

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 RESILIENT FLOOR COVERING PENSION FUND	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 07/31/1958
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) BOT OF RESILIENT FLOOR COVERING PENSION FUND HSBA 4160 DUBLIN BLVD, SUITE 100 DUBLIN, CA 94568-7756	2b Employer Identification Number (EIN) 94-6284071 2c Plan Sponsor's telephone number 800-782-0010 2d Business code (see instructions) 238300

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.	10/13/2025	ROBERT WILLIAMS III
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2025	TOM CUDDIE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 3894
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	 6a(1) 1331 6a(2) 1220 6b 1218 6c 995 6d 3433 6e 376 6f 3809 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 269

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

1A 1B

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071

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

1a Enter the valuation date: Month 01 Day 01 Year 2024	
b Assets	
(1) Current value of assets.....	1b(1) 410686551
(2) Actuarial value of assets for funding standard account	1b(2) 429478137
c (1) Accrued liability for plan using immediate gain methods	1c(1) 536153014
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method	1c(3) 521151254
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)
(2) "RPA '94" information:	
(a) Current liability.....	1d(2)(a) 790455084
(b) Expected increase in current liability due to benefits accruing during the plan year.....	1d(2)(b) 6298921
(c) Expected release from "RPA '94" current liability for the plan year.....	1d(2)(c) 39687029
(3) Expected plan disbursements for the plan year.....	1d(3) 40987029

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	10/06/2025
Signature of actuary PAUL C. POON, ASA, MAAA	Date 23-06069
Type or print name of actuary SEGAL	Most recent enrollment number 415-263-8200
Firm name 180 HOWARD STREET, SUITE 1100 SAN FRANCISCO, CA 94105-6147	Telephone number (including area code)
Address of the firm	

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

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	410686551
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	1592	505324958
(2) For terminated vested participants	949	136790205
(3) For active participants:		
(a) Non-vested benefits		22709357
(b) Vested benefits		125630564
(c) Total active	1240	148339921
(4) Total	3781	790455084
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	51.96 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
12/31/2024	19995226	0			
Totals ►			3(b)	19995226	3(c) 0
(d) Total withdrawal liability amounts included in line 3(b) total				3(d)	382244

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3)).....	4a	82.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	C
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☒ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is: • Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge; • Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐ • Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."	4f	2025

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

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

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability			6a	3.29 %
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A		☐ Yes ☐ No ☒ N/A	
c Mortality table code for valuation purposes:				
(1) Males	6c(1)	9P	9P	
(2) Females	6c(2)	9FP	9FP	
d Valuation liability interest rate	6d	6.75 %	6.75 %	
e Salary scale	6e	% ☒ N/A		
f Withdrawal liability interest rate:				
(1) Type of interest rate	6f(1)	☐ Single rate ☐ ERISA 4044 ☒ Other ☐ N/A		
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)		%	
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g		8.1 %	
h Estimated investment return on current value of assets for year ending on the valuation date	6h		7.7 %	
i Expense load included in normal cost reported in line 9b	6i		☐ N/A	
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)		%	
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)		1255030	
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)		☐	

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
	3998080	404742
	-3380739	-342246
4	3998080	404742

8 Miscellaneous information:

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

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

a Prior year funding deficiency, if any	9a	16091422
b Employer's normal cost for plan year as of valuation date	9b	2787811

6 Checklist of certain actuarial assumptions:

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

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	-3380739	-342246

8 Miscellaneous information:

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

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

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

c Amortization charges as of valuation date:

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

(2) Funding waivers

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

	Outstanding balance	
9c(1)	193379362	24915655
9c(2)	0	0
9c(3)	0	0

d Interest as applicable on lines 9a, 9b, and 9c.....**9d** 2956155**e** Total charges. Add lines 9a through 9d.....**9e** 46751043**Credits to funding standard account:****f** Prior year credit balance, if any.....**9f** 0**g** Employer contributions. Total from column (b) of line 3.....**9g** 19995226**h** Amortization credits as of valuation date.....

	Outstanding balance	
9h	102795907	20149459

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h**9i** 2034927**j** Full funding limitation (FFL) and credits:

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

9j(1) 136911437

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

9j(2) 288262898

(3) FFL credit

9j(3) 0**k** (1) Waived funding deficiency**9k(1)** 0

(2) Other credits

9k(2) 0**l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 42179612**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m****n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n** 4571431**o** Current year's accumulated reconciliation account:

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

9o(1) 0

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

(a) Reconciliation outstanding balance as of valuation date

9o(2)(a) 0

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

9o(2)(b) 0

(3) Total as of valuation date

9o(3) 0**10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10** 4571431**11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☒ Yes ☐ No

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

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
RAINIER INVESTMENT MANAGEMENT, LLC
46-4242069

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NEWTOWER TRUST COMPANY
30-0872552

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AFL-CIO HOUSING INVESTMENT TRUST
52-6220193

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MCMORGAN & COMPANY LLC
52-2334338

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

(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

(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)

HEALTH SERVICES & BENEFIT ADMINISTR

94-3089465

(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?
13 15 50	NONE	443519	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BNY MELLON

25-6078093

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 50	NONE	412617	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WITHUMSMITH+BROWN, PC

22-2027092

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	388997	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)

SIERRA INVESTMENT PARTNERS, INC.

68-0370668

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	374368	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WASHINGTON CAPITAL MANAGEMENT, INC.

91-1042342

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	284873	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KRAW LAW GROUP

32-0465891

(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	197007	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)

GRAYSTONE CONSULTING

20-8764829

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 31 50	NONE	139118	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE SEGAL COMPANY

94-1503999

(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 17 50	NONE	126917	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ASB CAPITAL MANAGEMENT, LLC

80-0618452

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	125361	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)

SALTZMAN & JOHNSON LAW CORP

94-2376174

(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	119024	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HUDSON EDGE INVESTMENT PARTNERS INC

52-1296988

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	114488	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SAGE ADVISORY SERVICES, LTD CO

74-2798841

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	84906	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)

LOOMIS, SAYLES & CO, LP

04-3200030

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	80554	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIERA CAPITAL MANAGEMENT

13-2726734

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	40749	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEGAL & GENERAL

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	24263	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)

CHRISTENSEN, JAMES & MARTIN ATTORNE

88-0330040

(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	23274	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ROAD RUNNER

87-1226713

(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?
49 50	NONE	12838	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHARTWELL INVESTMENT

36-4776242

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	10931	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
SEI TRUST COMPANY 06-1271230	27 28 51	SERVICE PROVIDER FAILED TO PROVIDE THE AMOUNT OF INDIRECT COMPENSATION, IF ANY.
ASB CAPITAL MANAGEMENT, LLC 80-0618452	28 51	SERVICE PROVIDER FAILED TO PROVIDE THE AMOUNT OF INDIRECT COMPENSATION, IF ANY.
NEEDLES & ASSOCIATES LLC 51-0435869	52	SERVICE PROVIDER FAILED TO PROVIDE THE AMOUNT OF INDIRECT COMPENSATION, IF ANY.
PENN CAPITAL MANAGEMENT 22-2796848	28 51	SERVICE PROVIDER FAILED TO PROVIDE THE AMOUNT OF INDIRECT COMPENSATION, IF ANY.
SEGAL SELECT INSURANCE SERVICE INC 46-0619194	52	SERVICE PROVIDER FAILED TO PROVIDE THE AMOUNT OF INDIRECT COMPENSATION, IF ANY.
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan RESILIENT FLOOR COVERING PENSION FUND		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND		D Employer Identification Number (EIN) 94-6284071
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: WASHINGTON CAPITAL JOINT MASTER TRU		
b Name of sponsor of entity listed in (a): WASHINGTON CAPITAL MANAGEMENT, INC		
c EIN-PN 91-1163419-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32435214
a Name of MTIA, CCT, PSA, or 103-12 IE: COLLECTIVE TRUST GOVERNMENT SHORT T		
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON		
c EIN-PN 81-6243181-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20986782
a Name of MTIA, CCT, PSA, or 103-12 IE: RAINIER MULTIPLE INVESTMENT TRUST		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 27-2402927-042	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8110122
a Name of MTIA, CCT, PSA, or 103-12 IE: NEWTOWER TRUST COMPANY MULTI-EMPLOY		
b Name of sponsor of entity listed in (a): NEWTOWER TRUST COMPANY		
c EIN-PN 52-6218800-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26872234
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON DB SL LARGE CAP GROWTH		
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON		
c EIN-PN 25-6078093-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26723088
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON DB SL LARGE CAP VALUE S		
b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON		
c EIN-PN 25-6078093-005	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20682798
a Name of MTIA, CCT, PSA, or 103-12 IE: ASB ALLEGIANCE REAL ESTATE FUND		
b Name of sponsor of entity listed in (a): CHEVY CHASE TRUST COMPANY		
c EIN-PN 52-6257033-006	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16407819
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule D (Form 5500) 2024 v. 240311		

a Name of MTIA, CCT, PSA, or 103-12 IE: LEGAL & GENERAL MSCI ACWI EX U.S CI**b** Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 35-7085469-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32290290
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a Name of MTIA, CCT, PSA, or 103-12 IE: LEGAL & GENERAL S&P 600 CIT FUND**b** Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 35-7085469-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9693632
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a Name of MTIA, CCT, PSA, or 103-12 IE: LEGAL & GENERAL S&P 400 CIT FUND**b** Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN 35-7085469-004	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10984016
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a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON DB SL INT'L ADR FUND**b** Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

c EIN-PN 25-6078093-186	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 271281
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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)
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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)
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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)
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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)
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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)
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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)
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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
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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 RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND	D Employer Identification Number (EIN) 94-6284071

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	3996125	1388211
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	3277900	2623424
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	3242859	3880970
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	20777216	25401014
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	20828970	31876802
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	147529452	139007959
(5) Partnership/joint venture interests	1c(5)	4126217	3659582
(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)	172519248	173022062
(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)	32564394	32435214
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2516162	4135542
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	236980	217621

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	411615523	417648401
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	928972	313412
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	928972	313412
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	410686551	417334989

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)	19987609	
(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)		19987609
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4869	
(B) U.S. Government securities	2b(1)(B)	1045717	
(C) Corporate debt instruments	2b(1)(C)	1254575	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	6708	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2311869
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	2106746	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2106746
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	100697270	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	88702648	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		11994622
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	4376431	
(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)		8703965
(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)		8248
c Other income	2c		262206
d Total income. Add all income amounts in column (b) and enter total	2d		49751696

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	39691209	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		39691209
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)	411212	
(3) Recordkeeping fees	2i(3)	342783	
(4) IQPA audit fees	2i(4)	46214	
(5) Investment advisory and investment management fees	2i(5)	1692231	
(6) Bank or trust company trustee/custodial fees	2i(6)	2185	
(7) Actuarial fees	2i(7)	126917	
(8) Legal fees	2i(8)	339305	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	19311	
(11) Other expenses	2i(11)	431891	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		3412049
j Total expenses. Add all expense amounts in column (b) and enter total	2j		43103258

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		6648438
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **WITHUMSMITH+BROWN, PC**

(2) EIN: **22-2027902**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 553949.

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 RESILIENT FLOOR COVERING PENSION FUND				B Three-digit plan number (PN) ▶ 001	
C Plan sponsor's name as shown on line 2a of Form 5500 BOT OF RESILIENT FLOOR COVERING PENSION FUND				D Employer Identification Number (EIN) 94-6284071	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3 0	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer LINOLEUM SALES CO. INC.

b EIN 94-1615289

c Dollar amount contributed by employer 2682289

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

a Name of contributing employer HOEM & ASSOCIATES, INC.

b EIN 94-2594683

c Dollar amount contributed by employer 1405625

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

a Name of contributing employer B.T. MANCINI CO., INC.

b EIN 94-1576295

c Dollar amount contributed by employer 1229925

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

a Name of contributing employer H.V. WELKER CO., INC.

b EIN 94-1268408

c Dollar amount contributed by employer 1066937

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

a Name of contributing employer D.S. BAXLEY, INC. DBA DSB+ EAS

b EIN 20-2835224

c Dollar amount contributed by employer 915290

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

a Name of contributing employer R.E. CUDDIE CO.

b EIN 94-2422611

c Dollar amount contributed by employer 826685

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 06 Day 30 Year 2027

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

(1) Contribution rate (in dollars and cents) 11.42

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

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 **FLOORING INVESTMENT GROUP LLC**

b EIN **61-1736255**

c Dollar amount contributed by employer **77816**

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 **06** Day **30** Year **2027**

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

(1) Contribution rate (in dollars and cents) **11.42**

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

a Name of contributing employer **C & S FLOOR SYSTEMS, INC.**

b EIN **77-0538619**

c Dollar amount contributed by employer **62398**

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 **06** Day **30** Year **2027**

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

(1) Contribution rate (in dollars and cents) **11.42**

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

a Name of contributing employer **OM3 INC**

b EIN **84-5011296**

c Dollar amount contributed by employer **54569**

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 **06** Day **30** Year **2027**

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

(1) Contribution rate (in dollars and cents) **11.42**

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

a Name of contributing employer **GOLDEN STATE CONTRACT FLOORING**

b EIN **94-1745668**

c Dollar amount contributed by employer **51807**

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 **06** Day **30** Year **2027**

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

(1) Contribution rate (in dollars and cents) **11.42**

(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

113

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

121

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

109

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

0.93

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

15b

1.04

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: 63.00 % Private Equity: 0.00 % Investment-Grade Debt and Interest Rate Hedging Assets: 10.00 %

High-Yield Debt: 2.00 % Real Assets: 21.00 % Cash or Cash Equivalents: 4.00 % Other: 0.00 %

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 _____.

RESILIENT FLOOR COVERING PENSION FUND
Financial Statements
December 31, 2024 and 2023
With Independent Auditor's Report

Resilient Floor Covering Pension Fund
Table of Contents
December 31, 2024 and 2023

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
Resilient Floor Covering Pension Fund:

Opinion

We have audited the financial statements of Resilient Floor Covering Pension Fund, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023; and the related statements of changes in net assets available for benefits for the years then ended; and the related notes to the financial statements.

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Resilient Floor Covering Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Resilient Floor Covering Pension Fund's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Resilient Floor Covering Pension Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Resilient Floor Covering Pension Fund's ability to continue as a going concern for a reasonable period of time.

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

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of administrative expenses for the years ended December 31, 2024 and 2023 are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in blue ink that reads "Withum Smith & Brown, PC".

October 13, 2025

Resilient Floor Covering Pension Fund
Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments - at fair value		
U.S. government and government agency securities	\$ 25,401,014	\$ 20,777,216
Corporate obligations	31,876,802	20,828,970
State and local obligations	217,621	236,980
Common stock	139,007,959	147,529,452
Common/collective trust funds	173,022,062	172,519,248
Commingled/103-12 investment fund	32,435,214	32,564,394
AFL-CIO Housing Investment Trust	4,135,542	4,126,217
Limited partnerships	<u>3,659,582</u>	<u>2,516,162</u>
Total investments	<u>409,755,796</u>	<u>401,098,639</u>
Receivables		
Employer contributions	1,260,477	2,155,904
Due from other trust funds	1,362,947	1,121,996
Service fee allocation due from other trust fund	253,308	-
Withdrawal liability receivable - net of allowance for uncollectible accounts	-	-
Interest and dividends	<u>657,875</u>	<u>542,584</u>
Total receivables	<u>3,534,607</u>	<u>3,820,484</u>
Other assets		
Prepaid expenses	<u>2,969,787</u>	<u>2,700,275</u>
Cash	<u>1,388,211</u>	<u>3,996,125</u>
Total assets	<u>417,648,401</u>	<u>411,615,523</u>
Liabilities and Net Assets		
Liabilities		
Accounts payable and accrued expenses	<u>313,412</u>	<u>928,972</u>
Total liabilities	<u>313,412</u>	<u>928,972</u>
Net assets available for benefits	<u>\$ 417,334,989</u>	<u>\$ 410,686,551</u>

The Notes to Financial Statements are an integral part of these statements.

Resilient Floor Covering Pension Fund
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions		
Investment income		
Net appreciation in fair value of investments	\$ 23,887,523	\$ 26,608,547
Interest and dividends	<u>5,614,358</u>	<u>5,209,960</u>
	29,501,881	31,818,507
Less: Investment expenses	<u>(1,692,231)</u>	<u>(1,834,261)</u>
Net investment income	27,809,650	29,984,246
Employer contributions	19,647,115	20,438,991
Withdrawal liability income	340,494	443,096
Other income	<u>262,206</u>	<u>10,217</u>
Total additions	<u>48,059,465</u>	<u>50,876,550</u>
Deductions		
Pension benefits	39,691,209	38,991,537
Operating expenses	<u>1,719,818</u>	<u>1,595,533</u>
Total deductions	<u>41,411,027</u>	<u>40,587,070</u>
Net change	6,648,438	10,289,480
Net assets available for benefits		
Beginning of year	<u>410,686,551</u>	<u>400,397,071</u>
End of year	<u>\$ 417,334,989</u>	<u>\$ 410,686,551</u>

The Notes to Financial Statements are an integral part of these statements.

Resilient Floor Covering Pension Fund

Notes to Financial Statements

December 31, 2024 and 2023

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements for Resilient Floor Covering Pension Fund (the “Plan”) are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Cash

Cash consists of monies held in checking accounts and highly liquid, interest-bearing accounts without significant withdrawal restrictions.

Investment Valuation, Transactions and Income Recognition

General - Investments are carried at fair value, which is determined, presented and disclosed in accordance with Financial Accounting Standards Board Accounting Standards Codification (“FASB ASC”) 820, *Fair Value Measurements and Disclosures*. Under FASB ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the “exit price”) in an orderly transaction between market participants at the measurement date.

FASB ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the Plan. Unobservable inputs reflect the Plan’s assumptions about inputs that market participants would use in pricing the investments developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels, based on the inputs, as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Valuations based on quoted prices in markets that are not active, quoted prices for similar investments in active markets or model-based valuations for which all significant assumptions are observable and can be corroborated by observable market data.

Level 3 - Valuations based on unobservable inputs that are supported by little or no market activity and are significant to the overall fair value measurement. Values are determined using proprietary pricing models, discounted cash flow models that include the investment entities’ own judgments and estimations, or some other pricing method using unobservable inputs.

Inputs and Valuation Methods - In determining fair value, FASB ASC 820 allows various valuation approaches. The specific methods used for each of the Plan’s investment classes are presented below.

U.S. Government and Government Agency Securities: The fair value of U.S. Treasury notes is based on quoted market prices in active markets (Level 1). The fair value of certain U.S. government and government agency securities is generally determined using a market-based model in which valuation consideration is given to yield or price of comparable securities, coupon rate, maturity, credit quality and dealer-provided prices (Level 2).

Resilient Floor Covering Pension Fund

Notes to Financial Statements

December 31, 2024 and 2023

Corporate Obligations and State and Local Obligations: The fair value of corporate and mutual municipal bonds is generally determined based on a model that uses inputs such as interest-rate yield curves, cross-currency-basis index spreads or country credit spreads, which are similar to the valued obligations in terms of issuer, maturity and seniority (Level 2).

Common Stock: The fair value of common stock is generally based on quoted market prices in active markets (Level 1).

Common/Collective Trust Funds: The fair value of the units in the common/collective trust funds is estimated based on the net asset value per unit of the underlying investments, which is calculated based on quoted market prices or other observable inputs. The net asset value is being used as a practical expedient to estimate fair value.

Commingled/103-12 Investment Fund: The fair value of the units in the commingled/103-12 investment fund is estimated based on the net asset value per unit of the underlying investments, which is calculated based on quoted market prices or other observable inputs. The net asset value is being used as a practical expedient to estimate fair value.

AFL-CIO Housing Investment Trust: The fair value of the AFL-CIO Housing Investment Trust (the "HIT") has been estimated using the net asset value per share of the investments. The net asset value per share is calculated as of the close of business of the major bond markets in New York City on the last business day of the month. The net asset value is being used as a practical expedient to estimate fair value.

Limited Partnerships: The fair value of the limited partnerships is estimated based on the Plan's ownership interest in the partnerships' capital, as determined by the general partner of the limited partnerships. The net asset value is being used as a practical expedient to estimate fair value.

Valuation Methods, Consistency - The valuation techniques used in the accompanying financial statements have been consistently applied.

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

Employer Contributions Receivable

Employer contributions due but not paid at year-end are recorded as employer contributions receivable. The carrying amount of contributions receivable is reduced for an allowance for credit losses that reflects management's best estimate of amounts that will not be collected. Factors which influence management's judgment in determining the appropriate allowance for credit losses include past collection experience, industry standards, current economic conditions, and expected future economic conditions. As of December 31, 2024 and 2023, the allowance for doubtful accounts was \$0.

Pension Benefits

Pension Benefits are recorded when paid.

Resilient Floor Covering Pension Fund

Notes to Financial Statements

December 31, 2024 and 2023

Withdrawal Liability Income and Receivable

Withdrawal contributions income is recognized when the withdrawal liability amount has been assessed. An allowance for uncollectible accounts is deemed necessary because collectability is uncertain. The carrying amount of contributions receivable is reduced for an allowance for credit losses that reflects management's best estimate of amounts that will not be collected. Factors which influence management's judgment in determining the appropriate allowance for credit losses include past collection experience, industry standards, current economic conditions, and expected future economic conditions. As of January 1, 2024 and December 31, 2024, the allowance was approximately \$2,600,000. As of December 31, 2023, the allowance for credit losses was approximately \$2,400,000.

Actuarial Present Value of 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 that 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.

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Reclassification

Certain prior year account balances were reclassified to conform to the current year presentation on the financial statements. In particular, on the statement of net assets available for benefits, \$1,121,996 was reclassified from employer contributions to due from other trust funds.

Risks and Uncertainties

The actuarial present value of accumulated plan benefits is calculated based on certain assumptions pertaining to interest rates, participant demographics and other assumptions, all of which are subject to change. Due to the inherent uncertainty of the assumptions in the near term, the assumptions would be material to the disclosure to the financial statements of the actuarial present value of accumulated plan benefits.

The Plan invests in various investment securities. Such investments are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with these investments and the level of uncertainty with respect to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

The Department of Labor ("DOL") has commenced a review of the Plan. As part of the review the DOL has requested certain documents. At this time, the outcome of the review is uncertain.

2. DESCRIPTION OF THE PLAN

The Plan was established on July 31, 1958, for the purpose of providing pension and death benefits to eligible participants covered by collective bargaining agreements in the carpet and soft tile installation industry represented by local unions 1290, 1237 and 1235 of the International Brotherhood of Painters and Allied Trades. Subsequently, the Plan admitted employees represented by other local unions. The Plan is governed by a Board of Trustees. The Plan is financed entirely by employer contributions, as specified in the collective bargaining agreements. The Plan is a multiemployer defined benefit pension plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Resilient Floor Covering Pension Fund

Notes to Financial Statements

December 31, 2024 and 2023

The Plan provides other alternative benefits including: early retirement, service benefits, special service benefits, disability benefits, partial benefits and death benefits.

Eligibility

An employee becomes a participant in the Plan on the January 1 or July 1 following a twelve-consecutive-month period in which they work at least 500 hours in a job covered by the Plan. The amount of time the participant works in a job covered by the Plan determines whether they are eligible for a pension and how much their pension will be. For these purposes, the time they work as participants in the Plan is measured in two ways - in years of credited service and in benefit accruals.

Credited Service

Participants can receive credited service and accrued benefits during the time their employers contribute to the Plan with respect to their work. This period of time is referred to as “after contribution date” and the credit earned is called credited future service or contributory credit. Participants may also receive credited service and benefit credit for the time they worked before the contribution period began. That period is referred to as “before contribution date” and the credit earned is called credited past service or non-contributory credit.

Credited past service and credited future service are used in determining eligibility for a pension. The actual pension amount is calculated on the basis of the benefit units earned by the participants and percentages of contributions paid on their behalf.

Vesting

Non-bargained participants who have one hour of service after May 31, 1988, will achieve vested status when they have accumulated five years of credited service without a permanent break in service. Collectively bargained participants who have at least one hour of service on or after January 1, 1999, and have worked at least 1,400 hours in covered employment after their contribution date will achieve vested status when they have accumulated five years of credited service without a permanent break in service. Otherwise, participants will achieve vested status when they have accumulated seven years of credited service without a permanent break in service; have worked at least 1,400 hours in covered employment after their contribution date and have at least one hour of service on or after January 1, 1997; or have accumulated 10 years of credited service without a permanent break in service and have worked at least 1,400 hours in covered employment after their contribution date.

The benefits of participants under the Carpet, Linoleum and Soft Tile Local Union 1926 Pension Plan prior to August 1, 2001, will become 100% vested when the participant accumulates five years of vesting service, if the participant earned at least one hour of service on or after January 1, 1999. If the participant did not earn at least one hour of service on or after January 1, 1999, the vesting schedule of the Carpet, Linoleum and Soft Tile Local Union 1926 Pension Plan in effect on July 31, 2001, shall continue to apply to those benefits.

In February 2011, the Plan was amended to reduce certain alternative benefits in accordance with the rehabilitation plan adopted by the Board of Trustees, as described in Note 5. Participants should refer to Plan Amendment No. 18 for additional details.

Participants should refer to the Summary Plan Description and Plan amendments for more complete information.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

3. PRIORITIES UPON TERMINATION

It is the intent of the Board of Trustees to continue the Plan in full force and effect; however, the right to discontinue the Plan is reserved to the Board of Trustees. Termination shall not permit any part of the Plan assets to be used for, or diverted to, purposes other than the exclusive benefit of the pensioners, beneficiaries and participants. In the event of termination, the net assets of the Plan will be allocated to pay benefits in priorities as prescribed by ERISA and its related regulations. Whether or not a particular participant will receive full benefits should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets at that time and the priority of those benefits.

In addition, certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (the "PBGC") if the Plan terminates. Generally, the PBGC guarantees most vested normal-age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. The PBGC does not guarantee all types of benefits, and the amount of any individual participant's benefit protection is subject to certain limitations, particularly with respect to benefit increases as a result of Plan amendments in effect for less than five years. Some benefits may be fully or partially provided, while other benefits may not be provided at all.

4. TAX STATUS

The Plan obtained its latest determination letter, dated October 29, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan's administrator and the Plan's counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

The Plan's administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2024 and 2023, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by the taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Department of Labor has initiated an inquiry into the Plan, but as of the date of this report, no findings or conclusions have been issued.

5. PENSION PROTECTION ACT OF 2006

Under the Pension Protection Act of 2006 (the "Act"), the Plan's actuary has certified that the Plan was in critical status as of January 1, 2024. The Plan will remain in critical status until a Plan year for which the Plan's actuary certifies that the Plan is not projected to have an accumulated funding deficiency for at least ten years. The Plan's actuary will certify to the Plan's status on an annual basis.

The Board of Trustees adopted a rehabilitation plan on August 27, 2010, as required under the Act, to be effective as of January 1, 2011. On May 13, 2011, the Board of Trustees adopted additional schedules to the rehabilitation plan to be effective as of July 1, 2011 and January 1, 2012. Any collective bargaining agreement adopted or renewed on or after January 1, 2011, must contain the provisions of one of the rehabilitation schedules. Failure by a contributing employer to adopt or renew the collective bargaining agreement with these terms within 180 days following the expiration of a collective bargaining agreement on or after January 1, 2011, results in the default schedule automatically being imposed on the employer and its employees. Furthermore, effective June 1, 2010, participating employers were assessed a surcharge as a percentage of their negotiated rate until the employer adopts one of the rehabilitation schedules.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

The rehabilitation plan includes five different schedules of proposed changes in benefits and contribution levels: four alternative schedules that cut back on early retirement subsidies, as well as on ancillary benefits such as pre-retirement death and disability, and one default schedule that reduces non-protected benefits to the maximum extent permitted by law. On November 14, 2014, the Board of Trustees updated the contribution levels for two existing alternate schedules and eliminated the remaining two alternate schedules from future consideration and use. There were no benefit changes as a result of the November 14, 2014, Board of Trustees' updates. The Plan updated the rehabilitation plan in both February 2017 and February 2018.

The detailed changes required by the adoption of the default schedule and the alternative schedules are as set forth below:

Default Schedule

The following benefit changes were effective January 1, 2011:

- The disability benefit is eliminated for any participants who are not in pay status as a disabled participant, regardless of the date of their Social Security award;
- The pre-retirement death benefit and the pre-retirement lump-sum death benefit are eliminated;
- For benefit accruals after January 1, 2011:
 - The service pension is eliminated;
 - The special service pension is eliminated;
 - The early retirement pensions will be payable under current fund eligibility rules but at a full actuarial reduction that does not include any retirement-type subsidy;
 - The 36-month guarantee period is eliminated with respect to benefits not in pay status; and
 - All forms of payment are eliminated except for the life annuity, QJSA and QOSA.

Alternative Schedule

The following benefit changes were effective July 1, 2011 and January 1, 2012:

- The disability benefit is eliminated for any participants who are not in pay status as a disabled participant, regardless of the date of their Social Security award;
- The pre-retirement death benefit and the pre-retirement lump-sum death benefit are eliminated;
- Service pensions will be payable with no early retirement reductions under certain provisions:
 - At any age with 60,000 hours of credited service.
 - At age 55 with 54,000 hours of credited service.
 - At age 62 with 45,000 hours of credited service.
- Early retirement pensions will be payable under current fund eligibility rules but at a full actuarial reduction that does not include any retirement-type subsidy;
- The special service pension is eliminated;
- The 36-month guarantee period is eliminated with respect to benefits not in pay status; and
- All forms of payment are eliminated except for the life annuity, QJSA and QOSA.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

The provisions of the rehabilitation plan are included in the actuarial valuation as of December 31, 2024. Participants should refer to the rehabilitation plan for more complete information.

6. ACTUARIAL INFORMATION

The actuarial valuation of the Plan was made by Segal Consulting as of December 31, 2023. Information in the report included the following:

Actuarial present value of accumulated Plan benefits

Vested benefits

Participants currently receiving payments	\$ 370,207,090
Other participants	<u>138,076,279</u>
Total vested benefits	508,283,369
Non-vested benefits	12,867,885
Actuarial present value of administrative expenses	<u>21,325,500</u>
Total actuarial present value of accumulated Plan benefits	<u>\$ 542,476,754</u>

As reported by Segal Consulting, the changes in the present value of accumulated Plan benefits for the year ended December 31, 2023, were as follows:

Actuarial present value of accumulated plan benefits

at beginning of year	<u>\$ 533,551,520</u>
Increase (decrease) during the year attributable to	
Benefits accumulated, net experience	
gain or loss and changes in data	4,520,300
Benefits paid	(38,991,537)
Changes in actuarial assumptions	3,959,879
Changes in the present value of administrative expenses	5,786,698
Interest	<u>33,649,894</u>
Net decrease	<u>8,925,234</u>
Actuarial present value of accumulated Plan benefits	
at end of year	<u>\$ 542,476,754</u>

The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2024. Had the valuations been made as of December 31, 2023, there would be no material differences. No Plan amendments were adopted on January 1, 2024.

The actuarial valuations were made using the entry-age normal actuarial cost method. Some of the more significant actuarial assumptions used in the December 31, 2023, valuation were:

Mortality rates (life expectancy of participants):

Post-retirement:	Pri-2012 Blue Collar Healthy Retiree Amount-weighted tables, projected generationally with Scale MP-2021.
Pre-retirement:	Pri-2012 Blue Collar Employee Amount-weighted tables, projected generationally with Scale MP-2021.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

Retirement age assumptions: Actives – Beginning at age 45 with 100% retirement at age 70.
Inactive Vested – Beginning at age 55 with 100% retirement at age 70. The overall weighted retirement age of 60.5 is the average of the individual retirement ages based on all the active participants included in the actuarial valuation.

Investment rate of return: 6.75% compounded annually, net of investment expenses.

Administrative expense allowance: \$1,300,000 per year, payable monthly.

The assumed hours worked by active participants for benefit accrual purposes are 1,575 at December 31, 2023.

The above 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 actuarial results. Pension benefits in excess of the present assets of the Plan are dependent upon contributions received under collective bargaining agreements with employers and income from investments.

Because information on the accumulated Plan benefits at December 31, 2024, and the changes therein for the year then ended are not included above, these financial statements do not purport to present a complete presentation of the financial status of the Plan as of December 31, 2024, and the changes in its financial status for the year then ended, but only present the net assets available for benefits and the changes therein as of and for the year ended December 31, 2024. The complete financial status is presented as of December 31, 2023.

7. INVESTMENTS AT FAIR VALUE HIERARCHY

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2024 and 2023, are as follows:

	2024			
	Level 1	Level 2	Level 3	Total
Assets in the fair value hierarchy				
U.S. government and				
government agency securities	\$ 9,844,110	\$ 15,556,904	\$ -	\$ 25,401,014
Corporate obligations	-	31,876,802	-	31,876,802
State and local obligations	-	217,621	-	217,621
Common stock	139,007,959	-	-	139,007,959
Total assets in the fair value hierarchy	<u>\$ 148,852,069</u>	<u>\$ 47,651,327</u>	<u>\$ -</u>	<u>196,503,396</u>
Investments measured at net asset value				
Common/collective trust funds				173,022,062
Commingled/103-12 investment fund				32,435,214
AFL-CIO Housing Investment Trust				4,135,542
Limited partnerships				<u>3,659,582</u>
Total investments measured at net asset value				<u>213,252,400</u>
Total investments at fair value				<u>\$ 409,755,796</u>

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

	2023			
	Level 1	Level 2	Level 3	Total
Assets in the fair value hierarchy				
U.S. government and				
government agency securities	\$ 11,466,440	\$ 9,310,776	\$ -	\$ 20,777,216
Corporate obligations	-	20,828,970	-	20,828,970
State and local obligations	-	236,980	-	236,980
Common stock	147,529,452	-	-	147,529,452
Total assets in the fair value hierarchy	<u>\$ 158,995,892</u>	<u>\$ 30,376,726</u>	<u>\$ -</u>	<u>189,372,618</u>
Investments measured at net asset value				
Common/collective trust funds				172,519,248
Commingled/103-12 investment fund				32,564,394
AFL-CIO Housing Investment Trust				2,516,162
Limited partnerships				4,126,217
Total investments measured at net asset value				<u>211,726,021</u>
Total investments at fair value				<u>\$ 401,098,639</u>

8. INVESTMENTS IN CERTAIN ENTITIES THAT CALCULATE NET ASSET VALUE

The guidance provided by FASB ASC 820, *Fair Value Measurements and Disclosures*, permits entities to use net asset value ("NAV") per share (or its equivalent), as a practical expedient, to measure fair value when the investment does not have a readily determinable fair value and the net asset value is calculated in a manner consistent with investment company accounting.

Investments valued based on net asset value as of December 31, 2024 and 2023, are as follows:

Investment Type	Fair Value as of December 31,		Unfunded Commitments		Redemption Frequency (if currently eligible)	Redemption Notice Period
	2024	2023	2024	2023		
Common/collective trust funds						
EB DV Large-Cap Growth Stock Index Fund	\$ 26,723,088	\$ 26,350,292 (a)	\$ -	\$ -	Daily	1 Day
EB DV Large-Cap Value Stock Index Fund	20,682,798	15,511,159 (a)	-	-	Daily	1 Day
EB DV International ADR Fund	271,281	248,371 (a)	-	-	Daily	1 Day
Government Short-Term Investment Strategy (STIF)	20,986,782	23,198,244 (a)	-	-	Daily	Daily
ASB Allegiance Real Estate Fund	16,407,819	19,913,839 (a)	-	-	Quarterly	1 Day
Legal & General MSCI ACWI Ex-US CIT Fund	32,290,290	31,592,616 (a)	-	-	Daily	1 Day
Legal & General S&P 400 CIT Fund	10,984,016	9,645,873 (a)	-	-	Daily	1 Day
Legal & General S&P 600 CIT Fund	9,693,632	8,918,742 (a)	-	-	Daily	1 Day
Rainier International Small-Cap Equity Collective Trust	8,110,122	8,093,169 (a)	-	-	Daily	3 Days
Multiemployer Property Trust Fund (MEPT)	26,872,234	29,046,943 (a)	-	-	Quarterly	Last business day of quarter for next quarterly redemption
Total common/collective trust funds	<u>173,022,062</u>	<u>172,519,248</u>	<u>-</u>	<u>-</u>		
Washington Capital Joint Master Trust						
Real Estate Equity Fund (103-12)	<u>32,435,214</u>	<u>32,564,394 (a)</u>	<u>-</u>	<u>-</u>	Monthly	15 Days
AFL-CIO Housing Investment Trust (HIT)	<u>4,135,542</u>	<u>2,516,162 (b)</u>	<u>-</u>	<u>-</u>	Monthly	15 Days
McMorgan Northern California Value Added/Development Fund II, LP	3,659,582	4,126,217 (c)	2,690,099	4,188,744	See (c) below	Not eligible
Total investments measured at net asset value	<u>\$ 213,252,400</u>	<u>\$ 211,726,021</u>	<u>\$ 2,690,099</u>	<u>\$ 4,188,744</u>		

a) This investment is a direct filing entity with the Department of Labor; therefore, information regarding the investment's strategy is not disclosed.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

(b) The objective of the AFL-CIO Housing Investment Trust (the "HIT") is to generate competitive risk-adjusted total rates of return for its investors by investing in fixed-income investments, primarily multifamily and single-family mortgage-backed securities and mortgage-backed obligations. Other important objectives of the HIT are to encourage the construction of housing and to facilitate employment for union members in the construction trades and related industries.

(c) The McMorgan Northern California Value Added/Development Fund II, LP's (Fund II) investment strategy is to invest in multi-family residential and commercial real estate in Northern California. Fund investments will generally fall into either: (i) direct investment, or (ii) investments alongside a third-party operations partner. Direct investments will be made in real property assets and, to a lesser degree, other real estate-related investments such as limited partnerships and other real estate securities. The funds' investment strategy will focus on the following types of opportunities: (i) asset reporting (properties with physical or leasing deficiencies), and (ii) new development projects. This closed-end fund shall continue until the tenth anniversary of the final closing. The term of the fund may be extended by two-year extensions. Fund I may commit to make investments only during the period commencing on the initial closing date and running to and including the third anniversary of the final closing (the investment period). Fund II may commit to make investments only during the period commencing on the initial closing date and running to and including the 42-month anniversary of the final closing (the investment period). The general partners may elect to end the investment at an earlier date. At the discretion of the administrative general partner, periodic distributions may be paid in accordance with the agreement.

9. FUNDING POLICY

The participating employers contribute such amounts as are specified in the collective bargaining agreements. Monthly employer contribution rates range between \$3.66 and \$11.42, depending on the employee's geographic area and classification. The Plan's actuary has advised that the minimum funding requirements of ERISA are currently not being met as of December 31, 2024 and 2023. Therefore, the Trustees have adopted a Rehabilitation Plan.

10. RELATED PARTIES

Contributions for District Council 16 Locals (located in the Northern California Bay Area and Sacramento areas) are deposited into the District Council 16 Health and Welfare Trust Fund's (the "Fund") lockbox bank account. In the following month, money is transferred from the Fund to the Plan. The Plan is related to the Fund through common trustees. As of December 31, 2024 and 2023, the Plan was due \$1,362,947 and \$1,121,996, respectively, from the related Fund.

The Fund's lockbox bank account also acts as a conduit to transfer the allocation of service fees related to expenses associated with legal and payroll compliance fees associated with employer contributions on behalf of transmittal entities. The amount of allocated service fees due to the Plan as of December 31, 2024 was \$253,308.

11. WITHDRAWAL LIABILITY

The Plan complies with the provisions of the Multiemployer Pension Plan Amendments Act of 1980 ("MPPAA"), which requires imposition of withdrawal liability on a contributing employer that partially or totally withdraws from the Plan. Under the provisions of MPPAA, a portion of the Plan's unfunded vested liability would be allocated to a withdrawing employer. If it is determined that an employer has partially or completely withdrawn and a withdrawal liability exists, that employer is required to fund their proportional share of the Plan's unfunded vested benefits in quarterly installments over a period of not more than 20 years.

Resilient Floor Covering Pension Fund
Notes to Financial Statements
December 31, 2024 and 2023

The Plan's actuary has advised the Plan that, as of December 31, 2024 and 2023, the Plan had an estimated unfunded vested liability for withdrawal liability purposes of approximately \$166,000,000 and \$214,000,000, respectively.

During 2024 and 2023, there was no new withdrawal liability income recognized. During 2024 and 2023, the Plan received \$340,494 and \$443,096, respectively, in withdrawal assessment payments under payment plan arrangements from former participating employers.

12. SUBSEQUENT EVENTS

In preparing these financial statements, management of the Plan has evaluated events and transactions that occurred after December 31, 2024, for potential recognition or disclosure in the financial statements. These events and transactions were evaluated through October 13, 2025, the date that the financial statements were available to be issued, and no items have come to the attention of management that require recognition or disclosure.

SUPPLEMENTARY INFORMATION

Resilient Floor Covering Pension Fund
Schedules of Operating Expenses
Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Administrative expenses		
Administrator fees	\$ 411,212	\$ 407,356
Bank charges	2,185	2,654
Fiduciary and PBGC insurance	375,034	358,309
Printing and postage	19,668	19,316
Other	<u>37,189</u>	<u>33,703</u>
Total administrative expenses	<u>845,288</u>	<u>821,338</u>
Professional fees		
Accounting and audit fees	46,214	44,936
Actuary fees	126,917	126,133
Legal fees	339,305	399,589
Payroll audit fees	342,783	170,145
Trustee meetings and travel	<u>19,311</u>	<u>33,392</u>
Total professional fees	<u>874,530</u>	<u>774,195</u>
Total operating expenses	<u>\$ 1,719,818</u>	<u>\$ 1,595,533</u>

See Independent Auditor's Report on Supplementary Information.

REPORT ON SUPPLEMENTARY INFORMATION

INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
Resilient Floor Covering Pension Fund:

We have audited the financial statements of Resilient Floor Covering Pension Fund as of and for the years ended December 31, 2024 and 2023, and have issued our report thereon dated October 13, 2025, which contained an unmodified opinion on those financial statements. Our audits were conducted for the purpose of forming an opinion on the financial statements taken as a whole. The supplementary schedules of Schedule H Line 4i - Schedule of Assets (Held at End of Year) and Schedule H, Line 4j - Schedule of Reportable Transactions as of and for the year ended December 31, 2024, are presented for the purpose of additional analysis and are not a required part of the basic financial statements. The Schedule H Line 4i - Schedule of Assets (Held at End of Year) and Schedule H, Line 4j - Schedule of Reportable Transactions are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

In our opinion, the information in the accompanying 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

WithumSmith+Brown, PC

October 13, 2025

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
Government Agency Securities				
	FHLMC	FHLMC POOL #SD-1531 5.000% 07/01/2052 DD 08/01/22	\$ 61,039	\$ 59,587
	FHLMC	FHLMC POOL #SD-2184 6.000% 01/01/2053 DD 01/01/23	42,274	41,753
	FHLMC	FHLMC POOL #SD-4997 5.000% 10/01/2053 DD 02/01/24	147,456	146,044
	FHLMC	FHLMC POOL #SD-5960 5.500% 07/01/2054 DD 07/01/24	367,611	362,932
	FHLMC	FHLMC POOL #SD-8161 2.500% 07/01/2051 DD 07/01/21	209,622	201,723
	FHLMC	FHLMC POOL #SD-8195 3.000% 01/01/2052 DD 01/01/22	123,688	118,801
	FHLMC	FHLMC POOL #SD-8196 3.500% 01/01/2052 DD 01/01/22	60,712	58,435
	FHLMC	FHLMC POOL #SD-8172 2.000% 09/01/2051 DD 09/01/21	604,798	580,295
	FHLMC	FHLMC POOL #SD-8222 4.000% 06/01/2052 DD 05/01/22	554,525	539,897
	FHLMC	FHLMC POOL #SD-8207 3.500% 04/01/2052 DD 03/01/22	166,779	160,867
	FHLMC	FHLMC POOL #SD-8213 3.000% 05/01/2052 DD 04/01/22	210,524	204,824
	FHLMC	FHLMC POOL #SD-8214 3.500% 05/01/2052 DD 04/01/22	236,528	228,067
	FHLMC	FHLMC POOL #SD-8215 4.000% 05/01/2052 DD 04/01/22	231,303	223,732
	FHLMC	FHLMC POOL #SD-8217 4.000% 04/01/2052 DD 03/01/22	69,521	67,255
	FHLMC	FHLMC POOL #SD-8256 4.000% 10/01/2052 DD 09/01/22	330,160	322,908
	FHLMC	FHLMC POOL #SD-8242 3.000% 08/01/2052 DD 08/01/22	136,740	131,369
	FHLMC	FHLMC POOL #SD-8245 4.500% 09/01/2052 DD 08/01/22	121,384	117,811
	FHLMC	FHLMC POOL #SD-8246 5.000% 09/01/2052 DD 08/01/22	70,550	68,898
	FHLMC	FHLMC POOL #SD-8285 3.500% 01/01/2053 DD 12/01/22	585,211	571,300
	FHLMC	FHLMC POOL #SD-8277 5.500% 12/01/2052 DD 11/01/22	122,845	120,692
	FHLMC	FHLMC POOL #SD-8342 5.500% 06/01/2053 DD 06/01/23	284,077	280,093
	FHLMC	FHLMC POOL #SD-8394 5.000% 01/01/2054 DD 12/01/23	79,287	78,028
	FHLMC	FHLMC POOL #SD-8395 5.500% 01/01/2054 DD 12/01/23	112,773	112,780
	FHLMC	FHLMC POOL #SD-3977 5.000% 04/01/2053 DD 09/01/23	310,655	306,119
	FHLMC	FHLMC POOL #RA-7484 4.000% 06/01/2052 DD 05/01/22	27,500	27,336
	FHLMC	FHLMC POOL #RA-8880 5.500% 04/01/2053 DD 04/01/23	60,946	60,092
	FNMA	FNMA POOL #0AS5272 3.500% 06/01/2045 DD 06/01/15	50,548	48,624
	FNMA	FNMA POOL #0CB4794 4.500% 10/01/2052 DD 09/01/22	127,636	123,726
	FNMA	FNMA POOL #0CB4842 5.500% 10/01/2052 DD 09/01/22	115,481	113,666
	FNMA	FNMA POOL #0CB4891 4.500% 10/01/2052 DD 09/01/22	172,133	167,086
	FNMA	FNMA POOL #0CB5525 6.000% 01/01/2053 DD 12/01/22	42,221	41,742
	FNMA	FNMA POOL #0CB5897 5.000% 03/01/2053 DD 02/01/23	167,403	164,848
	FNMA	FNMA POOL #0CB7106 5.500% 09/01/2053 DD 08/01/23	37,419	36,895
	FNMA	FNMA POOL #0CB6755 6.000% 07/01/2053 DD 06/01/23	94,453	93,885
	FNMA	FNMA POOL #0CB6841 5.000% 08/01/2053 DD 07/01/23	101,917	100,664
	FNMA	FNMA POOL #0FS3191 5.500% 10/01/2052 DD 10/01/22	27,878	27,452
	FNMA	FNMA POOL #0FS8795 6.000% 08/01/2054 DD 08/01/24	83,998	83,152
	FNMA	FNMA POOL #0MA2896 3.500% 02/01/2047 DD 01/01/17	9,141	8,777
	FNMA	FNMA POOL #0MA4379 2.500% 07/01/2051 DD 06/01/21	225,612	217,088
	FNMA	FNMA POOL #0MA4399 2.500% 08/01/2051 DD 07/01/21	147,139	141,224
	FNMA	FNMA POOL #0MA4413 2.000% 09/01/2051 DD 08/01/21	279,563	266,217
	FNMA	FNMA POOL #0MA4414 2.500% 08/01/2051 DD 08/01/21	122,893	117,952
	FNMA	FNMA POOL #0MA4437 2.000% 09/01/2051 DD 09/01/21	117,586	112,185
	FNMA	FNMA POOL #0MA4281 2.000% 03/01/2051 DD 02/01/21	193,591	184,727
	FNMA	FNMA POOL #0MA4305 2.000% 04/01/2051 DD 03/01/21	77,836	74,258
	FNMA	FNMA POOL #0MA4511 2.000% 01/01/2052 DD 12/01/21	203,378	197,400
	FNMA	FNMA POOL #0MA4512 2.500% 12/01/2051 DD 12/01/21	171,126	166,777
	FNMA	FNMA POOL #0MA4514 3.500% 12/01/2051 DD 12/01/21	100,535	97,013
	FNMA	FNMA POOL #0MA4562 2.000% 03/01/2052 DD 02/01/22	205,287	194,649
	FNMA	FNMA POOL #0MA4579 3.000% 04/01/2052 DD 03/01/22	439,166	421,423
	FNMA	FNMA POOL #0MA4580 3.500% 03/01/2052 DD 03/01/22	250,199	241,275
	FNMA	FNMA POOL #0MA4625 3.500% 05/01/2052 DD 05/01/22	165,758	159,770
	FNMA	FNMA POOL #0MA4600 3.500% 03/01/2052 DD 04/01/22	466,421	449,769
	FNMA	FNMA POOL #0MA4655 4.000% 06/01/2052 DD 06/01/22	301,202	291,424
	FNMA	FNMA POOL #0MA4644 4.000% 04/01/2052 DD 04/01/22	174,036	168,336
	FNMA	FNMA POOL #0MA4684 4.500% 05/01/2052 DD 05/01/22	115,033	111,608
	FNMA	FNMA POOL #0MA4701 4.500% 07/01/2052 DD 07/01/22	303,355	294,427
	FNMA	FNMA POOL #0MA4737 5.000% 08/01/2052 DD 07/01/22	39,988	39,036
	FNMA	FNMA POOL #0MA4782 3.500% 09/01/2052 DD 09/01/22	344,870	332,835
	FNMA	FNMA POOL #0MA4784 4.500% 09/01/2052 DD 09/01/22	258,668	253,115
	FNMA	FNMA POOL #0MA4785 5.000% 10/01/2052 DD 09/01/22	220,077	214,809
	FNMA	FNMA POOL #0MA4838 3.500% 11/01/2052 DD 11/01/22	382,449	377,723
	FNMA	FNMA POOL #0MA4978 5.000% 04/01/2053 DD 03/01/23	404,427	396,593
	FNMA	FNMA POOL #0MA5040 6.000% 06/01/2053 DD 05/01/23	27,928	27,919
	FNMA	FNMA POOL #0MA5071 5.000% 06/01/2053 DD 06/01/23	350,046	342,628
	FNMA	FNMA POOL #0MA5073 6.000% 06/01/2053 DD 06/01/23	75,755	75,352
	FNMA	FNMA POOL #0MA5166 6.000% 09/01/2053 DD 09/01/23	190,285	192,883
	FNMA	FNMA POOL #0MA5189 5.000% 10/01/2053 DD 10/01/23	579,078	564,943

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	FNMA	FNMA POOL #0MA5215 5.500% 12/01/2053 DD 11/01/23	377,854	374,221
	FNMA	FNMA POOL #0MA5245 5.000% 12/01/2053 DD 12/01/23	260,312	256,836
	FHLMC	FHLMC POOL #SD-8207 3.500% 04/01/2052 DD 03/01/22	208,474	201,084
	FHLMC	FHLMC POOL #SD-8214 3.500% 05/01/2052 DD 04/01/22	236,528	228,067
	FHLMC	FHLMC POOL #SD-8215 4.000% 05/01/2052 DD 04/01/22	168,577	163,059
	FHLMC	FHLMC POOL #SD-8342 5.500% 06/01/2053 DD 06/01/23	93,484	91,906
	FHLMC	FHLMC POOL #SD-8394 5.000% 01/01/2054 DD 12/01/23	88,257	87,207
	FHLMC	FHLMC POOL #SD-3977 5.000% 04/01/2053 DD 09/01/23	93,040	91,379
	FHLMC	FHLMC POOL #RA-9475 5.000% 07/01/2053 DD 07/01/23	51,603	51,324
	FNMA	FNMA POOL #0CB6475 5.000% 06/01/2053 DD 05/01/23	164,294	162,529
	FNMA	FNMA POOL #0FS6668 5.500% 12/01/2053 DD 12/01/23	61,528	61,033
	FNMA	FNMA POOL #0FS6866 5.000% 10/01/2053 DD 01/01/24	99,231	97,573
	FNMA	FNMA POOL #0MA5352 5.000% 04/01/2054 DD 04/01/24	103,749	102,169
	FNMA	FNMA POOL #0MA4580 3.500% 03/01/2052 DD 03/01/22	88,612	85,452
	FNMA	FNMA POOL #0MA4656 4.500% 06/01/2052 DD 06/01/22	105,981	103,159
	FNMA	FNMA POOL #0MA4761 5.000% 08/01/2052 DD 08/01/22	134,226	131,144
	FNMA	FNMA POOL #0MA5189 5.000% 10/01/2053 DD 10/01/23	144,814	141,236
	FNMA	FNMA POOL #0MA5215 5.500% 12/01/2053 DD 11/01/23	104,826	103,700
	FNMA	FNMA POOL #0MA5245 5.000% 12/01/2053 DD 12/01/23	96,916	96,313
			15,974,329	15,556,904
U.S. Treasury Notes				
	U S TREASURY BOND	2.875% 05/15/2043 DD 05/15/13	462,723	442,077
	U S TREASURY BOND	1.250% 05/15/2050 DD 05/15/20	887,714	778,050
	U S TREASURY BOND	2.000% 11/15/2041 DD 11/15/21	462,345	443,000
	U S TREASURY BOND	2.250% 02/15/2052 DD 02/15/22	1,603,140	1,429,071
	U S TREASURY BOND	4.250% 02/15/2054 DD 02/15/24	614,655	559,264
	U S TREASURY NOTE	3.750% 05/31/2030 DD 05/31/23	560,958	551,629
	U S TREASURY NOTE	4.375% 05/15/2034 DD 05/15/24	233,396	223,559
	U S TREASURY NOTE	4.250% 06/30/2029 DD 06/30/24	582,450	574,729
	U S TREASURY NOTE	4.375% 07/15/2027 DD 07/15/24	787,447	777,909
	U S TREASURY NOTE	3.375% 09/15/2027 DD 09/15/24	572,038	567,701
	U S TREASURY NOTE	3.250% 06/30/2029 DD 06/30/22	203,486	200,361
	U S TREASURY NOTE	3.750% 05/31/2030 DD 05/31/23	103,406	103,551
	U S TREASURY NOTE	3.875% 08/15/2033 DD 08/15/23	258,201	245,575
	U S TREASURY NOTE	4.000% 02/15/2034 DD 02/15/24	218,771	212,574
	U S TREASURY NOTE	4.125% 02/15/2027 DD 02/15/24	193,344	194,452
	U S TREASURY NOTE	4.125% 03/31/2029 DD 03/31/24	219,755	219,789
	U S TREASURY NOTE	4.375% 05/15/2034 DD 05/15/24	75,294	70,908
	U S TREASURY NOTE	4.500% 05/15/2027 DD 05/15/24	326,899	329,601
	U S TREASURY NOTE	4.500% 05/31/2029 DD 05/31/24	286,063	275,274
	U S TREASURY NOTE	4.625% 06/15/2027 DD 06/15/24	232,381	232,913
	U S TREASURY NOTE	4.250% 06/30/2029 DD 06/30/24	420,215	417,623
	U S TREASURY NOTE	4.375% 07/15/2027 DD 07/15/24	415,295	406,999
	U S TREASURY NOTE	3.875% 08/15/2034 DD 08/15/24	98,899	94,578
	U S TREASURY NOTE	3.625% 08/31/2029 DD 08/31/24	177,245	170,391
	U S TREASURY NOTE	4.125% 11/15/2027 DD 11/15/24	324,609	322,532
			10,320,729	9,844,110
Corporate Debt Instruments - Preferred				
	AMERICAN EXPRESS CREDIT AC 3 A	4.650% 07/15/2029 DD 07/23/24	345,040	345,680
	BANK OF AMERICA CORP VAR RT	07/22/2027 DD 04/22/21	168,114	174,474
	BANK OF AMERICA CORP VAR RT	08/15/2035 DD 08/15/24	90,000	87,838
	BANK 2024-BNK47 BNK47 A5	5.716% 06/15/2057 DD 06/01/24	125,655	126,242
	CLOUD CAPITAL HOLDC 1A A2	144A 5.781% 11/22/2049 DD 11/27/24	85,000	84,705
	BRAVO RESIDENTIAL NQM1 A1	144A VAR RT 02/25/2049 DD 05/01/21	24,096	25,331
	BUNGE LTD FINANCE CORP	4.650% 09/17/2034 DD 09/17/24	142,548	135,079
	CSAIL 2015-C4 COMMERCIAL C4 A4	3.808% 11/15/2048 DD 11/01/15	72,497	74,340
	CAPITAL ONE MULTI-ASSET E A1 A	4.420% 05/15/2028 DD 05/24/23	162,847	165,012
	CAPITAL ONE MULTI-ASSET E A1 A	3.920% 09/15/2029 DD 09/24/24	489,904	481,552
	CENTERPOINT ENERGY HOUSTON ELE	5.150% 03/01/2034 DD 02/29/24	210,009	207,640
	CITIGROUP INC VAR RT	10/27/2028 DD 10/27/17	114,787	116,446
	CITIGROUP INC VAR RT	06/09/2027 DD 06/09/21	187,622	194,230
	CITIGROUP INC VAR RT	02/13/2030 DD 02/13/24	80,844	79,924
	CITIGROUP INC VAR RT	01/28/2027 DD 01/28/21	318,694	331,310
	DUKE ENERGY CORP	6.100% 09/15/2053 DD 09/08/23	204,597	192,222
	FIRST AMERICAN FINANCIAL CORP	5.450% 09/30/2034 DD 09/30/24	70,768	68,480
	FORD CREDIT FLOORPLA 1 A1	144A 5.290% 04/15/2029 DD 05/10/24	99,980	101,359
	GCAT 2021-NQM1 TR NQM1 A1	144A VAR RT 01/25/2066 DD 02/01/21	45,653	47,808
	GMF FLOORPLAN OWNER 1A A1	144A 5.130% 03/15/2029 DD 03/27/24	99,987	100,989
	GS MORTGAGE-BACKED PJ6 A8	144A VAR RT 11/25/2051 DD 06/01/21	60,763	61,053

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	GENERAL MOTORS FINANCIAL CO IN 6.100% 01/07/2034 DD 12/07/23		178,161	175,588
	HYUNDAI AUTO RECEIVABLES T A C 5.270% 07/15/2031 DD 03/20/24		79,983	80,493
	JPMORGAN CHASE & CO VAR RT 07/23/2029 DD 07/23/18		132,299	132,384
	JPMORGAN CHASE & CO VAR RT 06/01/2034 DD 06/01/23		132,193	130,057
	JPMCC COMMERCIAL MORTG JP5 ASB 3.549% 03/15/2050 DD 03/01/17		99,372	100,959
	KITE REALTY GROUP LP 4.950% 12/15/2031 DD 08/15/24		156,133	155,696
	LPL HOLDINGS INC 5.700% 05/20/2027 DD 05/20/24		102,516	103,248
	NEXTGEAR FLOORPLAN 1A A2 144A 5.120% 03/15/2029 DD 03/14/24		99,981	100,950
	PNC FINANCIAL SERVICES GROUP I VAR RT 01/26/2027 DD 01/24/23		163,882	164,767
	PNC FINANCIAL SERVICES GROUP I VAR RT 05/14/2030 DD 05/14/24		186,594	188,604
	PROGRESS RESIDENTI SFR1 B 144A 1.303% 04/17/2038 DD 02/26/21		90,524	97,115
	PROGRESS RESIDENTI SFR8 A 144A 1.510% 10/17/2038 DD 09/09/21		97,093	102,651
	REALTY INCOME CORP 3.400% 01/15/2030 DD 01/15/24		57,263	56,680
	RETAINED VANTAGE DA 1A A2 144A 4.992% 09/15/2049 DD 09/16/24		170,013	164,778
	STWD TRUST 2021-FL FLWR A 144A VAR RT 07/15/2036 DD 07/22/21		34,353	34,956
	SAN DIEGO GAS & ELECTRIC CO 4.500% 08/15/2040 DD 08/26/10		150,097	147,141
	CHARLES SCHWAB CORP/THE VAR RT 05/19/2034 DD 05/19/23		189,359	188,541
	SEQUOIA MORTGAGE T CH1 A1 144A VAR RT 08/25/2047 DD 09/01/17		1,284	1,276
	TORONTO-DOMINION BANK/THE 4.783% 12/17/2029 DD 12/17/24		192,543	192,284
	TORONTO-DOMINION BANK/THE VAR RT 09/10/2034 DD 09/10/24		114,000	111,265
	US BANCORP VAR RT 11/03/2036 DD 11/03/21		109,757	113,404
	VANTAGE DATA CENTER 1A A2 144A 1.645% 09/15/2045 DD 10/05/20		32,366	34,180
	VERIZON MASTER TRUST 3 B 5.540% 04/22/2030 DD 04/23/24		114,989	117,038
	VERIZON MASTER TRUST 6 A1A 4.170% 08/20/2030 DD 09/18/24		585,277	579,314
	VERUS SECURITIZATION 3 A1 144A VAR RT 06/25/2066 DD 06/01/21		36,968	37,290
	WELLS FARGO & CO VAR RT 06/02/2028 DD 06/02/20		244,013	249,585
	WELLS FARGO & CO VAR RT 07/25/2028 DD 07/25/22		188,915	190,312
	AIR LEASE CORP 5.200% 07/15/2031 DD 06/25/24		49,662	49,394
	AMERICAN EXPRESS CREDIT AC 2 A 5.240% 04/15/2031 DD 04/23/24		99,977	102,132
	BANK OF AMERICA CORP VAR RT 01/20/2028 DD 01/20/17		112,537	114,631
	BANK OF AMERICA CORP VAR RT 07/22/2027 DD 04/22/21		64,230	66,739
	BANK OF AMERICA CORP VAR RT 08/15/2035 DD 08/15/24		64,424	61,487
	BANK 2024-BNK47 BNK47 A5 5.716% 06/15/2057 DD 06/01/24		41,198	41,391
	BANK5 2024-5YR8 5YR8 A3 5.884% 08/15/2057 DD 08/01/24		56,649	56,511
	CLOUD CAPITAL HOLDC 1A A2 144A 5.781% 11/22/2049 DD 11/27/24		25,000	24,913
	CAPITAL ONE MULTI-ASSET E A1 A 4.420% 05/15/2028 DD 05/24/23		103,651	105,007
	CAPITAL ONE MULTI-ASSET E A1 A 3.920% 09/15/2029 DD 09/24/24		89,982	88,448
	CITIGROUP INC VAR RT 02/24/2028 DD 02/18/22		76,372	77,886
	CITIGROUP INC VAR RT 01/28/2027 DD 01/28/21		72,609	75,865
	DTE ENERGY CO 4.950% 07/01/2027 DD 08/02/24		20,975	21,077
	DUKE ENERGY CORP 5.750% 09/15/2033 DD 09/08/23		54,083	52,321
	ENTERGY LOUISIANA LLC 5.150% 09/15/2034 DD 08/09/24		23,909	23,614
	EQUIFAX INC 5.100% 12/15/2027 DD 09/12/22		31,311	31,166
	GM FINANCIAL CONSUMER AUT 1 A3 4.850% 12/18/2028 DD 01/17/24		79,672	80,409
	GOLDMAN SACHS GROUP INC/THE VAR RT 04/23/2029 DD 01/23/18		74,101	75,031
	GOLDMAN SACHS GROUP INC/THE VAR RT 10/21/2027 DD 10/21/21		72,299	74,951
	GOLDMAN SACHS GROUP INC/THE VAR RT 02/24/2033 DD 01/24/22		87,555	83,620
	JPMORGAN CHASE & CO VAR RT 05/01/2028 DD 04/25/17		36,290	36,920
	JPMORGAN CHASE & CO VAR RT 11/19/2026 DD 11/19/20		30,571	31,936
	KIMCO REALTY OP LLC 4.850% 03/01/2035 DD 09/16/24		38,059	37,152
	LPL HOLDINGS INC 5.700% 05/20/2027 DD 05/20/24		26,068	26,318
	PROGRESS RESIDENTI SFR1 D 144A 1.805% 04/17/2038 DD 02/26/21		90,812	97,215
	PROGRESS RESIDENTI SFR6 D 144A 2.225% 07/17/2038 DD 07/09/21		89,483	96,052
	REALTY INCOME CORP 4.000% 07/15/2029 DD 01/15/24		29,444	29,801
	STWD TRUST 2021-FL FLWR A 144A VAR RT 07/15/2036 DD 07/22/21		44,168	44,944
	TORONTO-DOMINION BANK/THE VAR RT 09/10/2034 DD 09/10/24		33,000	32,208
	US BANCORP VAR RT 06/12/2034 DD 06/12/23		32,144	31,618
	VERIZON MASTER TRUST 3 A1A 5.340% 04/22/2030 DD 04/23/24		154,966	157,596
	VERUS SECURITIZATION 3 A1 144A VAR RT 06/25/2066 DD 06/01/21		36,200	37,290
	VIATRIS INC 2.700% 06/22/2030 DD 06/22/21		54,046	53,803
	WELLS FARGO COMMERCIAL C29 A4 3.637% 06/15/2048 DD 06/01/15		48,387	49,686
	WELLS FARGO & CO VAR RT 06/02/2028 DD 06/02/20		48,576	49,917
	WELLS FARGO & CO VAR RT 07/25/2028 DD 07/25/22		52,305	52,809
	WELLS FARGO & CO VAR RT 07/25/2029 DD 07/25/23		62,451	62,957
	WELLS FARGO & CO VAR RT 01/23/2035 DD 01/23/24		53,174	51,852
	CLEVELAND-CLIFFS INC 5.875% 06/01/2027 DD 12/01/19		44,820	44,745
	ENCOMPASS HEALTH CORP 4.750% 02/01/2030 DD 09/18/19		247,128	241,745
			9,491,621	9,525,427

Corporate Debt Instruments - Other

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	AERCAP IRELAND CAPITAL DAC / A 3.000% 10/29/2028 DD 10/29/21		137,100	138,861
	AGREE LP 5.625% 06/15/2034 DD 05/13/24		75,581	76,241
	AIR LEASE CORP 4.625% 10/01/2028 DD 09/17/18		190,082	190,698
	AIR LEASE CORP 5.200% 07/15/2031 DD 06/25/24		189,912	188,683
	*ANGEL OAK MORTGAGE T 4 A1 144A VAR RT 01/20/2065 DD 08/01/21		29,983	30,858
	AON NORTH AMERICA INC 5.150% 03/01/2029 DD 03/01/24		43,939	44,141
	*AVIS BUDGET RENTAL C 2A A 144A 5.130% 10/20/2028 DD 03/12/24		100,504	100,482
	BANK OF AMERICA CORP VAR RT 12/31/2049 DD 01/25/22		135,450	134,798
	BANK OF AMERICA CORP VAR RT 10/25/2035 DD 10/25/24		322,368	317,281
	BANK OF NEW YORK MELLON CORP/T VAR RT 12/31/2049 DD 11/18/21		78,741	81,277
	BANK OF NOVA SCOTIA/THE 4.500% 12/16/2025 DD 12/16/15		160,386	162,164
	BARCLAYS PLC VAR RT 09/23/2035 DD 09/23/20		170,984	176,612
	BOEING CO/THE 5.805% 05/01/2050 DD 05/04/20		83,111	75,188
	BOEING CO/THE 2.196% 02/04/2026 DD 02/04/21		190,075	194,920
	BROADCOM INC 4.350% 02/15/2030 DD 10/02/24		233,888	227,684
	FIRST-CITIZENS BANK & TRUST CO 6.125% 03/09/2028 DD 03/09/18		151,172	152,048
	CNA FINANCIAL CORP 4.500% 03/01/2026 DD 02/24/16		38,567	38,878
	CNO FINANCIAL GROUP INC 5.250% 05/30/2029 DD 06/12/19		166,805	167,805
	CNO FINANCIAL GROUP INC 6.450% 06/15/2034 DD 05/13/24		64,784	67,175
	CAPITAL ONE FINANCIAL CORP VAR RT 11/02/2027 DD 11/02/21		99,266	99,201
	CAPITAL ONE FINANCIAL CORP VAR RT 03/01/2030 DD 03/03/22		64,443	66,570
	CAPITAL ONE FINANCIAL CORP VAR RT 02/01/2034 DD 02/01/23		180,809	181,896
	CAPITAL ONE FINANCIAL CORP VAR RT 07/26/2030 DD 07/26/24		187,388	185,549
	CENTENE CORP 4.625% 12/15/2029 DD 12/06/19		151,751	149,425
	CITIGROUP INC VAR RT 05/25/2034 DD 05/25/23		120,572	119,289
	COPT DEFENSE PROPERTIES LP 2.750% 04/15/2031 DD 03/11/21		146,707	153,635
	COPT DEFENSE PROPERTIES LP 2.900% 12/01/2033 DD 11/17/21		146,244	150,335
	DTE ENERGY CO 5.850% 06/01/2034 DD 05/03/24		129,551	130,407
	DELL INTERNATIONAL LLC / EMC C 4.850% 02/01/2035 DD 10/08/24		135,519	129,186
	DELL INTERNATIONAL LLC / EMC C 6.020% 06/15/2026 DD 06/15/21		104,193	103,472
	DUKE ENERGY CORP 4.800% 12/15/2045 DD 11/19/15		123,707	117,509
	EPR PROPERTIES 3.750% 08/15/2029 DD 08/15/19		128,462	134,305
	EDISON INTERNATIONAL 6.950% 11/15/2029 DD 11/10/22		129,061	127,057
	ENERGY TRANSFER LP 6.500% 02/01/2042 DD 01/17/12		128,387	125,410
	EQUIFAX INC 5.100% 06/01/2028 DD 05/16/23		114,167	113,419
	*FLAGSTAR MORTGAGE TR 4 A5 144A VAR RT 06/01/2051 DD 06/01/21		128,852	129,254
	FORD MOTOR CO 6.100% 08/19/2032 DD 08/19/22		93,874	93,602
	GOLDMAN SACHS GROUP INC/THE 6.750% 10/01/2037 DD 10/03/07		245,688	238,614
	HCA INC 5.875% 02/01/2029 DD 01/30/19		189,933	187,778
	HCA INC 6.000% 04/01/2054 DD 02/23/24		111,888	104,943
	HEWLETT PACKARD ENTERPRISE CO 4.550% 10/15/2029 DD 09/26/24		154,836	151,156
	HEWLETT PACKARD ENTERPRISE CO 5.000% 10/15/2034 DD 09/26/24		143,663	139,464
	HOWMET AEROSPACE INC 4.850% 10/15/2031 DD 08/22/24		112,888	110,959
	HUNTINGTON BANCSHARES INC/OH VAR RT 11/18/2039 DD 11/18/24		140,000	139,917
	INVITATION HOMES OPERATING PAR 4.875% 02/01/2035 DD 09/26/24		141,544	135,318
	JBS USA HOLDING LUX SARL/ JBS 3.625% 01/15/2032 DD 07/15/23		123,225	123,549
	KIMCO REALTY OP LLC 4.600% 02/01/2033 DD 08/24/22		151,337	149,488
	KINDER MORGAN ENERGY PARTNERS 6.950% 01/15/2038 DD 06/21/07		185,081	183,275
	KITE REALTY GROUP LP 5.500% 03/01/2034 DD 01/17/24		149,731	150,227
	KROGER CO/THE 5.500% 09/15/2054 DD 08/27/24		129,464	122,598
	KYNDRYL HOLDINGS INC 3.150% 10/15/2031 DD 04/15/22		88,241	92,727
	UTAH ACQUISITION SUB INC 5.250% 06/15/2046 DD 12/15/16		148,358	148,343
	ORACLE CORP 3.850% 04/01/2060 DD 04/01/20		114,868	108,750
	PNC FINANCIAL SERVICES GROUP I VAR RT 12/31/2049 DD 09/13/21		91,185	95,739
	PRIMERICA INC 2.800% 11/19/2031 DD 11/19/21		166,364	167,805
	PRUDENTIAL FINANCIAL INC VAR RT 05/15/2045 DD 05/18/15		112,632	113,229
	PRUDENTIAL FINANCIAL INC VAR RT 09/15/2048 DD 09/18/18		27,852	28,789
	*RCKT MORTGAGE TR CES2 A1A 144A VAR RT 04/25/2044 DD 03/01/24		169,425	169,512
	RADIAN GROUP INC 6.200% 05/15/2029 DD 03/04/24		112,256	113,936
	REGIONS FINANCIAL CORP VAR RT 06/06/2030 DD 06/06/24		112,487	113,531
	SABINE PASS LIQUEFACTION LLC 4.500% 05/15/2030 DD 11/15/20		185,584	184,045
	CHARLES SCHWAB CORP/THE VAR RT 12/31/2049 DD 03/18/21		102,036	107,471
	SELECTIVE INSURANCE GROUP INC 5.375% 03/01/2049 DD 03/01/19		45,244	42,843
	*SEQUOIA MORTGAGE TRU 3 A1 144A VAR RT 11/25/2046 DD 10/01/16		13,010	13,097
	DELTA AIR LINES INC / SKY 144A 4.750% 10/20/2028 DD 09/23/20		95,803	95,689
	SOUTHERN CO/THE 4.400% 07/01/2046 DD 05/24/16		123,180	115,877
	SOUTHERN CO/THE VAR RT 09/15/2051 DD 05/06/21		82,517	85,228
	SOUTHWEST AIRLINES CO 5.125% 06/15/2027 DD 06/08/20		202,957	202,919
	EXPAND ENERGY CORP 4.750% 02/01/2032 DD 12/22/21		78,064	75,396

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	SPRINT CAPITAL CORP 6.875% 11/15/2028 DD 11/16/98		138,057	138,061
	TARGA RESOURCES PARTNERS LP / 4.000% 01/15/2032 DD 02/02/21		114,043	113,733
	*TOWD POINT MORTGA CES6 A1 144A VAR RT 11/25/2064 DD 11/01/24		98,409	98,617
	TRUIST FINANCIAL CORP VAR RT 01/26/2029 DD 01/26/23		120,523	121,389
	US BANCORP VAR RT 12/31/2049 DD 10/26/21		95,611	99,304
	VALERO ENERGY CORP 6.625% 06/15/2037 DD 06/08/07		239,355	228,680
	VANTAGE DATA CENTER 1A A2 144A 2.165% 10/15/2046 DD 11/03/21		67,629	71,114
	VMWARE LLC 3.900% 08/21/2027 DD 08/21/17		152,296	153,463
	VMWARE LLC 4.700% 05/15/2030 DD 04/07/20		73,602	73,408
	WELLS FARGO & CO VAR RT 12/31/2049 DD 07/23/24		60,000	61,929
	WILLIS NORTH AMERICA INC 5.900% 03/05/2054 DD 03/05/24		78,846	74,031
	AMSR 2021-SFR3 TRU SFR3 D 144A 2.177% 10/17/2038 DD 09/21/21		89,183	94,707
	AIR LEASE CORP 1.875% 08/15/2026 DD 05/24/21		35,791	37,173
	*AMERICAN TOWER TRUST #1 144A 3.652% 03/15/2048 DD 03/29/18		75,630	76,254
	*ANGEL OAK MORTGAGE T 4 A1 144A VAR RT 01/20/2065 DD 08/01/21		38,802	39,934
	AON NORTH AMERICA INC 5.150% 03/01/2029 DD 03/01/24		40,943	41,132
	BANK OF NEW YORK MELLON CORP/T VAR RT 12/31/2049 DD 11/18/21		30,751	32,133
	BANK OF NOVA SCOTIA/THE 4.500% 12/16/2025 DD 12/16/15		52,140	52,728
	BOEING CO/THE 2.196% 02/04/2026 DD 02/04/21		54,822	56,246
	BROADCOM INC 4.350% 02/15/2030 DD 10/02/24		54,981	53,516
	FIRST-CITIZENS BANK & TRUST CO 6.125% 03/09/2028 DD 03/09/18		46,839	47,258
	CNH INDUSTRIAL CAPITAL LLC 1.450% 07/15/2026 DD 05/24/21		33,949	35,183
	CNA FINANCIAL CORP 4.500% 03/01/2026 DD 02/24/16		68,233	68,783
	CNO FINANCIAL GROUP INC 5.250% 05/30/2029 DD 06/12/19		50,375	50,639
	CNO FINANCIAL GROUP INC 6.450% 06/15/2034 DD 05/13/24		20,930	21,703
	CAPITAL ONE FINANCIAL CORP VAR RT 07/24/2026 DD 07/27/22		33,613	33,974
	CAPITAL ONE FINANCIAL CORP VAR RT 02/01/2034 DD 02/01/23		50,843	51,252
	CAPITAL ONE FINANCIAL CORP VAR RT 06/08/2029 DD 06/08/23		67,800	68,164
	CENTENE CORP 4.625% 12/15/2029 DD 12/06/19		38,352	37,829
	CITIGROUP INC VAR RT 03/20/2030 DD 03/20/19		53,161	53,479
	CITIGROUP INC VAR RT 05/25/2034 DD 05/25/23		93,143	92,780
	COPT DEFENSE PROPERTIES LP 2.750% 04/15/2031 DD 03/11/21		46,194	48,651
	COPT DEFENSE PROPERTIES LP 2.900% 12/01/2033 DD 11/17/21		39,809	41,000
	DELL INTERNATIONAL LLC / EMC C 5.400% 04/15/2034 DD 03/18/24		34,195	33,927
	DELL INTERNATIONAL LLC / EMC C 4.900% 10/01/2026 DD 04/01/21		21,231	21,061
	DRIVEN BRANDS FUNDI 1A A2 144A 6.372% 10/20/2054 DD 07/29/24		24,938	25,368
	DUKE ENERGY CORP 3.400% 06/15/2029 DD 06/07/19		50,936	49,645
	EPR PROPERTIES 3.750% 08/15/2029 DD 08/15/19		32,585	34,271
	EDISON INTERNATIONAL 5.750% 06/15/2027 DD 06/21/19		35,769	35,581
	EDISON INTERNATIONAL 6.950% 11/15/2029 DD 11/10/22		15,209	14,948
	ENERGY TRANSFER LP 6.400% 12/01/2030 DD 10/13/23		90,067	91,932
	FORD MOTOR CO 6.100% 08/19/2032 DD 08/19/22		25,801	25,890
	GENERAL MOTORS FINANCIAL CO IN 5.800% 06/23/2028 DD 06/23/23		61,630	62,215
	GENERAL MOTORS FINANCIAL CO IN 5.750% 02/08/2031 DD 02/08/24		13,100	13,172
	HCA INC 4.500% 02/15/2027 DD 08/15/16		21,711	21,791
	HCA INC 5.875% 02/01/2029 DD 01/30/19		20,659	20,411
	HEWLETT PACKARD ENTERPRISE CO 4.550% 10/15/2029 DD 09/26/24		28,969	28,281
	HUNTINGTON BANCSHARES INC/OH VAR RT 11/18/2039 DD 11/18/24		32,228	31,981
	INVITATION HOMES OPERATING PAR 4.875% 02/01/2035 DD 09/26/24		40,531	38,797
	JBS USA HOLDING LUX SARL/ JBS 3.625% 01/15/2032 DD 07/15/23		29,616	29,122
	JERSEY MIKE'S FUNDI 1A A2 144A 5.636% 02/15/2055 DD 12/18/24		49,494	49,376
	KYNDRYL HOLDINGS INC 3.150% 10/15/2031 DD 04/15/22		25,480	26,865
	MICROCHIP TECHNOLOGY INC 4.900% 03/15/2028 DD 12/16/24		43,954	43,861
	MICRON TECHNOLOGY INC 6.750% 11/01/2029 DD 10/31/22		33,081	31,949
	UTAH ACQUISITION SUB INC 3.950% 06/15/2026 DD 12/15/16		27,067	27,558
	ORACLE CORP 2.300% 03/25/2028 DD 03/24/21		23,807	24,036
	PNC FINANCIAL SERVICES GROUP I VAR RT 12/31/2049 DD 09/13/21		29,496	30,974
	PRIMERICA INC 2.800% 11/19/2031 DD 11/19/21		44,934	45,376
	PRUDENTIAL FINANCIAL INC VAR RT 09/15/2048 DD 09/18/18		33,614	34,745
	RADIAN GROUP INC 6.200% 05/15/2029 DD 03/04/24		33,308	33,873
	REGIONS FINANCIAL CORP VAR RT 06/06/2030 DD 06/06/24		41,854	42,574
	SABINE PASS LIQUEFACTION LLC 4.500% 05/15/2030 DD 11/15/20		33,251	32,934
	CHARLES SCHWAB CORP/THE VAR RT 12/31/2049 DD 03/18/21		46,155	49,379
	DELTA AIR LINES INC / SKY 144A 4.750% 10/20/2028 DD 09/23/20		32,615	32,554
	SOUTHERN CO/THE 3.250% 07/01/2026 DD 05/24/16		61,764	62,700
	SOUTHERN CO/THE 5.700% 03/15/2034 DD 09/08/23		50,541	49,041
	EXPAND ENERGY CORP 4.750% 02/01/2032 DD 12/22/21		22,166	21,409
	T-MOBILE USA INC 3.750% 04/15/2027 DD 04/15/21		41,752	42,005
	T-MOBILE USA INC 3.875% 04/15/2030 DD 04/15/21		32,224	31,989

RESILIENT FLOOR COVERING PENSION FUND
EIN 94-6284071
Plan Number 001
Plan Year Ended December 31, 2024
Form 5500, Schedule H, Line 4i
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(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	T-MOBILE USA INC 4.700% 01/15/2035 DD 09/26/24		29,956	28,388
	TARGA RESOURCES CORP 5.500% 02/15/2035 DD 08/09/24		27,060	26,571
	TRUIST FINANCIAL CORP VAR RT 10/30/2029 DD 10/27/23		64,760	65,245
	US BANCORP VAR RT 12/31/2049 DD 10/26/21		26,255	27,427
	*VERIZON MASTER TRUST 8 A1A 4.620% 11/20/2030 DD 11/26/24		95,041	94,899
	VWARE LLC 3.900% 08/21/2027 DD 08/21/17		73,601	74,288
	WELLS FARGO & CO VAR RT 12/31/2049 DD 07/23/24		19,000	19,611
	AMERICAN AIRLINES INC/AAD 144A 5.500% 04/20/2026 DD 03/24/21		124,100	124,726
	AMERICAN AIRLINES INC/AAD 144A 5.750% 04/20/2029 DD 03/24/21		119,275	119,003
	AECOM 5.125% 03/15/2027 DD 02/21/17		248,927	252,544
	ALBERTSONS COS INC / SAFE 144A 3.250% 03/15/2026 DD 08/31/20		226,382	234,139
	ATI INC 4.875% 10/01/2029 DD 09/14/21		252,200	247,697
	BOYD GAMING CORP 4.750% 12/01/2027 DD 06/01/20		245,302	246,531
	BRINK'S CO/THE 144A 6.500% 06/15/2029 DD 06/12/24		36,203	35,470
	CDW LLC / CDW FINANCE CORP 4.125% 05/01/2025 DD 04/21/20		225,133	228,402
	SABRA HEALTH CARE LP 5.125% 08/15/2026 DD 07/14/16		245,610	249,788
	CARPENTER TECHNOLOGY CORP 6.375% 07/15/2028 DD 07/24/20		144,879	145,001
	CENTENE CORP 4.250% 12/15/2027 DD 12/06/19		48,197	48,510
	CENTURY COMMUNITIES INC 6.750% 06/01/2027 DD 12/01/19		175,968	175,102
	CHARTER COMMUNICATIONS OPERATI 4.908% 07/23/2025 DD 07/23/16		252,585	254,702
	CLEARWAY ENERGY OPERATING 144A 4.750% 03/15/2028 DD 12/11/19		19,575	19,127
	CROWN AMERICAS LLC / CROWN AME 4.750% 02/01/2026 DD 02/01/19		247,646	246,958
	DCP MIDSTREAM OPERATING LP 5.375% 07/15/2025 DD 07/17/18		9,005	9,011
	ENLINK MIDSTREAM PARTNERS LP 4.150% 06/01/2025 DD 05/12/15		234,615	239,011
	ESAB CORP 144A 6.250% 04/15/2029 DD 04/09/24		14,925	15,187
	FORTRESS TRANSPORTATION A 144A 5.500% 05/01/2028 DD 04/12/21		132,444	132,031
	GGAM FINANCE LTD 144A 7.750% 05/15/2026 DD 06/08/23		137,025	136,979
	GGAM FINANCE LTD 144A 8.000% 02/15/2027 DD 11/28/23		46,011	46,416
	GLP CAPITAL LP / GLP FINANCING 5.375% 04/15/2026 DD 04/28/16		144,263	144,997
	GLP CAPITAL LP / GLP FINANCING 5.250% 06/01/2025 DD 05/21/18		109,540	109,975
	GXO LOGISTICS INC 6.250% 05/06/2029 DD 05/06/24		115,004	117,762
	GENTING NEW YORK LLC / GE 144A 7.250% 10/01/2029 DD 09/24/24		90,405	92,718
	HB FULLER CO 4.250% 10/15/2028 DD 10/20/20		142,331	141,129
	HAT HOLDINGS I LLC / HAT 144A 3.375% 06/15/2026 DD 06/28/21		46,993	48,449
	HILLENBRAND INC VAR RT 09/15/2026 DD 09/25/19		138,396	138,652
	HILTON WORLDWIDE FINANCE LLC / 4.875% 04/01/2027 DD 03/16/17		226,539	226,849
	ICAHN ENTERPRISES LP / ICAHN E 6.250% 05/15/2026 DD 05/10/19		81,844	83,221
	ICAHN ENTERPRISES LP / ICAHN E 5.250% 05/15/2027 DD 12/12/19		97,381	99,412
	INTERNATIONAL GAME TECHNO 144A 6.250% 01/15/2027 DD 09/26/18		244,051	241,507
	JAZZ SECURITIES DAC 144A 4.375% 01/15/2029 DD 04/29/21		74,525	75,429
	LAMAR MEDIA CORP 3.750% 02/15/2028 DD 07/15/20		187,974	187,558
	MACQUARIE AIRFINANCE HOLD 144A 8.375% 05/01/2028 DD 04/18/23		89,025	89,072
	NMI HOLDINGS INC 6.000% 08/15/2029 DD 05/21/24		248,880	251,065
	ONEMAIN FINANCE CORP 3.500% 01/15/2027 DD 06/22/21		18,517	19,077
	ONEMAIN FINANCE CORP 3.875% 09/15/2028 DD 08/11/21		18,488	18,431
	PARK INTERMEDIATE HOLDING 144A 5.875% 10/01/2028 DD 09/18/20		19,675	19,550
	PARK INTERMEDIATE HOLDING 144A 4.875% 05/15/2029 DD 05/14/21		18,725	18,796
	PENSKE AUTOMOTIVE GROUP INC 3.500% 09/01/2025 DD 08/20/20		232,853	236,964
	PHINIA INC 144A 6.750% 04/15/2029 DD 04/04/24		46,385	45,900
	PRIME SECURITY SERVICES B 144A 5.750% 04/15/2026 DD 04/04/19		194,690	194,891
	SBA COMMUNICATIONS CORP 3.875% 02/15/2027 DD 08/15/20		258,907	258,844
	SLM CORP 4.200% 10/29/2025 DD 10/29/20		111,550	113,973
	SLM CORP 3.125% 11/02/2026 DD 11/01/21		125,848	128,849
	SERVICE CORP INTERNATIONAL/US 4.625% 12/15/2027 DD 12/12/17		232,200	233,506
	SILGAN HOLDINGS INC 4.125% 02/01/2028 DD 04/01/20		257,861	257,691
	SIRIUS XM RADIO LLC 144A 3.125% 09/01/2026 DD 08/16/21		230,305	235,337
	ONEMAIN FINANCE CORP 7.125% 03/15/2026 DD 05/11/18		112,080	111,976
	STARWOOD PROPERTY TRUST INC 4.750% 03/15/2025 DD 03/15/18		53,282	53,972
	STARWOOD PROPERTY TRUST I 144A 3.625% 07/15/2026 DD 07/14/21		127,883	130,290
	SUNOCO LP / SUNOCO FINANCE COR 5.875% 03/15/2028 DD 09/15/18		114,857	114,531
	SUNOCO LP / SUNOCO FINANCE COR 6.000% 04/15/2027 DD 03/14/19		145,194	144,713
	TALLGRASS ENERGY PARTNERS 144A 5.500% 01/15/2028 DD 09/15/17		47,813	48,082
	TALLGRASS ENERGY PARTNERS 144A 7.375% 02/15/2029 DD 01/23/24		30,141	30,095
	TEGNA INC 4.625% 03/15/2028 DD 01/09/20		247,529	250,425
	TELEFLEX INC 4.625% 11/15/2027 DD 11/20/17		91,675	92,061
	TENET HEALTHCARE CORP 5.125% 11/01/2027 DD 08/26/19		117,975	117,516
	TENET HEALTHCARE CORP 4.250% 06/01/2029 DD 06/02/21		120,425	122,044
	TEVA PHARMACEUTICAL FINANCE NE 3.150% 10/01/2026 DD 07/21/16		138,894	144,135
	TEVA PHARMACEUTICAL FINANCE NE 6.750% 03/01/2028 DD 03/14/18		35,263	35,734

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	TEVA PHARMACEUTICAL FINANCE NE 4.750% 05/09/2027 DD 11/09/21		76,200	78,066
	TRANSDIGM INC 144A 6.750% 08/15/2028 DD 02/24/23		71,100	70,610
	TRANSDIGM INC 144A 6.375% 03/01/2029 DD 02/27/24		100,031	100,222
	UNITED RENTALS NORTH AMERICA I 5.500% 05/15/2027 DD 11/07/16		230,504	228,604
	VICI PROPERTIES LP 4.750% 02/15/2028 DD 04/29/22		91,715	94,212
	WESTERN DIGITAL CORP 4.750% 02/15/2026 DD 02/13/18		235,541	237,686
	TRAVEL + LEISURE CO VAR RT 10/01/2025 DD 09/15/15		90,082	90,225
	TRAVEL + LEISURE CO 144A 6.625% 07/31/2026 DD 07/24/20		136,350	136,443
			22,307,482	22,351,375
Common Stock				
	METLIFE INC PFD 4.750% NON-CUMULATIVE		12,832	12,995
	PUBLIC STORAGE PFD 4.750% CUMULATIVE		4,050	3,805
	AFLAC INC		904,911	1,140,633
	ABBVIE INC		972,310	1,083,615
	AMERICAN ELECTRIC POWER CO INC		929,969	1,058,800
	CENCORA INC		932,733	943,881
	BERRY GLOBAL GROUP INC		920,537	981,885
	BRISTOL-MYERS SQUIBB CO		1,122,393	1,268,754
	CVS HEALTH CORP		1,441,419	893,670
	CAPITAL ONE FINANCIAL CORP		1,094,593	1,475,063
	CISCO SYSTEMS INC		1,076,128	1,274,162
	CITIGROUP INC		1,177,543	1,592,292
	CITIZENS FINANCIAL GROUP INC		895,708	1,182,745
	COMCAST CORP		1,304,194	1,147,592
	CONOCOPHILLIPS		1,093,868	935,173
	CONSTELLATION BRANDS INC		1,080,384	983,450
	DOLLAR GENERAL CORP		1,424,426	993,090
	DOVER CORP		987,457	1,198,764
	DUKE ENERGY CORP		1,174,231	1,066,626
	EOG RESOURCES INC		911,179	934,305
	EMERSON ELECTRIC CO		937,531	1,194,561
	FISERV INC		861,894	1,310,785
	GENUINE PARTS CO		1,316,661	1,137,476
	HCA HEALTHCARE INC		996,087	1,049,925
	HERSHEY CO/THE		930,849	845,057
	HOME DEPOT INC/THE		1,020,919	1,150,243
	HUBBELL INC		913,666	1,152,366
	INTEL CORP		1,576,376	773,569
	INTERNATIONAL BUSINESS MACHINE		834,232	1,117,836
	INTERPUBLIC GROUP OF COS INC/T		1,297,790	1,139,209
	JPMORGAN CHASE & CO		1,059,723	1,493,393
	JOHNSON & JOHNSON		1,159,290	1,075,973
	KRAFT HEINZ CO/THE		1,360,686	1,175,241
	LOCKHEED MARTIN CORP		1,154,555	1,217,766
	M&T BANK CORP		916,791	1,257,411
	MARATHON PETROLEUM CORP		1,106,737	1,019,466
	METLIFE INC		1,129,699	1,398,756
	NUCOR CORP		1,482,640	1,134,421
	ONEOK INC		899,713	1,013,136
	HENRY SCHEIN INC		580,644	530,210
	SIMON PROPERTY GROUP INC		993,345	1,199,270
	J M SMUCKER CO/THE		1,025,874	916,088
	SNAP-ON INC		1,081,558	1,275,766
	STATE STREET CORP		1,100,467	1,397,852
	UDR INC		1,086,291	1,155,444
	UNITED RENTALS INC		916,623	1,113,720
	UNITEDHEALTH GROUP INC		1,129,608	1,074,953
	WARNER BROS DISCOVERY INC		1,024,956	1,035,384
	XCEL ENERGY INC		998,025	1,120,359
	ACCENTURE PLC		871,747	993,807
	MEDTRONIC PLC		1,157,075	1,130,861
	AAR CORP		118,293	100,683
	API GROUP CORP		185,664	193,015
	AECOM		147,056	169,951
	AGREE REALTY CORP		93,103	104,196
	AIR LEASE CORP		133,228	132,867
	ALIGHT INC		74,219	61,401
	ANTERO RESOURCES CORP		65,464	72,624
	ARCOSA INC		166,189	194,544

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	AVANTOR INC		133,715	123,407
	BATH & BODY WORKS INC		163,656	150,156
	BEACON ROOFING SUPPLY INC		181,414	210,474
	W R BERKLEY CORP		100,234	124,414
	BOOT BARN HOLDINGS INC		116,506	135,423
	CHART INDUSTRIES INC		107,855	153,817
	CHEMED CORP		209,135	192,317
	CHURCHILL DOWNS INC		194,434	192,431
	CLEAN HARBORS INC		133,944	178,819
	COLLIERS INTERNATIONAL GROUP I		164,096	176,353
	CONCENTRIX CORP		148,454	80,742
	CORE & MAIN INC		87,462	109,711
	CRANE NXT CO		108,650	110,851
	DANA INC		110,326	104,225
	EAGLE MATERIALS INC		162,678	197,902
	EXPEDIA GROUP INC		119,459	146,642
	FEDERAL AGRICULTURAL MORTGAGE		118,748	122,306
	FIRST AMERICAN FINANCIAL CORP		162,058	168,900
	FIVE9 INC		137,820	130,942
	FLUOR CORP		95,285	84,534
	GFL ENVIRONMENTAL INC		113,903	143,285
	HEALTHEQUITY INC		136,827	162,827
	HERC HOLDINGS INC		113,008	143,701
	HOME BANCSHARES INC/AR		137,010	153,075
	JB HUNT TRANSPORT SERVICES INC		147,208	125,776
	ITT INC		198,535	235,752
	INGERSOLL RAND INC		83,991	98,240
	INTAPP INC		83,199	145,164
	KBR INC		114,700	105,838
	KADANT INC		148,284	182,500
	KORN FERRY		129,458	149,132
	LANTHEUS HOLDINGS INC		103,974	150,024
	LITHIA MOTORS INC		112,301	128,317
	LITTELFUSE INC		135,920	119,710
	LIVE OAK BANCSHARES INC		86,098	87,168
	MOOG INC		131,315	178,534
	NEXSTAR MEDIA GROUP INC		115,525	116,424
	NORTHERN OIL & GAS INC		87,448	87,660
	OPTION CARE HEALTH INC		188,507	130,523
	PACKAGING CORP OF AMERICA		99,212	137,104
	PAGERDUTY INC		61,136	52,644
	PINTEREST INC		116,580	111,969
	POST HOLDINGS INC		160,798	209,004
	PROSPERITY BANCSHARES INC		122,727	136,534
	PULTEGROUP INC		128,096	135,145
	REINSURANCE GROUP OF AMERICA I		126,188	166,631
	RELIANCE INC		131,170	126,283
	SS&C TECHNOLOGIES HOLDINGS INC		189,374	194,830
	SKECHERS USA INC		150,676	162,519
	TD SYNEX CORP		193,483	210,869
	TTM TECHNOLOGIES INC		85,767	117,662
	TALEN ENERGY CORP		64,385	200,184
	TELEPHONE AND DATA SYSTEMS INC		114,753	190,811
	SOMNIGROUP INTERNATIONAL INC		89,162	102,382
	TENET HEALTHCARE CORP		73,983	123,579
	TIDEWATER INC		111,338	84,472
	TRANSUNION		117,637	152,972
	TRAVEL + LEISURE CO		114,221	147,415
	UFP TECHNOLOGIES INC		63,655	90,469
	UGI CORP		62,683	65,070
	UFP INDUSTRIES INC		165,600	148,585
	UNITED STATES CELLULAR CORP		108,170	163,323
	UNITED THERAPEUTICS CORP		104,008	166,893
	VISTRA CORP		66,909	239,480
	VONTIER CORP		158,101	166,887
	WESTERN ALLIANCE BANCORP		148,668	187,297
	WESTERN DIGITAL CORP		184,195	169,647
	WEX INC		174,122	156,911
	FIDELIS INSURANCE HOLDINGS LTD		122,001	133,636

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	ICON PLC		202,395	149,943
	WEATHERFORD INTERNATIONAL PLC		228,805	170,336
	JAZZ PHARMACEUTICALS PLC		210,458	215,759
	NOMAD FOODS LTD		157,224	155,047
	ROIVANT SCIENCES LTD		141,780	150,501
	SENSATA TECHNOLOGIES HOLDING P		124,924	85,872
	TECHNIPFMC PLC		136,287	128,204
	CHECK POINT SOFTWARE TECHNOLOG		105,913	125,089
	INTERNATIONAL SEAWAYS INC		92,188	72,850
	ADOBE INC		1,802,846	1,347,825
	ADVANCED MICRO DEVICES INC		1,303,856	1,040,243
	ALPHABET INC		1,792,771	2,422,587
	AMAZON.COM INC		3,425,943	4,825,922
	AMPHENOL CORP		1,504,573	2,084,056
	APPLE INC		2,657,887	3,449,035
	BOOKING HOLDINGS INC		1,213,432	1,704,168
	COLGATE-PALMOLIVE CO		822,336	923,827
	COPART INC		560,763	653,156
	DANAHER CORP		840,460	833,037
	WALT DISNEY CO/THE		1,061,367	1,166,057
	FACTSET RESEARCH SYSTEMS INC		457,491	460,589
	HOME DEPOT INC/THE		1,508,736	1,443,542
	ILLINOIS TOOL WORKS INC		566,904	548,957
	INTERCONTINENTAL EXCHANGE INC		1,236,352	1,431,986
	INTUIT INC		1,661,251	1,668,668
	INTUITIVE SURGICAL INC		1,061,364	1,637,389
	ELI LILLY & CO		1,381,831	1,821,920
	MASTERCARD INC		2,277,457	2,809,778
	MICROSOFT CORP		3,864,198	4,328,384
	MICROCHIP TECHNOLOGY INC		740,920	472,220
	MOTOROLA SOLUTIONS INC		1,099,594	1,619,192
	NVIDIA CORP		462,645	1,241,242
	O'REILLY AUTOMOTIVE INC		1,106,338	1,379,085
	ORACLE CORP		1,900,374	2,149,656
	PEPSICO INC		1,059,207	948,094
	PROGRESSIVE CORP/THE		654,638	981,203
	QUALCOMM INC		1,151,557	1,194,703
	ROCKWELL AUTOMATION INC		441,492	424,112
	ROSS STORES INC		1,173,614	1,281,862
	SALESFORCE INC		1,479,384	1,872,582
	SCHLUMBERGER LTD		1,256,507	964,826
	TJX COS INC/THE		1,219,415	1,567,389
	THERMO FISHER SCIENTIFIC INC		1,185,849	1,161,153
	UBER TECHNOLOGIES INC		1,956,245	1,723,041
	VERALTO CORP		579,067	671,803
	VERTEX PHARMACEUTICALS INC		1,273,934	1,220,181
	VISA INC		1,123,116	1,363,081
	EATON CORP PLC		677,068	931,559
	ASML HOLDING NV		844,375	832,389
	ACI WORLDWIDE INC		90,729	153,913
	AMICUS THERAPEUTICS INC		141,247	93,767
	APPLIED INDUSTRIAL TECHNOLOGIE		76,843	95,549
	ARGENX SE ADR		206,573	333,945
	AVIENT CORP		89,334	87,808
	AVIDITY BIOSCIENCES INC		53,851	37,019
	BWX TECHNOLOGIES INC		232,108	336,955
	BILL HOLDINGS INC		87,413	82,169
	BRAZE INC		139,086	107,883
	BRINK'S CO/THE		80,670	69,949
	BUILDERS FIRSTSOURCE INC		114,072	94,191
	CABOT CORP		50,263	52,777
	CHAMPIONX CORP		128,553	119,663
	CHEWY INC		155,826	180,879
	CONFLUENT INC		88,728	97,972
	CRINETICS PHARMACEUTICALS INC		57,529	79,763
	CURTISS-WRIGHT CORP		121,643	193,759
	DECKERS OUTDOOR CORP		125,331	228,476
	DOCUSIGN INC		143,522	180,510
	DOLBY LABORATORIES INC		157,020	142,298

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	DORMAN PRODUCTS INC		81,718	95,867
	DOXIMITY INC		60,227	56,113
	EQT CORP		102,642	122,422
	EMCOR GROUP INC		128,396	270,524
	ENTEGRIIS INC		239,281	197,823
	ETSY INC		185,361	120,959
	EXLSERVICE HOLDINGS INC		80,791	107,222
	EXPEDIA GROUP INC		247,695	322,165
	GITLAB INC		253,225	226,640
	GODADDY INC		168,688	313,621
	GRACO INC		138,382	134,443
	HAMILTON LANE INC		112,605	135,022
	HOULIHAN LOKEY INC		140,345	163,588
	HUBBELL INC		156,242	198,973
	HUBSPOT INC		244,988	294,037
	HYATT HOTELS CORP		196,658	236,726
	IDEAYA BIOSCIENCES INC		177,944	110,253
	IMMUNOCORE HOLDINGS PLC ADR		189,793	81,951
	INARI MEDICAL INC		117,181	92,145
	INSMED INC		117,677	125,446
	KNIGHT-SWIFT TRANSPORTATION HO		82,785	76,165
	LATTICE SEMICONDUCTOR CORP		194,552	159,753
	LENNOX INTERNATIONAL INC		171,615	187,664
	LINCOLN ELECTRIC HOLDINGS INC		143,089	123,355
	MADRIGAL PHARMACEUTICALS INC		85,502	114,788
	MANHATTAN ASSOCIATES INC		171,319	187,547
	MODINE MANUFACTURING CO		65,033	67,239
	MONGODB INC		322,992	183,920
	MUELLER INDUSTRIES INC		108,448	130,706
	MURPHY USA INC		163,052	172,100
	NEUROCRINE BIOSCIENCES INC		223,860	231,914
	NEW YORK TIMES CO/THE		202,917	215,591
	NORDSON CORP		192,044	152,117
	OPTION CARE HEALTH INC		73,512	50,622
	PATRICK INDUSTRIES INC		81,840	81,834
	POWER INTEGRATIONS INC		133,593	100,386
	PROCORE TECHNOLOGIES INC		191,446	186,201
	PROCEPT BIOROBOTICS CORP		53,752	58,377
	SAREPTA THERAPEUTICS INC		116,680	147,124
	A O SMITH CORP		206,924	171,207
	SPRINGWORKS THERAPEUTICS INC		150,092	141,232
	SPROUTS FARMERS MARKET INC		99,947	125,418
	STIFEL FINANCIAL CORP		158,492	240,059
	TAPESTRY INC		167,117	296,598
	TEXAS ROADHOUSE INC		149,974	160,041
	TOPBUILD CORP		171,411	142,594
	TYLER TECHNOLOGIES INC		268,851	370,780
	VALVOLINE INC		80,320	72,613
	VERRA MOBILITY CORP		109,583	95,680
	VIKING THERAPEUTICS INC		52,473	33,882
	WINGSTOP INC		213,731	236,739
	WINTRUST FINANCIAL CORP		141,474	178,834
	XENON PHARMACEUTICALS INC		84,382	71,814
	JFROG LTD		174,954	148,668
	ELASTIC NV		81,454	75,004
			<u>126,454,592</u>	<u>139,007,959</u>
103-12 Investments	WASH CAPITAL		34,100,477	32,435,214
Limited Partnerships	MCMORGAN NORTHERN CALIFORNIA VALUE ADD/DEVELOPMENT FD II LP		6,761,520	3,659,582
State and Local Obligations	BUCKEYE OH TOBACCO SETTLEMENT 1.950% 06/01/2026 DD 03/04/20		37,285	38,516
	COLORADO ST HLTH FACS AUTH REV 3.796% 11/01/2044 DD 11/20/19		47,793	47,879
	GOLDEN ST TOBACCO SECURITIZATI 2.158% 06/01/2026 DD 12/15/21		102,597	106,226
	SALES TAX SECURITIZATION CORP 2.325% 01/01/2025 DD 01/30/20		24,306	25,000
			<u>211,981</u>	<u>217,621</u>
Common Collective Trusts				

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Schedule of Assets (Held At End of Year)

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	BNYM-M DB SL INTL ADR FUND		112,202	271,281
	COLLECTIVE US GOV'T STIF 20 BPS		2	2
	BNYM-M DB SL LC VALUE SIF		7,845,854	26,723,088
	COLLECTIVE US GOV'T STIF 20 BPS		10	10
	BNYM-M DB SL LC GROWTH SIF		9,438,815	20,682,798
	COLLECTIVE US GOV'T STIF 20 BPS		1	1
	COLLECTIVE US GOV'T STIF 20 BPS		14,835,273	15,170,294
	COLLECTIVE US GOV'T STIF 20 BPS		576,826	576,826
	COLLECTIVE US GOV'T STIF 20 BPS		1,944,018	1,944,018
	COLLECTIVE US GOV'T STIF 20 BPS		842,067	842,067
	COLLECTIVE US GOV'T STIF 20 BPS		65,460	65,460
	COLLECTIVE US GOV'T STIF 20 BPS		371,062	371,062
	COLLECTIVE US GOV'T STIF 20 BPS		315,607	315,607
	ASB REAL ESTATE FUND		9,806,472	16,405,097
	BLACKROCK LIQ FDS FEDFUND IN		1,003	1,003
	COLLECTIVE US GOV'T STIF 20 BPS		2	2
	COLLECTIVE US GOV'T STIF 20 BPS		1,462,992	1,462,992
	COLLECTIVE US GOV'T STIF 20 BPS		240,101	240,101
	COLLECTIVE US GOV'T STIF 20 BPS		41	41
	RAINIER INTL SMALL CAP EQ CIT FUND CL A		5,001,016	8,110,122
	L&G S&P 400 CIT FUND CL D		6,181,856	10,984,751
	L&G S&P 600 CIT FUND CL D		5,667,309	9,692,897
	L&G MSCI ACWI EX US CIT FUND C L D		22,786,450	32,290,290
	MEPT		29,640,965	26,872,234
	INVESCO STIT GOV & AGENCY 1901		18	18
			<u>117,135,422</u>	<u>173,022,062</u>
AFL - CIO Housing Trust	AFL CIO		<u>5,000,000</u>	<u>4,135,542</u>
			<u>\$ 347,758,153</u>	<u>\$ 409,755,796</u>

Resilient Floor Covering Pension Fund
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN 94-6284071, Plan Number 001
Year Ended December 31, 2024

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Lease Rental (e)	Expense Incurred With Transaction (f)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net gain or (loss) (i)
Single transaction:								
No single transactions in excess of 5%								
Series of transactions:								
Bank of New York Mellon	Collective US Gov't STIF 20	N/A	\$ 93,885,080	N/A	N/A	N/A	\$ 93,885,080	\$ -
Bank of New York Mellon	Collective US Gov't STIF 20	\$ 91,340,299	N/A	N/A	N/A	\$ 91,340,299	\$ 91,340,299	N/A

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31, 2024

**Form 5500, Schedule H, Part IV, Line 4j
Schedule of Reportable Transactions**

See attachment to the Accountant's Audit Report attached at Accountant's Opinion

Section 3: Certificate of Actuarial Valuation

Exhibit K: Statement of actuarial assumptions, methods and models

(Schedule MB, Line 6)

Rationale for demographic and noneconomic assumptions

The information and analysis used in selecting each demographic assumption that has a significant effect on this actuarial valuation is shown in the Actuarial Experience Study dated January 31, 2025.

Mortality rates

Post-retirement healthy: Pri-2012 Blue Collar Healthy Retiree Amount-weighted tables, projected generationally with Scale MP-2021.

Post-retirement disabled: Pri-2012 Disabled Retiree Amount-weighted tables, projected generationally with Scale MP-2021.

Pre-retirement: Pri-2012 Blue Collar Employee Amount-weighted tables, projected generationally with Scale MP-2021.

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

These mortality tables were then adjusted to future years using the generational projection to reflect future mortality improvement between the measurement date and those years.

Section 3: Certificate of Actuarial Valuation

Termination rates

Age	Withdrawal ¹
20	7.94%
25	7.72
30	7.40
35	6.86
40	6.11
45	5.16
50	3.62
55	1.37
60	0.13

Retirement rates for active participants

Age	Annual Retirement Rates — Not Eligible for Service Pension	Annual Retirement Rates — Eligible for Service Pension
45–54	N/A	35.0%
55–59	5.0%	35.0
60–64	10.0	35.0
65–69	50.0	50.0
70	100.0	100.0

Description of weighted average retirement age

Age 60.5, determined as follows: The weighted average retirement age for each participant is calculated as the sum of the product of each potential current or future retirement age times the probability of surviving from current age to that age and then retiring at that age, assuming no other decrements. The overall weighted retirement age is the average of the individual retirement ages based on all the active participants included in this actuarial valuation.

¹ These rates apply after a 5-year select period. The rate during the select period is 10.0%. Withdrawal rates do not apply at retirement eligibility.

Section 3: Certificate of Actuarial Valuation

Retirement rates for inactive vested participants

Age	Annual Retirement Rates
55–59	5.0%
60–64	7.5
65–69	25.0
70	100.0

Future benefit accruals

1,575 hours per year

Unknown data for participants

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

Definition of active participants

Active participants are defined as those with at least 500 hours in the most recent plan year and who have accumulated at least one year of Credited Service, excluding those who have retired as of the valuation date.

Exclusion of inactive vested participants

Inactive participants over age 70 are excluded from the valuation, with 24 participants excluded from this valuation.

Percent married

50%

Age of spouse

Spouses of male participants are two years younger and spouses of female participants are two years older.

Section 3: Certificate of Actuarial Valuation

Benefit election

For future pensioners, 55% are assumed to elect the 75% Joint and Survivor Annuity and the other 45% are assumed to elect the Life Annuity.

Delayed retirement factors

Active participants work enough hours each month to not qualify for delayed retirement adjustment. Inactive vested participants who are assumed to commence receipt of benefits after attaining normal retirement age qualify for delayed retirement increases at 9% per year.

Net investment return

6.75%

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

Annual administrative expenses

\$1,300,000, payable monthly (equivalent to \$1,255,030 payable at the beginning of the year).

Actuarial value of assets

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

Actuarial cost method

Entry Age Normal Actuarial Cost Method. Entry Age is the current age minus Credited Service. Normal Cost and Actuarial Accrued Liability are calculated on an individual basis and are allocated by service, with Normal Cost determined as if the current benefit accrual rate had always been in effect.

Section 3: Certificate of Actuarial Valuation

Benefits valued

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

Current liability assumptions

- **Interest:** 3.29%, within the permissible range prescribed under IRC Section 431(c)(6)(E)
- **Mortality:** Pri-2012 separate employee and annuitant healthy mortality tables, projected generationally using the Adjusted MP-2021 scale as described in the final IRS mortality regulations released in October 2023. The prior year assumption used RP-2006 separate employee and annuitant healthy mortality tables, projected generationally using scale MP-2021.

Estimated rate of investment return

- **On actuarial value of assets (Schedule MB, line 6g):** 8.1%, for the Plan Year ending December 31, 2023
- **On current (market) value of assets (Schedule MB, line 6h):** 7.7%, for the Plan Year ending December 31, 2023

FSA contribution timing (Schedule MB, line 3a)

Unless otherwise noted, contributions are paid periodically throughout the year pursuant to collective bargaining agreements. The interest credited in the FSA is therefore assumed to be equivalent to a June 30 contribution date.

Actuarial models

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

Section 3: Certificate of Actuarial Valuation

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

- For purposes of determining current liability, the current liability interest rate was changed from 2.55% to 3.29% due to a change in the permissible range and recognizing that any rate within the permissible range satisfies the requirements of IRC Section 431(c)(6)(E) and the mortality tables and mortality improvement scales were changed in accordance with IRS Regulations 1.431(c)(6)-1 and 1.430(h)(3)-1.
- Based on an Actuarial Experience Study dated January 31, 2025, the following actuarial assumptions were changed as of January 1, 2024:
 - Mortality for healthy and disabled post-retirement lives, previously RP-2006 Healthy Blue Collar Annuitant tables, set forward one year with generational projection using Scale MP-2016.
 - Mortality for pre-retirement lives, previously RP-2006 Blue Collar Employee tables, set forward one year with generational projection using Scale MP-2016.
 - Termination rates after the 5-year select period, previously:

Age	Withdrawal
20	7.94%
25	7.72
30	7.22
35	6.28
40	5.15
45	3.98
50	2.56
55	0.94
60	0.00

Section 3: Certificate of Actuarial Valuation

- Retirement rates for active participants, previously:

Age	Annual Retirement Rates — Not Eligible for Service Pension	Annual Retirement Rates — Eligible for Service Pension
45–54	N/A	22.5%
55–59	7.5%	22.5
60–64	15.0	22.5
65	100.0	100.0

- Retirement rates for inactive vested participants, previously 62, or at Service Pension eligibility.
- Percent married, previously 70%.
- Age of spouse, previously three years younger for spouses of male participants and three years older for spouses of female participants.
- Benefit election, previously 50% were assumed to elect the 50% Joint and Survivor Annuity and the other 50% were assumed to elect the Life Annuity.
- Annual administrative expenses, previously \$ 1,200,000, payable monthly (equivalent to \$1,158,489 payable at the beginning of the year).

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31, 2024

**Form 5500, Schedule H, Part IV, Line 4i
Schedule of Assets (Held at Year End)**

See attachment to the Accountant's Audit Report attached at Accountant's Opinion

Section 3: Certificate of Actuarial Valuation

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Section 3: Certificate of Actuarial Valuation

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Actuarial Status Certification as of January 1, 2024 under IRC Section 432
March 29, 2024

Illustration Supporting Actuarial Certification of Status (Schedule MB, line 4b)

This is to certify that Segal has prepared an actuarial status certification under Internal Revenue Code Section 432 for the Resilient Floor Covering Pension Fund as of January 1, 2024 in accordance with generally accepted actuarial principles and practices. It has been prepared at the request of the Board of Trustees to assist in administering the Fund and meeting filing and compliance requirements under federal law. This certification may not otherwise be copied or reproduced in any form without the consent of the Board of Trustees and may only be provided to other parties in its entirety.

The measurements shown in this actuarial certification may not be applicable for other purposes. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements; differences in statutory interpretation and changes in plan provisions or applicable law.

This certification is based on the January 1, 2023 actuarial valuation, dated October 20, 2023. This certification reflects the changes in the law made by the Multiemployer Pension Reform Act of 2014 (MPRA) and the American Rescue Plan Act of 2021 (ARPA). Additional assumptions required for the projections (including those under MPRA and ARPA), and sources of financial information used are summarized in Exhibit 6.

Segal does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this certification is based reflects Segal's understanding as an actuarial firm.

This certification was based on the assumption that the Plan was qualified as a multiemployer plan for the year.

I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. To the best of my knowledge, the information supplied in this actuarial certification is complete and accurate. In my opinion, the projections are based on reasonable actuarial estimates, assumptions and methods that offer my best estimate of anticipated experience under the Plan. Furthermore, as required by IRC Section 432(b)(3)(B)(iii), the projected industry activity takes into account information provided by the plan sponsor.



Paul C. Poon, ASA, MAAA

EA# 23-06069

Title Vice President & Actuary

Certificate Contents

Exhibit 1	Status Determination as of January 1, 2024
Exhibit 2	Summary of Actuarial Valuation Projections
Exhibit 3	Funding Standard Account Projections
Exhibit 4	Funding Standard Account — Projected Bases Assumed Established After January 1, 2023
Exhibit 5	Solvency Projection
Exhibit 6	Actuarial Assumptions and Methodology
Exhibit 7	Documentation Regarding Progress Under Rehabilitation Plan

Actuarial Status Certification under IRC Section 432

Exhibit 1: Status Determination as of January 1, 2024

Status	Condition	Component Result	Final Result
Critical Status:			
	1. Initial critical status tests:		
	C1. A funding deficiency is projected in four years?	Yes	Yes
	C2. a. A funding deficiency is projected in five years,	Yes	
	b. and the present value of vested benefits for non-actives is more than present value of vested benefits for actives,	Yes	
	c. and the normal cost plus interest on unfunded actuarial accrued liability (unit credit basis) is greater than contributions for current year?	No	No
	C3. a. A funding deficiency is projected in five years,	Yes	
	b. and the funded percentage is less than 65%?	No	No
	C4. a. The funded percentage is less than 65%,	No	
	b. and the present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over seven years?	N/A	No
	C5. The present value of assets plus contributions is less than the present value of benefit payments and administrative expenses over five years?	No	No
	2. Emergence test:		
	C6 a. Was in critical status for the immediately preceding plan year,	Yes	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(2) or ERISA Section 304 as in effect prior to PPA'06,	Yes	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	No	
	Plan did NOT emerge?		Yes

Status	Condition	Component Result	Final Result
	3. Special emergence test:		
	C7. a. The trustees have elected an automatic amortization extension under 431(d),	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extension of amortization periods under ERISA Section 304(d)(1),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan did NOT emerge?		N/A
	4. Reentry into critical status after special emergence:		
	C8 a. The Plan emerged from critical status in any prior year under the special emergence rule,	No	
	b. and either a funding deficiency is projected for the plan year or any of the next nine plan years, without regard to the use of the shortfall method but taking into account any extensions of amortization periods under ERISA Section 304(d),	N/A	
	c. or insolvency is projected for the current year or any of the 30 succeeding plan years?	N/A	
	Plan reentered critical status?		N/A
	5. In Critical Status? (If C1-C6 or C8 is Yes, then Yes, unless C7 is No)		Yes
	If not in Critical Status, skip 6 and go to 7		
	6. Determination of critical and declining status:		
	C9. a. Any of (C1) through (C5) are Yes?	Yes	Yes
	b. and either Insolvency is projected within 15 years?	No	No
	c. or		
	1) The ratio of inactive to active is at least 2 to 1,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	d. or		
	1) The funded percentage is less than 80%,	No	
	2) and insolvency is projected within 20 years?	N/A	No
	In Critical and Declining Status?		No

Status	Condition	Component Result	Final Result
	7. Determination whether plan is projected to be in critical status in any of the succeeding five plan years:		
	C10. a. Is not in critical status,	No	
	b. and is projected to be in critical status in any of the next five years?	N/A	N/A
	8. In Critical Status in any of the five succeeding plan years?		N/A
Endangered Status:			
	E1. a. Is not in critical status,	No	
	b. and the funded percentage is less than 80%?	N/A	No
	E2. a. Is not in critical status,	No	
	b. and a funding deficiency is projected in seven years?	N/A	No
	In Endangered Status? (Yes when either (E1) or (E2) is Yes)		No
	In Seriously Endangered Status? (Yes when BOTH (E1) and (E2) are Yes)		No
Neither Critical Status Nor Endangered Status:			
	Neither Critical nor Endangered Status?		No

This certification also notifies the IRS that the Plan is making the scheduled progress in meeting the requirements of its Rehabilitation Plan, based on the annual standards of the Rehabilitation Plan.

Exhibit 2: Summary of Actuarial Valuation Projections

The actuarial factors as of January 1, 2024 (based on projections from the January 1, 2023 valuation certificate):

1. Financial Information			
a.	Market value of assets		\$417,109,504
b.	Actuarial value of assets		430,531,706
c.	Reasonably anticipated contributions		
1)	Upcoming year		20,517,000
2)	Present value for the next five years		87,548,155
3)	Present value for the next seven years		115,306,893
d.	Projected benefit payments		40,734,158
e.	Projected administrative expenses (beginning of year)		1,193,244
2. Liabilities			
a.	Present value of vested benefits for active participants		64,519,218
b.	Present value of vested benefits for non-active participants		438,431,162
c.	Total unit credit accrued liability		515,533,478
d.	Present value of payments	Benefit Payments	Administrative Expenses
1)	Next five years	\$175,686,651	\$5,561,514
2)	Next seven years	232,060,424	7,522,208
e.	Unit credit normal cost plus expenses		3,933,564
f.	Ratio of inactive participants to active participants		1.99
3.	Funded Percentage (1.b)/(2.c)		83.5%
4. Funding Standard Account			
a.	Credit Balance as of the end of prior year		(\$16,445,403)
b.	Years to projected funding deficiency		1
5.	Projected Year of Emergence		2025
6.	Years to Projected Insolvency		N/A
7.	Year Projected to be in Critical Status (based on test C10. in Exhibit 1), if within next five years		N/A

Exhibit 3: Funding Standard Account Projections

The table below presents the Funding Standard Account Projections for the Plan Years beginning January 1.

	Year Beginning January 1,					
	2023	2024	2025	2026	2027	2028
1. Credit balance (BOY)	(\$27,291,832)	(\$16,445,403)	(\$3,661,297)	\$10,227,563	\$19,870,129	\$26,207,649
2. Interest on (1)	(1,842,199)	(1,110,065)	(247,138)	690,361	1,341,234	1,769,016
3. Normal cost	1,568,990	1,601,801	1,605,806	1,609,821	1,613,846	1,617,881
4. Administrative expenses	1,158,489	1,193,244	1,229,041	1,265,912	1,303,889	1,343,006
5. Net amortization charges	5,276,501	4,057,674	3,791,337	8,606,463	12,270,240	14,364,024
6. Interest on (3), (4) and (5)	540,269	462,559	447,267	775,048	1,025,188	1,169,431
7. Expected contributions	20,539,662	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000
8. Interest on (7)	693,214	692,449	692,449	692,449	692,449	692,449
9. Full-funding limit credit	0	0	0	0	0	0
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	(\$16,445,403)	(\$3,661,297)	\$10,227,563	\$19,870,129	\$26,207,649	\$30,691,772
	2029	2030	2031	2032	2033	
1. Credit balance (BOY)	\$30,691,772	\$34,405,635	\$39,449,718	\$46,043,218	\$55,082,067	
2. Interest on (1)	2,071,695	2,322,380	2,662,856	3,107,917	3,718,040	
3. Normal cost	1,621,926	1,625,981	1,630,046	1,634,121	1,638,206	
4. Administrative expenses	1,383,296	1,424,795	1,467,539	1,511,565	1,556,912	
5. Net amortization charges	15,324,783	14,267,956	13,088,649	11,166,742	10,254,901	
6. Interest on (3), (4) and (5)	1,237,275	1,169,014	1,092,571	966,089	907,876	
7. Expected contributions	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	
8. Interest on (7)	692,449	692,449	692,449	692,449	692,449	
9. Full-funding limit credit	0	0	0	0	0	
10. Credit balance (EOY): (1) + (2) – (3) – (4) – (5) – (6) + (7) + (8) + (9)	\$34,405,635	\$39,449,718	\$46,043,218	\$55,082,067	\$65,651,661	

Exhibit 4: Funding Standard Account — Projected Bases Assumed Established after January 1, 2023
Schedule of Funding Standard Account Bases

Type of Base	Date Established	Base Established	Amortization Period	Amortization Payment
Experience (Gain)/Loss	1/1/2024	(\$6,381,482)	15	(\$646,023)
Experience (Gain)/Loss	1/1/2025	787,057	15	79,677
Experience (Gain)/Loss	1/1/2026	5,060,320	15	512,276
Experience (Gain)/Loss	1/1/2027	12,097,891	15	1,224,718
Experience (Gain)/Loss	1/1/2028	(2,208,536)	15	(223,579)

Exhibit 5: Solvency Projections

The table below presents the projected Market Value of Assets for the Plan Years beginning January 1, 2023 through 2054.

	Year Beginning January 1,							
	2023	2024	2025	2026	2027	2028	2029	2030
1. Market Value at beginning of year	\$400,397,071	\$417,109,504	\$423,091,121	\$429,277,225	\$435,492,399	\$441,781,942	\$448,324,202	\$455,229,675
2. Contributions	20,539,662	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	38,994,408	40,734,158	40,889,958	41,227,692	41,522,361	41,648,185	41,682,410	41,650,354
5. Administrative expenses	1,534,299	1,236,000	1,273,080	1,311,272	1,350,610	1,391,128	1,432,862	1,475,848
6. Interest earnings	36,701,478	27,434,775	27,832,142	28,237,138	28,645,514	29,064,573	29,503,745	29,969,632
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$417,109,504	\$423,091,121	\$429,277,225	\$435,492,399	\$441,781,942	\$448,324,202	\$455,229,675	\$462,590,105
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$456,103,912	\$463,825,279	\$470,167,183	\$476,720,091	\$483,304,303	\$489,972,387	\$496,912,085	\$504,240,459

	2031	2032	2033	2034	2035	2036	2037	2038
1. Market Value at beginning of year	\$462,590,105	\$470,422,354	\$478,914,432	\$488,123,279	\$498,337,145	\$509,618,694	\$522,064,054	\$535,946,024
2. Contributions	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	41,630,408	41,458,074	41,272,380	40,853,243	40,437,667	39,997,326	39,367,549	38,781,572
5. Administrative expenses	1,520,123	1,565,727	1,612,699	1,661,080	1,710,912	1,762,239	1,815,106	1,869,559
6. Interest earnings	30,465,780	30,998,879	31,576,926	32,211,189	32,913,128	33,687,925	34,547,625	35,502,770
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$470,422,354	\$478,914,432	\$488,123,279	\$498,337,145	\$509,618,694	\$522,064,054	\$535,946,024	\$551,314,663
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$512,052,762	\$520,372,506	\$529,395,659	\$539,190,388	\$550,056,361	\$562,061,380	\$575,313,573	\$590,096,235

Year Beginning January 1,

	2039	2040	2041	2042	2043	2044	2045	2046
1. Market Value at beginning of year	\$551,314,663	\$568,300,704	\$587,207,303	\$608,090,387	\$631,247,392	\$656,807,563	\$684,953,921	\$715,960,356
2. Contributions	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	38,164,575	37,358,253	36,621,507	35,724,313	34,848,740	33,951,150	32,955,536	31,853,811
5. Administrative expenses	1,925,646	1,983,415	2,042,917	2,104,205	2,167,331	2,232,351	2,299,322	2,368,302
6. Interest earnings	36,559,262	37,731,267	39,030,508	40,468,523	42,059,242	43,812,859	45,744,293	47,872,301
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$568,300,704	\$587,207,303	\$608,090,387	\$631,247,392	\$656,807,563	\$684,953,921	\$715,960,356	\$750,127,544
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$606,465,279	\$624,565,556	\$644,711,894	\$666,971,705	\$691,656,303	\$718,905,071	\$748,915,892	\$781,981,355

	2047	2048	2049	2050	2051	2052	2053	2054
1. Market Value at beginning of year	\$750,127,544	\$787,606,463	\$828,644,719	\$873,559,723	\$922,548,139	\$975,858,482	\$1,033,857,300	\$1,096,765,553
2. Contributions	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000	20,517,000
3. Withdrawal liability payments	0	0	0	0	0	0	0	0
4. Benefit payments	30,810,361	29,741,506	28,595,827	27,510,787	26,449,003	25,312,451	24,265,830	23,158,985
5. Administrative expenses	2,439,351	2,512,532	2,587,908	2,665,545	2,745,511	2,827,876	2,912,712	3,000,093
6. Interest earnings	50,211,631	52,775,294	55,581,739	58,647,748	61,987,857	65,622,145	69,569,795	73,850,787
7. Market Value at end of year: (1)+(2)+(3)-(4)-(5)+(6)	\$787,606,463	\$828,644,719	\$873,559,723	\$922,548,139	\$975,858,482	\$1,033,857,300	\$1,096,765,553	\$1,164,974,262
8. Available resources: (1)+(2)+(3)-(5)+(6)	\$818,416,824	\$858,386,225	\$902,155,550	\$950,058,926	\$1,002,307,485	\$1,059,169,751	\$1,121,031,383	\$1,188,133,247

Note: the projected benefit payments shown above are based on a closed group, i.e., not reflecting new participants entering the plan. If such new entrants were reflected, in our judgment, this would not change the conclusion that the plan is projected to remain solvent through 2054 under the assumptions used. This projection is not intended to be used for any purpose other than this certification.

Exhibit 6: Actuarial Assumptions and Methodology

The actuarial assumptions and plan of benefits are as used in the January 1, 2023 actuarial valuation certificate, dated October 20, 2023, except as specifically described below. We also assumed that experience would emerge as projected, except as described below. The calculations are based on a current understanding of the requirements of ERISA Section 305 and IRC Section 432.

Asset Information:	The financial information as of December 31, 2023 was based on an unaudited financial statement provided by the Fund Administrator. For projections after January 1, 2024, the assumed administrative expenses were increased by 3% per year and the benefit payments were projected based on the January 1, 2023 actuarial valuation. The projected net investment return was assumed to be 6.75% of the average market value of assets for the 2024–2054 Plan Years. Any resulting investment gains or losses due to the operation of the asset valuation method are amortized over 15 years in the Funding Standard Account.
Projected Industry Activity:	The projected industry activity assumption takes into account information provided by the plan sponsor as required by Internal Revenue Code Section 432, historical and current contribution levels and projections in employment levels, and professional judgment. Based on this information, the overall number of contributory hours each year is projected to be 2.1 million for 2024 and later.
Future Normal Costs:	Based on the assumed industry activity and the assumption that replacement employees will have the same entry age as employees leaving the work force, the Entry Age Normal Cost method used in the valuation results in level Normal Costs per active. Therefore, we have assumed that the normal cost in future years will be the same as in the 2023 plan year, adjusted for the above projected industry activity and increased by 0.25% each year to reflect future mortality improvements.

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

Exhibit 7: Documentation Regarding Progress Under Rehabilitation Plan

Based on the Rehabilitation Plan in effect as of December 31, 2023, the applicable standard for January 1, 2024 is that the Fund's projected date of emergence from critical status will not occur later than January 1, 2029.

Using the plan provisions, assumptions/methods, and contribution levels that form the basis of this certification, the Funding Standard Account Projections show a projected emergence date of January 1, 2025, and therefore demonstrates that this standard is met.

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Section 3: Certificate of Actuarial Valuation

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

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Base due to 2008 Investment Loss	01/01/2009	\$55,234,022	14	\$5,827,986
Plan Amendment	01/01/2010	23,729	1	23,729
Experience Loss	01/01/2010	322,290	1	322,290
Base due to 2008 Investment Loss	01/01/2011	32,299,780	14	3,408,093
Change in Assumptions	01/01/2012	3,054,653	3	1,085,403
Experience Loss	01/01/2012	5,001,651	3	1,777,226
Base due to 2008 Investment Loss	01/01/2012	9,974,140	14	1,052,416
Base due to 2008 Investment Loss	01/01/2013	10,294,471	14	1,086,215
Experience Loss	01/01/2014	11,396,107	14	1,202,454
Experience Loss	01/01/2015	7,355,033	6	1,434,347
Experience Loss	01/01/2016	6,844,158	7	1,179,305
Experience Loss	01/01/2017	5,207,176	8	808,997
Change in Assumptions	01/01/2017	7,163,349	8	1,112,912
Experience Loss	01/01/2018	6,409,838	9	911,837
Experience Loss	01/01/2019	2,975,035	10	392,221
Experience Loss	01/01/2020	2,460,565	11	303,568
Change in Assumptions	01/01/2022	23,365,285	13	2,581,914
Change in Assumptions	01/01/2024	3,998,080	15	404,742
Total		\$193,379,362		\$24,915,655

Section 3: Certificate of Actuarial Valuation

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

Type of Base	Date Established	Outstanding Balance	Years Remaining	Amortization Amount
Change in Asset Method	01/01/2009	\$23,468,092	15	\$2,375,769
Base due to 2008 Investment Loss	01/01/2010	14,506,373	14	1,530,632
Experience Gain	01/01/2011	3,249,503	2	1,677,797
Plan Amendment	01/01/2011	5,084,110	2	2,625,048
Plan Amendment	01/01/2012	14,920,565	3	5,301,692
Experience Gain	01/01/2013	8,426,722	4	2,317,358
Experience Gain	01/01/2014	4,233,525	5	960,764
Change in Assumptions	01/01/2015	1,935,837	6	377,519
Experience Gain	01/01/2021	6,598,574	12	767,906
Experience Gain	01/01/2022	16,007,639	13	1,768,878
Experience Gain	01/01/2023	984,228	14	103,850
Experience Gain	01/01/2024	3,380,739	15	342,246
Total		\$102,795,907		\$20,149,459

Section 3: Certificate of Actuarial Valuation

Exhibit F: Schedule of active participant data

(Schedule MB, Line 8b(2))

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

Years of Credited Service

Age	Total	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39
Under 25	77	73	4	—	—	—	—	—	—
	\$63	\$56	—	—	—	—	—	—	—
25-29	128	74	52	2	—	—	—	—	—
	179	92	\$285	—	—	—	—	—	—
30-34	155	54	72	27	2	—	—	—	—
	346	88	366	\$768	—	—	—	—	—
35-39	151	35	55	29	32	—	—	—	—
	556	110	362	712	\$1,238	—	—	—	—
40-44	184	25	41	34	58	26	—	—	—
	875	102	425	776	1,182	\$1,774	—	—	—
45-49	192	26	25	30	40	48	22	1	—
	1,312	102	420	805	1,239	1,978	\$3,030	—	—
50-54	149	8	14	22	23	27	42	13	—
	2,015	—	—	830	1,308	2,235	3,214	—	—
55-59	97	10	7	13	13	19	18	12	5
	2,176	—	—	—	—	—	—	—	—
60-64	45	—	9	4	11	11	5	1	4
	1,717	—	—	—	—	—	—	—	—
65-69	11	3	1	—	2	5	—	—	—
	—	—	—	—	—	—	—	—	—
Unknown	51	45	6	—	—	—	—	—	—
	128	105	—	—	—	—	—	—	—
Totals	1,240	353	286	161	181	136	87	27	9
	\$956	\$92	\$363	\$765	\$1,247	\$1,975	\$3,172	\$4,095	—

Note: Excludes 98 participants with less than one year of Credited Service.

Section 3: Certificate of Actuarial Valuation

Exhibit L: Summary of plan provisions

(Schedule MB, Line 6)

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

Plan year

January 1 through December 31

Pension credit year

January 1 through December 31

Plan status

Ongoing plan

Regular pension

- **Age Requirement:** 60
- **Service Requirement:** Five years of Credited Service or attainment of Normal Retirement Age
- **Amount:** The monthly pension amount is the sum of:
 - a. \$25.00 for each Non-Contributory Benefit Unit
 - b. \$90.00 for each Benefit Unit earned prior to the January 1 following the date when the Contribution Rate becomes more than \$1.00 per hour
 - c. 5.25% of the contributions made on the participant's behalf from the January 1 following the date when the Contribution Rate became more than \$1.00 per hour to December 31, 2002
 - d. 4.20% of the contributions received from January 1, 2003 through March 31, 2003
 - e. 1.50% of the contributions received from April 1, 2003 through August 31, 2005

Section 3: Certificate of Actuarial Valuation

- f. 1.00% of the contributions credited for benefit accrual purposes on and after September 1, 2005. The following schedule shows the contributions allocated for deficit reduction purposes only, and do not count towards benefit accruals:

Date Range	Amount
September 1, 2005 through August 31, 2006:	\$0.70 per hour for journeymen and 13.47% of contributions for all others.
September 1, 2006 through August 31, 2007:	\$1.40 per hour for journeymen and 27% of contributions for all others.
September 1, 2007 and forward:	\$2.10 per hour for journeymen and 40% of contributions for all others.

In addition, contributions called for as part of the Rehabilitation Plan schedules are not counted towards benefit accruals.

- The Regular Pension amount is reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalence basis.

Service pension

- **Age and Service Requirement:**
 - At any age with 60,000 hours of Credited Service, or
 - At age 55 with 54,000 hours of Credited Service, or
 - At age 62 with 45,000 hours of Credited Service
- **Amount:** Regular pension accrued, unreduced for retirement prior to Normal Retirement Age.

Early retirement

- **Age Requirement:** 55
- **Service Requirement:** 10 years of Credited Service
- **Amount:** Regular Pension amount, reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalence basis.

Deferred vested pension

- **Age Requirement:** None
- **Service Requirement:** 5 years of Credit Service

Section 3: Certificate of Actuarial Valuation

- **Amount:** Regular or Early Retirement Pension accrued, reduced for retirement prior to Normal Retirement Age using the plan's actuarial equivalent basis.
- **Normal Retirement Age:** 65, or upon completion of fifth anniversary of participation, if later.

Partial pension

- **Age Requirement:** 60
- **Service Requirement:** At least 10 years of Combined Credited Service under this Plan and Related Pension Plans (with at least one year of Contributory Service under this Plan).
- **Amount:** Regular Pension amount accrued under this plan only, reduced for retirement prior to Normal Retirement Age using plan's actuarial equivalent basis.

Spouse's benefit

- **Age Requirement:** None
- **Service Requirement:** 5 years of Credited Service
- **Amount:** 50% of the benefit the participant would have received had the participant retired the day before death and elected the 50% joint and survivor option. If death occurs before age 55 and before Service Pension eligibility, payments are determined at the time the participant would have attained that age. The benefits may be deferred until that time or paid earlier on an actuarial equivalent basis.

Post-retirement death benefit

Husband and Wife: If married, pension benefits are paid in the form of a 50% joint and survivor annuity unless this form is rejected by the participant and spouse. If not rejected, the benefit amount otherwise payable is reduced to reflect the joint and survivor coverage. If rejected, or if not married, benefits are payable for the life of the employee or in any other available optional form elected by the participant in an actuarially equivalent amount.

Section 3: Certificate of Actuarial Valuation

Optional forms of benefits

- Life Annuity
- 50% Joint and Survivor Annuity
- 75% Joint and Survivor Annuity
- 100% Joint and Survivor Annuity

Participation

January 1 or July 1 after 500 hours of service in a twelve-month consecutive period.

Credited service

Commencing January 1, 1976, a participant who works at least 500 hours in a Calendar Year received $\frac{1}{4}$ year of Credited Service for each 250 hours of work up to a maximum of one year for 1,000 hours or more.

Schedule of contribution rates

As of January 1, 2024, the hourly contribution rate ranged from \$4.57 to \$11.42 with \$11.42 being the most common rate and \$9.75 being the average rate.

Changes in plan provisions

There were no changes in plan provisions reflected in this actuarial valuation.

Section 3: Actuarial Certificate

Exhibit C: Statement of actuarial assumptions, methods and models

Rationale for demographic and noneconomic assumptions

The information and analysis used in selecting each demographic assumption that has a significant effect on this actuarial valuation is shown in the Actuarial Experience Study dated August 30, 2017. Current data was reviewed in another Actuarial Experience Study dated January 31, 2025. The results of the latter study will be reflected on December 31, 2024 for withdrawal liability purposes.

Investment return

To the extent the vested benefits are matched by the market value of plan assets on hand: interest assumptions prescribed by the Pension Benefit Guaranty Corporation under 29 C.F.R. Ch. XL, Part 4044, which are in effect for the applicable withdrawal liability valuation date, are used.

- PBGC Interest Rates as of December 31, 2023:

- First 20 years 5.06%
- After 20 years 4.37%

To the extent the vested benefits are not matched by plan assets (at market), the interest assumption is the same as used for plan funding: 6.75% in the actuarial valuation for the year ending on the withdrawal liability valuation date.

The portion of the vested benefits that is matched by readily available assets is determined by comparing the total present value of vested benefits plus expenses – at PBGC rates – with the total market value of assets; each vested benefit is treated as covered by assets to the same extent as all other vested benefits.

- The present value of vested benefits is based on a blend of two liability calculations:
 - The first calculation applies to benefits that could be settled immediately because assets on hand are sufficient to cover their market value. Since withdrawal liability is a final settlement of an employer's obligation to the Plan, the discount rates used are based on estimated annuity purchase rates. ERISA Sec. 4044 interest rates promulgated by the PBGC for multiemployer plans terminating by mass withdrawal on the measurement date are used as a proxy for annuity purchase rates.
 - The second calculation applies to benefits that cannot be settled immediately because they are not currently funded. This calculation uses the interest rate determined by the plan actuary for minimum funding, based on the expected return on current and future assets.

Affected Benefits liabilities are valued at the same interest rate assumption used for plan funding for the plan year for which the pool is established.

Schedule MB, line 8b(1) – Schedule of Projection of Expected Benefits

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries	Total
2024	\$565,364	\$451,662	\$38,633,874	\$39,650,901
2025	\$1,158,206	\$940,806	\$37,717,493	\$39,816,505
2026	\$1,765,932	\$1,442,846	\$36,765,920	\$39,974,698
2027	\$2,431,214	\$2,013,596	\$35,781,544	\$40,226,354
2028	\$3,072,887	\$2,564,195	\$34,764,284	\$40,401,367
2029	\$3,703,152	\$3,233,030	\$33,715,094	\$40,651,276
2030	\$4,299,475	\$3,897,752	\$32,635,254	\$40,832,481
2031	\$4,830,466	\$4,526,743	\$31,526,394	\$40,883,603
2032	\$5,326,802	\$5,189,587	\$30,390,503	\$40,906,892
2033	\$5,755,888	\$5,779,240	\$29,229,946	\$40,765,074
2034	\$6,154,959	\$6,344,705	\$28,047,486	\$40,547,150
2035	\$6,502,804	\$6,846,680	\$26,846,096	\$40,195,580
2036	\$6,847,796	\$7,275,476	\$25,628,868	\$39,752,139
2037	\$7,157,777	\$7,647,550	\$24,399,003	\$39,204,330
2038	\$7,445,933	\$7,970,189	\$23,159,616	\$38,575,738
2039	\$7,691,306	\$8,239,395	\$21,913,678	\$37,844,379
2040	\$7,904,708	\$8,444,728	\$20,664,217	\$37,013,654
2041	\$8,122,100	\$8,621,147	\$19,414,474	\$36,157,721
2042	\$8,303,390	\$8,743,098	\$18,168,130	\$35,214,618
2043	\$8,433,936	\$8,825,236	\$16,929,330	\$34,188,502
2044	\$8,543,447	\$8,872,032	\$15,702,624	\$33,118,103
2045	\$8,616,634	\$8,837,438	\$14,493,035	\$31,947,106
2046	\$8,669,008	\$8,789,230	\$13,306,050	\$30,764,287
2047	\$8,695,457	\$8,717,489	\$12,147,572	\$29,560,517
2048	\$8,701,915	\$8,574,366	\$11,023,782	\$28,300,063
2049	\$8,680,906	\$8,405,174	\$9,940,881	\$27,026,961
2050	\$8,631,474	\$8,198,761	\$8,904,778	\$25,735,014
2051	\$8,561,894	\$7,964,682	\$7,920,842	\$24,447,417
2052	\$8,467,236	\$7,697,511	\$6,993,660	\$23,158,407
2053	\$8,343,997	\$7,392,303	\$6,126,927	\$21,863,227
2054	\$8,185,546	\$7,067,128	\$5,323,519	\$20,576,193
2055	\$8,001,850	\$6,730,382	\$4,585,475	\$19,317,708
2056	\$7,795,997	\$6,366,596	\$3,913,920	\$18,076,513
2057	\$7,557,951	\$5,992,938	\$3,309,028	\$16,859,917
2058	\$7,306,531	\$5,613,316	\$2,769,967	\$15,689,814
2059	\$7,036,370	\$5,233,869	\$2,294,964	\$14,565,203
2060	\$6,742,184	\$4,850,673	\$1,881,330	\$13,474,186
2061	\$6,437,823	\$4,476,322	\$1,525,504	\$12,439,649

Schedule MB, line 8b(1) – Schedule of Projection of Expected Benefits

2062	\$6,114,212	\$4,105,854	\$1,223,233	\$11,443,299
2063	\$5,788,580	\$3,751,654	\$969,737	\$10,509,971
2064	\$5,451,478	\$3,408,074	\$759,903	\$9,619,455
2065	\$5,109,162	\$3,086,300	\$588,516	\$8,783,978
2066	\$4,762,480	\$2,781,282	\$450,399	\$7,994,161
2067	\$4,419,294	\$2,496,431	\$340,587	\$7,256,311
2068	\$4,081,045	\$2,232,957	\$254,480	\$6,568,481
2069	\$3,752,882	\$1,989,691	\$187,890	\$5,930,463
2070	\$3,435,852	\$1,766,594	\$137,109	\$5,339,555
2071	\$3,132,644	\$1,562,878	\$98,923	\$4,794,445
2072	\$2,844,802	\$1,377,577	\$70,602	\$4,292,981
2073	\$2,572,980	\$1,209,681	\$49,886	\$3,832,547

This assumes the following:

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

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

Plan Year	Employer Contributions	Withdrawal Liability Payments	Total
2024	\$20,517,000	\$0	\$20,517,000
2025	\$20,517,000	\$0	\$20,517,000
2026	\$20,517,000	\$0	\$20,517,000
2027	\$20,517,000	\$0	\$20,517,000
2028	\$20,517,000	\$0	\$20,517,000
2029	\$20,517,000	\$0	\$20,517,000
2030	\$20,517,000	\$0	\$20,517,000
2031	\$20,517,000	\$0	\$20,517,000
2032	\$20,517,000	\$0	\$20,517,000
2033	\$20,517,000	\$0	\$20,517,000

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

Payment Date	Periodic Payments	Lump Sum Amounts	Total Amounts
1/13/2024	\$6,000.00	\$0.00	\$6,000.00
1/13/2024	\$3,000.00	\$0.00	\$3,000.00
1/13/2024	\$3,000.00	\$0.00	\$37,500.00
2/10/2024	\$3,000.00	\$0.00	\$3,000.00
3/9/2024	\$3,000.00	\$0.00	\$3,000.00
4/13/2024	\$350.00	\$0.00	\$350.00
4/13/2024	\$350.00	\$0.00	\$350.00
4/13/2024	\$37,500.00	\$0.00	\$37,500.00
4/13/2024	\$3,000.00	\$0.00	\$3,000.00
4/13/2024	\$23,695.00	\$0.00	\$23,695.00
6/8/2024	\$3,000.00	\$0.00	\$3,000.00
6/8/2024	\$3,000.00	\$0.00	\$3,000.00
7/13/2024	\$3,000.00	\$0.00	\$3,000.00
8/10/2024	\$350.00	\$0.00	\$350.00
8/10/2024	\$350.00	\$0.00	\$350.00
8/10/2024	\$6,000.00	\$0.00	\$6,000.00
8/10/2024	\$37,500.00	\$0.00	\$37,500.00
8/10/2024	\$3,000.00	\$0.00	\$3,000.00
8/10/2024	\$23,695.00	\$0.00	\$23,695.00
9/14/2024	\$3,000.00	\$0.00	\$3,000.00
10/12/2024	\$0.00	\$11,649.00	\$11,649.00
10/12/2024	\$350.00	\$0.00	\$350.00
10/12/2024	\$350.00	\$0.00	\$350.00
10/12/2024	\$31,507.38	\$0.00	\$31,507.38
10/12/2024	\$31,507.38	\$0.00	\$31,507.38
10/12/2024	\$6,000.00	\$0.00	\$6,000.00
10/12/2024	\$37,500.00	\$0.00	\$37,500.00
10/12/2024	\$3,000.00	\$0.00	\$3,000.00
10/12/2024	\$23,695.00	\$0.00	\$23,695.00
11/9/2024	\$350.00	\$0.00	\$350.00
11/9/2024	\$6,000.00	\$0.00	\$6,000.00
11/9/2024	\$3,000.00	\$0.00	\$3,000.00
11/9/2024	\$23,695.00	\$0.00	\$23,695.00
12/14/2024	\$350.00	\$0.00	\$350.00
12/14/2024	\$3,000.00	\$0.00	\$3,000.00

Resilient Floor Covering Pension Fund

EIN 94-6284071

Plan No. 001

Plan Year Ended December 31, 2024

Form 5500, Schedule H, Part III

Financial Statements used to formulate IQPA's opinion

The entire report has been attached to the Accountant's Opinion

**Attachment to 2024 Schedule MB (Form 5500) for
Resilient Floor Covering Pension Fund
(EIN 94-6284071 / PN 001)**

FOOTNOTES TO SCHEDULE MB

Line 3 All contributions are paid periodically throughout the year pursuant to collective bargaining agreements. This amount was based on the draft plan audit and includes \$382,244 in withdrawal liability payments and \$7,617 in liquidated damages.

The valuation was based on the assumption that the plan was qualified for the year and on information supplied by the auditor with respect to contributions and assets and by the Fund Administrator with respect to the data required on employees and pensioners.

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 single-employer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ special extension (enter description)
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 RESILIENT FLOOR COVERING PENSION FUND
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/31/1958
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) BOT OF RESILIENT FLOOR COVERING PENSION FUND HSBA 4160 DUBLIN BLVD, SUITE 400 DUBLIN CA 94568-7756
2b	Employer Identification Number (EIN) 94-6284071
2c	Plan Sponsor's telephone number (800) 782-0010
2d	Business code (see instructions) 238300

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	Robert A. Williams III	10/14/2025	Robert Williams III
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Thomas R Cuddie	10/13/2025	Tom Cuddie
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 3,894
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 1,331 6a(2) 1,220 6b 1,218 6c 995 6d 3,433 6e 376 6f 3,809 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7 269

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

1A 1B

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan RESILIENT FLOOR COVERING PENSION FUND	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF B OF T OF THE RESILIENT FLOOR COVERING P FUND	D Employer Identification Number (EIN) 94-6284071

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

1a Enter the valuation date: Month 01 Day 01 Year 2024	
b Assets	
(1) Current value of assets	1b(1) 410,686,551
(2) Actuarial value of assets for funding standard account.....	1b(2) 429,478,137
c (1) Accrued liability for plan using immediate gain methods	1c(1) 536,153,014
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method.....	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method.....	1c(3) 521,151,254
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 790,455,084
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 6,298,921
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 39,687,029
(3) Expected plan disbursements for the plan year	1d(3) 40,987,029

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	PAUL C. POON <i>p c p</i>	10/06/2025
Signature of actuary		Date
Paul C. Poon, ASA, MAAA		2306069
Type or print name of actuary		Most recent enrollment number
SEGAL		415-263-8200
Firm name		Telephone number (including area code)
180 HOWARD STREET, SUITE 1100		
SAN FRANCISCO CA 94105-6147		
Address of the firm		

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	410,686,551
b "RPA '94" current liability/participant count breakdown:		
	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	1,592	505,324,958
(2) For terminated vested participants	949	136,790,205
(3) For active participants:		
(a) Non-vested benefits		22,709,357
(b) Vested benefits		125,630,564
(c) Total active	1,240	148,339,921
(4) Total	3,781	790,455,084
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	51.95 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
	19,995,226	0			
Totals ▶			3(b)	19,995,226	3(c) 0

(d) Total withdrawal liability amounts included in line 3(b) total **3(d)** 382,244

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	82.4 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	C
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☒ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999." ☐		2025

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

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

j If box h is checked, enter period of use of shortfall method **5j**

k Has a change been made in funding method for this plan year? ☐ Yes ☒ No

l If line k is "Yes," was the change made pursuant to Revenue Procedure 2000-40 or other automatic approval? ☐ Yes ☐ No

m If line k is "Yes," and line l is "No," enter the date (MM/DD/YYYY) of the ruling letter (individual or class) approving the change in funding method **5m**

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability.....	6a	3.29 %
	Pre-retirement	Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A
c Mortality table code for valuation purposes:		
(1) Males.....	6c(1)	9P
(2) Females	6c(2)	9FP
d Valuation liability interest rate	6d	6.75 %
e Salary scale	6e	% ☒ N/A
f Withdrawal liability interest rate:		
(1) Type of interest rate	6f(1)	☐ Single rate ☐ ERISA 4044 ☒ Other ☐ N/A
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	%
g Estimated investment return on actuarial value of assets for year ending on the valuation date.....	6g	8.1 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h	7.7 %
i Expense load included in normal cost reported in line 9b	6i	☐ N/A
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b.....	6i(2)	1,255,030
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
4	3,998,080	404,742
1	-3,380,739	-342,246

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval..... **8a**

b Demographic, benefit, and contribution information

(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment. ☒ Yes ☐ No

(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions). ☒ Yes ☐ No

(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule. ☒ Yes ☐ No

c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code? ☐ Yes ☒ No

d If line c is "Yes," provide the following additional information:

(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?..... ☐ Yes ☐ No

(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended.. **8d(2)**

(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code? ☐ Yes ☐ No

(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))..... **8d(4)**

(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension **8d(5)**

(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007? ☐ Yes ☐ No

e If box 5h is checked or the plan received an amortization extension for this plan year under Code section 431(d), enter the difference between the amount necessary to satisfy the plan's minimum funding standard for this plan year and the amount that would have been necessary without using the shortfall method or extending the amortization period(s).	8e	
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9 Funding standard account statement for this plan year:		
Charges to funding standard account:		
a Prior year funding deficiency, if any.....	9a	16,091,422
b Employer's normal cost for plan year as of valuation date.....	9b	2,787,811

c Amortization charges as of valuation date:		Outstanding balance	
(1) All bases except funding waivers and certain bases for which the amortization period has been extended.....	9c(1)	193,379,362	24,915,655
(2) Funding waivers.....	9c(2)	0	0
(3) Certain bases for which the amortization period has been extended.....	9c(3)	0	0

d Interest as applicable on lines 9a, 9b, and 9c	9d	2,956,155
e Total charges. Add lines 9a through 9d.....	9e	46,751,043

Credits to funding standard account:		
f Prior year credit balance, if any.....	9f	0
g Employer contributions. Total from column (b) of line 3.....	9g	19,995,226

		Outstanding balance	
h Amortization credits as of valuation date.....	9h	102,795,907	20,149,459

i Interest as applicable to end of plan year on lines 9f, 9g, and 9h.....	9i	2,034,927
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j Full funding limitation (FFL) and credits:			
(1) ERISA FFL (accrued liability FFL).....	9j(1)	136,911,437	
(2) "RPA '94" override (90% current liability FFL).....	9j(2)	288,262,898	
(3) FFL credit.....	9j(3)	0	

k (1) Waived funding deficiency.....	9k(1)	0
(2) Other credits.....	9k(2)	0

l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2).....	9l	42,179,612
---	-----------	------------

m Credit balance: If line 9l is greater than line 9e, enter the difference.....	9m	
--	-----------	--

n Funding deficiency: If line 9e is greater than line 9l, enter the difference.....	9n	4,571,431
--	-----------	-----------

o Current year's accumulated reconciliation account:		
(1) Due to waived funding deficiency accumulated prior to the current plan year.....	9o(1)	0
(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:		
(a) Reconciliation outstanding balance as of valuation date.....	9o(2)(a)	0
(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a)).....	9o(2)(b)	0
(3) Total as of valuation date.....	9o(3)	0

10 Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....	10	4,571,431
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11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions.....	☒ Yes ☐ No
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SCHEDULE MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning _____ and ending _____

- ▶ **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	B Three-digit plan number (PN) ▶
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF	D Employer Identification Number (EIN)

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

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

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	Date
Type or print name of actuary	Most recent enrollment number
Firm name	Telephone number (including area code)
Address of the firm	

2 Operational information as of beginning of this plan year:

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

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

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

4 Information on plan status:

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

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

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

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

6 Checklist of certain actuarial assumptions:

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

7 New amortization bases established in the current plan year:

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

8 Miscellaneous information:

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

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

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

c Amortization charges as of valuation date:**(1)** All bases except funding waivers and certain bases for which the amortization period has been extended**(2)** Funding waivers**(3)** Certain bases for which the amortization period has been extended.....

Outstanding balance

9c(1)**9c(2)****9c(3)****d** Interest as applicable on lines 9a, 9b, and 9c.....**9d****e** Total charges. Add lines 9a through 9d.....**9e****Credits to funding standard account:****f** Prior year credit balance, if any.....**9f****g** Employer contributions. Total from column (b) of line 3.....**9g**

Outstanding balance

h Amortization credits as of valuation date.....**9h****i** Interest as applicable to end of plan year on lines 9f, 9g, and 9h**9i****j** Full funding limitation (FFL) and credits:**(1)** ERISA FFL (accrued liability FFL).....**9j(1)****(2)** "RPA '94" override (90% current liability FFL)**9j(2)****(3)** FFL credit**9j(3)****k (1)** Waived funding deficiency**9k(1)****(2)** Other credits**9k(2)****l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l****m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m****n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:**(1)** Due to waived funding deficiency accumulated prior to the current plan year**9o(1)****(2)** Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:**(a)** Reconciliation outstanding balance as of valuation date**9o(2)(a)****(b)** Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))**9o(2)(b)****(3)** Total as of valuation date**9o(3)****10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.).....**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☐ Yes ☐ No