWAY ENERGY CO 4.600% 05/01/2053 DD 11/01/22	2,685,000.000	2,545,159.20	2,231,315.55	(313,843.65)
HTDF55510602	084664DA6 BERKSHIRE HATHAWAY FINANCE COR 2.875% 03/15/2032 DD 03/15/22	3,485,000.000	3,092,653.45	3,054,254.00	(38,399.45)
HTDF55510602	084664DB4 BERKSHIRE HATHAWAY FINANCE COR 3.850% 03/15/2052 DD 03/15/22	2,490,000.000	2,194,337.40	1,886,747.70	(307,589.70)
HTDF55510602	084670BS6 BERKSHIRE HATHAWAY INC 3.125% 03/15/2026 DD 03/15/16	1,490,000.000	1,480,076.60	1,467,143.40	(12,933.20)
HTDF55510602	092113AQ2 BLACK HILLS CORP 4.350% 05/01/2033 DD 08/17/18	2,500,000.000	2,310,563.55	2,305,350.00	(5,213.55)
HTDF55510602	092113AW9 BLACK HILLS CORP 6.150% 05/15/2034 DD 09/15/23	4,000,000.000	4,167,640.00	4,159,160.00	(8,480.00)
HTDF55510602	09247XAQ4 BLACKROCK INC 2.400% 04/30/2030 DD 01/27/20	8,000,000.000	8,241,120.00	7,105,360.00	(1,135,760.00)
HTDF55510602	09247XAS0 BLACKROCK INC 2.100% 02/25/2032 DD 12/10/21	650,000.000	557,284.00	535,398.50	(21,885.50)
HTDF55510602	110122AX6 BRISTOL-MYERS SQUIBB CO 4.500% 03/01/2044 DD 10/31/13	390,000.000	356,963.28	337,338.30	(19,624.98)
HTDF55510602	11044MAA4 BRITISH AIRWAYS 2020-1 CL 144A 4.250% 05/15/2034 DD 11/30/20	1,621,298.849	1,746,365.80	1,536,699.48	(209,666.32)
HTDF55510602	12189LAX9 BURLINGTON NORTHERN SANTA FE L 4.700% 09/01/2045 DD 08/20/15	2,000,000.000	1,922,207.66	1,769,040.00	(153,167.66)
HTDF55510602	126408HC0 CSX CORP 3.950% 05/01/2050 DD 04/21/15	1,000,000.000	839,873.57	774,870.00	(65,003.57)
HTDF55510602	13607HR53 CANADIAN IMPERIAL BANK OF COMM 3.600% 04/07/2032 DD 04/07/22	3,180,000.000	2,854,360.50	2,853,859.20	(501.30)
HTDF55510602	13607HR61 CANADIAN IMPERIAL BANK OF COMM 3.450% 04/07/2027 DD 04/07/22	1,160,000.000	1,123,993.60	1,127,949.20	3,955.60
HTDF55510602	136375CK6 CANADIAN NATIONAL RAILWAY CO 3.200% 08/02/2046 DD 08/02/16	260,000.000	201,023.40	182,819.00	(18,204.40)
HTDF55510602	141784AR9 CARGILL INC 144A 7.100% 07/29/2027 DD 07/29/97	1,625,000.000	1,706,900.00	1,696,841.25	(10,058.75)
HTDF55510602	14745XAA6 CASE WESTERN RESERVE UNIVERSIT 5.405% 06/01/2122 DD 06/15/22	870,000.000	845,205.00	813,719.70	(31,485.30)
HTDF55510602	149123CB5 CATERPILLAR INC 3.803% 08/15/2042 DD 08/15/12	3,000,000.000	3,318,441.72	2,439,840.00	(878,601.72)
HTDF55510602	166764CA6 CHEVRON CORP 3.078% 05/11/2050 DD 05/11/20	1,040,000.000	851,489.60	689,384.80	(162,104.80)
HTDF55510602	17275RAD4 CISCO SYSTEMS INC 5.900% 02/15/2039 DD 02/17/09	430,000.000	478,235.79	454,617.50	(23,618.29)
HTDF55510602	172967LU3 CITIGROUP INC VAR RT 01/24/2039 DD 01/24/18	5,530,000.000	4,874,750.30	4,613,070.70	(261,679.60)
HTDF55510602	172967MP3 CITIGROUP INC VAR RT 03/31/2031 DD 03/31/20	510,000.000	494,955.00	490,217.10	(4,737.90)
HTDF55510602	174610AR6 CITIZENS FINANCIAL GROUP INC 2.850% 07/27/2026 DD 07/25/19	500,000.000	466,069.50	483,275.00	17,205.50
HTDF55510602	185512AB6 CLECO SECURITIZATION I LLC 4.646% 09/01/2044 DD 06/22/22	5,000,000.000	4,783,150.00	4,696,450.00	(86,700.00)
HTDF55510602	18977CAA2 COSERV SECURITIZATION 202 144A 5.058% 08/15/2038 DD 12/14/22	5,138,426.507	5,046,162.66	5,071,781.12	25,618.46
HTDF55510602	191216CP3 COCA-COLA CO/THE 4.125% 03/25/2040 DD 03/25/20	3,500,000.000	4,215,785.00	3,043,040.00	(1,172,745.00)
HTDF55510602	191216CQ1 COCA-COLA CO/THE 4.200% 03/25/2050 DD 03/25/20	2,045,000.000	1,999,866.85	1,692,932.80	(306,934.05)



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HTDF55510602 191216CW8	COCA-COLA CO/THE 2.500% 06/01/2040 DD 05/01/20	975,000.000	759,023.29	683,397.00	(75,626.29)
HTDF55510602 20030NAX9	COMCAST CORP 6.400% 05/15/2038 DD 05/07/08	2,000,000.000	2,873,320.00	2,094,900.00	(778,420.00)
HTDF55510602 20030NBE0	COMCAST CORP 4.650% 07/15/2042 DD 07/02/12	370,000.000	348,199.69	324,671.30	(23,528.39)
HTDF55510602 20030NBH3	COMCAST CORP 4.250% 01/15/2033 DD 01/14/13	285,000.000	277,381.38	266,101.65	(11,279.73)
HTDF55510602 20030NCJ8	COMCAST CORP 3.900% 03/01/2038 DD 02/08/18	2,000,000.000	2,272,160.00	1,683,040.00	(589,120.00)
HTDF55510602 20030NCK5	COMCAST CORP 4.000% 03/01/2048 DD 02/08/18	2,500,000.000	2,899,850.00	1,901,425.00	(998,425.00)
HTDF55510602 20030NCL3	COMCAST CORP 4.600% 10/15/2038 DD 10/05/18	2,250,000.000	2,731,972.50	2,037,960.00	(694,012.50)
HTDF55510602 20030NCZ2	COMCAST CORP 3.450% 02/01/2050 DD 11/05/19	6,250,000.000	6,796,250.00	4,287,375.00	(2,508,875.00)
HTDF55510602 20030NDW8	COMCAST CORP 2.987% 11/01/2063 DD 05/01/22	3,500,000.000	2,179,695.00	1,978,620.00	(201,075.00)
HTDF55510602 202712BN4	COMMONWEALTH BANK OF AUST 144A 2.688% 03/11/2031 DD 03/11/21	1,800,000.000	1,775,268.00	1,534,212.00	(241,056.00)
HTDF55510602 202795HK9	COMMONWEALTH EDISON CO 5.900% 03/15/2036 DD 03/06/06	2,000,000.000	2,126,440.00	2,085,580.00	(40,860.00)
HTDF55510602 209111ED1	CONSOLIDATED EDISON CO OF NEW 5.100% 06/15/2033 DD 06/13/03	735,000.000	682,197.60	714,758.10	32,560.50
HTDF55510602 209111FC2	CONSOLIDATED EDISON CO OF NEW 3.950% 03/01/2043 DD 02/28/13	420,000.000	358,247.52	336,369.60	(21,877.92)
HTDF55510602 209111FW8	CONSOLIDATED EDISON CO OF NEW 3.700% 11/15/2059 DD 11/08/19	6,955,000.000	5,259,265.20	4,856,189.65	(403,075.55)
HTDF55510602 209111GA5	CONSOLIDATED EDISON CO OF NEW 2.400% 06/15/2031 DD 06/08/21	870,000.000	750,296.70	747,147.30	(3,149.40)
HTDF55510602 209111GB3	CONSOLIDATED EDISON CO OF NEW 3.600% 06/15/2061 DD 06/08/21	2,000,000.000	1,460,880.00	1,360,620.00	(100,260.00)
HTDF55510602 210518DH6	CONSUMERS ENERGY CO 3.500% 08/01/2051 DD 03/26/20	1,950,000.000	1,653,541.50	1,421,277.00	(232,264.50)
HTDF55510602 244199AW5	DEERE & CO 6.550% 10/01/2028 DD 10/06/98	505,000.000	551,410.69	537,082.65	(14,328.04)
HTDF55510602 25160PAF4	DEUTSCHE BANK AG/NEW YORK NY 1.686% 03/19/2026 DD 03/19/21	640,000.000	584,435.20	617,376.00	32,940.80
HTDF55510602 254687DV5	WALT DISNEY CO/THE 6.550% 03/15/2033 DD 09/15/19	630,000.000	700,818.30	692,363.70	(8,454.60)
HTDF55510602 254687EH5	WALT DISNEY CO/THE 6.650% 11/15/2037 DD 11/15/19	3,790,000.000	4,669,659.00	4,227,024.90	(442,634.10)
HTDF55510602 254687EV4	WALT DISNEY CO/THE 4.750% 09/15/2044 DD 09/15/19	5,075,000.000	5,029,150.00	4,547,859.75	(481,290.25)
HTDF55510602 254687GA8	WALT DISNEY CO/THE 3.800% 05/13/2060 DD 05/13/20	1,145,000.000	971,738.60	833,205.05	(138,533.55)
HTDF55510602 256677AD7	DOLLAR GENERAL CORP 4.150% 11/01/2025 DD 10/20/15	305,000.000	300,010.24	303,054.10	3,043.86
HTDF55510602 26443TAC0	DUKE ENERGY INDIANA LLC 2.750% 04/01/2050 DD 03/12/20	5,600,000.000	5,190,717.71	3,387,104.00	(1,803,613.71)
HTDF55510602 26444HAA9	DUKE ENERGY FLORIDA LLC 3.400% 10/01/2046 DD 09/09/16	5,000,000.000	5,341,550.00	3,545,350.00	(1,796,200.00)
HTDF55510602 26444HAH4	DUKE ENERGY FLORIDA LLC 2.500% 12/01/2029 DD 11/26/19	6,000,000.000	6,131,580.00	5,382,600.00	(748,980.00)
HTDF55510602 278865BA7	ECOLAB INC 3.950% 12/01/2047 DD 11/27/17	1,000,000.000	1,250,510.00	794,620.00	(455,890.00)
HTDF55510602 278865BJ8	ECOLAB INC 2.750% 08/18/2055 DD 08/18/21	2,675,000.000	1,896,842.50	1,573,782.75	(323,059.75)
HTDF55510602 278865BL3	ECOLAB INC 1.650% 02/01/2027 DD 12/15/21	1,160,000.000	1,071,909.60	1,093,195.60	21,286.00
HTDF55510602 278865BM1	ECOLAB INC 2.125% 02/01/2032 DD 12/15/21	850,000.000	733,320.50	706,996.00	(26,324.50)
HTDF55510602 291918AA8	EMPIRE DISTRICT BONDCO LLC 4.943% 01/01/2035 DD 01/30/24	5,300,000.000	5,314,087.80	5,247,530.00	(66,557.80)
HTDF55510602 29364WBJ6	ENTERGY LOUISIANA LLC 3.100% 06/15/2041 DD 03/10/21	2,660,000.000	1,975,622.00	1,910,571.60	(65,050.40)
HTDF55510602 29365TAN4	ENTERGY TEXAS INC 5.800% 09/01/2053 DD 08/11/23	2,000,000.000	2,098,040.00	2,004,060.00	(93,980.00)
HTDF55510602 293791AP4	ENTERPRISE PRODUCTS OPERATING 6.650% 10/15/2034 DD 10/04/04	876,000.000	1,004,642.11	952,597.44	(52,044.67)
HTDF55510602 29379VAW3	ENTERPRISE PRODUCTS OPERATING 4.850% 08/15/2042 DD 02/15/12	2,500,000.000	2,997,700.00	2,258,950.00	(738,750.00)
HTDF55510602 29379VAY9	ENTERPRISE PRODUCTS OPERATING 4.450% 02/15/2043 DD 08/13/12	3,000,000.000	3,409,680.00	2,560,620.00	(849,060.00)
HTDF55510602 29379VBX0	ENTERPRISE PRODUCTS OPERATING 2.800% 01/31/2030 DD 01/15/20	750,000.000	679,250.68	678,202.50	(1,048.18)
HTDF55510602 29736RAM2	ESTEE LAUDER COS INC/THE 3.125% 12/01/2049 DD 11/21/19	4,750,000.000	5,246,090.00	3,042,945.00	(2,203,145.00)
HTDF55510602 30036FAC5	EVERGY KANSAS CENTRAL INC 5.900% 11/15/2033 DD 11/15/23	4,000,000.000	4,229,640.00	4,134,520.00	(95,120.00)
HTDF55510602 30231GAY8	EXXON MOBIL CORP 2.995% 08/16/2039 DD 08/16/19	10,635,000.000	9,605,848.30	8,044,633.05	(1,561,215.25)
HTDF55510602 30231GAZ5	EXXON MOBIL CORP 3.095% 08/16/2049 DD 08/16/19	300,000.000	307,428.00	200,193.00	(107,235.00)
HTDF55510602 30231GBG6	EXXON MOBIL CORP 4.327% 03/19/2050 DD 03/19/20	1,525,000.000	1,476,596.50	1,255,822.25	(220,774.25)



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HTDF55510602 341081FB8	FLORIDA POWER & LIGHT CO 5.960% 04/01/2039 DD 03/17/09	2,000,000.000	2,178,180.00	2,091,740.00	(86,440.00)
HTDF55510602 341081FQ5	FLORIDA POWER & LIGHT CO 3.950% 03/01/2048 DD 02/28/18	1,310,000.000	1,192,820.50	1,030,170.90	(162,649.60)
HTDF55510602 341081GG6	FLORIDA POWER & LIGHT CO 2.450% 02/03/2032 DD 01/14/22	600,000.000	525,024.00	506,370.00	(18,654.00)
HTDF55510602 369550BJ6	GENERAL DYNAMICS CORP 4.250% 04/01/2050 DD 03/25/20	1,710,000.000	1,670,088.60	1,413,981.90	(256,106.70)
HTDF55510602 369550BP2	GENERAL DYNAMICS CORP 2.250% 06/01/2031 DD 05/10/21	710,000.000	631,381.70	606,127.00	(25,254.70)
HTDF55510602 375558BS1	GILEAD SCIENCES INC 2.600% 10/01/2040 DD 09/30/20	5,250,000.000	5,014,642.50	3,642,922.50	(1,371,720.00)
HTDF55510602 38141EC31	GOLDMAN SACHS GROUP INC/THE 4.800% 07/08/2044 DD 07/08/14	3,711,000.000	3,717,085.76	3,283,270.14	(433,815.62)
HTDF55510602 38141GXA7	GOLDMAN SACHS GROUP INC/THE VAR RT 04/23/2039 DD 04/23/18	4,180,000.000	3,928,405.80	3,688,348.40	(240,057.40)
HTDF55510602 38141GYK4	GOLDMAN SACHS GROUP INC/THE VAR RT 07/21/2042 DD 07/21/21	1,500,000.000	1,489,050.00	1,043,295.00	(445,755.00)
HTDF55510602 38148YAA6	GOLDMAN SACHS GROUP INC/THE VAR RT 10/31/2038 DD 10/31/17	2,350,000.000	2,051,573.50	1,990,685.00	(60,888.50)
HTDF55510602 384802AC8	WW GRAINGER INC 3.750% 05/15/2046 DD 05/16/16	625,000.000	524,204.04	486,756.25	(37,447.79)
HTDF55510602 404280DW6	HSBC HOLDINGS PLC VAR RT 03/09/2044 DD 03/09/23	4,000,000.000	4,279,920.00	4,226,200.00	(53,720.00)
HTDF55510602 437076AS1	HOME DEPOT INC/THE 5.875% 12/16/2036 DD 12/19/06	4,055,000.000	4,746,985.75	4,268,333.55	(478,652.20)
HTDF55510602 437076BD3	HOME DEPOT INC/THE 4.875% 02/15/2044 DD 09/10/13	1,000,000.000	992,801.87	915,520.00	(77,281.87)
HTDF55510602 437076BH4	HOME DEPOT INC/THE 4.250% 04/01/2046 DD 06/02/15	4,175,000.000	5,123,315.81	3,485,290.00	(1,638,025.81)
HTDF55510602 437076BW1	HOME DEPOT INC/THE 3.900% 12/06/2028 DD 12/06/18	460,000.000	463,749.00	448,279.20	(15,469.80)
HTDF55510602 437076BX9	HOME DEPOT INC/THE 4.500% 12/06/2048 DD 12/06/18	2,065,000.000	2,036,007.40	1,766,070.60	(269,936.80)
HTDF55510602 437076CP5	HOME DEPOT INC/THE 3.250% 04/15/2032 DD 03/28/22	840,000.000	784,459.20	749,515.20	(34,944.00)
HTDF55510602 438516BB1	HONEYWELL INTERNATIONAL INC 5.375% 03/01/2041 DD 02/17/11	405,000.000	430,905.19	400,443.75	(30,461.44)
HTDF55510602 438516CF1	HONEYWELL INTERNATIONAL INC 1.750% 09/01/2031 DD 08/16/21	100,000.000	84,470.00	81,986.00	(2,484.00)
HTDF55510602 440452AF7	HORMEL FOODS CORP 1.800% 06/11/2030 DD 06/11/20	3,500,000.000	3,420,060.00	2,988,510.00	(431,550.00)
HTDF55510602 440452AJ9	HORMEL FOODS CORP 3.050% 06/03/2051 DD 06/03/21	2,210,000.000	1,712,109.10	1,437,560.80	(274,548.30)
HTDF55510602 45138LBJ1	IDAHO POWER CO 5.800% 04/01/2054 DD 09/11/23	1,560,000.000	1,615,723.20	1,557,504.00	(58,219.20)
HTDF55510602 45866FAN4	INTERCONTINENTAL EXCHANGE INC 1.850% 09/15/2032 DD 08/20/20	750,000.000	599,145.00	594,025.25	(5,119.75)
HTDF55510602 45866FAQ7	INTERCONTINENTAL EXCHANGE INC 3.000% 09/15/2060 DD 08/20/20	2,300,000.000	1,586,379.00	1,342,234.58	(244,144.42)
HTDF55510602 459200AR2	INTERNATIONAL BUSINESS MACHINE 6.220% 08/01/2027 DD 08/01/97	2,500,000.000	2,636,089.55	2,593,550.00	(42,539.55)
HTDF55510602 459200KC4	INTERNATIONAL BUSINESS MACHINE 4.250% 05/15/2049 DD 05/15/19	225,000.000	197,702.87	180,891.00	(16,811.87)
HTDF55510602 459200KL4	INTERNATIONAL BUSINESS MACHINE 2.950% 05/15/2050 DD 05/07/20	5,000,000.000	5,014,600.00	3,155,400.00	(1,859,200.00)
HTDF55510602 46647PAM8	JPMORGAN CHASE & CO VAR RT 01/23/2029 DD 01/23/18	2,000,000.000	2,144,860.00	1,919,000.00	(225,860.00)
HTDF55510602 46647PBE5	JPMORGAN CHASE & CO VAR RT 10/15/2030 DD 09/12/19	5,000,000.000	5,115,300.00	4,503,900.00	(611,400.00)
HTDF55510602 46647PBV7	JPMORGAN CHASE & CO VAR RT 11/19/2041 DD 11/19/20	2,200,000.000	2,107,094.00	1,491,842.00	(615,252.00)
HTDF55510602 46647PCB0	JPMORGAN CHASE & CO VAR RT 04/22/2027 DD 04/22/21	7,000,000.000	6,897,590.00	6,719,090.00	(178,500.00)
HTDF55510602 478045AA5	JOHN SEVIER COMBINED CYCLE GEN 4.626% 01/15/2042 DD 01/17/12	1,582,125.607	1,463,339.62	1,474,113.89	10,774.27
HTDF55510602 478160BV5	JOHNSON & JOHNSON 3.700% 03/01/2046 DD 03/01/16	5,415,000.000	4,577,673.45	4,283,427.45	(294,246.00)
HTDF55510602 478160CG7	JOHNSON & JOHNSON 3.750% 03/03/2047 DD 03/03/17	4,863,000.000	3,999,817.50	3,836,907.00	(162,910.50)
HTDF55510602 478160CL6	JOHNSON & JOHNSON 3.400% 01/15/2038 DD 11/10/17	2,295,000.000	2,088,105.75	1,919,928.15	(168,177.60)
HTDF55510602 478160CR3	JOHNSON & JOHNSON 2.100% 09/01/2040 DD 08/25/20	3,650,000.000	3,407,640.00	2,428,454.50	(979,185.50)
HTDF55510602 482480AJ9	KLA CORP 3.300% 03/01/2050 DD 02/28/20	2,000,000.000	1,575,520.00	1,383,680.00	(191,840.00)
HTDF55510602 491674BG1	KENTUCKY UTILITIES CO 5.125% 11/01/2040 DD 05/01/11	2,000,000.000	1,908,860.00	1,894,740.00	(14,120.00)
HTDF55510602 512807AT5	LAM RESEARCH CORP 4.875% 03/15/2049 DD 03/04/19	1,645,000.000	1,703,989.70	1,479,529.45	(224,460.25)
HTDF55510602 524901AV7	LEGG MASON INC 4.750% 03/15/2026 DD 03/22/16	1,250,000.000	1,246,002.44	1,249,787.50	3,785.06
HTDF55510602 532457BJ6	ELI LILLY & CO 3.700% 03/01/2045 DD 03/05/15	3,300,000.000	3,851,496.00	2,606,670.00	(1,244,826.00)
HTDF55510602 532457BU1	ELI LILLY & CO 4.150% 03/15/2059 DD 02/22/19	2,400,000.000	2,402,568.00	1,881,456.00	(521,112.00)



Schedule of Investments at End of Plan Year at Historical Cost

Report ID: M1102

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 539830BH1	LOCKHEED MARTIN CORP 3.550% 01/15/2026 DD 11/23/15	1,110,000.000	1,117,492.50	1,099,310.70	(18,181.80)
HTDF55510602 571676AN5	MARS INC 144A 2.375% 07/16/2040 DD 07/16/20	3,000,000.000	2,895,930.00	1,987,710.00	(908,220.00)
HTDF55510602 571748BJ0	MARSH & MCLENNAN COS INC 4.900% 03/15/2049 DD 01/15/19	1,990,000.000	2,036,227.70	1,783,676.80	(252,550.90)
HTDF55510602 571748BP6	MARSH & MCLENNAN COS INC 2.375% 12/15/2031 DD 12/08/21	890,000.000	766,450.20	746,487.50	(19,962.70)
HTDF55510602 57636QAQ7	MASTERCARD INC 3.850% 03/26/2050 DD 03/26/20	1,985,000.000	1,784,892.15	1,538,335.30	(246,556.85)
HTDF55510602 58933YAT2	MERCK & CO INC 3.700% 02/10/2045 DD 02/10/15	855,000.000	729,282.47	662,838.75	(66,443.72)
HTDF55510602 58933YAV7	MERCK & CO INC 3.900% 03/07/2039 DD 03/07/19	6,540,000.000	6,222,156.00	5,541,603.60	(680,552.40)
HTDF55510602 58933YBA2	MERCK & CO INC 2.350% 06/24/2040 DD 06/24/20	3,850,000.000	3,667,279.00	2,608,798.50	(1,058,480.50)
HTDF55510602 58933YBB0	MERCK & CO INC 2.450% 06/24/2050 DD 06/24/20	3,715,000.000	3,551,948.65	2,141,326.00	(1,410,622.65)
HTDF55510602 59156RAJ7	METLIFE INC 6.375% 06/15/2034 DD 06/03/04	1,000,000.000	1,409,450.00	1,076,430.00	(333,020.00)
HTDF55510602 59156RBD9	METLIFE INC 4.125% 08/13/2042 DD 08/13/12	2,000,000.000	2,351,220.00	1,660,520.00	(690,700.00)
HTDF55510602 59156RBG2	METLIFE INC 4.875% 11/13/2043 DD 11/13/13	225,000.000	220,025.45	204,475.50	(15,549.95)
HTDF55510602 59156RBN7	METLIFE INC 4.050% 03/01/2045 DD 03/05/15	4,500,000.000	5,382,315.00	3,606,345.00	(1,775,970.00)
HTDF55510602 594918BT0	MICROSOFT CORP 3.700% 08/08/2046 DD 08/08/16	805,000.000	969,888.15	644,941.85	(324,946.30)
HTDF55510602 594918CW2	MICROSOFT CORP 2.500% 09/15/2050 DD 03/15/24	2,880,000.000	1,737,951.60	1,745,539.20	7,587.60
HTDF55510602 59562VBD8	BERKSHIRE HATHAWAY ENERGY CO 5.150% 11/15/2043 DD 11/08/13	2,000,000.000	1,947,480.00	1,899,840.00	(47,640.00)
HTDF55510602 6174468N2	MORGAN STANLEY VAR RT 03/24/2051 DD 03/24/20	620,000.000	682,601.40	613,818.60	(68,782.80)
HTDF55510602 6174468P7	MORGAN STANLEY VAR RT 04/01/2031 DD 03/31/20	500,000.000	465,770.00	464,435.00	(1,335.00)
HTDF55510602 61744YAL2	MORGAN STANLEY VAR RT 07/22/2038 DD 07/24/17	5,060,000.000	4,622,917.20	4,305,149.20	(317,768.00)
HTDF55510602 63743HFF4	NATIONAL RURAL UTILITIES COOPE 5.450% 10/30/2025 DD 10/31/22	4,000,000.000	4,039,160.00	4,028,920.00	(10,240.00)
HTDF55510602 641062AL8	NESTLE HOLDINGS INC 144A 3.900% 09/24/2038 DD 09/24/18	5,000,000.000	5,902,950.00	4,308,850.00	(1,594,100.00)
HTDF55510602 64952GAT5	NEW YORK LIFE INSURANCE C 144A 3.750% 05/15/2050 DD 04/14/20	2,750,000.000	3,186,947.50	2,002,385.00	(1,184,562.50)
HTDF55510602 65339KCP3	NEXTERA ENERGY CAPITAL HOLDING 5.050% 02/28/2033 DD 02/09/23	2,000,000.000	1,978,400.00	1,961,160.00	(17,240.00)
HTDF55510602 65339KCV0	NEXTERA ENERGY CAPITAL HOLDING 5.550% 03/15/2054 DD 01/31/24	1,900,000.000	1,899,031.00	1,822,480.00	(76,551.00)
HTDF55510602 654106AM5	NIKE INC 3.375% 03/27/2050 DD 03/27/20	2,345,000.000	1,988,724.15	1,654,796.15	(333,928.00)
HTDF55510602 665772CJ6	NORTHERN STATES POWER CO/MN 3.400% 08/15/2042 DD 08/13/12	775,000.000	617,237.03	588,992.25	(28,244.78)
HTDF55510602 668138AA8	NORTHWESTERN MUTUAL LIFE 144A 3.850% 09/30/2047 DD 09/26/17	4,500,000.000	5,259,780.00	3,376,260.00	(1,883,520.00)
HTDF55510602 66989HAH1	NOVARTIS CAPITAL CORP 4.400% 05/06/2044 DD 02/21/14	4,270,000.000	4,244,294.60	3,748,974.60	(495,320.00)
HTDF55510602 66989HAK4	NOVARTIS CAPITAL CORP 4.000% 11/20/2045 DD 11/20/15	1,280,000.000	1,239,756.80	1,051,699.20	(188,057.60)
HTDF55510602 67021CAF4	NSTAR ELECTRIC CO 5.500% 03/15/2040 DD 03/16/10	315,000.000	319,179.49	309,771.00	(9,408.49)
HTDF55510602 67066GAJ3	NVIDIA CORP 3.700% 04/01/2060 DD 03/31/20	580,000.000	489,995.60	428,794.00	(61,201.60)
HTDF55510602 677347CE4	OHIO EDISON CO 6.875% 07/15/2036 DD 06/26/06	2,000,000.000	2,232,920.00	2,206,540.00	(26,380.00)
HTDF55510602 68233JBZ6	ONCOR ELECTRIC DELIVERY CO LLC 0.550% 10/01/2025 DD 04/01/21	2,000,000.000	1,863,460.00	1,941,160.00	77,700.00
HTDF55510602 693342AB3	PG&E WILDFIRE RECOVERY FUNDING 4.263% 06/01/2038 DD 05/10/22	1,160,000.000	1,093,996.00	1,089,216.80	(4,779.20)
HTDF55510602 693342AD9	PG&E WILDFIRE RECOVERY FUNDING 4.451% 12/01/2049 DD 05/10/22	4,445,000.000	3,958,085.25	3,865,772.05	(92,313.20)
HTDF55510602 693342AH0	PG&E WILDFIRE RECOVERY FUNDING 5.081% 06/01/2043 DD 07/20/22	570,000.000	599,138.40	556,291.50	(42,846.90)
HTDF55510602 693342AJ6	PG&E WILDFIRE RECOVERY FUNDING 5.212% 12/01/2049 DD 07/20/22	8,835,000.000	8,689,575.90	8,468,259.15	(221,316.75)
HTDF55510602 70462GAC2	PEACEHEALTH OBLIGATED GROUP 3.218% 11/15/2050 DD 10/08/20	2,605,000.000	1,638,623.15	1,662,875.70	24,252.55
HTDF55510602 713448DD7	PEPSICO INC 4.450% 04/14/2046 DD 10/14/15	250,000.000	240,536.35	216,180.00	(24,356.35)
HTDF55510602 713448EP9	PEPSICO INC 2.875% 10/15/2049 DD 10/09/19	2,225,000.000	2,340,789.00	1,454,794.00	(885,995.00)
HTDF55510602 713448EV6	PEPSICO INC 3.875% 03/19/2060 DD 03/19/20	1,410,000.000	1,321,934.40	1,061,335.20	(260,599.20)
HTDF55510602 716973AF9	PFIZER INVESTMENT ENTERPRISES 5.110% 05/19/2043 DD 05/19/23	2,320,000.000	2,288,633.60	2,180,985.60	(107,648.00)
HTDF55510602 71710TAD0	PG&E RECOVERY FUNDING LLC 5.045% 07/15/2034 DD 11/30/22	640,958.799	649,047.70	642,266.35	(6,781.35)



Schedule of Investments at End of Plan Year at Historical Cost

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Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 71710TAE8	PG&E RECOVERY FUNDING LLC 5.256% 01/15/2040 DD 11/30/22	550,000.000	575,476.00	546,914.50	(28,561.50)
HTDF55510602 71710TAH1	PG&E RECOVERY FUNDING LLC 5.231% 06/01/2042 DD 08/01/24	5,880,000.000	5,950,030.80	5,832,430.80	(117,600.00)
HTDF55510602 718546AK0	PHILLIPS 66 4.650% 11/15/2034 DD 11/17/14	4,000,000.000	4,675,360.00	3,730,040.00	(945,320.00)
HTDF55510602 737679DB3	POTOMAC ELECTRIC POWER CO 6.500% 11/15/2037 DD 11/16/07	305,000.000	350,901.12	334,209.85	(16,691.27)
HTDF55510602 743315AX1	PROGRESSIVE CORP/THE 3.950% 03/26/2050 DD 03/26/20	1,665,000.000	1,499,832.00	1,289,925.45	(209,906.55)
HTDF55510602 743315AZ6	PROGRESSIVE CORP/THE 3.000% 03/15/2032 DD 03/09/22	620,000.000	569,643.60	544,725.80	(24,917.80)
HTDF55510602 74340XBS9	PROLOGIS LP 1.625% 03/15/2031 DD 02/19/21	650,000.000	537,537.00	530,803.00	(6,734.00)
HTDF55510602 74340XBZ3	PROLOGIS LP 1.750% 07/01/2030 DD 07/01/22	3,505,000.000	2,917,281.60	2,956,888.10	39,606.50
HTDF55510602 744320BA9	PRUDENTIAL FINANCIAL INC 3.935% 12/07/2049 DD 12/07/17	300,000.000	247,850.56	226,500.00	(21,350.56)
HTDF55510602 74432QCF0	PRUDENTIAL FINANCIAL INC 3.700% 03/13/2051 DD 09/13/19	5,750,000.000	6,628,370.00	4,167,542.50	(2,460,827.50)
HTDF55510602 744448CV1	PUBLIC SERVICE CO OF COLORADO 1.875% 06/15/2031 DD 03/01/21	760,000.000	636,097.20	625,312.80	(10,784.40)
HTDF55510602 74456QBQ8	PUBLIC SERVICE ELECTRIC AND GA 3.800% 03/01/2046 DD 03/03/16	355,000.000	294,361.12	275,249.25	(19,111.87)
HTDF55510602 74456QCB0	PUBLIC SERVICE ELECTRIC AND GA 2.450% 01/15/2030 DD 01/09/20	5,000,000.000	5,094,350.00	4,467,450.00	(626,900.00)
HTDF55510602 74456QCF1	PUBLIC SERVICE ELECTRIC AND GA 0.950% 03/15/2026 DD 03/04/21	5,000,000.000	4,897,150.00	4,788,750.00	(108,400.00)
HTDF55510602 74456QCG9	PUBLIC SERVICE ELECTRIC AND GA 3.000% 03/01/2051 DD 03/04/21	1,465,000.000	1,115,582.85	948,001.50	(167,581.35)
HTDF55510602 756109BA1	REALTY INCOME CORP 1.800% 03/15/2033 DD 12/14/20	5,000,000.000	4,727,200.00	3,827,750.00	(899,450.00)
HTDF55510602 767201AL0	RIO TINTO FINANCE USA LTD 5.200% 11/02/2040 DD 11/02/10	435,000.000	449,014.44	419,822.85	(29,191.59)
HTDF55510602 773903AM1	ROCKWELL AUTOMATION INC 2.800% 08/15/2061 DD 08/17/21	1,750,000.000	1,752,030.00	982,432.50	(769,597.50)
HTDF55510602 780082AD5	ROYAL BANK OF CANADA 4.650% 01/27/2026 DD 01/27/16	70,000.000	71,485.40	69,904.10	(1,581.30)
HTDF55510602 78016FZQ0	ROYAL BANK OF CANADA 3.875% 05/04/2032 DD 04/14/22	2,905,000.000	2,720,576.75	2,672,425.70	(48,151.05)
HTDF55510602 78409VBM5	S&P GLOBAL INC 3.900% 03/01/2062 DD 03/01/23	2,245,000.000	1,913,413.50	1,673,265.85	(240,147.65)
HTDF55510602 78433LAG1	SCE RECOVERY FUNDING LLC 4.697% 06/15/2042 DD 04/27/23	1,005,573.535	957,657.96	967,241.07	9,583.11
HTDF55510602 822905AC9	SHELL FINANCE US INC 4.125% 05/11/2035 DD 05/11/24	6,500,000.000	6,296,485.00	5,964,595.00	(331,890.00)
HTDF55510602 82620KAM5	SIEMENS FINANCIERINGSMAAT 144A 3.300% 09/15/2046 DD 09/15/16	1,000,000.000	1,101,930.00	719,330.00	(382,600.00)
HTDF55510602 82655KAA9	SIGECO SECURITIZATION I LLC 5.026% 11/15/2038 DD 06/29/23	410,965.163	406,991.13	403,173.26	(3,817.87)
HTDF55510602 828807DH7	SIMON PROPERTY GROUP LP 3.250% 09/13/2049 DD 09/13/19	4,570,000.000	4,725,471.40	3,074,741.70	(1,650,729.70)
HTDF55510602 842434CR1	SOUTHERN CALIFORNIA GAS CO 4.125% 06/01/2048 DD 05/15/18	4,000,000.000	4,957,480.00	3,149,440.00	(1,808,040.00)
HTDF55510602 842434CZ3	SOUTHERN CALIFORNIA GAS CO 5.200% 06/01/2033 DD 05/23/23	4,000,000.000	4,055,680.00	3,981,280.00	(74,400.00)
HTDF55510602 845743BU6	SOUTHWESTERN PUBLIC SERVICE CO 3.150% 05/01/2050 DD 05/18/20	2,195,000.000	1,704,088.25	1,424,006.25	(280,082.00)
HTDF55510602 875127BF8	TAMPA ELECTRIC CO 4.450% 06/15/2049 DD 10/04/18	2,425,000.000	2,212,545.75	1,999,218.50	(213,327.25)
HTDF55510602 875127BH4	TAMPA ELECTRIC CO 2.400% 03/15/2031 DD 03/18/21	925,000.000	802,123.00	790,912.00	(11,211.00)
HTDF55510602 87612EBN5	TARGET CORP 2.950% 01/15/2052 DD 01/24/22	2,185,000.000	1,687,825.10	1,394,488.85	(293,336.25)
HTDF55510602 878091BG1	TEACHERS INSURANCE & ANNU 144A 3.300% 05/15/2050 DD 05/07/20	6,500,000.000	6,892,340.00	4,338,945.00	(2,553,395.00)
HTDF55510602 88240TAD3	TEXAS ELECTRIC MARKET STA 144A 5.167% 02/01/2052 DD 06/15/22	11,210,000.000	11,192,848.70	10,713,060.70	(479,788.00)
HTDF55510602 882508BF0	TEXAS INSTRUMENTS INC 3.875% 03/15/2039 DD 03/11/19	7,358,000.000	6,869,685.72	6,323,538.78	(546,146.94)
HTDF55510602 882508BM5	TEXAS INSTRUMENTS INC 2.700% 09/15/2051 DD 09/15/21	4,830,000.000	4,994,606.40	2,937,557.70	(2,057,048.70)
HTDF55510602 882508CJ1	TEXAS INSTRUMENTS INC 5.150% 02/08/2054 DD 02/08/24	1,328,000.000	1,292,622.08	1,245,836.64	(46,785.44)
HTDF55510602 89114TZT2	TORONTO-DOMINION BANK/THE 2.800% 03/10/2027 DD 03/10/22	1,230,000.000	1,171,587.30	1,179,939.00	8,351.70
HTDF55510602 89115A2E1	TORONTO-DOMINION BANK/THE 4.456% 06/08/2032 DD 06/08/22	2,350,000.000	2,265,611.50	2,226,155.00	(39,456.50)
HTDF55510602 891160MJ9	TORONTO-DOMINION BANK/THE VAR RT 09/15/2031 DD 09/15/16	545,000.000	535,947.55	529,369.40	(6,578.15)
HTDF55510602 891490AS3	TOSCO CORP 7.900% 01/01/2047 DD 07/01/97	665,000.000	829,261.65	776,507.20	(52,754.45)
HTDF55510602 89157XAC5	TOTALENERGIES CAPITAL SA 5.638% 04/05/2064 DD 04/05/24	1,075,000.000	1,089,136.25	1,029,946.75	(59,189.50)
HTDF55510602 89236THX6	TOYOTA MOTOR CREDIT CORP 1.650% 01/10/2031 DD 01/11/21	485,000.000	406,910.15	400,517.85	(6,392.30)



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HARRIS COMB MANAGER - HTDG55500000

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HARRIS TRUST

Security ID	Security Description	Shares	Cost	Market Value	Unrealized Gain/Loss
HTDF55510602 89417EAQ2	TRAVELERS COS INC/THE 2.550% 04/27/2050 DD 04/27/20	175,000.000	115,455.71	103,330.50	(12,125.21)
HTDF55510602 89417EAR0	TRAVELERS COS INC/THE 3.050% 06/08/2051 DD 06/08/21	5,425,000.000	5,286,487.00	3,542,796.25	(1,743,690.75)
HTDF55510602 906548CN0	UNION ELECTRIC CO 4.000% 04/01/2048 DD 04/06/18	150,000.000	123,141.33	116,640.00	(6,501.33)
HTDF55510602 906548CT7	UNION ELECTRIC CO 2.150% 03/15/2032 DD 06/22/21	660,000.000	554,195.40	541,292.40	(12,903.00)
HTDF55510602 906548CU4	UNION ELECTRIC CO 3.900% 04/01/2052 DD 04/01/22	1,670,000.000	1,494,082.20	1,280,823.20	(213,259.00)
HTDF55510602 907818DT2	UNION PACIFIC CORP 4.821% 02/01/2044 DD 08/21/13	575,000.000	523,376.81	500,129.25	(23,247.56)
HTDF55510602 907818DU9	UNION PACIFIC CORP 4.750% 12/15/2043 DD 10/25/13	945,000.000	839,802.60	816,829.65	(22,972.95)
HTDF55510602 907818FK9	UNION PACIFIC CORP 3.250% 02/05/2050 DD 01/31/20	5,000,000.000	5,407,550.00	3,418,700.00	(1,988,850.00)
HTDF55510602 907818FL7	UNION PACIFIC CORP 3.750% 02/05/2070 DD 01/31/20	1,810,000.000	1,470,806.00	1,209,858.30	(260,947.70)
HTDF55510602 907818FY9	UNION PACIFIC CORP 3.375% 02/14/2042 DD 02/14/22	2,025,000.000	1,656,875.25	1,541,592.00	(115,283.25)
HTDF55510602 910208AA5	UNITED ELECTRIC SECURITIZ 144A 5.109% 06/01/2033 DD 12/14/22	306,043.311	314,187.12	305,425.10	(8,762.02)
HTDF55510602 911312BV7	UNITED PARCEL SERVICE INC 5.200% 04/01/2040 DD 03/24/20	2,500,000.000	3,395,000.00	2,437,300.00	(957,700.00)
HTDF55510602 911312BW5	UNITED PARCEL SERVICE INC 5.300% 04/01/2050 DD 03/24/20	1,050,000.000	1,171,233.00	1,005,228.00	(166,005.00)
HTDF55510602 91159HJB7	US BANCORP VAR RT 11/03/2036 DD 11/03/21	12,075,000.000	10,857,975.50	9,781,112.25	(1,076,863.25)
HTDF55510602 91159HJD3	US BANCORP VAR RT 01/27/2033 DD 01/27/22	670,000.000	592,883.00	565,587.20	(27,295.80)
HTDF55510602 91324PDV1	UNITEDHEALTH GROUP INC 3.875% 08/15/2059 DD 07/25/19	1,960,000.000	1,702,573.60	1,389,267.60	(313,306.00)
HTDF55510602 91324PEE8	UNITEDHEALTH GROUP INC 3.050% 05/15/2041 DD 05/19/21	2,225,000.000	1,758,662.25	1,609,832.00	(148,830.25)
HTDF55510602 92343VGC2	VERIZON COMMUNICATIONS INC 3.700% 03/22/2061 DD 03/22/21	3,250,000.000	3,590,665.00	2,207,367.50	(1,383,297.50)
HTDF55510602 92343VGL2	VERIZON COMMUNICATIONS INC 2.850% 09/03/2041 DD 09/03/21	9,000,000.000	8,890,470.00	6,227,370.00	(2,663,100.00)
HTDF55510602 927804FG4	VIRGINIA ELECTRIC AND POWER CO 8.875% 11/15/2038 DD 11/06/08	2,000,000.000	2,699,540.00	2,595,860.00	(103,680.00)
HTDF55510602 927804FR0	VIRGINIA ELECTRIC AND POWER CO 4.450% 02/15/2044 DD 02/07/14	365,000.000	326,092.79	310,439.80	(15,652.99)
HTDF55510602 927804GC2	VIRGINIA ELECTRIC AND POWER CO 3.300% 12/01/2049 DD 12/05/19	2,085,000.000	1,656,157.20	1,414,881.00	(241,276.20)
HTDF55510602 927804GE8	VIRGINIA ELECTRIC AND POWER CO 2.300% 11/15/2031 DD 11/22/21	740,000.000	629,740.00	618,906.40	(10,833.60)
HTDF55510602 927804GL2	VIRGINIA ELECTRIC AND POWER CO 5.450% 04/01/2053 DD 03/30/23	600,000.000	600,450.00	571,872.00	(28,578.00)
HTDF55510602 927804GM0	VIRGINIA ELECTRIC AND POWER CO 5.300% 08/15/2033 DD 08/10/23	1,400,000.000	1,420,328.00	1,392,216.00	(28,112.00)
HTDF55510602 929771AE3	WACHOVIA CORP 6.605% 10/01/2025 DD 10/05/95	500,000.000	511,617.87	507,010.00	(4,607.87)
HTDF55510602 931142CS0	WALMART INC 5.625% 04/01/2040 DD 04/01/10	530,000.000	591,894.52	552,964.90	(38,929.62)
HTDF55510602 931142DW0	WALMART INC 3.625% 12/15/2047 DD 10/20/17	1,500,000.000	1,809,915.00	1,149,945.00	(659,970.00)
HTDF55510602 931142EC3	WALMART INC 4.050% 06/29/2048 DD 06/27/18	1,945,000.000	1,901,684.85	1,600,054.25	(301,630.60)
HTDF55510602 94106LBC2	WASTE MANAGEMENT INC 4.100% 03/01/2045 DD 02/26/15	2,750,000.000	3,355,990.00	2,267,045.00	(1,088,945.00)
HTDF55510602 949746RF0	WELLS FARGO & CO 5.606% 01/15/2044 DD 11/26/13	6,160,000.000	6,359,754.40	5,899,740.00	(460,014.40)
HTDF55510602 94974BFP0	WELLS FARGO & CO 5.375% 11/02/2043 DD 10/28/13	6,030,000.000	6,082,126.88	5,632,743.60	(449,383.28)
HTDF55510602 94974BGQ7	WELLS FARGO & CO 4.900% 11/17/2045 DD 11/17/15	320,000.000	305,875.20	277,664.00	(28,211.20)
HTDF55510602 94974BGU8	WELLS FARGO & CO 4.750% 12/07/2046 DD 12/08/16	615,000.000	549,951.45	519,902.55	(30,048.90)
HTDF55510602 95000U2L6	WELLS FARGO & CO VAR RT 04/04/2031 DD 03/30/20	630,000.000	624,588.30	610,035.30	(14,553.00)
HTDF55510602 976826BE6	WISCONSIN POWER AND LIGHT CO 6.375% 08/15/2037 DD 08/15/07	340,000.000	374,081.54	361,447.20	(12,634.34)
HTDF55510602 976843BN1	WISCONSIN PUBLIC SERVICE CORP 2.850% 12/01/2051 DD 11/18/21	1,700,000.000	1,252,441.00	1,051,399.00	(201,042.00)
TOTAL CORPORATE DEBT INSTRUMENTS - PREFERRED			688,010,797.06	582,613,296.62	(105,397,500.44)

CORPORATE DEBT INSTRUMENTS

HTDF55510602 0010EPAF5	AEP TEXAS INC 6.650% 02/15/2033 DD 08/15/03	2,500,000.000	2,716,717.05	2,653,825.00	(62,892.05)
HTDF55510602 00206RBA9	AT&T INC 5.550% 08/15/2041 DD 08/18/11	355,000.000	359,521.85	345,730.95	(13,790.90)



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HTDF55510602	00206RBK7 AT&T INC 4.350% 06/15/2045 DD 06/15/13	4,150,000.000	4,717,803.00	3,405,448.50	(1,312,354.50)
HTDF55510602	00206RCU4 AT&T INC 5.650% 02/15/2047 DD 02/09/16	1,050,000.000	1,181,082.00	1,033,945.50	(147,136.50)
HTDF55510602	00206RFW7 AT&T INC 4.900% 08/15/2037 DD 08/14/18	1,500,000.000	1,452,590.70	1,416,015.00	(36,575.70)
HTDF55510602	00206RKA9 AT&T INC 3.650% 06/01/2051 DD 05/28/20	600,000.000	453,911.80	424,224.00	(29,687.80)
HTDF55510602	015271AY5 ALEXANDRIA REAL ESTATE EQUITIE 2.950% 03/15/2034 DD 02/16/22	4,000,000.000	3,281,600.00	3,293,760.00	12,160.00
HTDF55510602	020002BH3 ALLSTATE CORP/THE 0.750% 12/15/2025 DD 11/24/20	345,000.000	318,147.63	332,604.15	14,456.52
HTDF55510602	02209SAM5 ALTRIA GROUP INC 4.250% 08/09/2042 DD 08/09/12	300,000.000	244,303.72	239,469.00	(4,834.72)
HTDF55510602	02361DBA7 AMEREN ILLINOIS CO 4.950% 06/01/2033 DD 05/31/23	4,000,000.000	3,999,680.00	3,926,800.00	(72,880.00)
HTDF55510602	02364WBE4 AMERICA MOVIL SAB DE CV 4.375% 07/16/2042 DD 07/16/12	2,250,000.000	2,692,552.50	1,886,962.50	(805,590.00)
HTDF55510602	031162BZ2 AMGEN INC 4.400% 05/01/2045 DD 05/01/15	2,750,000.000	3,287,570.00	2,282,775.00	(1,004,795.00)
HTDF55510602	031162CR9 AMGEN INC 3.150% 02/21/2040 DD 02/21/20	6,000,000.000	6,083,580.00	4,475,580.00	(1,608,000.00)
HTDF55510602	036752AN3 ELEVANCE HEALTH INC 2.250% 05/15/2030 DD 05/05/20	2,000,000.000	1,983,600.00	1,737,840.00	(245,760.00)
HTDF55510602	037735BZ9 APPALACHIAN POWER CO 5.950% 05/15/2033 DD 05/05/03	1,000,000.000	1,039,359.68	1,014,010.00	(25,349.68)
HTDF55510602	037735CY1 APPALACHIAN POWER CO 3.700% 05/01/2050 DD 05/14/20	2,435,000.000	1,953,892.70	1,692,714.60	(261,178.10)
HTDF55510602	037735CZ8 APPALACHIAN POWER CO 2.700% 04/01/2031 DD 03/11/21	850,000.000	738,216.50	733,873.00	(4,343.50)
HTDF55510602	040555DG6 ARIZONA PUBLIC SERVICE CO 5.550% 08/01/2033 DD 06/30/23	4,000,000.000	4,084,000.00	4,001,880.00	(82,120.00)
HTDF55510602	04650NAB0 AT&T INC 5.350% 09/01/2040 DD 03/01/11	1,000,000.000	989,404.54	969,030.00	(20,374.54)
HTDF55510602	054989AC2 BAT CAPITAL CORP 7.079% 08/02/2043 DD 08/02/23	1,395,000.000	1,464,233.85	1,508,664.60	44,430.75
HTDF55510602	05526DBS3 BAT CAPITAL CORP 2.726% 03/25/2031 DD 09/25/20	500,000.000	419,929.39	431,710.00	11,780.61
HTDF55510602	05946XP23 BANC OF AMERICA FUNDING 6 2A7 5.500% 10/25/2035 DD 10/01/05	46,210.757	46,361.12	40,055.02	(6,306.10)
HTDF55510602	06738EBL8 BARCLAYS PLC VAR RT 05/07/2026 DD 05/07/20	2,000,000.000	1,933,100.00	1,984,540.00	51,440.00
HTDF55510602	06738EBS3 BARCLAYS PLC VAR RT 03/10/2042 DD 03/10/21	2,465,000.000	2,608,315.10	1,908,378.35	(699,936.75)
HTDF55510602	06849RAG7 BARRICK NORTH AMERICA FINANCE 5.700% 05/30/2041 DD 06/01/11	1,925,000.000	2,108,279.25	1,889,272.00	(219,007.25)
HTDF55510602	079867AW7 BELLSOUTH TELECOMMUNICATIONS L 6.375% 06/01/2028 DD 06/04/98	643,000.000	665,576.68	664,495.49	(1,081.19)
HTDF55510602	084423AW2 W R BERKLEY CORP 3.150% 09/30/2061 DD 09/15/21	2,000,000.000	1,218,740.00	1,178,760.00	(39,980.00)
HTDF55510602	092113AR0 BLACK HILLS CORP 3.050% 10/15/2029 DD 10/03/19	900,000.000	809,455.78	822,969.00	13,513.22
HTDF55510602	092113AT6 BLACK HILLS CORP 2.500% 06/15/2030 DD 06/17/20	1,000,000.000	839,666.19	872,540.00	32,873.81
HTDF55510602	09659T2C4 BNP PARIBAS SA 144A 2.824% 01/26/2041 DD 01/26/21	8,000,000.000	7,627,600.00	5,435,520.00	(2,192,080.00)
HTDF55510602	11134LAH2 BROADCOM CORP / BROADCOM CAYMA 3.875% 01/15/2027 DD 01/15/18	500,000.000	487,969.91	492,230.00	4,260.09
HTDF55510602	125523CJ7 CIGNA GROUP/THE 3.200% 03/15/2040 DD 03/16/20	5,000,000.000	5,135,200.00	3,668,150.00	(1,467,050.00)
HTDF55510602	125896BS8 CMS ENERGY CORP 3.450% 08/15/2027 DD 02/13/17	2,000,000.000	1,907,100.00	1,935,620.00	28,520.00
HTDF55510602	126650CZ1 CVS HEALTH CORP 5.050% 03/25/2048 DD 03/09/18	250,000.000	234,906.90	206,177.50	(28,729.40)
HTDF55510602	126650DR8 CVS HEALTH CORP 2.125% 09/15/2031 DD 08/18/21	5,000,000.000	4,872,400.00	4,004,950.00	(867,450.00)
HTDF55510602	15189WAH3 CENTERPOINT ENERGY RESOURCES C 5.850% 01/15/2041 DD 07/15/11	2,000,000.000	2,066,040.00	2,014,440.00	(51,600.00)
HTDF55510602	172070CQ5 DUKE ENERGY OHIO INC 5.375% 06/15/2033 DD 06/16/03	1,160,000.000	1,100,434.00	1,154,165.20	53,731.20
HTDF55510602	189054AV1 CLOROX CO/THE 3.100% 10/01/2027 DD 09/28/17	225,000.000	213,136.38	215,822.25	2,685.87
HTDF55510602	210385AE0 CONSTELLATION ENERGY GENERATIO 6.500% 10/01/2053 DD 09/29/23	2,000,000.000	2,214,020.00	2,126,760.00	(87,260.00)
HTDF55510602	210385AF7 CONSTELLATION ENERGY GENERATIO 5.750% 03/15/2054 DD 03/15/24	985,000.000	998,287.65	958,887.65	(39,400.00)
HTDF55510602	219350BQ7 CORNING INC 5.450% 11/15/2079 DD 11/19/19	5,000,000.000	6,768,800.00	4,528,500.00	(2,240,300.00)
HTDF55510602	25156PAC7 DEUTSCHE TELEKOM INTERNATIONAL VAR RT 06/15/2030 DD 07/06/00	3,000,000.000	3,620,971.08	3,488,400.00	(132,571.08)
HTDF55510602	25160PAJ6 DEUTSCHE BANK AG/NEW YORK NY VAR RT 07/14/2026 DD 07/14/22	2,900,000.000	2,918,676.00	2,918,908.00	232.00
HTDF55510602	25389JAU0 DIGITAL REALTY TRUST LP 3.600% 07/01/2029 DD 06/14/19	800,000.000	751,029.28	756,816.00	5,786.72
HTDF55510602	25746UCE7 DOMINION ENERGY INC 3.900% 10/01/2025 DD 09/24/15	280,000.000	274,682.48	278,112.80	3,430.32



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HTDF55510602	260003AF5 DOVER CORP 5.375% 10/15/2035 DD 10/13/05	1,000,000.000	1,037,514.64	1,003,170.00	(34,344.64)
HTDF55510602	26442EAH3 DUKE ENERGY OHIO INC 2.125% 06/01/2030 DD 05/21/20	1,705,000.000	1,453,546.60	1,474,057.75	20,511.15
HTDF55510602	278642AF0 EBAY INC 4.000% 07/15/2042 DD 07/24/12	6,300,000.000	6,564,967.04	5,014,296.00	(1,550,671.04)
HTDF55510602	28368EAD8 KINDER MORGAN INC 7.800% 08/01/2031 DD 07/30/01	2,549,000.000	2,917,863.50	2,871,270.07	(46,593.43)
HTDF55510602	30040WAU2 EVERSOURCE ENERGY 5.125% 05/15/2033 DD 05/11/23	4,000,000.000	3,904,120.00	3,887,400.00	(16,720.00)
HTDF55510602	30161MAG8 CONSTELLATION ENERGY GENERATIO 6.250% 10/01/2039 DD 09/23/09	2,600,000.000	2,778,243.17	2,712,736.00	(65,507.17)
HTDF55510602	30161MAN3 CONSTELLATION ENERGY GENERATIO 5.600% 06/15/2042 DD 12/15/12	2,000,000.000	1,972,040.00	1,930,940.00	(41,100.00)
HTDF55510602	30161NBL4 EXELON CORP 5.600% 03/15/2053 DD 02/21/23	2,000,000.000	1,987,000.00	1,927,860.00	(59,140.00)
HTDF55510602	31428XBB1 FEDEX CORP 4.100% 02/01/2045 DD 01/09/15	5,000,000.000	4,213,450.80	3,915,100.00	(298,350.80)
HTDF55510602	316773CH1 FIFTH THIRD BANCORP 8.250% 03/01/2038 DD 03/04/08	1,830,000.000	2,181,927.30	2,194,755.60	12,828.30
HTDF55510602	316773DD9 FIFTH THIRD BANCORP VAR RT 11/01/2027 DD 11/01/21	500,000.000	450,228.31	472,130.00	21,901.69
HTDF55510602	337738AU2 FISERV INC 3.500% 07/01/2029 DD 06/24/19	1,500,000.000	1,412,500.83	1,407,255.00	(5,245.83)
HTDF55510602	343498AC5 FLOWERS FOODS INC 2.400% 03/15/2031 DD 03/09/21	3,000,000.000	2,521,565.37	2,540,970.00	19,404.63
HTDF55510602	35137LAJ4 FOX CORP 5.476% 01/25/2039 DD 01/25/20	1,875,000.000	1,811,775.00	1,781,831.25	(29,943.75)
HTDF55510602	362320BA0 GTE CORP 6.940% 04/15/2028 DD 04/15/98	2,225,000.000	2,406,515.50	2,358,655.75	(47,859.75)
HTDF55510602	370334CQ5 GENERAL MILLS INC 2.250% 10/14/2031 DD 10/14/21	1,800,000.000	1,513,231.32	1,503,108.00	(10,123.32)
HTDF55510602	37045VAF7 GENERAL MOTORS CO 6.250% 10/02/2043 DD 04/02/14	4,000,000.000	4,046,520.00	3,968,360.00	(78,160.00)
HTDF55510602	372460AA3 GENUINE PARTS CO 1.875% 11/01/2030 DD 10/29/20	4,500,000.000	4,197,105.00	3,759,075.00	(438,030.00)
HTDF55510602	38141GFD1 GOLDMAN SACHS GROUP INC/THE 6.750% 10/01/2037 DD 10/03/07	1,500,000.000	2,121,510.00	1,612,260.00	(509,250.00)
HTDF55510602	404280CC1 HSBC HOLDINGS PLC VAR RT 05/22/2030 DD 05/22/19	4,000,000.000	4,356,720.00	3,775,640.00	(581,080.00)
HTDF55510602	416515BD5 HARTFORD INSURANCE GROUP INC/T 4.400% 03/15/2048 DD 03/15/18	5,000,000.000	6,273,800.00	4,172,550.00	(2,101,250.00)
HTDF55510602	42824CAX7 HEWLETT PACKARD ENTERPRISE CO VAR RT 10/15/2035 DD 10/15/16	470,000.000	516,391.38	491,535.40	(24,855.98)
HTDF55510602	444859BB7 HUMANA INC 4.625% 12/01/2042 DD 12/10/12	1,500,000.000	1,831,095.00	1,234,260.00	(596,835.00)
HTDF55510602	458140AV2 INTEL CORP 4.100% 05/19/2046 DD 05/19/16	3,300,000.000	3,977,292.00	2,348,610.00	(1,628,682.00)
HTDF55510602	458140BJ8 INTEL CORP 3.250% 11/15/2049 DD 11/21/19	1,005,000.000	732,554.55	600,859.35	(131,695.20)
HTDF55510602	458140BK5 INTEL CORP 3.100% 02/15/2060 DD 02/13/20	3,500,000.000	3,569,440.00	1,873,025.00	(1,696,415.00)
HTDF55510602	458140BM1 INTEL CORP 4.750% 03/25/2050 DD 03/25/20	600,000.000	568,912.23	464,214.00	(104,698.23)
HTDF55510602	461070AU8 INTERSTATE POWER AND LIGHT CO 5.700% 10/15/2033 DD 09/21/23	2,000,000.000	2,073,660.00	2,036,640.00	(37,020.00)
HTDF55510602	466247B51 JP MORGAN MORTGAGE TRUS S3 2A2 5.500% 12/25/2056 DD 12/01/05	3,590.531	3,129.82	2,977.02	(152.80)
HTDF55510602	478375AL2 JOHNSON CONTROLS INTERNATIONAL VAR RT 07/02/2044 DD 07/02/16	500,000.000	449,666.61	429,520.00	(20,146.61)
HTDF55510602	487836AT5 KELLANOVA 7.450% 04/01/2031 DD 03/29/01	2,500,000.000	2,867,882.00	2,787,350.00	(80,532.00)
HTDF55510602	491674BM8 KENTUCKY UTILITIES CO 3.300% 06/01/2050 DD 06/03/20	1,970,000.000	1,549,148.90	1,328,784.70	(220,364.20)
HTDF55510602	49327M3E2 KEYBANK NA/CLEVELAND OH 4.150% 08/08/2025 DD 08/08/22	1,315,000.000	1,285,451.95	1,308,280.35	22,828.40
HTDF55510602	494550BP0 KINDER MORGAN ENERGY PARTNERS 5.000% 03/01/2043 DD 02/28/13	1,795,000.000	1,589,131.45	1,565,922.10	(23,209.35)
HTDF55510602	49456BAJ0 KINDER MORGAN INC 5.050% 02/15/2046 DD 02/26/15	3,500,000.000	4,213,265.00	3,046,190.00	(1,167,075.00)
HTDF55510602	50076QAN6 KRAFT HEINZ FOODS CO 6.500% 02/09/2040 DD 08/09/12	1,614,000.000	1,814,523.36	1,710,743.16	(103,780.20)
HTDF55510602	534187BF5 LINCOLN NATIONAL CORP 3.625% 12/12/2026 DD 12/12/16	5,000,000.000	5,414,050.00	4,900,400.00	(513,650.00)
HTDF55510602	53944YAQ6 LLOYDS BANKING GROUP PLC VAR RT 12/14/2046 DD 12/14/21	1,795,000.000	1,228,013.35	1,242,929.80	14,916.45
HTDF55510602	539830BT5 LOCKHEED MARTIN CORP 4.300% 06/15/2062 DD 05/05/22	2,110,000.000	2,042,902.00	1,674,116.20	(368,785.80)
HTDF55510602	548661DZ7 LOWE'S COS INC 3.000% 10/15/2050 DD 10/22/20	300,000.000	204,857.65	186,696.00	(18,161.65)
HTDF55510602	55336VAM2 MPLX LP 4.500% 04/15/2038 DD 02/08/18	7,060,000.000	7,477,430.80	6,155,190.40	(1,322,240.40)
HTDF55510602	58013MEF7 MCDONALD'S CORP 6.300% 03/01/2038 DD 02/29/08	215,000.000	245,363.98	231,430.30	(13,933.68)
HTDF55510602	58013MEZ3 MCDONALD'S CORP 4.700% 12/09/2035 DD 12/09/15	2,500,000.000	2,474,698.58	2,384,375.00	(90,323.58)



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HTDF55510602 58013MFH2	MCDONALD'S CORP 4.450% 09/01/2048 DD 08/15/18	5,000,000.000	6,219,700.00	4,173,950.00	(2,045,750.00)
HTDF55510602 59562VAM9	BERKSHIRE HATHAWAY ENERGY CO 6.125% 04/01/2036 DD 10/01/06	2,315,000.000	2,482,637.20	2,436,653.25	(45,983.95)
HTDF55510602 61945CAE3	MOSAIC CO/THE 5.625% 11/15/2043 DD 11/13/13	585,000.000	564,162.30	554,258.25	(9,904.05)
HTDF55510602 62213LAA4	MOUNT NITTANY MEDICAL CENTER O 3.799% 11/15/2052 DD 02/23/22	4,370,000.000	3,557,354.80	3,205,395.00	(351,959.80)
HTDF55510602 654106AL7	NIKE INC 3.250% 03/27/2040 DD 03/27/20	6,000,000.000	6,518,820.00	4,631,520.00	(1,887,300.00)
HTDF55510602 65473PAK1	NISOURCE INC 0.950% 08/15/2025 DD 08/18/20	1,000,000.000	938,190.00	975,400.00	37,210.00
HTDF55510602 65473QBB8	NISOURCE INC 5.250% 02/15/2043 DD 06/14/12	2,000,000.000	1,914,940.00	1,864,460.00	(50,480.00)
HTDF55510602 67077MAN8	NUTRIEN LTD 4.125% 03/15/2035 DD 03/15/18	5,750,000.000	6,518,487.50	5,091,682.50	(1,426,805.00)
HTDF55510602 68389XAH8	ORACLE CORP 6.125% 07/08/2039 DD 07/08/09	505,000.000	538,402.69	523,104.25	(15,298.44)
HTDF55510602 68389XBF1	ORACLE CORP 4.125% 05/15/2045 DD 05/05/15	350,000.000	286,655.22	276,335.50	(10,319.72)
HTDF55510602 68389XBJ3	ORACLE CORP 4.000% 07/15/2046 DD 07/07/16	1,925,000.000	1,935,534.65	1,483,020.00	(452,514.65)
HTDF55510602 68389XBW4	ORACLE CORP 3.600% 04/01/2040 DD 04/01/20	4,090,000.000	3,036,929.60	3,202,429.10	165,499.50
HTDF55510602 69351UBA0	PPL ELECTRIC UTILITIES CORP 5.000% 05/15/2033 DD 03/02/23	2,000,000.000	2,015,560.00	1,975,840.00	(39,720.00)
HTDF55510602 69352PAT0	PPL CAPITAL FUNDING INC 5.250% 09/01/2034 DD 08/09/24	1,000,000.000	1,000,930.00	984,900.00	(16,030.00)
HTDF55510602 71710TAF5	PG&E RECOVERY FUNDING LLC 5.536% 07/15/2049 DD 11/30/22	490,000.000	491,161.30	488,250.70	(2,910.60)
HTDF55510602 718547AH5	PHILLIPS 66 CO 3.750% 03/01/2028 DD 03/01/23	1,000,000.000	962,016.72	968,210.00	6,193.28
HTDF55510602 74456QCJ3	PUBLIC SERVICE ELECTRIC AND GA 3.100% 03/15/2032 DD 03/11/22	460,000.000	423,167.80	407,325.40	(15,842.40)
HTDF55510602 744573AX4	PUBLIC SERVICE ENTERPRISE GROU 6.125% 10/15/2033 DD 10/04/23	2,000,000.000	2,116,500.00	2,084,040.00	(32,460.00)
HTDF55510602 760759AN0	REPUBLIC SERVICES INC 5.700% 05/15/2041 DD 05/09/11	1,500,000.000	2,100,705.00	1,498,965.00	(601,740.00)
HTDF55510602 760759AV2	REPUBLIC SERVICES INC 2.300% 03/01/2030 DD 02/27/20	500,000.000	440,793.08	439,155.00	(1,638.08)
HTDF55510602 761713BA3	REYNOLDS AMERICAN INC 5.700% 08/15/2035 DD 06/12/15	1,500,000.000	1,478,176.95	1,504,710.00	26,533.05
HTDF55510602 78409VBF0	*S&P GLOBAL INC 4.750% 08/01/2028 DD 02/01/23	1,020,000.000	1,059,637.20	1,021,387.20	(38,250.00)
HTDF55510602 78409VBK9	*S&P GLOBAL INC 2.900% 03/01/2032 DD 03/01/23	810,000.000	730,741.50	707,170.50	(23,571.00)
HTDF55510602 832696AY4	J M SMUCKER CO/THE 6.500% 11/15/2043 DD 10/25/23	1,610,000.000	1,771,402.50	1,716,517.60	(54,884.90)
HTDF55510602 8426EPAG3	SOUTHERN CO GAS CAPITAL CORP 5.750% 09/15/2033 DD 09/14/23	2,000,000.000	2,074,260.00	2,051,360.00	(22,900.00)
HTDF55510602 843646AM2	SOUTHERN POWER CO 4.150% 12/01/2025 DD 11/17/15	275,000.000	270,891.55	273,685.50	2,793.95
HTDF55510602 845437BU5	SOUTHWESTERN ELECTRIC POWER CO 5.300% 04/01/2033 DD 03/30/23	4,000,000.000	3,958,800.00	3,958,600.00	(200.00)
HTDF55510602 855244AS8	STARBUCKS CORP 4.500% 11/15/2048 DD 08/10/18	5,000,000.000	6,245,050.00	4,135,800.00	(2,109,250.00)
HTDF55510602 85917PAB3	STERIS IRISH FINCO UNLTD CO 3.750% 03/15/2051 DD 04/01/21	5,250,000.000	5,794,320.00	3,708,547.50	(2,085,772.50)
HTDF55510602 863667AH4	STRYKER CORP 3.375% 11/01/2025 DD 10/29/15	315,000.000	306,684.16	311,850.00	5,165.84
HTDF55510602 875127BJ0	TAMPA ELECTRIC CO 3.450% 03/15/2051 DD 03/18/21	2,665,000.000	2,125,097.65	1,816,890.40	(308,207.25)
HTDF55510602 88240TAB7	*TEXAS ELECTRIC MARKET STA 144A 4.966% 02/01/2044 DD 06/15/22	4,590,000.000	4,592,721.90	4,424,255.10	(168,466.80)
HTDF55510602 893526DF7	TRANSCANADA PIPELINES LTD 5.600% 03/31/2034 DD 03/25/04	1,000,000.000	1,009,179.32	995,040.00	(14,139.32)
HTDF55510602 902494BC6	TYSON FOODS INC 3.550% 06/02/2027 DD 06/02/17	300,000.000	286,058.07	290,952.00	4,893.93
HTDF55510602 90265EAS9	UDR INC 3.100% 11/01/2034 DD 10/11/19	2,000,000.000	1,631,080.00	1,629,260.00	(1,820.00)
HTDF55510602 906548CZ3	UNION ELECTRIC CO 5.125% 03/15/2055 DD 10/07/24	1,000,000.000	960,900.00	917,650.00	(43,250.00)
HTDF55510602 907818FQ6	UNION PACIFIC CORP 2.891% 04/06/2036 DD 04/06/21	6,565,000.000	5,565,807.00	5,297,889.35	(267,917.65)
HTDF55510602 913017BJ7	RTX CORP 5.400% 05/01/2035 DD 04/29/05	1,095,000.000	1,127,011.90	1,096,138.80	(30,873.10)
HTDF55510602 91324PBE1	UNITEDHEALTH GROUP INC 6.625% 11/15/2037 DD 11/19/07	6,322,000.000	7,990,352.51	6,957,108.12	(1,033,244.39)
HTDF55510602 91913YAL4	VALERO ENERGY CORP 6.625% 06/15/2037 DD 06/08/07	1,000,000.000	1,098,747.32	1,048,990.00	(49,757.32)
HTDF55510602 92277GAN7	VENTAS REALTY LP 4.400% 01/15/2029 DD 08/15/18	2,500,000.000	2,429,369.38	2,433,250.00	3,880.62
HTDF55510602 92343VCQ5	VERIZON COMMUNICATIONS INC 4.400% 11/01/2034 DD 10/29/14	2,500,000.000	2,410,048.45	2,316,825.00	(93,223.45)
HTDF55510602 92343VCV4	VERIZON COMMUNICATIONS INC 4.272% 01/15/2036 DD 07/15/15	2,000,000.000	1,887,811.68	1,799,260.00	(88,551.68)



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HTDF55510602 92343VFT6	VERIZON COMMUNICATIONS INC 2.650% 11/20/2040 DD 11/20/20	5,540,000.000	5,173,728.53	3,792,462.40	(1,381,266.13)
HTDF55510602 92343VFX1	VERIZON COMMUNICATIONS INC 3.000% 11/20/2060 DD 11/20/20	90,000.000	56,224.80	52,164.90	(4,059.90)
HTDF55510602 92343VFX4	VERIZON COMMUNICATIONS INC 3.400% 03/22/2041 DD 03/22/21	3,000,000.000	2,396,765.40	2,271,360.00	(125,405.40)
HTDF55510602 92343VFX6	VERIZON COMMUNICATIONS IN 144A 4.780% 02/15/2035 DD 08/09/24	560,000.000	545,182.40	533,232.00	(11,950.40)
HTDF55510602 92826CAE2	VISA INC 4.150% 12/14/2035 DD 12/14/15	5,405,000.000	5,395,811.50	4,995,192.90	(400,618.60)
HTDF55510602 92826CAF9	VISA INC 4.300% 12/14/2045 DD 12/14/15	1,985,000.000	1,929,003.15	1,699,914.30	(229,088.85)
HTDF55510602 929160AG4	VULCAN MATERIALS CO 7.150% 11/30/2037 DD 12/11/07	472,000.000	519,862.25	524,797.92	4,935.67
HTDF55510602 92939UAD8	WEC ENERGY GROUP INC 1.375% 10/15/2027 DD 10/09/20	600,000.000	530,052.00	547,710.00	17,658.00
HTDF55510602 92939UAH9	WEC ENERGY GROUP INC 5.000% 09/27/2025 DD 09/27/22	2,400,000.000	2,397,216.00	2,404,128.00	6,912.00
HTDF55510602 960413BA9	WESTLAKE CORP 3.375% 08/15/2061 DD 08/19/21	1,575,000.000	1,001,495.25	947,709.00	(53,786.25)
HTDF55510602 976826BP1	WISCONSIN POWER AND LIGHT CO 1.950% 09/16/2031 DD 09/16/21	530,000.000	441,649.00	431,329.90	(10,319.10)
HTDF55510602 98389BBA7	XCEL ENERGY INC 5.450% 08/15/2033 DD 08/03/23	4,000,000.000	4,062,320.00	3,965,880.00	(96,440.00)
TOTAL CORPORATE DEBT INSTRUMENTS			326,449,556.88	283,482,712.60	(42,966,844.28)
CORPORATE STOCK - PREFERRED					
HTDF55510402 EDBNHRG84	FUCHS SE	14,115.000	668,159.53	608,906.00	(59,253.53)
TOTAL CORPORATE STOCK - PREFERRED			668,159.53	608,906.00	(59,253.53)
CORPORATE STOCK - COMMON					
HTDF55510402 17133Q502	CHUNGHWA TELECOM CO LTD ADR	7,587.000	284,262.74	285,650.55	1,387.81
HTDF55510402 874039100	TAIWAN SEMICONDUCTOR MANUFACTU ADR	1,594.000	146,400.06	314,799.06	168,399.00
HTDF55510402 AA6180415	COMPUTERSHARE LTD	27,108.000	295,471.89	569,814.02	274,342.13
HTDF55510402 AA6220104	RIO TINTO LTD	4,857.000	336,159.78	353,227.07	17,067.29
HTDF55510402 AA6715749	QBE INSURANCE GROUP LTD	35,926.000	243,885.46	427,076.79	183,191.33
HTDF55510402 AA6981234	WOOLWORTHS GROUP LTD	30,633.000	768,537.99	578,286.21	(190,251.78)
HTDF55510402 AAB1FJ0C0	BRAMBLES LTD	55,457.000	421,928.82	660,628.52	238,699.70
HTDF55510402 AABMG163	WOODSIDE ENERGY GROUP LTD	28,354.000	469,480.83	431,862.33	(37,618.50)
HTDF55510402 AABNV5141	ENDEAVOUR GROUP LTD/AUSTRALIA	81,763.000	357,042.17	212,618.96	(144,423.21)
HTDF55510402 ED4617855	DEUTSCHE POST AG	15,732.000	711,794.10	553,550.71	(158,243.39)
HTDF55510402 ED4741846	MERCK KGAA	3,376.000	568,140.31	489,069.14	(79,071.17)
HTDF55510402 ED4846280	SAP SE	3,272.000	430,835.25	800,621.26	369,786.01
HTDF55510402 ED5633968	NEMETSCHEK SE	3,676.000	221,342.43	356,288.21	134,945.78
HTDF55510402 ED5889503	INFINEON TECHNOLOGIES AG	9,997.000	349,931.56	325,049.46	(24,882.10)
HTDF55510402 EDB4YVF55	BRENNTAG SE	7,191.000	501,396.58	430,990.72	(70,405.86)
HTDF55510402 EF4057800	L'OREAL SA	745.000	308,333.12	263,719.33	(44,613.79)
HTDF55510402 EF5671732	SANOFI SA	4,707.000	452,675.27	456,897.99	4,222.72
HTDF55510402 EFB11ZRK7	LEGRAND SA	4,244.000	376,691.77	413,274.01	36,582.24
HTDF55510402 EFB1YXBJ6	AIR LIQUIDE SA	3,806.000	498,813.69	618,439.45	119,625.76
HTDF55510402 EFB28DTJ8	BUREAU VERITAS SA	14,942.000	362,901.20	453,961.42	91,060.22
HTDF55510402 EFB8T88L0	RUBIS SCA	9,503.000	310,137.74	234,987.71	(75,150.03)
HTDF55510402 EN5671511	WOLTERS KLUWER NV	2,395.000	212,102.57	397,795.61	185,693.04
HTDF55510402 EN5986620	KONINKLIJKE PHILIPS NV	11,288.000	389,764.62	285,204.87	(104,559.75)



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HTDF55510402	ENBLRB269 UNILEVER PLC	11,191.000	644,758.57	635,964.83	(8,793.74)
HTDF55510402	ES5980614 GIVAUDAN SA	43.000	169,395.49	188,179.86	18,784.37
HTDF55510402	ES5983816 ZURICH INSURANCE GROUP AG	645.000	229,836.25	383,476.97	153,640.72
HTDF55510402	ES7103066 NOVARTIS AG	6,336.000	534,572.12	620,141.46	85,569.34
HTDF55510402	ES7110384 ROCHE HOLDING AG	2,384.000	757,449.10	672,123.59	(85,325.51)
HTDF55510402	ES7123874 NESTLE SA	8,878.000	995,610.85	733,555.46	(262,055.39)
HTDF55510402	ESB11TCY9 SCHINDLER HOLDING AG	651.000	182,842.30	179,873.54	(2,968.76)
HTDF55510402	ESB1WGG94 GEBERIT AG	302.000	171,832.86	171,486.01	(346.85)
HTDF55510402	ESBMBQHZ0 SGS SA	1,825.000	190,317.84	183,013.52	(7,304.32)
HTDF55510402	EX0287584 BRITISH AMERICAN TOBACCO PLC	12,850.000	442,402.29	463,488.19	21,085.90
HTDF55510402	EX0454499 IMPERIAL BRANDS PLC	11,502.000	202,056.88	367,762.33	165,705.45
HTDF55510402	EX0560394 LEGAL & GENERAL GROUP PLC	160,022.000	443,405.11	460,545.75	17,140.64
HTDF55510402	EX0798051 BP PLC	41,114.000	110,553.17	202,360.31	91,807.14
HTDF55510402	EXB0744B8 BUNZL PLC	6,719.000	216,620.01	277,354.30	60,734.29
HTDF55510402	EXB24CGK6 RECKITT BENCKISER GROUP PLC	5,419.000	492,465.61	328,003.90	(164,461.71)
HTDF55510402	EXBDR05C3 NATIONAL GRID PLC	37,826.000	426,658.35	450,046.18	23,387.83
HTDF55510402	EXBGLP8L4 IMI PLC	8,717.000	125,981.80	198,801.68	72,819.88
HTDF55510402	EXBH4HKS0 VODAFONE GROUP PLC	210,188.000	271,335.15	179,792.54	(91,542.61)
HTDF55510402	EXBJFFLV0 CRODA INTERNATIONAL PLC	4,270.000	264,748.42	181,021.27	(83,727.15)
HTDF55510402	EXBN7SWP3 GSK PLC	19,869.000	438,098.07	335,062.20	(103,035.87)
HTDF55510402	EXBP6MXD8 SHELL PLC	7,731.000	93,929.09	239,733.86	145,804.77
HTDF55510402	FH6002452 ASMPT LTD HK/00522	27,447.000	260,137.46	264,649.01	4,511.55
HTDF55510402	FH6435322 POWER ASSETS HOLDINGS LTD HK/00006	50,000.000	265,072.51	348,869.39	83,796.88
HTDF55510402	FH6928565 VTECH HOLDINGS LTD HK/00303	59,500.000	389,300.81	404,431.03	15,130.22
HTDF55510402	FHB4TX8S5 AIA GROUP LTD HK/01299	85,000.000	728,217.96	616,057.00	(112,160.96)
HTDF55510402	FJ6248994 KDDI CORP	21,800.000	611,645.94	699,386.59	87,740.65
HTDF55510402	FJ6292109 ABC-MART INC	21,000.000	357,370.86	426,387.11	69,016.25
HTDF55510402	FJ6474533 JAPAN TOBACCO INC	26,600.000	496,923.01	690,557.37	193,634.36
HTDF55510402	FJ6597044 MITSUBISHI ELECTRIC CORP	43,400.000	584,981.19	742,019.57	157,038.38
HTDF55510402	FJ6639978 NIHON KOHDEN CORP	40,600.000	597,138.54	556,971.22	(40,167.32)
HTDF55510402	FJ6641586 NISSAN CHEMICAL CORP	15,000.000	512,439.81	472,353.00	(40,086.81)
HTDF55510402	FJ6687571 NABTESCO CORP	27,200.000	700,312.24	485,986.24	(214,326.00)
HTDF55510402	FJ6858990 SUMITOMO RUBBER INDUSTRIES LTD	27,300.000	266,414.86	309,808.78	43,393.92
HTDF55510402	FL6709099 BANK RAKYAT INDONESIA PERSERO	1,683,600.000	505,958.70	426,783.31	(79,175.39)
HTDF55510402	FLBD4T6W5 TELKOM INDONESIA PERSERO TBK P	2,642,200.000	581,283.91	444,880.45	(136,403.46)
HTDF55510402	FM6043216 SINGAPORE TECHNOLOGIES ENGINEE	116,100.000	314,723.50	396,588.48	81,864.98
HTDF55510402	FM6603738 COMFORTDELGRO CORP LTD	190,600.000	205,173.50	206,779.06	1,605.56
HTDF55510402	FM6916783 UNITED OVERSEAS BANK LTD	28,000.000	500,647.76	745,667.79	245,020.03
HTDF55510402	FM6927376 VENTURE CORP LTD	52,100.000	513,755.46	502,210.09	(11,545.37)
HTDF55510402	FMB02PY18 SINGAPORE TELECOMMUNICATIONS L	153,682.000	264,225.08	346,972.99	82,747.91
HTDF55510402	FN6556322 MALAYAN BANKING BHD	262,416.000	478,372.93	600,948.19	122,575.26
HTDF55510402	FN6868396 TELEKOM MALAYSIA BHD	106,900.000	125,394.37	158,981.33	33,586.96
HTDF55510402	FNB2QZGV8 AXIATA GROUP BHD	321,000.000	209,868.69	178,752.10	(31,116.59)



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HTDF55510402	SFB09M9D1 KONE OYJ	6,357.000	411,028.29	309,385.65	(101,642.64)
HTDF55510402	SFBMXX645 SAMPO OYJ	13,689.000	590,666.77	558,209.91	(32,456.86)
HTDF55510402	SN4732491 TELENOR ASA	51,649.000	766,280.97	577,093.96	(189,187.01)
HTDF55510402	SSBF1K7P7 ESSITY AB	10,600.000	270,229.58	283,677.17	13,447.59
HTDF55510402	SSBLDBN40 ATLAS COPCO AB	14,232.000	150,491.75	217,487.45	66,995.70
HTDF55510402	SSBYPC1T6 ASSA ABLOY AB	9,024.000	193,453.42	266,899.85	73,446.43
HTDF55510602	008993925 AETNA LIFE INSURANCE	2.000	14,286,306.60	13,027,739.86	(1,258,566.74)
HTDF55510802	01644J108 ALKAMI TECHNOLOGY INC	2,655.000	53,127.72	97,385.40	44,257.68
HTDF55510802	01741R102 ATI INC	590.000	33,952.52	32,473.60	(1,478.92)
HTDF55510802	018581108 BREAD FINANCIAL HOLDINGS INC	933.000	34,803.56	56,968.98	22,165.42
HTDF55510802	02005N100 ALLY FINANCIAL INC	515.000	19,755.40	18,545.15	(1,210.25)
HTDF55510802	02553E106 AMERICAN EAGLE OUTFITTERS INC	4,775.000	96,789.25	79,599.25	(17,190.00)
HTDF55510802	05463X106 AXOGEN INC	6,225.000	82,405.91	102,588.00	20,182.09
HTDF55510802	05988J103 BANDWIDTH INC	2,501.000	37,403.91	42,567.02	5,163.11
HTDF55510802	090043100 BILL HOLDINGS INC	1,224.000	63,292.92	103,685.04	40,392.12
HTDF55510802	09061G101 BIOMARIN PHARMACEUTICAL INC	960.000	63,233.09	63,100.80	(132.29)
HTDF55510802	10806X102 BRIDGEBIO PHARMA INC	760.000	24,221.50	20,854.40	(3,367.10)
HTDF55510802	11120U105 BRIXMOR PROPERTY GROUP INC	1,923.000	41,383.22	53,536.32	12,153.10
HTDF55510802	11373M107 BROOKLINE BANCORP INC	8,250.000	83,897.94	97,350.00	13,452.06
HTDF55510802	120076104 BUILD-A-BEAR WORKSHOP INC	1,102.000	26,908.99	50,736.08	23,827.09
HTDF55510802	126349109 CSG SYSTEMS INTERNATIONAL INC	809.000	47,372.63	41,347.99	(6,024.64)
HTDF55510802	127190304 CACI INTERNATIONAL INC	193.000	55,178.86	77,983.58	22,804.72
HTDF55510802	14575E105 CARS.COM INC	5,375.000	100,350.02	93,148.75	(7,201.27)
HTDF55510802	154760409 CENTRAL PACIFIC FINANCIAL CORP	1,100.000	20,924.75	31,955.00	11,030.25
HTDF55510802	191098102 COCA-COLA CONSOLIDATED INC	75.000	86,575.83	94,499.25	7,923.42
HTDF55510802	199908104 COMFORT SYSTEMS USA INC	193.000	89,179.51	81,843.58	(7,335.93)
HTDF55510802	201723103 COMMERCIAL METALS CO	1,064.000	39,128.31	52,774.40	13,646.09
HTDF55510802	204166102 COMMVAULT SYSTEMS INC	751.000	47,525.80	113,333.41	65,807.61
HTDF55510802	22266M104 COURSERA INC	3,186.000	46,324.44	27,081.00	(19,243.44)
HTDF55510802	23282W605 CYTOKINETICS INC	408.000	36,378.14	19,192.32	(17,185.82)
HTDF55510802	23291C103 DMC GLOBAL INC	2,580.000	35,418.97	18,963.00	(16,455.97)
HTDF55510802	233377407 DXP ENTERPRISES INC/TX	1,467.000	69,665.67	121,203.54	51,537.87
HTDF55510802	257651109 DONALDSON CO INC	541.000	34,195.61	36,436.35	2,240.74
HTDF55510802	258278100 DORMAN PRODUCTS INC	544.000	39,925.84	70,475.20	30,549.36
HTDF55510802	25862V105 DOUBLEVERIFY HOLDINGS INC	1,977.000	70,379.21	37,978.17	(32,401.04)
HTDF55510802	26210C104 DROPBOX INC	2,992.000	70,797.62	89,879.68	19,082.06
HTDF55510802	267475101 DYCOM INDUSTRIES INC	582.000	110,182.07	101,302.92	(8,879.15)
HTDF55510802	268150109 DYNATRACE INC	1,523.000	68,801.07	82,775.05	13,973.98
HTDF55510802	29084Q100 EMCOR GROUP INC	293.000	38,509.82	132,992.70	94,482.88
HTDF55510802	292104106 EMPIRE STATE REALTY TRUST INC	2,076.000	20,531.64	21,424.32	892.68
HTDF55510802	29275Y102 ENERSYS	489.000	30,700.48	45,198.27	14,497.79
HTDF55510802	29357K103 ENOVA INTERNATIONAL INC	327.000	19,796.58	31,352.76	11,556.18
HTDF55510802	298736109 EURONET WORLDWIDE INC	296.000	31,514.84	30,440.64	(1,074.20)



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HTDF55510802 29977A105	EVERCORE INC	330.000	35,118.32	91,472.70	56,354.38
HTDF55510802 30063P105	EXACT SCIENCES CORP	341.000	29,842.78	19,160.79	(10,681.99)
HTDF55510802 30069T101	EXCELERATE ENERGY INC	3,655.000	78,970.27	110,563.75	31,593.48
HTDF55510802 302492103	FLYWIRE CORP	4,975.000	105,692.23	102,584.50	(3,107.73)
HTDF55510802 315616102	F5 INC	329.000	55,761.13	82,733.63	26,972.50
HTDF55510802 317585404	FINANCIAL INSTITUTIONS INC	1,776.000	34,255.26	48,467.04	14,211.78
HTDF55510802 34354P105	FLOWSERVE CORP	1,711.000	51,335.31	98,416.72	47,081.41
HTDF55510802 35905A109	FRONTDOOR INC	2,110.000	64,777.00	115,353.70	50,576.70
HTDF55510802 364760108	GAP INC/THE	4,800.000	97,392.00	113,424.00	16,032.00
HTDF55510802 368736104	GENERAC HOLDINGS INC	313.000	36,061.78	48,530.65	12,468.87
HTDF55510802 37637K108	GITLAB INC	654.000	39,355.04	36,852.90	(2,502.14)
HTDF55510802 37959E102	GLOBE LIFE INC	1,036.000	94,391.91	115,534.72	21,142.81
HTDF55510802 392709101	GREEN BRICK PARTNERS INC	467.000	23,151.15	26,380.83	3,229.68
HTDF55510802 405024100	HAEMONETICS CORP	609.000	39,639.94	47,550.72	7,910.78
HTDF55510802 42222N103	HEALTHSTREAM INC	2,113.000	51,278.42	67,193.40	15,914.98
HTDF55510802 422819102	HEIDRICK & STRUGGLES INTERNATI	613.000	20,884.91	27,162.03	6,277.12
HTDF55510802 433000106	HIMS & HERS HEALTH INC	2,505.000	38,307.19	60,570.90	22,263.71
HTDF55510802 44107P104	HOST HOTELS & RESORTS INC	5,995.000	101,796.19	105,032.40	3,236.21
HTDF55510802 449172105	HYSTER-YALE INC	375.000	22,207.50	19,098.75	(3,108.75)
HTDF55510802 45166A102	IDEAYA BIOSCIENCES INC	405.000	17,220.60	10,408.50	(6,812.10)
HTDF55510802 453836108	INDEPENDENT BANK CORP	883.000	50,489.94	56,679.77	6,189.83
HTDF55510802 457669307	INSMED INC	1,376.000	42,376.80	94,999.04	52,622.24
HTDF55510802 457730109	INSPIRE MEDICAL SYSTEMS INC	315.000	59,034.62	58,394.70	(639.92)
HTDF55510802 45828L108	INTEGRAL AD SCIENCE HOLDING CO	2,635.000	47,813.22	27,509.40	(20,303.82)
HTDF55510802 458665304	INTERFACE INC	4,025.000	100,496.91	98,008.75	(2,488.16)
HTDF55510802 46005L101	INTERNATIONAL MONEY EXPRESS IN	3,098.000	64,486.11	64,531.34	45.23
HTDF55510802 46116X101	INTRA-CELLULAR THERAPIES INC	485.000	33,270.24	40,507.20	7,236.96
HTDF55510802 48020Q107	JONES LANG LASALLE INC	409.000	108,577.23	103,534.26	(5,042.97)
HTDF55510802 497266106	KIRBY CORP	799.000	93,099.48	84,534.20	(8,565.28)
HTDF55510802 512816109	LAMAR ADVERTISING CO	695.000	78,617.01	84,609.30	5,992.29
HTDF55510802 52466B103	LEGALZOOM.COM INC	5,797.000	47,564.39	43,535.47	(4,028.92)
HTDF55510802 533535100	LINCOLN EDUCATIONAL SERVICES C	2,433.000	26,008.77	38,490.06	12,481.29
HTDF55510802 53815P108	LIVERAMP HOLDINGS INC	1,520.000	39,033.60	46,162.40	7,128.80
HTDF55510802 54738L109	LOVESAC CO/THE	1,277.000	28,818.87	30,213.82	1,394.95
HTDF55510802 55087P104	LYFT INC	6,377.000	88,756.28	82,263.30	(6,492.98)
HTDF55510802 55305B101	M/I HOMES INC	538.000	51,392.96	71,527.10	20,134.14
HTDF55510802 55345K103	MRC GLOBAL INC	7,245.000	90,250.87	92,591.10	2,340.23
HTDF55510802 56418H100	MANPOWERGROUP INC	436.000	40,395.66	25,165.92	(15,229.74)
HTDF55510802 589400100	MERCURY GENERAL CORP	365.000	22,794.25	24,265.20	1,470.95
HTDF55510802 589889104	MERIT MEDICAL SYSTEMS INC	653.000	41,212.54	63,158.16	21,945.62
HTDF55510802 59001A102	MERITAGE HOMES CORP	158.000	26,421.45	24,303.56	(2,117.89)
HTDF55510802 591774104	METROPOLITAN BANK HOLDING CORP	1,796.000	71,959.43	104,886.40	32,926.97
HTDF55510802 608190104	MOHAWK INDUSTRIES INC	517.000	51,064.68	61,590.21	10,525.53



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HTDF55510802 624758108	MUELLER WATER PRODUCTS INC	3,765.000	49,132.64	84,712.50	35,579.86
HTDF55510802 629209305	NMI HOLDINGS INC	1,469.000	27,973.19	54,000.44	26,027.25
HTDF55510802 629377508	NRG ENERGY INC	876.000	68,858.51	79,032.72	10,174.21
HTDF55510802 632307104	NATERA INC	316.000	19,849.08	50,022.80	30,173.72
HTDF55510802 639027101	NATURE'S SUNSHINE PRODUCTS INC	1,732.000	17,557.88	25,391.12	7,833.24
HTDF55510802 64125C109	NEUROCRINE BIOSCIENCES INC	317.000	30,351.84	43,270.50	12,918.66
HTDF55510802 65249B109	NEWS CORP	1,869.000	30,917.20	51,472.26	20,555.06
HTDF55510802 655664100	NORDSTROM INC	4,400.000	102,940.50	106,260.00	3,319.50
HTDF55510802 67011P100	DNOW INC	5,815.000	59,494.23	75,653.15	16,158.92
HTDF55510802 68062P106	OLEMA PHARMACEUTICALS INC	703.000	8,679.31	4,098.49	(4,580.82)
HTDF55510802 68134L109	OLO INC	15,800.000	88,510.02	121,344.00	32,833.98
HTDF55510802 68268W103	ONEMAIN HOLDINGS INC	1,794.000	79,144.51	93,521.22	14,376.71
HTDF55510802 69753M105	PALOMAR HOLDINGS INC	648.000	32,752.80	68,422.32	35,669.52
HTDF55510802 70451X104	PAYONEER GLOBAL INC	11,250.000	86,223.24	112,950.00	26,726.76
HTDF55510802 71363P106	PERDOCEO EDUCATION CORP	3,353.000	46,862.80	88,753.91	41,891.11
HTDF55510802 71377A103	PERFORMANCE FOOD GROUP CO	734.000	42,442.61	62,059.70	19,617.09
HTDF55510802 72815L107	PLAYTIKA HOLDING CORP	4,650.000	51,389.71	32,271.00	(19,118.71)
HTDF55510802 733174700	POPULAR INC	593.000	45,993.04	55,777.58	9,784.54
HTDF55510802 736508847	PORTLAND GENERAL ELECTRIC CO	800.000	35,680.00	34,896.00	(784.00)
HTDF55510802 74624M102	PURE STORAGE INC	1,368.000	49,795.91	84,036.24	34,240.33
HTDF55510802 759509102	RELIANCE INC	159.000	28,670.41	42,812.34	14,141.93
HTDF55510802 76118Y104	RESIDEO TECHNOLOGIES INC	1,906.000	40,772.08	43,933.30	3,161.22
HTDF55510802 76155X100	REVOLUTION MEDICINES INC	831.000	27,778.64	36,347.94	8,569.30
HTDF55510802 76665T102	RILEY EXPLORATION PERMIAN INC	1,918.000	51,500.66	61,222.56	9,721.90
HTDF55510802 76680V108	RING ENERGY INC	46,736.000	83,227.77	63,560.96	(19,666.81)
HTDF55510802 782011100	RUSH STREET INTERACTIVE INC	7,278.000	51,020.90	99,854.16	48,833.26
HTDF55510802 78454L100	SM ENERGY CO	1,495.000	47,592.94	57,946.20	10,353.26
HTDF55510802 78463M107	SPS COMMERCE INC	382.000	55,450.12	70,284.18	14,834.06
HTDF55510802 803607100	SAREPTA THERAPEUTICS INC	402.000	45,675.59	48,879.18	3,203.59
HTDF55510802 830566105	SKECHERS USA INC	380.000	23,732.90	25,551.20	1,818.30
HTDF55510802 85205L107	SPRINGWORKS THERAPEUTICS INC	949.000	36,541.34	34,287.37	(2,253.97)
HTDF55510802 852312305	STAAR SURGICAL CO	1,075.000	26,252.04	26,111.75	(140.29)
HTDF55510802 853666105	STANDARD MOTOR PRODUCTS INC	936.000	36,563.24	28,997.28	(7,565.96)
HTDF55510802 858155203	STEELCASE INC	5,206.000	67,670.80	61,534.92	(6,135.88)
HTDF55510802 859241101	STERLING INFRASTRUCTURE INC	290.000	7,637.18	48,850.50	41,213.32
HTDF55510802 860630102	STIFEL FINANCIAL CORP	686.000	46,521.51	72,770.88	26,249.37
HTDF55510802 86366E106	STRUCTURE THERAPEUTICS INC ADR	729.000	30,664.51	19,770.48	(10,894.03)
HTDF55510802 871332102	SYLVAMO CORP	759.000	46,637.85	59,976.18	13,338.33
HTDF55510802 87357P100	TACTILE SYSTEMS TECHNOLOGY INC	6,377.000	74,999.24	109,238.01	34,238.77
HTDF55510802 875465106	TANGER INC	3,050.000	57,386.50	104,096.50	46,710.00
HTDF55510802 880345103	TENNANT CO	460.000	30,956.49	37,503.80	6,547.31
HTDF55510802 88362T103	THERMON GROUP HOLDINGS INC	622.000	19,101.03	17,894.94	(1,206.09)
HTDF55510802 894164102	TRAVEL + LEISURE CO	984.000	39,116.08	49,642.80	10,526.72



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HTDF55510802 90328M107	USANA HEALTH SCIENCES INC	896.000	34,371.40	32,157.44	(2,213.96)
HTDF55510802 909214306	UNISYS CORP	11,169.000	53,501.67	70,699.77	17,198.10
HTDF55510802 912008109	US FOODS HOLDING CORP	1,745.000	121,112.61	117,717.70	(3,394.91)
HTDF55510802 91359V107	UNIVERSAL INSURANCE HOLDINGS I	1,028.000	20,359.54	21,649.68	1,290.14
HTDF55510802 913903100	UNIVERSAL HEALTH SERVICES INC	542.000	115,680.15	97,245.64	(18,434.51)
HTDF55510802 91688F104	UPWORK INC	6,075.000	103,082.23	99,326.25	(3,755.98)
HTDF55510802 917047102	URBAN OUTFITTERS INC	2,099.000	81,798.03	115,193.12	33,395.09
HTDF55510802 92243G108	VAXCYTE INC	405.000	24,618.28	33,153.30	8,535.02
HTDF55510802 92686J106	VIKING THERAPEUTICS INC	734.000	13,685.29	29,536.16	15,850.87
HTDF55510802 928254101	VIRTU FINANCIAL INC	1,923.000	35,012.82	68,612.64	33,599.82
HTDF55510802 92847W103	VITAL FARMS INC	2,066.000	30,839.65	77,867.54	47,027.89
HTDF55510802 957638109	WESTERN ALLIANCE BANCORP	1,429.000	88,252.62	119,378.66	31,126.04
HTDF55510802 96924N100	WILLDAN GROUP INC	1,490.000	62,528.72	56,754.10	(5,774.62)
HTDF55510802 985817105	YELP INC	2,354.000	87,431.71	91,099.80	3,668.09
HTDF55510802 G0750C108	AXALTA COATING SYSTEMS LTD	1,624.000	55,318.47	55,573.28	254.81
HTDF55510802 G1110E107	BIOHAVEN LTD	552.000	25,632.33	20,617.20	(5,015.13)
HTDF55510802 G27358103	DESPEGAR.COM CORP	2,279.000	32,795.95	43,870.75	11,074.80
HTDF55510802 G3198U102	ESSENT GROUP LTD	888.000	39,576.35	48,342.72	8,766.37
HTDF55510802 G3223R108	EVEREST GROUP LTD	334.000	108,422.73	121,061.64	12,638.91
HTDF55510802 G3922B107	GENPACT LTD	880.000	41,241.10	37,796.00	(3,445.10)
HTDF55510802 G5005R107	JAMES RIVER GROUP HOLDINGS LTD	7,375.000	58,240.20	35,916.25	(22,323.95)
HTDF55510802 G50871105	JAZZ PHARMACEUTICALS PLC	171.000	21,774.07	21,058.65	(715.42)
HTDF55510802 G5509L101	LIVANOVA PLC	1,069.000	58,922.81	49,505.39	(9,417.42)
HTDF55510802 G85158106	STONECO LTD	5,395.000	67,420.15	42,998.15	(24,422.00)
HTDF55510802 G87110105	TECHNIPFMC PLC	4,030.000	115,689.20	116,628.20	939.00
HTDF55510802 G8726X106	TEEKAY TANKERS LTD	1,538.000	87,971.86	61,197.02	(26,774.84)
HTDF55510802 G98239109	XP INC	1,493.000	37,790.49	17,692.05	(20,098.44)
HTDF55510802 M5425M103	INMODE LTD	1,171.000	20,141.20	19,555.70	(585.50)
HTDF55510802 NABL54JK8	TEEKAY TANKERS LTD	210.000	9,555.00	8,355.90	(1,199.10)
HTDF55510802 Y0207T100	ARDMORE SHIPPING CORP	1,186.000	19,877.36	14,409.90	(5,467.46)
HTDF55510802 Y41053102	INTERNATIONAL SEAWAYS INC	463.000	23,024.99	16,640.22	(6,384.77)
TOTAL CORPORATE STOCK - COMMON			50,418,311.45	51,983,684.51	1,565,373.06

OTHER INVESTMENTS

HTDF55510602 168863DQ8	CHILE GOVERNMENT INTERNATIONAL 3.100% 01/22/2061 DD 01/22/21	4,000,000.000	2,495,760.00	2,357,680.00	(138,080.00)
HTDF55510602 231266MN4	CURATORS OF THE UNIV OF MISSOU 2.012% 11/01/2027 DD 05/05/20	1,200,000.000	1,046,184.00	1,120,920.00	74,736.00
HTDF55510602 455780CX2	INDONESIA GOVERNMENT INTERNATI 3.350% 03/12/2071 DD 01/12/21	4,000,000.000	2,657,640.00	2,498,200.00	(159,440.00)
HTDF55510602 47770VBR0	JOB SOHIO BEVERAGE SYS STWD LIQ 4.433% 01/01/2033 DD 02/01/23	2,895,000.000	2,877,674.16	2,845,553.40	(32,120.76)
HTDF55510602 485429Z64	KANSAS ST DEV FIN AUTH REVENUE 4.727% 04/15/2037 DD 08/20/15	410,000.000	404,090.59	392,677.50	(11,413.09)
HTDF55510602 485429Z72	KANSAS ST DEV FIN AUTH REVENUE 4.927% 04/15/2045 DD 08/20/15	750,000.000	739,195.05	707,850.00	(31,345.05)
HTDF55510602 544445BD0	LOS ANGELES CA DEPT OF ARPTS A 3.887% 05/15/2038 DD 12/06/16	500,000.000	446,980.20	439,245.00	(7,735.20)
HTDF55510602 54627RAS9	LOUISIANA ST LOCAL GOVT ENVRNM 5.048% 12/01/2034 DD 03/29/23	2,765,000.000	2,783,027.80	2,764,059.90	(18,967.90)



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HTDF55510602	64972HRB0 NEW YORK CITY NY TRANSITIONAL 6.828% 07/15/2040 DD 11/23/10	190,000.000	216,972.27	203,022.60	(13,949.67)
HTDF55510602	715638DQ2 PERUVIAN GOVERNMENT INTERNATIO 2.780% 12/01/2060 DD 12/01/20	4,000,000.000	2,293,800.00	2,102,000.00	(191,800.00)
HTDF55510602	768874SG5 RIVERSIDE CA ELEC REVENUE 7.605% 10/01/2040 DD 12/16/10	125,000.000	156,091.58	146,873.75	(9,217.83)
HTDF55510602	79467BAR6 SALES TAX SECURITIZATION CORP 3.587% 01/01/2043 DD 12/14/17	1,000,000.000	841,303.80	820,920.00	(20,383.80)
HTDF55510602	79765RSV2 SAN FRANCISCO CITY & CNTY CA P 6.000% 11/01/2040 DD 06/17/10	130,000.000	138,779.85	132,867.80	(5,912.05)
HTDF55510602	86657MBK1 SUMTER LANDING FL CDD RECREATI 4.172% 10/01/2047 DD 11/16/16	500,000.000	449,268.30	433,265.00	(16,003.30)
HTDF55510602	88258MAA3 TEXAS NATURAL GAS SECURITIZTN 5.102% 04/01/2035 DD 09/01/23	10,710,394.676	10,786,158.48	10,732,886.50	(53,271.98)
HTDF55510602	88258MAB1 TEXAS NATURAL GAS SECURITIZTN 5.169% 04/01/2041 DD 09/01/23	4,610,000.000	4,723,544.30	4,539,881.90	(183,662.40)
HTDF55510602	91086QAZ1 MEXICO GOVERNMENT INTERNATIONA 5.750% 10/12/2110 DD 10/12/10	1,205,000.000	1,044,506.05	922,246.75	(122,259.30)
HTDF55510602	91087BAR1 MEXICO GOVERNMENT INTERNATIONA 3.500% 02/12/2034 DD 01/12/22	1,965,000.000	1,627,825.65	1,563,196.80	(64,628.85)
HTDF55510602	913366KC3 UNIV OF CALIFORNIA CA RGTS MED 3.256% 05/15/2060 DD 03/05/20	110,000.000	77,232.10	70,933.50	(6,298.60)
HTDF55510602	99F106C5A US 10YR ULTRA FUTURE (CBT) EXP MAR 25	686.000	0.00	(1,287,526.84)	(1,287,526.84)
HTDF55510602	99F133C5A US TREAS BD FUTURE (CBT) EXP MAR 25	106.000	0.00	(333,679.92)	(333,679.92)
HTDF55510602	99F700C5A US ULTRA BOND (CBT) EXP MAR 25	151.000	0.00	(611,380.16)	(611,380.16)
TOTAL OTHER INVESTMENTS			35,806,034.18	32,561,693.48	(3,244,340.70)
COMMON/COLLECTIVE TRUST					
HTDF55510002	996115960 EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	48,665.000	48,665.00	48,665.00	0.00
HTDF55510102	996115960 EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	194,688.110	194,688.11	194,688.11	0.00
HTDF55510202	996115960 EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	7,924.190	7,924.19	7,924.19	0.00
HTDF55510402	996115960 EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	879,895.040	879,895.04	879,895.04	0.00
HTDF55510502	996115952 EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	9,136,356.350	9,136,356.35	9,136,356.35	0.00
HTDF55510602	996115952 EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	18,186,891.810	18,186,891.81	18,186,891.81	0.00
HTDF55510802	996115952 EB TEMP INV FD VAR RT 12/31/49 FEE CL 00	370,644.790	370,644.79	370,644.79	0.00
HTDF55510802	99VVCYTF9 MULTI-MANAGER SOLUTIONS U.S. LARGE	7,324,773.281	82,225,225.94	106,058,322.24	23,833,096.30
TOTAL COMMON/COLLECTIVE TRUST			111,050,291.23	134,883,387.53	23,833,096.30
REGISTERED INVESTMENT COMPANIES					
HTDF55510402	46434G772 ISHARES MSCI TAIWAN ETF	6,477.000	310,814.19	335,249.52	24,435.33
HTDF55510802	19766J250 COLUMBIA OVERSEAS CORE-INST3	439,779.168	4,199,782.47	4,367,007.14	167,224.67
HTDF55510802	46434V803 ISHA CURR HEDGED MSCI EAFE	248,069.000	8,150,164.21	8,620,397.75	470,233.54
HTDF55510802	81580H811 SB&H SMALL CAP GROWTH-INST	91,032.805	1,615,000.00	1,979,963.51	364,963.51
HTDF55510802	92206C730 VANGUARD RUSSELL 1000	12,395.000	2,862,219.71	3,305,994.40	443,774.69
HTDF55510802	97183W278 WILMINGTON TR COLLECTIVE INVT HTHKIS&WLY SM R	165,663.143	1,620,000.00	1,953,168.46	333,168.46
TOTAL REGISTERED INVESTMENT COMPANIES			18,757,980.58	20,561,780.78	1,803,800.20
GRAND TOTAL			1,354,506,879.64	1,224,264,306.22	(130,242,573.42)

(3,044,656.08)C

(127,197,917.34) I

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service										Total
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	
Under 25											
25–29		20 2,044									20
30–34		240 6,280	37 10,818								277
35–39	14	394 7,913	237 22,868	52 23,062	1						698
40–44	21 1,714	440 10,525	282 25,180	222 36,014	65 129,907 37,682						1,030
45–49	15	331 14,094	277 29,609	163 44,911	172 163,897 53,132	44 144,822 55,592					1,002
50–54	11	321 14,842	263 36,109	141 56,243	150 148,352 66,525	112 132,448 77,106	29 74,907				1,027
55–59	16	267 19,007	231 38,587	164 57,942	135 138,894 76,026	110 156,652 89,954	95 151,920 92,949	40 120,400	1		1,059
60–64	11	220 17,647	229 42,697	153 61,934	123 125,703 78,487	79 148,091 101,588	57 172,784 125,620	47 129,313	55 98,104 103,864	2	976
65–69	1	82 19,356	68 40,084	50 63,881	50 88,757	18	17	8	7	6	307
70 & up	4	19	20 40,433	9	8	3	4	3	2	1	73
Total	93	2,334	1,644	954	704	366	202	98	65	9	6,469

In each cell, the top number is the count of active participants for each age/service combination, the middle number is average pay for 2023 for the participants in the cell who are still accruing final average pay benefits, limited to \$330,000, and the bottom number is the average account balance for all participants in the cell. Average pay is not shown for cells with fewer than 20 participants accruing final average pay benefits. Average account balance is not shown for cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for January 1, 2024 funding valuation****Sponsor elections**

• Segment rates or full yield curve	Segment	
• Look-back months	3	
	Stabilized	Nonstabilized
• First 5 years	4.75%	3.82%
• Next 15 years	4.87%	4.59%
• Over 20 years	5.59%	4.63%

Mortality sponsor elections

• Healthy participants	Section 430(h)(3) prescribed generational annuitant and non-annuitant mortality tables for 2024 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS-modified MP-2021 mortality improvement scale, in accordance with the IRS regulation 1.430(h)(3)-1.
• Disabled participants	Same as healthy participants.

Economic assumptions

417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.
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Cash balance plans

• Interest accumulation rate	- Legacy BMO: 5.00% - Legacy BOW ERP: 4.25% in 2024, 3.75% for 2025 and beyond
• Whipsaw calculations	No
• Annuity conversion	
– Mortality table	2024 IRC Section 417(e) unisex mortality
– Interest rate basis	Funding segment rates

Late retirement increases

• Mortality table	2024 IRC 417(e) unisex mortality
• Interest rate basis	- Legacy BMO FAP current vested deferreds: October 2023 417(e) first segment rate of 5.77% - Legacy BOW UCBRP actives and vested deferreds: October 2023 417(e) segment rates (5.77%, 6.14%, 6.19%)

Other economic assumptions

• Salary increases	See table of sample rates
• Social Security taxable wage base increases	4.00% per year
• Inflation	2.50% per year
• Expected investment return	3.10% for 2022; 5.00% for 2023; 4.80% for 2024
• Expenses	\$2,430,000 added to current year normal cost

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Rationale for economic assumptions**

- Discount rate – Given the segment rate and look-back elections made by BMO, the stabilized and nonstabilized rates are those prescribed by IRS Section 430 and relevant regulations.
- 417(e) lump sums and cash balance annuity conversion – These assumptions are prescribed by IRS Section 430 and relevant regulations.
- Cash balance interest accumulation rate
 - Legacy BMO: This assumption is based on the current crediting rate being used by the plan since the minimum interest crediting rate of 5% is greater than the rate before applying the minimum.
 - Legacy BOW ERP: This assumption is based on a long-term outlook of the yield on 5-year Treasury bonds based on Mercer Investment LLC's Capital Markets Outlook.
- Salary increases – This assumption is based on an experience study covering the period January 1, 2016 to January 1, 2020. The assumption is consistent with BMO's future expectation of salary increases.
- Expected investment return – The expected rate of return on plan assets is based on the median (50th percentile) simulated investment return using forward looking capital market assumptions published in Mercer Investment Consulting's Capital Markets Outlook for the plan's asset allocation and rounded to the nearest 10 basis points. The expected investment return assumes a passive portfolio with no alpha and a 0.07% investment load representative of passive investments.
- Expenses – This assumption is based on prior year experience, rounded to the nearest \$5,000, and adjusted, as necessary, for any expected changes.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Demographic assumptions				
•	Withdrawal	See table of sample rates.		
•	Disability incidence	Not applicable		
•	Retirement age	Attained age	Legacy BMO	Legacy BOW
		Under 55	0.00%	0.00%
		55 – 58	10.00%	9.00%
		59 – 60	12.50%	9.00%
		61	15.00%	11.00%
		62	22.50%	12.00%
		63	20.00%	14.00%
		64	27.50%	15.00%
		65	35.00%	17.00%
		66	35.00%	19.00%
		67	35.00%	20.00%
		68	35.00%	23.00%
		69	35.00%	24.00%
		70 – 71	35.00%	100.00%
		72 and above	100.00%	100.00%
•	Benefit commencement age for			
–	Future vested deferred	• Legacy BMO: 65 for annuities, 60 for lump sum (see form of payment assumption). If age as of the valuation date exceeds age 60, lump sum payment is assumed deferred until age 65 or current age if greater.		
		• Legacy BOW ERP: 55		
		• Legacy BOW UCBRP: 61		
–	Current vested deferred	• Legacy BMO: 65 for annuities, 60 for lump sum (see form of payment assumption). If age as of the valuation date exceeds age 60, lump sum payment is assumed deferred until age 65 or current age if greater.		
		• Legacy BOW ERP: 61 for cash balance, 65 for frozen annuities		
		• Legacy BOW UCBRP: 61		
•	Spouse assumptions	Male participants	Female participants	
–	Legacy BMO			
	○ Percentage married	80%	65%	
	○ Spouse age difference	1 year younger	1 year older	
–	Legacy BOW ERP			
	○ Percentage married	100%	100%	
	○ Spouse age difference	4 years younger	4 years older	
–	Legacy BOW UCBRP			
	○ Percentage married	80%	80%	
	○ Spouse age difference	3 years younger	3 years older	

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Form of payment — Legacy BMO FAP	Immediate lump sum	Deferred lump sum / at age	Single life	100% J&S
• Active retirements	40.00%	30.00% / 62	15.00%	15.00%
• Future vested deferred	0.00%	75.00% / 60 ¹	15.00%	10.00%
• Future deaths	100% assumed to elect annuity survivor benefit			
• Current vested deferred	0.00%	75.00% / 60 ¹	15.00%	10.00%
Form of payment — Legacy BMO Cash Balance	Immediate lump sum	Deferred lump sum / at age	Single life	100% J&S
• Active retirements	40.00%	55.00% / 65	2.50%	2.50%
• Future vested deferred	55.00%	40.00% / 60 ¹	2.50%	2.50%
• Future deaths	100% immediate lump sum			
• Current vested deferred	0.00% ²	90.00% / 60 ¹	7.50%	2.50%
Form of payment — Legacy Pentegra	Immediate lump sum	Deferred lump sum / at age	Single life with 10 years certain	100% J&S with 10 years certain
• Active retirements	40.00%	30.00% / 62	15.00%	15.00%
• Future vested deferred	0.00%	75.00% / 60 ¹	15.00%	10.00%
• Future deaths	100% assumed to elect annuity survivor benefit			
• Current vested deferred	0.00%	75.00% / 60 ¹	15.00%	10.00%
Form of payment — Legacy BOW ERP	Immediate lump sum	Deferred lump sum / at age	Single life	
• Active retirements	90.00%	0.00%	10.00%	
• Future vested deferred	0.00%	90.00% / 61	10.00%	
• Future deaths	100% immediate lump sum			
• Current vested deferred cash balance	0.00%	90.00% / 61	10.00%	
• Current vested deferred frozen annuity	0.00%	0.00%	100.00%	
Form of payment — Legacy BOW UCBRP	Single life	50% J&S		
• Active retirements	100.00%			
• Future vested deferred	100.00%			
• Future deaths		100.00%		
• Current vested deferred	100.00%			
Unpredictable contingent event assumptions	Not applicable			

¹ If age as of the valuation date exceeds age 60, lump sum payment is assumed deferred until age 65 or current age if greater.² 55% of participants who terminated during the prior plan year are assumed to elect a lump sum immediately.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of sample rates**

Attained age	Legacy BMO Percentage of salary increase at attained age
35	4.00%
40	4.00%
45	3.00%
50	2.25%
55	1.75%
60	1.25%
65	1.00%

Attained age	Withdrawal	
	Legacy BMO	Legacy BOW
25	17.50%	17.00%
30	15.50%	17.00%
35	12.50%	12.00%
40	11.75%	10.00%
45	10.75%	8.00%
50	10.0%	5.50%
55	9.0%	0.0%

Rationale for demographic assumptions

- Withdrawal and retirement:
 - Legacy BMO: Long term assumptions based on a historical experience study for the period January 1, 2016 through January 1, 2020. Assumptions are consistent with BMO's future expectation for these assumptions.
 - Legacy BOW: Long term assumptions based on a historical experience study conducted by the prior actuary in 2018. Assumptions are consistent with BMO's future expectation for these assumptions.
- Form of payment:
 - Legacy BMO: Long term assumptions based on a historical experience study for the period January 1, 2016 through January 1, 2020. Assumptions are consistent with BMO's future expectation for these assumptions.
 - Legacy BOW: Form of payment assumptions were developed by the prior actuary and are the same as those used by the plan which previously covered these participants. These rates will be used until additional experience becomes available. Assumptions are consistent with BMO's future expectation for these assumptions.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial methods for funding

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods – effective January 1, 2008

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan administrator provides us with data on all participants as of the valuation date who are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan has a regular insurance contract and a separate account contract with Aetna Life Insurance Company covering certain legacy BOW participants. The regular insurance contract is an immediate participation guarantee contract, which is valued at fair value as reported to the Plan by Aetna. The separate insurance contract had been established for distribution to participants. This contract is also valued at fair value as reported to the Plan by Aetna.

Minimum funding methods – effective January 1, 2008

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

The plan's valuation date is the beginning of the plan year.

- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, line 25 — Change in Method

The following changes in methods were made since the January 1, 2023 funding valuation:

- Acquisition of the Bank of the West resulted in the United California Bank Retirement Plan (94-0475440 / 003, Legacy BOW) merging with and into the BMO U.S. Pension Plan on December 31, 2023. As a result, this is the first year that Mercer has performed the actuarial valuation for the Legacy BOW portion of the merged plan. Last year's Legacy BOW valuation was performed by WTW. The transition liability for 2023 was within 2% thus the change qualified for automatic approval under Rev. Proc. 2017-56.
- As part of this merger, the lookback month used to determine segment rates for Legacy BOW was changed from a 4-month to a 3-month lookback, consistent with the lookback month used for the legacy BMO U.S. Pension Plan. The use of different lookback months for determining segment rates prior to the merger means that the merger resulted in a method change. Section 6.05(2) of Rev. Proc. 2017-56 restricts automatic approval when there is a method change resulting from a merger and one plan had a funding shortfall prior to the merger (United California Bank Retirement Plan) and the other did not (BMO U.S. Pension Plan). A private letter ruling approval request for this method change was submitted to the IRS and approval was granted.

Schedule SB, line 24 — Change in Actuarial Assumptions

The following changes in non-prescribed assumptions were made since the January 1, 2023 funding valuation:

- The expense component of normal cost increased from \$1,760,000 to \$2,430,000 to reflect our expectations for the current plan year.
- Lump sum conversion and late retirement increases were updated to use the 2024 IRC Section 417(e) unisex mortality and October 2023 417(e) segment rates.
- Cash balance annuity conversion was updated to use the 2024 IRC Section 417(e) unisex mortality and the current funding segment rates.
- The cash balance interest accumulation rate for Legacy BOW ERP was updated to 4.25% in 2024 and 3.75% for 2025 and beyond.

Schedule SB, Line 7 — Explanation of Discrepancy in Prior Year Funding Standard Carryover Balance or Prefunding Balance

The United California Bank Retirement Plan (Legacy BOW) merged with the BMO U.S. Pension Plan (Legacy BMO) effective 12/31/2023. The table below shows the prefunding balance for items 7 – 13 for each plan separately, as well as the total amounts for the plan after the merge. Note that the total ‘actual return’ percentage is displayed to two decimal places in the Schedule SB.

Schedule SB item	Legacy BOW (94-0475440 / 003)	Legacy BMO (51-0275712 / 002)	Total
7	\$66,031,219	\$91,939,298	\$157,970,517
8	2,377,336	0	2,377,336
9	63,653,883	91,939,298	155,593,181
(actual return)	7.51%	10.56%	9.67%
10	4,780,407	9,708,790	14,489,197
11	0	0	0
12	0	25,000,000	25,000,000
13	\$68,434,290	\$76,648,088	\$145,082,378

Schedule SB, Line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with a table of retirement rates. The table varies for Legacy BMO and Legacy BOW participants. The proportion of employees expected to retire at each potential retirement age is shown below. The weighted average retirement age for Legacy BMO participants is 61. The weighted average retirement age for Legacy BOW participants is 62. The blended weighted average retirement age for all actives is 61.

(A) Retirement age	Legacy BMO				Legacy BOW			
	(B) Rate of retirement	(C) Employees remaining	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)	(F) Rate of retirement	(G) Employees remaining	(H) Number of employees expected to retire (F) x (G)	(I) (A) x (H)
55	10.0%	10,000	1,000.00	55,000	9.00%	10,000	900.00	49,500
56	10.0%	9,000	900.00	50,400	9.00%	9,100	819.00	45,864
57	10.0%	8,100	810.00	46,170	9.00%	8,281	745.29	42,482
58	10.0%	7,290	729.00	42,282	9.00%	7,536	678.21	39,336
59	12.5%	6,561	820.13	48,387	9.00%	6,857	617.17	36,413
60	12.5%	5,741	717.61	43,057	9.00%	6,240	561.63	33,698
61	15.0%	5,023	753.49	45,963	11.00%	5,679	624.66	38,104
62	22.5%	4,270	960.70	59,563	12.00%	5,054	606.48	37,602
63	20.0%	3,309	661.82	41,694	14.00%	4,448	622.66	39,227
64	27.5%	2,647	728.00	46,592	15.00%	3,825	573.73	36,719
65	35.0%	1,919	671.74	43,663	17.00%	3,251	552.70	35,925
66	35.0%	1,248	436.63	28,818	19.00%	2,698	512.71	33,839
67	35.0%	811	283.81	19,015	20.00%	2,186	437.15	29,289
68	35.0%	527	184.48	12,544	23.00%	1,749	402.18	27,348
69	35.0%	343	119.91	8,274	24.00%	1,346	323.14	22,297
70	35.0%	223	77.94	5,456	100.00%	1,023	1,023.28	71,630
71	35.0%	145	50.66	3,597	100.00%	0	0	0
72	100.0%	94	94.09	6,774	100.00%	0	0	0
Sum				10,000	607,250	Sum	10,000	619,273
Weighted Average Retirement Age				60.73	Weighted Average Retirement Age	61.93		

	1/1/2024 active count	Weighted average retirement age
Legacy BMO	5,257	60.73
Legacy BOW	1,212	61.93
Total	6,469	60.95

Plan: BMO U.S. Pension Plan

EIN/PN: 51-0275712/002

Valuation Date: 01/01/2024

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	18,934,647	41,456,132	40,839,377	101,230,156
2025	19,276,339	17,300,906	39,507,736	76,084,981
2026	20,966,867	20,798,597	38,355,921	80,121,385
2027	22,956,754	21,690,490	37,150,929	81,798,173
2028	23,718,729	23,987,197	35,943,277	83,649,203
2029	25,539,604	19,307,243	34,689,724	79,536,571
2030	25,913,372	20,547,296	33,392,810	79,853,478
2031	27,872,337	21,788,292	32,068,234	81,728,863
2032	27,453,012	20,855,455	30,713,349	79,021,816
2033	27,922,919	20,769,954	29,315,555	78,008,428
2034	28,650,808	21,059,935	27,891,647	77,602,390
2035	28,715,255	21,612,038	26,426,228	76,753,521
2036	28,608,133	20,806,480	24,950,163	74,364,776
2037	27,880,041	21,717,381	23,454,751	73,052,173
2038	28,468,158	22,311,948	21,946,688	72,726,794
2039	28,562,757	22,231,352	20,433,624	71,227,733
2040	27,249,089	21,174,901	18,923,898	67,347,888
2041	27,255,937	19,665,813	17,426,467	64,348,217
2042	26,017,114	20,803,798	15,950,726	62,771,638
2043	26,721,575	18,640,693	14,506,146	59,868,414
2044	25,405,376	18,074,395	13,102,062	56,581,833
2045	24,199,457	16,890,937	11,747,589	52,837,983
2046	22,912,875	15,168,979	10,451,484	48,533,338
2047	21,252,066	14,517,188	9,222,133	44,991,387
2048	20,603,205	12,767,815	8,067,259	41,438,279
2049	18,692,846	12,131,925	6,993,581	37,818,352
2050	17,657,202	10,881,880	6,006,515	34,545,597
2051	16,187,098	9,960,568	5,109,825	31,257,491
2052	14,849,110	8,730,462	4,305,351	27,884,923
2053	13,631,911	8,001,142	3,592,869	25,225,922
2054	12,384,403	7,222,309	2,970,099	22,576,811
2055	11,396,409	6,580,781	2,432,937	20,410,127
2056	10,381,422	5,999,939	1,975,761	18,357,122
2057	9,438,853	5,434,986	1,591,811	16,465,650
2058	8,526,293	4,896,891	1,273,594	14,696,778
2059	7,672,247	4,387,438	1,013,253	13,072,938
2060	6,869,155	3,910,401	802,903	11,582,459
2061	6,112,718	3,468,085	634,948	10,215,751
2062	5,409,284	3,061,207	502,292	8,972,783
2063	4,756,338	2,689,783	398,513	7,844,634
2064	4,156,326	2,353,184	317,964	6,827,474
2065	3,608,744	2,050,208	255,791	5,914,743
2066	3,112,960	1,779,206	207,929	5,100,095
2067	2,667,460	1,538,192	171,061	4,376,713
2068	2,270,022	1,324,959	142,540	3,737,521
2069	1,918,257	1,137,195	120,288	3,175,740
2070	1,609,404	972,576	102,701	2,684,681
2071	1,340,533	828,824	88,564	2,257,921
2072	1,108,466	703,754	76,972	1,889,192
2073	909,929	595,312	67,267	1,572,508

APPENDIX B

SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)
(Form 5500, Schedule H, Line 4i)

For the Year Ended December 31, 2024



5500 Acquisitions & Dispositions of Assets within Plan Year

Report ID: M2574E

Status: FINAL

HARRIS COMB MANAGER - HTDG55500000

01/01/2024 - 12/31/2024

HARRIS TRUST

Security ID	Security Description	Shares	Cost of Acquisitions	Proceeds of Dispositions
023135AP1	AMAZON.COM INC 4.800% 12/05/2034 DD 12/05/14	235,000.000	(243,003.63)	236,581.55
023135BT2	AMAZON.COM INC 2.500% 06/03/2050 DD 06/03/20	300,000.000	(200,201.91)	191,973.00
031162CZ1	AMGEN INC 2.000% 01/15/2032 DD 08/09/21	600,000.000	(492,884.71)	486,540.00
037411BE4	APACHE CORP 4.375% 10/15/2028 DD 08/23/18	500,000.000	(473,445.00)	470,875.00
037833CH1	APPLE INC 4.250% 02/09/2047 DD 02/09/17	500,000.000	(473,429.79)	457,325.00
046353AD0	ASTRAZENECA PLC 6.450% 09/15/2037 DD 09/12/07	305,000.000	(357,378.79)	350,646.30
046353AT5	ASTRAZENECA PLC 4.000% 01/17/2029 DD 08/17/18	305,000.000	(301,377.96)	298,143.60
06051GFH7	BANK OF AMERICA CORP 4.200% 08/26/2024 DD 08/26/14	500,000.000	(495,294.92)	495,905.00
09062XAF0	BIOGEN INC 4.050% 09/15/2025 DD 09/15/15	335,000.000	(329,618.54)	329,274.85
126408HJ5	CSX CORP 3.800% 03/01/2028 DD 02/20/18	500,000.000	(489,892.42)	486,540.00
14040HTB1	CAPITAL ONE FINANCIAL CORP 3.300% 10/30/2024 DD 10/31/17	300,000.000	(294,988.05)	295,299.00
166754AP6	CHEVRON PHILLIPS CHEMICAL 144A 3.400% 12/01/2026 DD 11/22/16	2,900,000.000	(2,781,650.86)	2,778,142.00
256746AJ7	DOLLAR TREE INC 2.650% 12/01/2031 DD 12/01/21	1,000,000.000	(850,240.87)	840,990.00
291918AB6	EMPIRE DISTRICT BONDCO LLC 5.091% 01/01/2039 DD 01/30/24	2,275,000.000	(2,286,466.00)	2,372,401.75
375558AW3	GILEAD SCIENCES INC 3.700% 04/01/2024 DD 03/07/14	315,000.000	(313,493.89)	314,004.60
375558BD4	GILEAD SCIENCES INC 4.750% 03/01/2046 DD 09/14/15	565,000.000	(540,269.18)	524,274.80
38141EC23	GOLDMAN SACHS GROUP INC/THE 3.850% 07/08/2024 DD 07/08/14	315,000.000	(312,149.29)	312,606.00
413875AW5	L3HARRIS TECHNOLOGIES INC 4.400% 06/15/2028 DD 06/04/18	1,000,000.000	(989,202.26)	981,600.00
49271VAN0	KEURIG DR PEPPER INC 2.250% 03/15/2031 DD 03/15/21	250,000.000	(213,082.35)	209,665.00
638671AE7	NATIONWIDE MUTUAL INSURAN 144A 7.875% 04/01/2033 DD 03/25/03	290,000.000	(328,273.04)	325,246.60
64110DAK0	NETAPP INC 2.700% 06/22/2030 DD 06/22/20	1,000,000.000	(884,269.01)	874,490.00
67066GAH7	NVIDIA CORP 3.500% 04/01/2050 DD 03/31/20	1,105,000.000	(901,260.10)	854,775.55
747525AK9	QUALCOMM INC 4.800% 05/20/2045 DD 05/20/15	175,000.000	(174,121.14)	169,464.75
776743AD8	ROPER TECHNOLOGIES INC 3.800% 12/15/2026 DD 12/19/16	310,000.000	(303,205.27)	302,525.90
824348BN5	SHERWIN-WILLIAMS CO/THE 2.200% 03/15/2032 DD 11/10/21	500,000.000	(416,642.53)	409,120.00
855244AW9	STARBUCKS CORP 2.250% 03/12/2030 DD 03/12/20	250,000.000	(219,677.24)	227,067.50
862121AB6	STORE CAPITAL CORP 4.625% 03/15/2029 DD 02/28/19	500,000.000	(462,361.21)	468,815.00
902494AX1	TYSON FOODS INC 3.950% 08/15/2024 DD 08/08/14	315,000.000	(311,342.84)	312,127.20
92857WBD1	VODAFONE GROUP PLC 4.375% 02/19/2043 DD 02/19/13	250,000.000	(218,692.00)	215,430.00
929160AY5	VULCAN MATERIALS CO 4.700% 03/01/2048 DD 09/01/18	500,000.000	(467,310.64)	455,565.00
99F106F4A	US 10YR ULTRA FUTURE (CBT) EXP JUN 24	967.000	0.00	(1,467,264.98)
99F106I4A	US 10YR ULTRA FUTURE (CBT) EXP SEP 24	920.000	0.00	4,346,487.55
99F106L4A	US 10YR ULTRA FUTURE (CBT) EXP DEC 24	788.000	0.00	(4,376,158.07)
99F133L4A	US TREAS BD FUTURE (CBT) EXP DEC 24	111.000	0.00	81,218.83
99F700F4A	US ULTRA BOND (CBT) EXP JUN 24	29.000	0.00	(178,947.69)
99F700I4A	US ULTRA BOND FUTURE (CBT) EXP SEP 24	163.000	0.00	690,255.30
99F700L4A	US ULTRA BOND FUTURE (CBT) EXP DEC 24	232.000	0.00	(762,281.22)

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF REPORTABLE TRANSACTIONS

(Form 5500, Schedule H, Line 4j)

For the Year Ended December 31, 2024

Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
<u>Category i – A Transaction with Respect to Any Plan Asset Involving an Amount in Excess of Five Percent of the Current Value of Plan Assets</u>								
Bank of New York Mellon Trust	EB Temporary Investment Fund, variable interest rate, maturity date December 31, 2049: 68,439,025 units	\$ 68,439,025	\$ -0-	\$ -0-	\$ -0-	\$ 68,439,025	\$ 68,439,025	\$ -0-
<u>Category iii – A Series of Transactions Involving Securities of the Same Issue Which, When Aggregated, Involve an Amount in Excess of Five Percent of the Current Value of Plan Assets</u>								
Bank of New York Mellon Trust	EB Temporary Investment Fund, variable interest rate, maturity date December 31, 2049: 296 purchases 188 sales	\$ 340,132,055	\$ -0- 355,203,996	\$ -0-	\$ -0-	\$ 340,132,055 355,203,996	\$ 340,132,055 355,203,996	\$ -0-
Bank of New York Mellon Trust	U.S. Treasury bonds, 4.125 percent interest rate, maturity date August 15, 2053: 4 purchases 8 sales	69,817,084	69,136,704			69,817,084 69,893,106	69,817,084 69,136,704	(756,402)

BMO U.S. PENSION PLAN
(Federal Employer Identification Number 51-0275712; Plan Number: 002)

SCHEDULE OF REPORTABLE TRANSACTIONS (CONTINUED)
(Form 5500, Schedule H, Line 4j)

For the Year Ended December 31, 2024

Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
<u>Category iii – A Series of Transactions Involving Securities of the Same Issue Which, When Aggregated, Involve an Amount in Excess of Five Percent of the Current Value of Plan Assets (continued)</u>								
Bank of New York Mellon Trust	U.S. Treasury notes, 4.5 percent maturity rate, maturity date November 15, 2033:							
	15 purchases	\$ 123,358,462	\$ -0-	\$ -0-	\$ -0-	\$ 123,358,462	\$ 123,358,462	\$ -0-
	11 sales		122,701,051			123,358,462	122,701,051	(657,411)
Bank of New York Mellon Trust	U.S. Treasury bonds, 4.75 percent interest rate, maturity date November 15, 2043:							
	3 purchases	34,564,894				34,564,894	34,564,894	
	5 sales		34,812,965			34,809,367	34,812,965	3,598

There were no transactions reportable under categories ii or iv.

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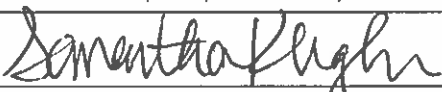
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

A Name of plan BMO U.S. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BMO FINANCIAL CORP.	D Employer Identification Number (EIN) 51-0275712
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value		2a	1,215,859,266
b Actuarial value		2b	1,305,376,621
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	4,325	417,075,240	417,075,240
b For terminated vested participants	8,057	336,382,071	336,382,071
c For active participants	6,469	392,666,853	398,274,689
d Total	18,851	1,146,124,164	1,151,732,000
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate	5	5.10%	
6 Target normal cost			
a Present value of current plan year accruals	6a	5,836,015	
b Expected plan-related expenses	6b	2,430,000	
c Target normal cost	6c	8,266,015	

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

SIGN HERE		9/10/2025
SAMANTHA KLINGLER, FSA, EA, FCA		Date
Type or print name of actuary		2308655
MERCER		Most recent enrollment number
Firm name		412-860-1482
325 JOHN H. MCCONNELL, SUITE 350		Telephone number (including area code)
COLUMBUS OH 43215		
Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	157,970,517
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2,377,336
9 Amount remaining (line 7 minus line 8)	0	155,593,181
10 Interest on line 9 using prior year's actual return of <u>9.67</u> %	0	14,489,197
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	25,000,000
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	145,082,378

Part III Funding Percentages

14 Funding target attainment percentage	14	100.74 %
15 Adjusted funding target attainment percentage	15	113.34 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	101.41 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** 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
Totals ▶			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year?	☐ Yes ☒ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 4.75%	2nd segment: 4.87%	3rd segment: 5.59%
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 3
22 Weighted average retirement age			22 61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)		31a	8,266,015
b Excess assets, if applicable, but not greater than line 31a		31b	8,266,015
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	0		0
b Waiver amortization installment	0		0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34	0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)		36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021
