

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 05/01/2024 and ending 04/30/2025	
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 LOCAL 6559 PENSION FUND
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 05/01/1972
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) LOCAL 6559 PENSION FUND 18 SECATOAG AVENUE PORT WASHINGTON, NY 11050
2b	Employer Identification Number (EIN) 13-6608700
2c	Plan Sponsor's telephone number 516-883-6749
2d	Business code (see instructions) 441120

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.	01/20/2026	NINA BELLINI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor TRUSTEES-LOCAL 6559 PENSION FUND 18 SECATOAG AVENUE PORT WASHINGTON, NY 11050	3b Administrator's EIN 51-6098477 3c Administrator's telephone number 516-883-6749
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	5 896
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) 307 6a(2) 328 6b 236 6c 326 6d 890 6e 18 6f 908 6g(1) 6g(2) 6h 17
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 3
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1B b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

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
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 05/01/2024 and ending 04/30/2025

▶ 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 LOCAL 6559 PENSION FUND	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF LOCAL 6559 PENSION FUND	D Employer Identification Number (EIN) 13-6608700

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

1a Enter the valuation date: Month 05 Day 01 Year 2024	
b Assets	
(1) Current value of assets	1b(1) 13990678
(2) Actuarial value of assets for funding standard account	1b(2) 13990678
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) 9151557
(c) Normal cost under entry age normal method	1c(2)(c) 560338
(3) Accrued liability under unit credit cost method	1c(3) 8817497
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) 12694121
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 258116
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 585481
(3) Expected plan disbursements for the plan year	1d(3) 1023335

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	01/23/2026
Signature of actuary SARA CHIODI	Date 23-08666
Type or print name of actuary MILLIMAN, INC.	Most recent enrollment number 646-473-3310
Firm name 463 7TH AVENUE 19TH FLOOR NEW YORK, NY 10018	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	13990678
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	263	4793079
(2) For terminated vested participants	326	4905983
(3) For active participants:		
(a) Non-vested benefits		143344
(b) Vested benefits		2851715
(c) Total active	307	2995059
(4) Total	896	12694121
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
11/01/2025	719150				
Totals ►			3(b)	719150	3(c) 0
(d) Total withdrawal liability amounts included in line 3(b) total				3(d)	126292

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3)).....	4a	158.7 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

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

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

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a		3.56 %
	Pre-retirement		Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☒ No ☐ N/A		☐ Yes ☐ No ☐ N/A
c Mortality table code for valuation purposes:			
(1) Males	6c(1)	9P	9P
(2) Females	6c(2)	9FP	9FP
d Valuation liability interest rate	6d	6.50 %	6.50 %
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		0.6 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h		0.6 %
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)		437854
(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	262042

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**

17033

e Total charges. Add lines 9a through 9d.....**9e**

279075

Credits to funding standard account:**f** Prior year credit balance, if any.....**9f**

3067821

g Employer contributions. Total from column (b) of line 3.....**9g**

719150

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**

222413

j Full funding limitation (FFL) and credits:

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

9j(1)

0

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

9j(2)

0

(3) FFL credit

9j(3)

279075

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**

4288459

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

4009384

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)

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****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 05/01/2024 and ending 04/30/2025		
A Name of plan LOCAL 6559 PENSION FUND	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 6559 PENSION FUND	D Employer Identification Number (EIN) 13-6608700	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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(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)

NINA BELLINI

18 SECATOAG AVENUE
PORT WASHINGTON, NY 11050

(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?
15 50	EMPLOYEE	181079	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BARNES, IACCARINO & SHEPERD LLP

26-3858697

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	52170	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MILLIMAN

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	41700	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)

EISNERAMPER LLP

87-1363769

(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	17969	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SYNTONIC SYSTEMS, INC.

13-2925049

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	NONE	8050	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HBK CPAS & CONSULTANTS

03-4189722

(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	6500	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)

PENSION BENEFIT INFORMATION LLC

94-2856521

(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	5214	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	VICTOR HARTE	b EIN:	91-0675641
c Position:	ENROLLED ACTUARY		
d Address:	150 CLOVE ROAD 8TH FLOOR LITTLE FALLS, NJ 07424	e Telephone:	973-278-8860

Explanation: THE ACTUARY WAS CHANGED DUE TO AN INTERNAL REASSIGNMENT.

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 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 05/01/2024 and ending 04/30/2025

A Name of plan LOCAL 6559 PENSION FUND	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 6559 PENSION FUND	D Employer Identification Number (EIN) 13-6608700

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	305287	303161
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	37789	49426
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	64144	70818
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	440595	305476
(2) U.S. Government securities	1c(2)	1342507	1606706
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1249173	1176517
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	7606871	8212261
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2829300	2999465
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	138137	146645

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	14013803	14870475
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	23125	19505
k Total liabilities (add all amounts in lines 1g through 1j)	1k	23125	19505
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	13990678	14850970

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)	719150	
(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)		719150
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	9838	
(B) U.S. Government securities	2b(1)(B)	51742	
(C) Corporate debt instruments	2b(1)(C)	37888	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		99468
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	224185	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	81882	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		306067
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	4906407	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4197428	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		708979
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	23790	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		22320
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1879774

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	463747	
(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)		463747
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)	181079	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	24469	
(5) Investment advisory and investment management fees	2i(5)	127495	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	41700	
(8) Legal fees	2i(8)	52170	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	128822	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		555735
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1019482

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		860292
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: **MSPC CERTIFIED PUBLIC ACCOUNTANTS**

(2) EIN: **22-2951202**

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?	☒		500000
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 566474.

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 05/01/2024 and ending 04/30/2025		
A Name of plan LOCAL 6559 PENSION FUND		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 LOCAL 6559 PENSION FUND		D Employer Identification Number (EIN) 13-6608700
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 0
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 ROSCO, INC.

b EIN 13-1939857

c Dollar amount contributed by employer 398918

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 10 Day 31 Year 2025

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) 147.87

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

a Name of contributing employer POSITIVE PROMOTIONS

b EIN 13-1968593

c Dollar amount contributed by employer 178095

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month 12 Day 31 Year 2025

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) 165.67

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

a Name of contributing employer BEATRICE HOME FASHION, INC.

b EIN 22-2324346

c Dollar amount contributed by employer 3922

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month 12 Day 31 Year 2026

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) 264.78

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

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

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

14a

349

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

363

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

376

- 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

0.96

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

15b

0.93

- 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: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

LOCAL 6559 PENSION FUND
FINANCIAL STATEMENTS
FOR THE YEARS ENDED
APRIL 30, 2025 AND 2024



MOORE

An independent firm associated with
Moore Global Network Limited

LOCAL 6559 PENSION FUND

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of
Local 6559 Pension Fund
Rock Tavern, New York

Opinion

We have audited the financial statements of Local 6559 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 April 30, 2025 and 2024, 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 Local 6559 Pension Fund as of April 30, 2025 and 2024, 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 Local 6559 Pension Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. 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 Local 6559 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 Local 6559 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 Local 6559 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 audits.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

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

MSPC

MSPC
Certified Public Accountants and Advisors,
A Professional Corporation

Cranford, New Jersey
January 21, 2026

LOCAL 6559 PENSION FUND

Statements of Net Assets Available for Benefits

	<u>2025</u>	<u>April 30,</u> <u>2024</u>
Assets:		
Investments at Fair Value:		
Short-Term Investments	\$ 305,476	\$ 440,595
Common Stock	8,212,261	7,606,871
U.S. Government Securities	1,606,706	1,342,507
Corporate Bonds	1,176,517	1,249,173
Exchange Traded Funds	784,112	680,392
Mutual Funds	920,218	958,722
Regulated Investment Company	<u>1,295,135</u>	<u>1,190,186</u>
Total Investments at Fair Value	14,300,425	13,468,446
Investments at Contract Value:		
Life Insurance Contract	<u>146,645</u>	<u>138,137</u>
Total Investments	<u>14,447,070</u>	<u>13,606,583</u>
Receivables:		
Employers' Contributions	49,426	37,789
Accrued Interest	25,151	24,027
Unsettled Trades Receivable	<u>1,872</u>	<u>1,322</u>
Total Receivables	<u>76,449</u>	<u>63,138</u>
Right of Use Assets - Operating Leases	<u>19,505</u>	<u>22,540</u>
Prepaid Expenses	<u>24,290</u>	<u>16,255</u>
Cash	<u>303,161</u>	<u>305,287</u>
Total Assets	<u>14,870,475</u>	<u>14,013,803</u>
Liabilities:		
Accrued Expenses	--	585
Operating Leases Liabilities	<u>19,505</u>	<u>22,540</u>
Total Liabilities	<u>19,505</u>	<u>23,125</u>
Net Assets Available for Benefits	<u>\$ 14,850,970</u>	<u>\$ 13,990,678</u>

See Accompanying Notes to Financial Statements.

LOCAL 6559 PENSION FUND

Statements of Changes in Net Assets Available for Benefits

	<u>Years ended</u> <u>April 30,</u>	
	<u>2 0 2 5</u>	<u>2 0 2 4</u>
Additions to Net Assets Attributed to:		
Investment Income:		
Net Appreciation in Fair Value of Investments	\$ 755,089	\$ 1,222,418
Interest and Dividends	<u>405,535</u>	<u>384,128</u>
Totals	1,160,624	1,606,546
Less: Investment Advisory Fees	<u>127,495</u>	<u>117,138</u>
Net Investment Income	<u>1,033,129</u>	<u>1,489,408</u>
Contributions:		
Employers'	592,858	544,729
Withdrawal Liability Income	<u>126,292</u>	<u>126,292</u>
Total Contributions	<u>719,150</u>	<u>671,021</u>
Total Additions	<u>1,752,279</u>	<u>2,160,429</u>
Deductions from Net Assets Attributed to:		
Benefits Paid to Participants	<u>463,747</u>	<u>518,761</u>
Administrative Expenses:		
Salaries	181,079	172,210
Legal	52,170	54,910
Actuary	41,700	40,700
Office	39,951	54,536
PBGC Premium	33,263	30,800
Accounting	24,469	30,674
Employee Benefits	23,350	12,210
Payroll Taxes	14,717	17,364
Lease	8,036	14,640
Dues and Subscriptions	5,214	4,875
Insurance	4,041	4,685
Meetings	<u>250</u>	<u>250</u>
Total Administrative Expenses	<u>428,240</u>	<u>437,854</u>
Total Deductions	<u>891,987</u>	<u>956,615</u>
Net Increase in Net Assets Available for Benefits	860,292	1,203,814
Net Assets Available for Benefits - Beginning of Years	<u>13,990,678</u>	<u>12,786,864</u>
Net Assets Available for Benefits - End of Years	<u>\$ 14,850,970</u>	<u>\$ 13,990,678</u>

See Accompanying Notes to Financial Statements.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(1) Description of the Plan

The following brief description of the Local 6559 Pension Fund (the "Plan") is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General - The Plan is a multiemployer, defined benefit pension plan which was agreed upon in a collective bargaining agreement and declaration of trust dated May 1, 1972, pursuant to collective bargaining agreements between the Local 6559 Warehouse & Production Employees Union AFL-CIO (the "Local") and various employers operating in the New York metropolitan area. The Plan is administered by a Board of Trustees, comprised of union officials and management of certain employers covering eligible employees pursuant to a collective bargaining agreement between the Union and various employers in the New York area. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code.

Funding Policy - The participating employers make monthly contributions to the Plan on behalf of covered employees in amounts determined by the CBA and subject to minimum funding requirements of ERISA and maximum deductibility of contributions by participating employers under the IRC. Monthly contribution rates vary by collective bargaining agreements from \$147.87 to \$264.78. Contributions by participants are not permitted under the Plan. The Plan Trustees design the benefit structure based on information from the actuarial consultants. The Plan's actuary has certified that the minimum funding requirements of ERISA have been met as of May 1, 2024.

Pension Protection Act Funding Status - Beginning May 1, 2024, based on actuarial assumptions, participant and financial data, and plan provisions, the Plan's actuary certified that the Plan was in neither critical nor endangered status as defined in the Pension Protection Act of 2006.

Pension Benefits - Effective for eligible employees covered by employers who agreed to contribute to the Fund, benefits are calculated as follows:

Normal Retirement Benefit - Employees with at least five years of credited service as of their normal retirement date (no earlier than age 65) receive a normal retirement benefit. Effective June 1, 2004, the retirement benefit is a monthly annuity equal to \$10.00 multiplied by the number of months of benefit accrual service. Service for benefits calculations is limited to a maximum of 35 years. Prior to June 1, 2004, the multiplier was \$12.50.

Early Retirement Benefit - Employees with ten or more years of credited service may elect to retire early (between ages 55 and 65) and receive an amount equal to the participant's accrued benefit reduced 1/360th for each month prior to attaining the age of 60, and 1/180th for each month subsequent to age 60 for which the retirement date precedes the normal retirement age of 65.

Death Benefit - The Fund provides for death benefits generally equal to 50% of the normal retirement benefit. Such benefits are normally paid as monthly annuities over specified terms that are dependent on the status of the participant at the date of death.

Disability Benefit - Benefits are payable to participants who become permanently and totally disabled while employed after completion of ten years of vesting service and are eligible for Social Security disability benefits. The benefit payable is 100% of accrued benefits as of the date of the participant's termination of service.

Vesting - Effective May 1, 1999, 100% vesting is achieved after five years of covered employment. Prior to May 1, 1999, 100% vesting was achieved after ten years of covered employment.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(2) Summary of Significant Accounting Policies

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

Adoption of New Accounting Standard - Effective May 1, 2024, the Plan adopted ASC 326 which changed how entities will measure credit losses for certain financial assets that aren't measured at fair value through changes in net assets available to benefits. The most significant change in this standard is a shift from the incurred loss model to the expected loss model. Under the standard, disclosures are required to provide users of the financial statements with useful information in analyzing the Plan's exposure to credit risk and the measurement of credit losses. The primary financial asset held by the Plan that is subject to the guidance in ASC 326 is employers' contributions receivable. The impact of the adoption was not considered material to the financial statements and primarily resulted solely in enhanced disclosures.

On July 30, 2025, the FASB issued Accounting Standards Update (ASU) 2025-05, Financial Instruments—Credit Losses (Topic 326): Measurement of Credit Losses for Accounts Receivable and Contract Assets. This standard allows entities to elect a practical expedient that assumes that current conditions as of the fiscal year-end do not change for the remaining life of the asset. In addition, the standard provides for consideration of subsequent collections in developing reasonable and supportable forecasts as part of estimating expected credit losses. The Plan elected to early adopt this standard in the reporting period ended April 30, 2025.

Use of Estimates - The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of Plan assets available for benefits and the actuarial present value of accumulated plan benefits as of the date of the financial statements. Actual results could differ from those estimates. The Plan uses an actuary to determine the actuarial present value of accumulated plan benefits. A change in the actuarial assumptions used could significantly change the amount of the actuarial present value of accumulated plan benefits reported in the accompanying financial statements.

Investment Valuation and Income Recognition - Certain investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information principally provided by the Plans custodian.

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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Leases - Leases are categorized at their inception as either operating or financing leases. Operating right-of-use assets and liabilities are recognized at the lease commencement date based on the present value of the lease payments over the lease term. Leased assets represent the Plan's right to use an underlying asset for the lease term, and lease liabilities represent the Plan's obligation to make lease payments arising from the lease. The lease term may include options to extend or terminate the lease when it is reasonably certain that the Plan will exercise that option. Lease expense for lease payments is recognized on a straight-line basis over the lease term. The Plan uses a risk-free interest rate as a discount rate for present value of the lease payments when the rate implicit in the contract is not readily determinable.

Assessed Withdrawal Liability Receivable - The Plan's policy is to recognize a receivable at its present value, net of any allowance for credit losses once a withdrawal liability has been actuarially determined and formally assessed by the Plan.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(2) Summary of Significant Accounting Policies (Continued)

Employers' Contributions Receivable - The Plan's policy is to recognize contributions based on the latest executed collective bargaining agreement on an individual employer basis. Contributions from participating employers are based on an agreed upon hourly rate and are payable to the Plan during the subsequent month. Contributions due but not paid prior to year-end are recorded as contributions receivable. The Plan evaluates participating employers' contributions receivable periodically for potential uncollectible amounts based on the likelihood of collection, including subsequent period collections. As of April 30, 2025 and 2024 the Plan did not record any credit loss allowance for employers' contributions receivable.

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

Certain investment-related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Payment of Benefits - Benefit payments to participants are recorded upon distribution.

Subsequent Events - The Plan has evaluated subsequent events through January 21, 2026, the date on which the financial statements were available to be issued.

(3) Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service participants have rendered to contributing employers. Accumulated plan benefits include benefits expected to be paid to: (a) pensioners, or their beneficiaries, (b) inactive participants with a right to immediate or deferred pensions or their beneficiaries, and (c) active participants, or their beneficiaries. Benefits under the Plan are based on the rate of contribution by contributing employers, the number of pension credit years attained, the participant's age at retirement and the pension option selected.

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

Healthy Mortality Rates - PRI-2012 Mortality Table Projected with Blue Collar Adjustments with Scale MP-2021

Normal Retirement Age - 65

Net Investment Return - 6.5%

The computations of the actuarial present value of accumulated plan benefits were made as of May 1, 2024. Had the valuations been performed as of April 30, there would be no material differences.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(3) Actuarial Present Value of Accumulated Plan Benefits (Continued)

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuarial assumptions and techniques are related to the experience of the Plan, and to reasonable expectations of the Plan, and represent an estimate of anticipated experience under the Plan.

The actuarial present values of accumulated plan benefits as of May 1, 2024 are as follows:

Vested Benefits:	
Participants Currently Receiving Benefits	\$ 3,839,717
Other Participants	<u>4,886,542</u>
Total Vested Benefits	8,726,259
Non-Vested Benefits	<u>91,238</u>
<u>Total Actuarial Present Value of Accumulated Plan Benefits</u>	<u>\$ 8,817,497</u>

The factors which affected the change in the actuarial present value of accumulated plan benefits from the preceding to the current benefit information date are as follows:

Actuarial Present Value of Accumulated Plan Benefits - Beginning of Years	\$ <u>8,736,552</u>
Benefits Accumulated, Net Experience Gain or Loss, Changes in Data	599,706
Benefits Paid	<u>(518,761)</u>
Net (Decrease)	<u>80,945</u>
<u>Actuarial Present Value of Accumulated Plan Benefits - End of Years</u>	<u>\$ 8,817,497</u>

(4) Fair Value Measurements

Financial Accounting Standards Board ("FASB") Accounting Standards Codifications ("ASC") 820, *Fair Value Measurements and Disclosures*, establishes framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(4) Fair Value Measurements (Continued)

Level 2 - Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at April 30, 2025 and 2024:

Short-Term Investments: Valued using amortized cost, which approximates fair value.

Common Stock: Valued at the closing price reported on the active market on which the individual securities are traded.

U.S. Government Securities: Valued at the closing price reported on the active market on which the individual securities are traded (Level 1). Those U.S. government securities without quoted market prices are valued using pricing models maximizing the use of observable inputs for similar securities (Level 2).

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Mutual and Exchange Traded Funds: Valued at the daily closing price as reported by the Plan. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These plans are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Regulated Investment Company: Valued at the net asset value (NAV) of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(4) Fair Value Measurements (Continued)

The following tables sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of April 30, 2025 and 2024.

	Assets at Fair Value as of April 30, 2025			Total
	Level 1	Level 2	Level 3	
Short-Term Investments	\$ 305,476	\$ --	\$ --	\$ 305,476
Common Stock	8,212,261	--	--	8,212,261
U.S. Government Securities	1,075,025	531,681	--	1,606,706
Corporate Bonds	--	1,176,517	--	1,176,517
Exchange Traded Funds	784,112	--	--	784,112
Mutual Funds	920,218	--	--	920,218
<u>Total Assets in the Fair Value Hierarchy</u>	<u>\$ 11,297,092</u>	<u>\$ 1,708,198</u>	<u>\$ --</u>	<u>13,005,290</u>
Investments Measured at Net Asset Value				<u>1,295,135</u>
<u>Total Investments at Fair Value</u>				<u>\$ 14,300,425</u>

	Assets at Fair Value as of April 30, 2024			Total
	Level 1	Level 2	Level 3	
Short-Term Investments	\$ 440,595	\$ --	\$ --	\$ 440,595
Common Stock	7,606,871	--	--	7,606,871
U.S. Government Securities	868,457	474,050	--	1,342,507
Corporate Bonds	--	1,249,173	--	1,249,173
Exchange Traded Funds	680,392	--	--	680,392
Mutual Funds	958,722	--	--	958,722
<u>Total Assets in the Fair Value Hierarchy</u>	<u>\$ 10,555,037</u>	<u>\$ 1,723,223</u>	<u>\$ --</u>	<u>12,278,260</u>
Investments Measured at Net Asset Value				<u>1,190,186</u>
<u>Total Investments at Fair Value</u>				<u>\$ 13,468,446</u>

Transfers Between Levels - The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

The following tables set forth additional disclosures of Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of April 30, 2025 and 2024:

	April 30, 2025			
	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Regulated Investment Company: Blackstone Prive Credit Fund (a)	\$ 1,295,135	None	Daily	None

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(4) Fair Value Measurements (Continued)

	April 30, 2024			
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Regulated Investment Company: Blackstone Prive Credit Fund (a)	\$ 1,190,186	None	Daily	None

(a) Blackstone Private Credit Fund is an income-oriented private credit direct lending strategy, structured within a perpetual life, registered, non-traded BDC. The fund was launched in January 2021. It aims to deliver stable returns by investing in a diversified high-quality portfolio of predominantly first lien privately originated loans to upper middle market companies in the US. The fund may allocate up to 20% to syndicated loans and cash equivalents for liquidity management.

(5) Employer Withdrawal Liability

As of April 2025 and 2024, one employer had an outstanding withdrawal liability balance due to the Plan with repayment terms as follows:

	April 30, <u>2 0 2 5</u>	April 30, <u>2 0 2 4</u>
\$1,466,510 original withdrawal liability balance as of December 2017 due in seventy-eight (78) quarterly installments of \$31,573 through June 2037	\$ 519,320	\$ 645,612
Less: Allowance for Credit Loss	<u>(519,320)</u>	<u>(645,612)</u>
<u>Net Balance</u>	<u>\$ --</u>	<u>\$ --</u>

During the years ended April 30, 2025 and 2024, the Plan collected and recorded withdrawal liability income of \$126,292 and \$126,292, respectively.

(6) Life Insurance Contract

The Plan owns and is the beneficiary of a life insurance policy for a key employee with a death benefit of approximately \$400,000 at April 30, 2025 and April 30, 2024. The net cash surrender value of this policy was \$146,645 and \$138,137 at April 30, 2025 and 2024, respectively. The key person is related to a trustee of the Plan.

(7) Transactions with Related Parties

The Plan pays fees for several arrangements with service providers and affiliated entities. In addition, the Plans investments are managed by UBS. These service arrangements are considered exempt party in interest transactions under ERISA.

The Plan shares office space with the Local and Local 6559 Health Benefits Fund (the "Benefits Fund"). All three entities share administrative staff and expenses. The Benefits Fund, formerly known as Unity Welfare Fund, owns the building, located in Port Washington, New York, from which the Plan and the Local operate.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(7) Transactions with Related Parties (Continued)

On January 1, 2019, the Plan entered into a ten year office space lease through December 31, 2028 with the Benefits Fund. The lease agreement contains a renewal option and does not contain a guarantee of the residual value at the end of the lease term or restrictive financial or other covenants. Lease payments related to periods subject to renewal options are excluded from the amounts used to determine the present value of the remaining lease payments unless the Plan is reasonably certain to exercise the option to extend the lease. The Plan has made an accounting policy election not to separate lease components from non-lease components in contracts when determining its lease payments.

Monthly minimum rental payments of \$520 (01/01/2024-12/31/2028) and \$500 (01/01/2019-12/31/2023) during the lease term are based on the contractual lease agreement with the final payment due in December 2028. There are no variable lease payments required for real estate taxes, common areas expenses, or other variable payments required by the provisions of the lease agreement. The Plan's rental payments under this operating lease totaled \$6,240 and \$6,080 for the years ended April 30, 2025 and 2024, respectively. During the years ended April 30, 2025 and 2024, the Plan material weakness communication was required by a Department of Labor ("DOL") audit to reimburse the Benefit Fund for an additional \$1,796 and \$8,560, respectively, for rents owed for prior years. These amounts are included as lease expense on the statement of changes in net assets available for benefits.

Because the initial term of the lease is greater than a year, the Plan records the related right-of-use assets and liabilities at the present value of the lease payments to be paid over the life of the related lease. The present value of lease payments is calculated by utilizing the discount rate stated in the lease when readily determinable.

Because the Plan does not have access to the rate implicit in the lease, the Plan utilizes the risk free interest rate as the discount rate. The discount rate for the lease is .8%. In determining that rate, the Plan considers prevailing economic conditions at the commencement date and factors such as credit risk, term of lease and options, and the effect of collateralization based on the nature of and quality of the underlying asset.

Future minimum lease payments are as follows as of April 30:

2026	\$ 6,240
2027	6,240
2028	6,240
2029	<u>4,160</u>
Total Lease Payments	22,880
Less: Imputed Interest	<u>(3,375)</u>
<u>Total Operating Lease Liabilities</u>	<u>\$ 19,505</u>

(8) 401(K) Plan

The Plan sponsors a 401(k) plan which covers all Plan employees meeting certain eligibility requirements. The Plan, at its discretion, may make matching contributions up to 4% of each employee's contribution to the 401(k) Plan, up to 4% of the employee's salary. In addition, the Plan may elect to make an annual flexible discretionary match, the formula and amounts to be done at the Plans discretion. Matching and discretionary contributions totaled \$23,350 and \$12,210 for the years ended April 30, 2025 and 2024, respectively, and are included in administrative expenses on the accompanying statements of changes in net assets available for benefits.

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(9) Tax Status

The Plan obtained a favorable tax determination letter dated October 20, 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 ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(10) Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- Benefits for retirees or beneficiaries that are or could be on the pension roll at the beginning of the three-year period ending with the Plan's termination;
- Benefits generally guaranteed by the Pension Benefit Guaranty Corporation ("PBGC");
- Benefits that are non forfeitable (vested) under the Plan; and
- All other benefits under the Plan.

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

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

(11) Significant Participating Employer

During the years ended April 30, 2025 and 2024, the Plan had the following employer which individually represented 10% or more of total contributions:

	<u>2 0 2 5</u>	<u>2 0 2 4</u>
Employer A	67%	67%
Employer B	<u>33%</u>	<u>32%</u>
<u>Totals</u>	<u>100%</u>	<u>99%</u>

LOCAL 6559 PENSION FUND

Notes to Financial Statements

(12) Risks and Uncertainties

Investment Risks - The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

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SUPPLEMENTARY INFORMATION

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
Short-Term Investments:				
	UBS Bank USA Deposit Account	305,476 4.320%	\$ 305,476	\$ 305,476
Common Stock:				
	3I Group Plc Adr	531	11,051	15,203
	ABB Ltd Spon Adr	423	10,917	22,254
	Abbott Labs	157	16,590	20,527
	Abbvie Inc Com	98	16,043	19,120
	Accenture Plc Ireland Cl A	42	12,426	12,564
	Adidas Ag Spon Adr	138	16,417	15,794
	Adobe Inc	62	7,436	23,249
	Advanced Drain Sys Inc Del	136	15,535	15,435
	Advanced Micro Devices Inc	135	16,926	13,142
	Aes Corp	459	7,526	4,590
	Aia Group Ltd Spon Adr	455	16,776	13,554
	Aia Group Ltd Spon Adr	625	24,486	18,619
	Aib Group Plc Eur	4,990	18,299	33,548
	Air Liquide Adr France Adr	608	18,080	24,885
	Alcon Inc Chf	272	21,187	26,550
	Allegion Plc	141	16,168	19,627
	Alphabet Inc Cl A	33	42,517	52,880
	Alphabet Inc Cl C	790	33,151	127,103
	Amazon.Com Inc	386	56,054	71,186
	Amazon.Com Inc	703	35,606	129,647
	Amer Express Co	72	17,323	19,182
	American Homes 4 Rent Cl A	154	5,251	5,758
	Amphenol Corp New Cl A	914	17,565	70,332
	Analog Devices Inc	117	22,219	22,806
	Aon Plc Cl A	62	12,350	21,997
	Apartment Invt & Mgmt Co Reit	288	2,605	2,278
	Apollo Global Mgmt Inc	132	15,590	18,015
	Apple Inc	447	77,768	94,988
	Applovin Corp Cl A	26	9,086	7,002
	Aptiv Plc	580	41,763	33,095
	Arch Capital Group Ltd	1,275	51,967	115,617
	Arista Networks Inc	432	17,355	35,541
	Asbury Automotive Group Inc	143	34,897	31,194
	Ashtead Group Plc Ord Gbp	325	19,611	17,321
	Asm Intl Nv Eur	11	4,153	5,364
	Asml Hldg Nv Eur	38	26,792	25,162
	Asml Hldg Nv Spon Adr	45	32,130	30,064
	Asml Hldg Nv Spon Adr	63	19,669	42,089
	AstraZeneca Plc Spon Adr	202	15,995	14,502
	Atlassian Corp Cl A	27	7529	6164
	Automatic Data Processing Inc	51	12,266	15,331
	AvalonBay Communities Inc Sbi	56	11,606	11,759
	Bae Systems Plc Ord Gbp	666	11,342	15,429

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Banco Bilbao Vizcaya Argentaria S.A. Spon	2,093	24,808	28,674
	Bankinter Sa Spon Adr	1,073	8,663	12,479
	Bawag Group Ag Eur	167	10,479	18,367
	Bentley Systems Inc Cl B	359	18,280	15,433
	Berkley W R Corp	249	8,196	17,851
	Berkley W R Corp	699	22,178	50,111
	Berkshire Hathaway Inc New	90	34,376	47,993
	Bio Rad Laboratories Inc Cl A	80	28,211	19,526
	Blackrock Inc	46	33,773	42,056
	Boston Scientific Corp	131	11,563	13,476
	Boston Scientific Corp	552	21,488	56,784
	Bright Horizons Family Solutions Inc	100	14,261	12,542
	Bristol Myers Squibb Co	708	37,816	35,542
	British Amer Tobacco Plc Gb	708	26,088	30,833
	Brixmor Ppty Group Inc Reit	255	5,929	6,352
	Broadcom Inc	367	41,027	70,636
	Broadcom Inc	388	87,648	74,678
	Broadridge Financial Solutions	81	12,195	19,634
	Broadstone Net Lease Inc	411	6,992	6,650
	Brookfield Asset Mgmt Ltd Cl A	725	26,726	38,664
	Brown & Brown Inc	799	28,738	88,369
	Brown Forman Crp Cl B	726	41,483	25,294
	Bureau Veritas Sa Un-sponsored	260	15,691	16,484
	Cadence Design System	161	44,304	47,936
	Canadian Pac Kans City Ltd Cad	377	28,803	27,321
	Capgemini S E Un-sponsored Adr	483	18,902	15,369
	Capital One Fincl Corp	189	38,295	34,069
	Caretrust Reit Inc	133	3,663	3,893
	Carlisle Cos Inc	186	33,508	70,583
	CDW Corp	376	51,375	60,371
	Chipotle Mexican Grill Inc	246	10,579	12,428
	Choice Hotels Intl Inc New	110	14,253	13,872
	Chubb Ltd Chf	41	9,047	11,729
	Chubb Ltd Chf	58	12,754	16,593
	Chugai Pharmaceutical Ltd Adr	558	12,897	16,043
	Coca Cola Co Com	223	13,946	16,179
	Compagnie Financiere Richemont	889	13,886	15,629
	Compass Group Plc Spon Adr	720	16,293	24,178
	Copart Inc	1,221	24,697	74,518
	Costco Wholesale Corp	75	12,490	74,588
	CRH Plc Ord Shs .32 Each Ord	71	5,590	6,775
	Croda Intl Plc Adr	465	11,726	9,199
	Crowdstrike Hlds Inc Cl A	27	8,667	11,579
	Crowdstrike Hlds Inc Cl A	162	25,859	69,477
	Cubesmart Sbi	110	4,359	4,474
	Cullen Frost Bankers Inc	144	15,085	16,772

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Curblin Pptys Corp	134	3,117	3,067
	Danone Spon Adr	1,621	22,903	27,816
	DBS Group Hldgs Ltd. Spon Adr	90	5,241	11,690
	Devon Energy Corp New	520	21,411	15,813
	Dexcom Inc	393	35,050	28,052
	Digital Realty Trust Inc Reit	100	14,519	16,054
	Diploma Plc Unsp Adr	69	12,125	14,735
	Disco Corp Un-sponsored Adr	207	5,537	4,005
	Domino's Pizza Inc	34	13,137	16,673
	Dynatrace Inc	259	12,565	12,165
	Eaton Corp Plc	54	17,153	15,896
	Engie Spon Adr	542	11,162	11,160
	Equifax Inc	63	13,713	16,388
	Equinix Inc Reit	22	15,688	18,937
	Erste Group Bank Ag Ord Eur	275	17,189	18,584
	Expand Energy Corp	211	21,661	21,923
	Expeditors Intl Wash Inc	201	15,135	22,092
	Experian Plc Spon Adr	386	15,568	19,188
	Exxon Mobil Corp	166	17,835	17,535
	Fair Isaac Corp	8	4,115	15,917
	Fanuc Corp Adr	763	10,909	9,721
	Fanuc Corp Adr	1,236	18,428	15,747
	First Citizens Bancshs	9	18,720	16,012
	First Horizon Corp	1,042	21,457	18,839
	Floor & Decor Hldgs Inc Cl A	417	31,328	29,790
	Galp Energia Sgps Sa B Shrs	917	15,187	14,213
	Gaming & Leisure Pptys Inc	185	8,792	8,854
	Gartner Inc	80	27,050	33,686
	Gartner Inc	207	28,120	87,164
	Gates Indl Corpratin Plc	1,473	28,320	27,869
	GE Aerospace	205	32,932	41,316
	Gerdau S A Spon Adr	2,790	8,327	7,282
	Gildan Activewear Inc Cad	334	12,734	15,404
	Glacier Bancorp Inc New	394	15,892	16,059
	Glencore Plc Un-sponsored Adr	1,980	21,242	12,830
	Graco Inc	160	11,551	13,058
	Graco Inc	188	15,422	15,343
	Haleon Plc Gbp	2,567	11,073	12,904
	Halma Plc Un-sponsored Adr	185	11,107	13,956
	HDFC Bank Ltd Adr Repstg 3 Ord	345	19,319	25,078
	Healthcare Realty Trust Inc	219	3,690	3,401
	Heico Corp New Cl A	121	15,103	24,313
	Henry Jack & Assoc Inc	85	13,501	14,742
	Hexagon Ab Un Spon Adr	1,360	14,146	13,083
	Highwoods Properties Inc	211	6,338	6,001
	Home Depot Inc	45	14,838	16,222
	Houlihan Lokey Inc	139	13,019	22,529

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Hoya Corp Spon Adr	115	12,216	13,450
	HubSpot Inc	19	9,572	11,619
	Imcd Group N V Un-sponsored Adr	172	12,604	11,423
	Independence Reality Trust Inc	228	4,332	4,430
	Infineon Technologies Adr	671	22,287	22,123
	Ing Groep N V Nl Spon Adr	931	11,995	18,033
	Ingersoll Rand Inc	384	23,931	28,965
	Intercontinental Hotels Group Plc New Spon	67	7,698	7,229
	Intuitive Surgical Inc	114	28,553	58,801
	Iron Mtn Inc New Com	79	7,589	7,084
	Itochu Corp Adr Japan Adr	211	13,537	21,628
	James Hardie Industries Se Spon Adr	265	10,211	6,291
	Johnson & Johnson Com	139	21,489	21,727
	Johnson Ctls Intl Plc	112	9,380	9,397
	JPMorgan Chase & Co	119	19,302	29,110
	Kao Corp Un-sponsored Adr	796	6,416	6,758
	KBC Group Nv Adr	377	12,528	17,387
	Kilroy Realty Corp	97	3,628	3,056
	Kinsale Cap Group Inc	61	29,076	26,551
	Kite Realty Group Trust Reit	212	5,495	4,590
	Kla Corp	14	9,300	9,838
	Knorr Bremse Ag Eur	285	20,859	28,056
	Koninklijke Philips Nv Spon	996	18,948	25,249
	Kraft Heinz Co/The	735	22,860	21,389
	LabCorp Holdings Inc	210	33,279	50,612
	Las Vegas Sands Corp	281	14,362	10,304
	Legal & Genl Group Plc Gbp 2.5	6,568	19,271	20,571
	Lennox Intl Inc	38	11,641	20,777
	Liberty Broadband Corp Ser C	523	54,822	47,274
	Liberty Media Group	169	13,785	14,985
	Liberty Media Group	527	32,951	46,729
	Lilly Eli & Co	42	24,545	37,756
	Linde Plc New Eur	22	9,766	9,971
	Linde Plc New Eur	34	12,855	15,410
	Lithia Motors Inc Cl A	108	34,851	31,618
	Live Nation Entertainment Inc	81	7,031	10,728
	London Stk Exchange Un-sponsored Adr	299	7,878	11,751
	London Stock Exchange Group	211	22,419	32,763
	Lpl Finl Hldgs Inc Com	55	8,501	17,588
	LVMH Moet Hennessy Louis Adr	153	23,300	16,887
	Lxp Indl Trust \$0.23 Sbi	1,059	9,825	8,356
	Lyft Inc Cl A	832	9,192	10,317
	Macerich Company	398	6,429	5,835
	Marsh & McLennan Cos Inc	129	23,837	29,086
	Marvell Technology Inc	157	10,130	9,164
	Mastercard Inc Cl A	61	22,038	33,432

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Mastercard Inc Cl A	137	20,793	75,084
	McDonalds Corp	62	18,064	19,818
	Medpace Holdings Inc	19	31,673	33,615
	Mercadolibre Inc	4	8,150	9,323
	Meta Platforms Inc Cl A	80	35,971	43,920
	Meta Platforms Inc Cl A	159	78,886	87,291
	Microchip Technology Inc	547	36,496	25,206
	Micron Technology Inc	149	15,024	11,466
	Microsoft Corp	439	127,560	173,519
	Microsoft Corp	537	175,935	212,255
	Mid Amer Apartment Communities	62	9,458	9,898
	Mitsubishi Elec Corp Adr Japan	299	9,378	11,544
	Mitsui Fudosan Co Ltd 1 Adr	416	11,971	12,351
	Mizuho Financial Group Inc Spon Adr	3,655	15,257	18,458
	Mks Instruments Inc	509	59,245	35,701
	Moelis & Co Cl A	459	20,242	24,593
	Morgan Stanley	18	16,908	20,776
	Mtu Aero Engines Hldgs Ag Adr	109	12,428	19,106
	Nestle S A Cham Et Vevey Chf	204	20,290	21,781
	Nextera Energy Inc Com	814	56,786	54,440
	Nike Inc Cl B	144	15,331	8,122
	Nippon Sanso Hldgs Corp Adr	724	10,665	11,732
	Nippon Teleg & Tel Corp Spon	522	14,305	13,609
	Nitori Hldgs Co Ltd Adr	623	8,178	7,393
	Nomura Research Institute Ltd	364	10,192	13,675
	Nordea Bk Abp Spon Adr	998	12,193	13,902
	Nordson Corp	63	10,373	11,943
	Northrop Grumman Corp	37	18,049	18,001
	Novartis Ag Spon Adr	306	27,287	34,728
	Novo Nordisk A/S Spon Adr	297	27,186	19,736
	Nvidia Corp	891	47,983	97,048
	Nvidia Corp	2,271	11,665	247,357
	O Reilly Automotive Inc	38	37,107	53,778
	Oracle Corp	311	36,177	43,764
	Paccar Inc	616	35,793	55,569
	Palo Alto Networks Inc	281	31,138	52,527
	Paramount Resources Ltd New	416	8,437	4,688
	Pentair Plc	176	10,410	15,968
	Philip Morris Intl Inc	140	17,742	23,990
	Phillips 66	106	12,291	11,030
	Phillips Edison - Arc Shopping	104	3,898	3,609
	Pool Corp	64	18,716	18,761
	Primerica Inc	38	11,250	9,959
	Procter & Gamble Co	108	16,589	17,558
	Progressive Corp Ohio	59	16,840	16,623
	Prologis Inc Com	327	37,642	33,419

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Prologis Inc Com	216	22,457	22,075
	Public Storage Reit	58	18,996	17,425
	Realty Income Corp Md Sbi	291	16,884	16,837
	Recruit Hldgs Co Ltd Un Sponsored Adr	681	4,326	7,593
	Regal Rexnord Corp	118	16,466	12,489
	Relx Plc Spon Adr	642	16,002	35,072
	Republic Services Inc	24	3,620	6,018
	Resona Hldgs Inc Adr	861	12,993	13,638
	Rollins Inc	335	11,847	19,139
	Roper Technologies Inc	14	8,204	7,841
	Ross Stores Inc	598	59,866	83,122
	Rtx Corp	99	12,784	12,487
	Ryanair Holdings Plc Spon Adr	166	6,383	7,945
	Ryman Hospitality Pptys Inc	38	3,667	3,342
	S&P Global Inc	19	8,817	9,501
	S&P Global Inc	117	23,169	58,506
	Saia Inc	38	8,386	9,272
	Salesforce, Inc.	30	7,724	8,061
	Sampo Oyj Adr	901	17,374	17,975
	Sandoz Group Ag Spon Adr	477	16,049	20,692
	Sap Se Spon Adr	75	12,435	21,914
	Schwab Charles Corp New	139	9,187	11,315
	ServiceNow Inc	134	11,756	127,971
	Shin Etsu Chem Co Ltd Adr	807	14,782	12,274
	Shin Etsu Chem Co Ltd Adr	1,086	16,945	16,518
	Shopify Inc Cl A	185	14,237	17,575
	Shopify Inc Cl A	487	33,302	46,265
	Siemens A G Spon Adr	84	7,938	9,681
	Simon Pty Group Inc Sbi	53	7,268	8,341
	Siteone Landscape Supply Inc	80	12,111	9,185
	Sony Group Corp Sponsored Adr	1,389	25,149	36,114
	Spectris Plc Gbp	369	13,308	9,151
	Spotify Technology Sa Eur	18	10,154	11,052
	Suncor Energy Inc New Cad	245	6,938	8,646
	Suzuki Motor Corp Ltd Adr	134	6,329	6,423
	Symrise Ag Adr	399	12,167	11,447
	Taiwan Semiconductor Mfg Co	137	15,253	22,837
	Take-Two Interactive Softwre	159	20,905	37,098
	Techtronic Inds Spon Adr Hong Kong	200	12,967	10,056
	Teledyne Technologies Inc	47	19,452	21,903
	Teledyne Technologies Inc	84	34,252	39,147
	Tesla Inc	59	19,320	16,647
	Texas Instruments	84	16,387	13,444
	Thales Unsponsored Adr	468	11,990	26,058
	The Cooper Companies Inc	414	35,855	33,811
	The Trade Desk Inc Cl A	401	8,620	21,506
	Thermo Fisher Scientific Inc	14	8,569	6,006

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Thor Industries Inc	419	38,940	30,344
	Tjx Cos Inc New	158	19,466	20,331
	T-Mobile Us Inc Com	89	14,934	21,979
	Tokyo Electron Ltd Adr	161	14,776	12,059
	Tourmaline Oil Corp Cad	34	15,667	15,025
	Trane Technologies Plc	38	10,133	14,566
	Transdigm Group Inc	10	7,418	14,131
	Trex Co Inc	713	40,000	41,226
	Tyler Technologies Inc	83	49,197	45,094
	Unilever Plc Amer Shs New Spon	438	23,002	27,835
	Union Pacific Corp	59	12,655	12,724
	UnitedHealth Group Inc	86	41,859	35,384
	UnitedHealth Group Inc	129	64,376	53,076
	Universal Display Corp	102	16,868	12,814
	Universal Music Gro Adr	124	11,304	14,930
	Universal Music Group Nv Eur	809	21,925	23,772
	Vat Group Ag Unsponsored Adr	176	8,417	6,252
	Ventas Inc	96	5,823	6,728
	Visa Inc Cl A	258	23,001	89,139
	Vornado Realty Trust	103	4,308	3,634
	Vulcan Materials Co New	44	11,355	11,543
	Wabtec Inc	97	13,949	17,920
	Walmart Inc	433	27,423	42,109
	Walt Disney Co (Holding Co)	179	18,157	16,280
	Waste Connections Inc Cad	228	16,983	45,060
	Waste Mgmt Inc New	614	12,089	12,368
	Waters Corp	118	32,876	41,032
	Wells Fargo & Co New	614	24,887	43,600
	Welltower Inc Reit	60	8,773	9,155
	Welltower Inc Reit	175	16,467	26,703
	West Pharmaceutical Services	79	22,443	16,692
	Westlake Corp	91	9,816	8,411
	Williams Cos Inc (Del)	707	22,993	41,409
	Wix Com Ltd Ils	43	6,532	7,292
	Wolters Kluwer Nv Spon Adr Netherlands	63	10,571	11,247
	Zebra Technologies Corp Cl A	55	16,893	13,768
	Zoetis Inc	209	16,714	32,684
	Zscaler Inc	46	9,231	10,404
	Zurn Elkay Water Solution Corp	348	13,134	11,818
	Total Common Stock		<u>6,154,390</u>	<u>8,212,261</u>
U.S. Government Securities:				
	FHLMC PI G04773	102,000 4.500% 09/01/38	1,143	1,047
	FHLMC PI G08672	47,000 4.000% 10/01/45	4,617	4,112
	FHLMC PI G08698	51,000 3.500% 03/01/43	6,249	5,521
	FHLMC PI G08706	36,000 3.500% 05/01/46	4,282	3,884

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	FHLMC PI G08737	30,000 3.000% 12/01/46	6,108	5,483
	FHLMC PI G14810	5,000 3.000% 07/01/28	255	242
	FHLMC PI J18360	15,000 3.000% 03/01/27	244	229
	FHLMC PI J18800	11,000 3.000% 04/01/27	302	287
	FHLMC PI J22427	13,000 3.000% 02/01/28	551	521
	FHLMC PI J26033	30,000 3.500% 10/01/28	2,890	2,686
	FHLMC PI SB8000	16,000 3.000% 07/01/34	1,946	1,768
	FHLMC PI SB8155	17,000 3.000% 05/01/37	11,368	11,313
	FHLMC PI SD6706	30,000 4.500% 01/01/54	27,753	27,849
	FHLMC PI SD8122	20,000 2.500% 01/01/51	12,071	9,583
	FHLMC PI SD8151	11,000 2.500% 06/01/51	8,095	6,518
	FHLMC PI SD8183	16,000 2.000% 08/01/51	12,883	10,448
	FHLMC PI SD8189	49,000 2.500% 12/01/51	34,282	32,375
	FHLMC PI SD8195	46,000 3.000% 02/01/52	32,563	30,972
	FHLMC PI SD8219	18,000 2.500% 06/01/52	13,535	12,758
	FHLMC PI SD8236	16,000 3.500% 08/01/52	12,350	12,427
	FHLMC PI SD8244	8,000 4.000% 09/01/52	6,603	6,412
	FHR K-080 A-2	14,000 3.926% 07/25/28	16,052	13,934
	FNMA Bond	42,000 6.625% 11/15/30	54,670	47,619
	FNMA PI 310082	34,000 6.500% 10/01/38	242	228
	FNMA PI 848782	15,000 6.500% 01/01/36	154	142
	FNMA PI 888406	49,000 5.000% 08/01/36	816	753
	FNMA PI 888873	37,000 6.500% 08/01/37	328	308
	FNMA PI 890200	35,000 6.500% 10/01/39	540	525
	FNMA PI 895995	3,000 6.500% 07/01/36	22	23
	FNMA PI 898565	103,000 6.500% 10/01/36	638	657
	FNMA PI 899190	2,000 5.000% 02/01/37	9	9
	FNMA PI 904079	18,000 5.000% 11/01/36	82	87
	FNMA PI 904132	6,000 5.000% 11/01/36	91	94
	FNMA PI 928739	86,000 6.500% 10/01/37	959	886
	FNMA PI 929203	172,000 6.500% 03/01/37	2,084	1,950
	FNMA PI 936519	18,000 6.500% 06/01/37	33	33
	FNMA PI 937997	1,000 5.000% 05/01/37	34	36
	FNMA PI 940983	8,000 6.500% 10/01/37	132	133
	FNMA PI 965541	4,000 6.500% 01/01/38	64	66
	FNMA PI 973277	2,000 5.000% 04/01/38	37	39
	FNMA PI 982033	9,000 5.000% 04/01/38	26	25
	FNMA PI AB4927	51,000 3.000% 04/01/27	1,122	1,074
	FNMA PI AC9227	14,000 5.000% 05/01/40	248	235
	FNMA PI AE0443	11,000 6.500% 10/01/39	194	185
	FNMA PI AE7031	9,000 4.000% 11/01/40	930	838
	FNMA PI AJ3591	46,000 4.000% 10/01/41	1,942	1,809
	FNMA PI AL6223	20,000 4.500% 08/01/44	2,414	2,171
	FNMA PI AL9867	12,000 3.000% 02/01/32	1,745	1,715
	FNMA PI AO3059	25,000 4.000% 06/01/42	2,427	2,188
	FNMA PI AS2249	3,000 4.000% 04/01/39	515	468
	FNMA PI AV6336	11,000 4.500% 01/01/44	502	458
	FNMA PI BH4101	18,000 3.500% 10/01/47	2,949	2,763

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
<u>Identity of Issue,</u>	<u>Borrower,</u>	<u>Description of Investment,</u>		
<u>Lessor, or</u>	<u>Rate of Interest, Collateral</u>	<u>Including Maturity Date,</u>		
<u>Similar Party</u>	<u>Par or Maturity Value</u>	<u>Rate of Interest, Collateral</u>	<u>Cost</u>	<u>Current</u>
				<u>Value</u>
FNMA PI BN7664	1,000	4.000% 07/01/49	192	169
FNMA PI BP6715	11,000	2.000% 09/01/50	7,803	6,051
FNMA PI MA1908	17,000	4.500% 05/01/44	1,732	1,570
FNMA PI MA2608	59,000	3.000% 05/01/46	9,051	7,825
FNMA PI MA3442	18,000	3.500% 08/01/48	1,967	1,776
FNMA PI MA3685	19,000	3.000% 06/01/49	2,212	1,933
FNMA PI MA3686	18,000	3.500% 06/01/49	1,801	1,606
FNMA PI MA3738	15,000	3.000% 08/01/34	1,740	1,585
FNMA PI MA3871	12,000	3.000% 12/01/49	2,437	2,081
FNMA PI MA4210	12,000	2.500% 12/01/50	7,002	5,571
FNMA PI MA4378	26,000	2.000% 07/01/51	20,463	16,158
FNMA PI MA4398	22,000	2.000% 07/01/51	17,582	13,767
FNMA PI MA4548	104,000	2.500% 02/01/52	70,031	70,050
FNMA PI MA4562	73,000	2.000% 03/01/52	51,290	48,974
FNMA PI MA4565	17,000	3.500% 03/01/52	12,878	11,370
FNMA PI MA4579	17,000	3.000% 04/01/52	13,979	12,094
FNMA PI MA4600	41,000	3.500% 05/01/52	31,572	30,239
FNMA PI MA4653	17,000	3.000% 07/01/52	12,714	12,750
FNMA PI MA4782	29,000	3.500% 10/01/52	23,226	22,825
FNMA PI MA5071	24,000	5.000% 07/01/53	20,882	20,886
FNMA PI MA5164	1,700	5.000% 10/01/52	1,497	1,518
GNMA PI MA8098M	29,000	3.000% 06/20/52	21,270	20,613
U S Treasury Note	22,000	4.125% 01/31/27	21,943	22,162
U S Treasury Note	28,000	4.125% 02/28/27	28,051	28,225
U S Treasury Note	14,000	4.125% 03/31/29	13,657	14,219
U S Treasury Note	27,000	4.500% 05/31/29	27,103	27,809
U S Treasury Note	42,000	4.000% 07/31/29	42,719	42,474
U S Treasury Note	14,000	3.625% 08/31/29	14,082	13,951
U S Treasury Note	28,000	4.125% 10/31/29	27,809	28,457
U S Treasury Note	50,000	4.250% 01/31/30	49,731	51,094
U S Treasury Note	62,000	1.250% 08/15/31	55,442	52,833
U S Treasury Note	38,000	2.875% 05/15/32	36,499	35,443
U S Treasury Note	28,000	4.125% 11/15/32	29,706	28,225
U S Treasury Note	27,000	3.500% 02/15/33	26,013	26,039
U S Treasury Note	54,000	3.375% 05/15/33	52,355	51,475
U S Treasury Note	46,000	3.875% 08/15/33	43,523	45,335
U S Treasury Note	41,000	4.500% 11/15/33	42,069	42,185
U S Treasury Note	24,000	4.375% 05/15/34	24,339	24,417
U S Treasury Note	17,000	3.875% 08/15/34	16,861	16,625
U S Treasury Note	34,000	4.250% 11/15/34	33,524	34,202
U S Treasury Note	7,000	4.625% 02/15/35	7,200	7,250
United States Treasury Bond	26,000	5.250% 02/15/29	30,227	27,528
United States Treasury Bond	19,000	4.375% 05/15/41	20,737	18,561
United States Treasury Bond	62,000	2.375% 02/15/42	53,610	45,466
United States Treasury Bond	45,000	3.875% 02/15/43	44,293	40,734
United States Treasury Bond	45,000	3.000% 05/15/45	42,364	34,822
United States Treasury Bond	66,000	2.875% 11/15/46	63,505	49,116

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
<u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	<u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	<u>Cost</u>	<u>Current</u> <u>Value</u>	
United States Treasury Bond	37,000 3.000% 02/15/48	36,409	27,814	
United States Treasury Bond	68,000 1.375% 08/15/50	52,361	33,982	
United States Treasury Bond	66,000 1.625% 11/15/50	51,118	35,264	
United States Treasury Bond	27,000 1.875% 02/15/51	21,684	15,376	
United States Treasury Bond	17,000 3.625% 02/15/53	16,315	14,095	
United States Treasury Bond	14,000 3.625% 05/15/53	13,224	11,603	
United States Treasury Bond	24,000 4.125% 08/15/53	23,128	21,778	
United States Treasury Bond	15,000 4.250% 02/15/54	14,291	13,913	
United States Treasury Bond	14,000 4.250% 08/15/54	14,452	13,005	
United States Treasury Bond	14,000 4.500% 11/15/54	13,292	13,578	
United States Treasury Bond	19,000 4.250% 11/15/40	19,701	18,354	
Total U.S. Government Securities		1,748,749	1,606,706	
Corporate Bonds:				
Abbvie Inc Nts B/E	26,000 3.600% 05/14/25	25,112	25,990	
Abbvie Inc Nts B/E	27,000 4.875% 03/15/30	27,074	27,556	
Ally Financial Inc Nts	29,000 4.750% 06/09/27	28,673	28,863	
Amazon Com Inc Nts B/E	24,000 3.875% 08/22/37	25,635	21,599	
Amer Express Co Nts B/E	30,000 1.650% 11/04/26	28,838	28,853	
Anheuser-Busch Inbev Fin	24,000 4.700% 02/01/36	24,958	23,169	
Anthem Inc Nts B/E	25,000 4.101% 03/01/28	25,097	24,836	
AT&T Inc B/E	26,000 4.350% 03/01/29	28,550	25,926	
Bank Of Amer Corp Nts	30,000 2.087% 06/14/29	28,193	27,892	
Broadcom Corp Nts B/E	28,000 3.875% 01/15/27	26,962	27,783	
Capital One Financial Co	26,000 3.750% 03/09/27	24,083	25,651	
Comcast Corp Nts B/E	25,000 4.250% 10/15/30	27,451	24,664	
CSX Corp B/E	26,000 2.600% 11/01/26	25,192	25,330	
CVS Health Corp Nts B/E	13,000 4.300% 03/25/28	14,108	12,894	
Energy Transfer Partners	27,000 5.750% 02/15/33	27,073	27,339	
Entergy Corp Nts B/E	30,000 0.900% 09/15/25	28,704	29,574	
Express Scripts Hldg B/E	10,000 4.500% 02/25/26	10,578	9,982	
Genl Motors Finl Co Inc	25,000 4.350% 01/17/27	25,333	24,758	
Goldman Sachs Group Inc	27,000 1.948% 10/21/27	24,237	25,999	
Honda Motor Co Ltd Nts	29,000 2.534% 03/10/27	28,104	28,093	
Humana Inc Nts B/E	27,000 5.375% 04/15/31	26,737	27,301	
Intel Corp Nts B/E	28,000 2.450% 11/15/29	27,089	25,180	
John Deere Capital Corp	27,000 4.750% 01/20/28	27,636	27,513	
JPMorgan Chase & Co B/E	33,000 1.953% 02/04/32	27,102	28,294	
Kinder Morgan Inc Nts	27,000 5.000% 02/01/29	26,944	27,244	
MetLife Inc Nts B/E	26,000 5.375% 07/15/33	24,943	26,739	
Mondelez Intl Inc Nts	13,000 2.750% 04/13/30	12,934	11,933	
Morgan Stanley Nts B/E	27,000 4.679% 07/17/26	26,946	26,979	
Nextera Energy Cptl	29,000 2.250% 06/01/30	27,663	25,778	
NiSource Inc Nts B/E	30,000 0.950% 08/15/25	28,882	29,686	
Nvidia Corp B/E	28,000 2.850% 04/01/30	27,909	26,418	
Oracle Corp B/E	8,000 2.875% 03/25/31	7,067	7,182	

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
<u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	<u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	<u>Cost</u>	<u>Current</u> <u>Value</u>	
Oracle Corp Nts B/E	24,000 2.950% 05/15/25	23,003	23,983	
Pfizer Invt Enter Nts	27,000 4.450% 05/19/28	26,038	27,201	
Philip Morris Intl Inc	26,000 5.125% 02/15/30	26,142	26,635	
Royal Bank Of Canada Nts	28,000 3.625% 05/04/27	27,660	27,729	
Shell Intl Fin Nts	19,000 6.375% 12/15/38	23,841	20,821	
Simon Ppty Group LP B/E	27,000 3.500% 09/01/25	28,077	26,892	
Starbucks Corp Nts B/E	25,000 3.800% 08/15/25	24,853	24,934	
Thermo Fisher Scientific	26,000 5.000% 01/31/29	26,277	26,704	
Toronto-Dominion Bank	30,000 1.250% 09/10/26	28,255	28,802	
Toyota Motor Crdt Corp	28,000 3.050% 03/22/27	27,034	27,430	
Truist Finl Corp	28,000 4.946% 07/28/33	28,058	26,713	
UnitedHealth Group Inc	20,000 5.800% 03/15/36	20,966	20,805	
Verizon Comm Inc Nts B/E	32,000 2.550% 03/21/31	27,732	28,432	
Virginia Elec & Pwr Co	24,000 3.150% 01/15/26	23,771	23,757	
Wells Fargo & Co B/E	31,000 2.879% 10/30/30	28,824	28,681	
Total Corporate Bonds		<u>1,186,338</u>	<u>1,176,517</u>	
Exchange Traded Funds:				
iShares Core S&P 500 Etf	455	255,457	253,872	
iShares Core S&P Small-Cap 500 Etf	1,217	141,482	121,858	
Vanguard Russel 1000 Value Etf	929	76,215	74,227	
Vanguard Ftse Developed Mkt Etf	5,928	299,677	313,413	
iShares 0-3 Mnth Treasury Bond Etf	206	20,703	20,742	
Total Exchange Traded Funds		<u>793,534</u>	<u>784,112</u>	
Mutual Funds:				
Pace International Emerging Markets Equity Investments Class P2	18,901	233,985	259,323	
UBS Funds UBS Emerging Markets Equity Opportunity Fund Clp2	32,350	245,042	258,797	
Amer Funds American High-Income Trust Sm Fund Class F2	10,709	104,463	103,236	
Amer Funds Capital World Bond Fund Class F2	7,216	139,296	118,345	
Blackrock High Yield Portfolio Fund Class Institutional	11,202	82,877	78,528	
Pimco Real Return Fund Class I2	9,912	109,928	101,989	
Total Mutual Funds		<u>915,591</u>	<u>920,218</u>	
Regulated Investment Company:				
Blackstone Private Credit Fund Class S	51,292	1,326,029	1,295,135	
Investments At Contract Value:				
Guardian Life Insurance Company Of America Annuity Contract		146,645	146,645	
Totals		<u>\$ 12,576,752</u>	<u>\$ 14,447,070</u>	

See Independent Auditors' Report.

Plan Name: Local 6559 Pension Fund

EIN/PN: 13-6608700/002

Attachment to 2024 Form 5500, Schedule MB, Line 3 – Contributions Made to Plan

Since contributions are deposited continuously throughout the plan year, they are assumed to be deposited at the midpoint of the year.

Plan Name: Local 6559 Pension Fund
EIN/PN: 13-6608700/002
Attachment to 2024 Form 5500, Schedule MB, Line 3d – Withdrawal Liability
Amounts

Date of Contribution	Withdrawal Liability Contribution
08/13/2024	31,573.00
11/14/2024	31,573.00
02/03/2025	31,573.00
04/01/2025	31,573.00

Plan Name: Local 6559 Pension Fund

EIN/PN: 13-6608700/002

Attachment to 2024 Form 5500, Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Summary of Actuarial Methods

Actuarial Cost Method: The ultimate cost of a pension plan is the total amount needed to provide benefits for plan members and beneficiaries and to pay the expenses of administering the plan. Pension costs are met by contributions and by any investment return on plan assets.

Ultimate Cost Return	=	Benefits Paid	+	Expenses Incurred	-	Investment
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The true cost of a pension plan will ultimately be determined by the excess of benefits actually paid and the expenses incurred in its administration over investment income earned on monies set aside for its funding. Thus, the ultimate cost of a plan cannot be known until the last payment has been made to its last participant. The actuarial cost method is the technique adopted by the actuary for establishing the amount and incidence of annual actuarial costs. The actuarial cost method determines the portion of the ultimate cost of a pension plan, which should be allocated to each plan year (known as the normal cost). The cost method is thus a budgeting tool, which helps to ensure that the pension plan will be adequately and systematically funded.

The annual costs for a pension plan can be determined using any one of several actuarial cost methods. The methods differ in how much of the ultimate cost of the plan is assigned to each prior year, the current year and to each future year. Although the ultimate cost for a pension plan will be determined not by the cost method but by the benefits and expenses which become payable and the earnings which are obtained on the investments of the plan, the pattern of annual contributions from year to year and the rate of funding for the benefits will vary with the choice of actuarial cost method. In addition, the choice of actuarial assumptions for a given actuarial cost method will affect the current level of contributions and pattern of future contributions.

The actuarial cost method used in the valuation is the aggregate cost method. Under this method, the excess of the Actuarial Present Value of the Projected Benefits of the group included in the Actuarial Valuation, over the Valuation assets, is allocated, as a level basis over the service, over the service of the group between valuation date and assumed retirement. This allocation is performed for the group as a whole, not as a sum of individual allocations.

Under this method, the Actuarial Gains or Losses, as they occur, can reduce or increase the future Normal Costs.

Actuarial Asset Valuation Method: The asset valuation technique determines valuation assets as the market value of assets.

Changes in Actuarial Methods Since Prior Valuation

None.

Plan Name: Local 6559 Pension Fund
EIN/PN: 13-6608700/002
Attachment to 2024 Form 5500, Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Actuarial Assumptions

Economic Assumptions

Interest Rates: Funding and FASB ASC Topic 960: 6.50%

Rationale: The funding interest rate is the plan's investment return assumption. We reviewed the Plan's historical investment performance along with forward-looking data such as projections of inflation and total return growth. Mean returns, standard deviations and correlations between investment categories were determined and used in the investment return assumption in conjunction with the historical and projected information. In developing these expectations, we rely in part on outside investment experts and publicly available surveys of capital market expectations

Current Liability: 3.56%

Rationale: The current Liability interest rate is the highest rate allowable by law.

Withdrawal Liability: 5.50% for the first 20 years and 4.83% each year after.

Rationale: When selecting the discount rate for determining withdrawal liability, we took into consideration the requirements of ERISA, the Actuarial Standards of Practice (ASOPs), as well as the past and expected future experience of the Plan. We considered numerous factors including:

- Current and projected funded status
- Contribution rate vs. cost of new accruals and plan expenses
- Potential of insolvency
- Historic and projected active participant count
- Historic and projected active employer sizes and counts
- Ability to attract new employers
- The specific industries covered by the membership
- General industry trends specific to membership
- Asset allocation, and expected short-term and long-term returns
- Annuity rates available in the market

Based on these considerations we believe that the most appropriate rates, and best estimate of future experience for determining withdrawal liability for the plan are the PBGC rates as described above.

Expense Provision: Prior year's expenses added to the Normal Cost.

Rationale: The expense assumption most closely represents actual administrative expenses paid from the Plan Assets.

Plan Name: Local 6559 Pension Fund
EIN/PN: 13-6608700/002
Attachment to 2024 Form 5500, Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Demographic Assumptions

Mortality for Healthy Participants Funding: PRI-2012 Amount-Weighted Mortality Table with Blue Collar Adjustments with Scale MP-2021. The PRI-2012 Contingent Mortality Tables were reflected for beneficiaries subsequent to the death of their spouse.

Mortality for Disabled Participants Funding: PRI-2012 Amount-Weighted Disabled Mortality Table with Scale MP-2021.

Mortality for Withdrawal Liability: PRI-2012 Amount-Weighted Mortality Table with Blue Collar Adjustments with Scale MP-2021.

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

Mortality for Healthy Participants Current Liability: 2024 Current Liability Annuitant/Non-Annuitant Mortality Tables for Males and Females.

Mortality for Disabled Participants Current Liability: 2024 Current Liability Annuitant/Non-Annuitant Mortality Tables for Males and Females.

Rationale: For calculation of the Current Liability under ERISA funding requirements, the required mortality tables are prescribed by law.

Withdrawal: Illustrative quinquennial Rates:

Age	Rate
20	17.95%
25	17.24%
30	15.85%
35	13.72%
40	11.27%
45	8.46%
50	5.10%
55	1.74%
60	0.16%

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

Plan Name: Local 6559 Pension Fund
EIN/PN: 13-6608700/002
Attachment to 2024 Form 5500, Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Retirement: Once eligible for retirement, active participants are assumed to retire at the following rates:

Age	Rate
55	7.5%
56-61	2.5%
62	15.0%
63-64	7.5%
65	50.0%
66-69	15.0%
70	100.0%

Terminated vested participants are assumed to retire at age 65, but any terminated vested participants over age 70 are assumed to be deceased with no surviving spouse.

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

Disability: Sample rates are shown below:

Age	Rate
30	0.19%
40	0.41%
50	1.02%
60	2.42%

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

Marriage Assumption: 100% of active participants are assumed to be married. Husbands are assumed to be 3 years older than their wives.

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

Missing Data: Unknown dates of birth were assumed to be similar to other active participants.

Note: In preparing this report, we relied, without audit, on data provided by the Plan.

Plan Name: Local 6559 Pension Fund

EIN/PN: 13-6608700/002

Attachment to 2024 Form 5500, Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Changes in Methods and Assumptions

- For current liability purposes, the interest rate was changed from 2.75% to 3.56% in accordance with IRS guidance. (The statutory mortality tables have also been updated as required by law).
- For withdrawal liability purposes, the following were changed:
 - Withdrawal interest rates were updated from 5.38% for the first 20 years and 5.09% for the years after to 5.50% for the first 20 years and 4.83% for the years after.

Plan Name: Local 6559 Pension Fund
EIN/PN: 13-6608700/002
Attachment to 2024 Form 5500, Schedule MB, Line 6 – Summary of Plan Provisions

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

Basic Information

Plan Name: Local 6559 Pension Fund.

Effective Date of Plan: May 1, 1972.

EIN/PN: 13-6608700/002

Effective Date of Latest Restatement: May 1, 2014.

Plan Year: May 1 – April 30

Employer: Employers contributing to Local 6559 Pension Fund.

Eligibility: Employees become participants on the first day of the month in which contributions on their behalf are made to the Trustees of the Local 6559 Pension Fund.

Vesting Service: Effective May 1, 1999, 100% after 5 years of covered employment.

Benefit Formulas and Eligibilities

Normal Retirement Eligibility: Later of

- (i) Age 65 and,
- (ii) Completion of 5 years of service

Normal Retirement Benefit: A monthly annuity equal to \$12.50 multiplied by the years of service up to June 1, 2004 plus \$10.00 multiplied by the years of service after June 1, 2004. Service for benefit calculations is limited to a maximum of 35 years.

Disability Retirement Eligibility: Completion of ten years Vesting Service and eligibility for Social Security disability benefits.

Disability Retirement Benefit: 100% of accrued benefits as of the date of the participant's termination of service.

Early Retirement Eligibility: Later of

- (i) Age 55 and,
- (ii) Completion of ten years of service

Plan Name: Local 6559 Pension Fund

EIN/PN: 13-6608700/002

Attachment to 2024 Form 5500, Schedule MB, Line 6 – Summary of Plan Provisions

Early Retirement Benefit: An amount equal to the Participant's Accrued Benefit reduced 1/180 for each of the first 60 months and 1/360 for each of the next 60 months that Early Retirement precedes Normal Retirement Date.

Pre-Retirement Surviving Spouse Coverage: If a married participant who is vested, dies, his spouse will receive a Life Annuity equal to 50% of the benefit the participant would have received had he retired on the Qualified Joint and Survivor Annuity form on the date of death, or his earliest Early Retirement Date, whichever is later. If the participant was eligible for Early Retirement, benefits will commence immediately, otherwise, benefits will commence on the earliest date the participant would have been eligible to retire.

Normal Form of Annuity: Life Annuity except that benefit will be reduced and payable in form of a Qualified Joint and Survivor Annuity for married participants not electing otherwise.

Increase to Retirees: Effective May 1, 1999, a 10% increase in pension amount was provided to all retirees who retired prior to May 1, 1997.

Plan Name: Local 6559 Pension Fund**EIN/PN: 13-6608700/002****Attachment to 2024 Form 5500, Schedule MB, Line 8b(2) – Schedule of Active Participant Data**

Number of Participants by Age and Service Groups

Age	Years of Credited Service										Total
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	5	8	-	-	-	-	-	-	-	-	13
25-29	9	4	2	-	-	-	-	-	-	-	15
30-34	3	11	5	-	-	-	-	-	-	-	19
35-39	9	4	9	5	-	1	-	-	-	-	28
40-44	5	4	6	3	1	3	-	-	-	-	22
45-49	9	5	11	1	5	-	4	-	-	-	35
50-54	11	9	7	4	8	2	3	-	-	-	44
55-59	10	13	7	8	11	7	1	2	-	-	59
60-64	2	9	9	9	7	-	1	3	1	1	42
65-69	5	3	4	3	2	-	-	-	1	-	18
70&Up	-	1	2	2	3	-	-	3	1	-	12
Total	68	71	62	35	37	13	9	8	3	1	307

Plan Name: Local 6559 Pension Fund

EIN/PN: 13-6608700/002

**Attachment to 2024 Form 5500, Schedule MB, Line 11 – Justification for
Change in Actuarial Assumptions**

Following are the changes in methods and assumptions since prior year:

1. For current liability purposes, the interest rate was changed from 2.75% to 3.56% in accordance with IRS guidance. (The statutory mortality tables have also been updated as required by law).
2. For withdrawal liability purposes, the following were changed:
 - a. Withdrawal interest rates were updated from 5.38% for the first 20 years and 5.09% for the years after to 5.50% for the first 20 years and 4.83% for the years after.

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 05/01/2024 and ending 04/30/2025

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 Local 6559 Pension Fund	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Local 6559 Pension Fund	D Employer Identification Number (EIN) 13-6608700

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

1a Enter the valuation date: Month 5 Day 1 Year 2024	
b Assets	
(1) Current value of assets.....	1b(1) 13,990,678
(2) Actuarial value of assets for funding standard account	1b(2) 13,990,678
c (1) Accrued liability for plan using immediate gain methods	
(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) 9,151,557
(c) Normal cost under entry age normal method	1c(2)(c) 560,338
(3) Accrued liability under unit credit cost method	1c(3) 8,817,497
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) 12,694,121
(b) Expected increase in current liability due to benefits accruing during the plan year.....	1d(2)(b) 258,116
(c) Expected release from "RPA '94" current liability for the plan year.....	1d(2)(c) 585,481
(3) Expected plan disbursements for the plan year.....	1d(3) 1,023,335

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	01/23/2026 Date
Sara Chiodi Type or print name of actuary	23-08666 Most recent enrollment number
Milliman, Inc. Firm name	(646) 473-3310 Telephone number (including area code)
463 7th Avenue 19th Floor New York NY 10018 Address of the firm	

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	13,990,678
b "RPA '94" current liability/participant count breakdown:		
	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	263	4,793,079
(2) For terminated vested participants	326	4,905,983
(3) For active participants:		
(a) Non-vested benefits		143,344
(b) Vested benefits		2,851,715
(c) Total active	307	2,995,059
(4) Total	896	12,694,121
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
11/01/2025	719,150				
Totals ▶			3(b)	719,150	3(c)
					0
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)
					126,292

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	158.7 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

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

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

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability.....	6a	3.56 %
	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	6.50 %
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	0.6 %
h Estimated investment return on current value of assets for year ending on the valuation date	6h	0.6 %
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)	437,854
(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	262,042

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**

17,033

e Total charges. Add lines 9a through 9d.....**9e**

279,075

Credits to funding standard account:**f** Prior year credit balance, if any.....**9f**

3,067,821

g Employer contributions. Total from column (b) of line 3.....**9g**

719,150

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**

222,413

j Full funding limitation (FFL) and credits:**(1)** ERISA FFL (accrued liability FFL).....**9j(1)**

0

(2) "RPA '94" override (90% current liability FFL)**9j(2)**

0

(3) FFL credit**9j(3)**

279,075

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**

4,288,459

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

4,009,384

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)**

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****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☒ Yes☐ No

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
Short-Term Investments:				
	UBS Bank USA Deposit Account	305,476 4.320%	\$ 305,476	\$ 305,476
Common Stock:				
	3I Group Plc Adr	531	11,051	15,203
	ABB Ltd Spon Adr	423	10,917	22,254
	Abbott Labs	157	16,590	20,527
	Abbvie Inc Com	98	16,043	19,120
	Accenture Plc Ireland Cl A	42	12,426	12,564
	Adidas Ag Spon Adr	138	16,417	15,794
	Adobe Inc	62	7,436	23,249
	Advanced Drain Sys Inc Del	136	15,535	15,435
	Advanced Micro Devices Inc	135	16,926	13,142
	Aes Corp	459	7,526	4,590
	Aia Group Ltd Spon Adr	455	16,776	13,554
	Aia Group Ltd Spon Adr	625	24,486	18,619
	Aib Group Plc Eur	4,990	18,299	33,548
	Air Liquide Adr France Adr	608	18,080	24,885
	Alcon Inc Chf	272	21,187	26,550
	Allegion Plc	141	16,168	19,627
	Alphabet Inc Cl A	33	42,517	52,880
	Alphabet Inc Cl C	790	33,151	127,103
	Amazon.Com Inc	386	56,054	71,186
	Amazon.Com Inc	703	35,606	129,647
	Amer Express Co	72	17,323	19,182
	American Homes 4 Rent Cl A	154	5,251	5,758
	Amphenol Corp New Cl A	914	17,565	70,332
	Analog Devices Inc	117	22,219	22,806
	Aon Plc Cl A	62	12,350	21,997
	Apartment Invt & Mgmt Co Reit	288	2,605	2,278
	Apollo Global Mgmt Inc	132	15,590	18,015
	Apple Inc	447	77,768	94,988
	Applovin Corp Cl A	26	9,086	7,002
	Aptiv Plc	580	41,763	33,095
	Arch Capital Group Ltd	1,275	51,967	115,617
	Arista Networks Inc	432	17,355	35,541
	Asbury Automotive Group Inc	143	34,897	31,194
	Ashtead Group Plc Ord Gbp	325	19,611	17,321
	Asm Intl Nv Eur	11	4,153	5,364
	Asml Hldg Nv Eur	38	26,792	25,162
	Asml Hldg Nv Spon Adr	45	32,130	30,064
	Asml Hldg Nv Spon Adr	63	19,669	42,089
	AstraZeneca Plc Spon Adr	202	15,995	14,502
	Atlassian Corp Cl A	27	7529	6164
	Automatic Data Processing Inc	51	12,266	15,331
	AvalonBay Communities Inc Sbi	56	11,606	11,759
	Bae Systems Plc Ord Gbp	666	11,342	15,429

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Banco Bilbao Vizcaya Argentaria S.A. Spon	2,093	24,808	28,674
	Bankinter Sa Spon Adr	1,073	8,663	12,479
	Bawag Group Ag Eur	167	10,479	18,367
	Bentley Systems Inc Cl B	359	18,280	15,433
	Berkley W R Corp	249	8,196	17,851
	Berkley W R Corp	699	22,178	50,111
	Berkshire Hathaway Inc New	90	34,376	47,993
	Bio Rad Laboratories Inc Cl A	80	28,211	19,526
	Blackrock Inc	46	33,773	42,056
	Boston Scientific Corp	131	11,563	13,476
	Boston Scientific Corp	552	21,488	56,784
	Bright Horizons Family Solutions Inc	100	14,261	12,542
	Bristol Myers Squibb Co	708	37,816	35,542
	British Amer Tobacco Plc Gb	708	26,088	30,833
	Brixmor Ppty Group Inc Reit	255	5,929	6,352
	Broadcom Inc	367	41,027	70,636
	Broadcom Inc	388	87,648	74,678
	Broadridge Financial Solutions	81	12,195	19,634
	Broadstone Net Lease Inc	411	6,992	6,650
	Brookfield Asset Mgmt Ltd Cl A	725	26,726	38,664
	Brown & Brown Inc	799	28,738	88,369
	Brown Forman Crp Cl B	726	41,483	25,294
	Bureau Veritas Sa Un-sponsored	260	15,691	16,484
	Cadence Design System	161	44,304	47,936
	Canadian Pac Kans City Ltd Cad	377	28,803	27,321
	Capgemini S E Un-sponsored Adr	483	18,902	15,369
	Capital One Fincl Corp	189	38,295	34,069
	Caretrust Reit Inc	133	3,663	3,893
	Carlisle Cos Inc	186	33,508	70,583
	CDW Corp	376	51,375	60,371
	Chipotle Mexican Grill Inc	246	10,579	12,428
	Choice Hotels Intl Inc New	110	14,253	13,872
	Chubb Ltd Chf	41	9,047	11,729
	Chubb Ltd Chf	58	12,754	16,593
	Chugai Pharmaceutical Ltd Adr	558	12,897	16,043
	Coca Cola Co Com	223	13,946	16,179
	Compagnie Financiere Richemont	889	13,886	15,629
	Compass Group Plc Spon Adr	720	16,293	24,178
	Copart Inc	1,221	24,697	74,518
	Costco Wholesale Corp	75	12,490	74,588
	CRH Plc Ord Shs .32 Each Ord	71	5,590	6,775
	Croda Intl Plc Adr	465	11,726	9,199
	CrowdStrike Hlds Inc Cl A	27	8,667	11,579
	CrowdStrike Hlds Inc Cl A	162	25,859	69,477
	Cubesmart Sbi	110	4,359	4,474
	Cullen Frost Bankers Inc	144	15,085	16,772

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Curblin Pptys Corp	134	3,117	3,067
	Danone Spon Adr	1,621	22,903	27,816
	DBS Group Hldgs Ltd. Spon Adr	90	5,241	11,690
	Devon Energy Corp New	520	21,411	15,813
	Dexcom Inc	393	35,050	28,052
	Digital Realty Trust Inc Reit	100	14,519	16,054
	Diploma Plc Unsp Adr	69	12,125	14,735
	Disco Corp Un-sponsored Adr	207	5,537	4,005
	Domino's Pizza Inc	34	13,137	16,673
	Dynatrace Inc	259	12,565	12,165
	Eaton Corp Plc	54	17,153	15,896
	Engie Spon Adr	542	11,162	11,160
	Equifax Inc	63	13,713	16,388
	Equinix Inc Reit	22	15,688	18,937
	Erste Group Bank Ag Ord Eur	275	17,189	18,584
	Expand Energy Corp	211	21,661	21,923
	Expeditors Intl Wash Inc	201	15,135	22,092
	Experian Plc Spon Adr	386	15,568	19,188
	Exxon Mobil Corp	166	17,835	17,535
	Fair Isaac Corp	8	4,115	15,917
	Fanuc Corp Adr	763	10,909	9,721
	Fanuc Corp Adr	1,236	18,428	15,747
	First Citizens Bancshs	9	18,720	16,012
	First Horizon Corp	1,042	21,457	18,839
	Floor & Decor Hldgs Inc Cl A	417	31,328	29,790
	Galp Energia Sgps Sa B Shrs	917	15,187	14,213
	Gaming & Leisure Pptys Inc	185	8,792	8,854
	Gartner Inc	80	27,050	33,686
	Gartner Inc	207	28,120	87,164
	Gates Indl Corpratin Plc	1,473	28,320	27,869
	GE Aerospace	205	32,932	41,316
	Gerdau S A Spon Adr	2,790	8,327	7,282
	Gildan Activewear Inc Cad	334	12,734	15,404
	Glacier Bancorp Inc New	394	15,892	16,059
	Glencore Plc Un-sponsored Adr	1,980	21,242	12,830
	Graco Inc	160	11,551	13,058
	Graco Inc	188	15,422	15,343
	Haleon Plc Gbp	2,567	11,073	12,904
	Halma Plc Un-sponsored Adr	185	11,107	13,956
	HDFC Bank Ltd Adr Repstg 3 Ord	345	19,319	25,078
	Healthcare Realty Trust Inc	219	3,690	3,401
	Heico Corp New Cl A	121	15,103	24,313
	Henry Jack & Assoc Inc	85	13,501	14,742
	Hexagon Ab Un Spon Adr	1,360	14,146	13,083
	Highwoods Properties Inc	211	6,338	6,001
	Home Depot Inc	45	14,838	16,222
	Houlihan Lokey Inc	139	13,019	22,529

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Hoya Corp Spon Adr	115	12,216	13,450
	HubSpot Inc	19	9,572	11,619
	Imcd Group N V Un-sponsored Adr	172	12,604	11,423
	Independence Reality Trust Inc	228	4,332	4,430
	Infineon Technologies Adr	671	22,287	22,123
	Ing Groep N V Nl Spon Adr	931	11,995	18,033
	Ingersoll Rand Inc	384	23,931	28,965
	Intercontinental Hotels Group Plc New Spon	67	7,698	7,229
	Intuitive Surgical Inc	114	28,553	58,801
	Iron Mtn Inc New Com	79	7,589	7,084
	Itochu Corp Adr Japan Adr	211	13,537	21,628
	James Hardie Industries Se Spon Adr	265	10,211	6,291
	Johnson & Johnson Com	139	21,489	21,727
	Johnson Ctls Intl Plc	112	9,380	9,397
	JPMorgan Chase & Co	119	19,302	29,110
	Kao Corp Un-sponsored Adr	796	6,416	6,758
	KBC Group Nv Adr	377	12,528	17,387
	Kilroy Realty Corp	97	3,628	3,056
	Kinsale Cap Group Inc	61	29,076	26,551
	Kite Realty Group Trust Reit	212	5,495	4,590
	Kla Corp	14	9,300	9,838
	Knorr Bremse Ag Eur	285	20,859	28,056
	Koninklijke Philips Nv Spon	996	18,948	25,249
	Kraft Heinz Co/The	735	22,860	21,389
	LabCorp Holdings Inc	210	33,279	50,612
	Las Vegas Sands Corp	281	14,362	10,304
	Legal & Genl Group Plc Gbp 2.5	6,568	19,271	20,571
	Lennox Intl Inc	38	11,641	20,777
	Liberty Broadband Corp Ser C	523	54,822	47,274
	Liberty Media Group	169	13,785	14,985
	Liberty Media Group	527	32,951	46,729
	Lilly Eli & Co	42	24,545	37,756
	Linde Plc New Eur	22	9,766	9,971
	Linde Plc New Eur	34	12,855	15,410
	Lithia Motors Inc Cl A	108	34,851	31,618
	Live Nation Entertainment Inc	81	7,031	10,728
	London Stk Exchange Un-sponsored Adr	299	7,878	11,751
	London Stock Exchange Group	211	22,419	32,763
	Lpl Finl Hldgs Inc Com	55	8,501	17,588
	LVMH Moet Hennessy Louis Adr	153	23,300	16,887
	Lxp Indl Trust \$0.23 Sbi	1,059	9,825	8,356
	Lyft Inc Cl A	832	9,192	10,317
	Macerich Company	398	6,429	5,835
	Marsh & McLennan Cos Inc	129	23,837	29,086
	Marvell Technology Inc	157	10,130	9,164
	Mastercard Inc Cl A	61	22,038	33,432

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Mastercard Inc Cl A	137	20,793	75,084
	McDonalds Corp	62	18,064	19,818
	Medpace Holdings Inc	19	31,673	33,615
	Mercadolibre Inc	4	8,150	9,323
	Meta Platforms Inc Cl A	80	35,971	43,920
	Meta Platforms Inc Cl A	159	78,886	87,291
	Microchip Technology Inc	547	36,496	25,206
	Micron Technology Inc	149	15,024	11,466
	Microsoft Corp	439	127,560	173,519
	Microsoft Corp	537	175,935	212,255
	Mid Amer Apartment Communities	62	9,458	9,898
	Mitsubishi Elec Corp Adr Japan	299	9,378	11,544
	Mitsui Fudosan Co Ltd 1 Adr	416	11,971	12,351
	Mizuho Financial Group Inc Spon Adr	3,655	15,257	18,458
	Mks Instruments Inc	509	59,245	35,701
	Moelis & Co Cl A	459	20,242	24,593
	Morgan Stanley	18	16,908	20,776
	Mtu Aero Engines Hldgs Ag Adr	109	12,428	19,106
	Nestle S A Cham Et Vevey Chf	204	20,290	21,781
	Nextera Energy Inc Com	814	56,786	54,440
	Nike Inc Cl B	144	15,331	8,122
	Nippon Sanso Hldgs Corp Adr	724	10,665	11,732
	Nippon Teleg & Tel Corp Spon	522	14,305	13,609
	Nitori Hldgs Co Ltd Adr	623	8,178	7,393
	Nomura Research Institute Ltd	364	10,192	13,675
	Nordea Bk Abp Spon Adr	998	12,193	13,902
	Nordson Corp	63	10,373	11,943
	Northrop Grumman Corp	37	18,049	18,001
	Novartis Ag Spon Adr	306	27,287	34,728
	Novo Nordisk A/S Spon Adr	297	27,186	19,736
	Nvidia Corp	891	47,983	97,048
	Nvidia Corp	2,271	11,665	247,357
	O Reilly Automotive Inc	38	37,107	53,778
	Oracle Corp	311	36,177	43,764
	Paccar Inc	616	35,793	55,569
	Palo Alto Networks Inc	281	31,138	52,527
	Paramount Resources Ltd New	416	8,437	4,688
	Pentair Plc	176	10,410	15,968
	Philip Morris Intl Inc	140	17,742	23,990
	Phillips 66	106	12,291	11,030
	Phillips Edison - Arc Shopping	104	3,898	3,609
	Pool Corp	64	18,716	18,761
	Primerica Inc	38	11,250	9,959
	Procter & Gamble Co	108	16,589	17,558
	Progressive Corp Ohio	59	16,840	16,623
	Prologis Inc Com	327	37,642	33,419

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	Prologis Inc Com	216	22,457	22,075
	Public Storage Reit	58	18,996	17,425
	Realty Income Corp Md Sbi	291	16,884	16,837
	Recruit Hldgs Co Ltd Un Sponsored Adr	681	4,326	7,593
	Regal Rexnord Corp	118	16,466	12,489
	Relx Plc Spon Adr	642	16,002	35,072
	Republic Services Inc	24	3,620	6,018
	Resona Hldgs Inc Adr	861	12,993	13,638
	Rollins Inc	335	11,847	19,139
	Roper Technologies Inc	14	8,204	7,841
	Ross Stores Inc	598	59,866	83,122
	Rtx Corp	99	12,784	12,487
	Ryanair Holdings Plc Spon Adr	166	6,383	7,945
	Ryman Hospitality Pptys Inc	38	3,667	3,342
	S&P Global Inc	19	8,817	9,501
	S&P Global Inc	117	23,169	58,506
	Saia Inc	38	8,386	9,272
	Salesforce, Inc.	30	7,724	8,061
	Sampo Oyj Adr	901	17,374	17,975
	Sandoz Group Ag Spon Adr	477	16,049	20,692
	Sap Se Spon Adr	75	12,435	21,914
	Schwab Charles Corp New	139	9,187	11,315
	ServiceNow Inc	134	11,756	127,971
	Shin Etsu Chem Co Ltd Adr	807	14,782	12,274
	Shin Etsu Chem Co Ltd Adr	1,086	16,945	16,518
	Shopify Inc Cl A	185	14,237	17,575
	Shopify Inc Cl A	487	33,302	46,265
	Siemens A G Spon Adr	84	7,938	9,681
	Simon Pty Group Inc Sbi	53	7,268	8,341
	Siteone Landscape Supply Inc	80	12,111	9,185
	Sony Group Corp Sponsored Adr	1,389	25,149	36,114
	Spectris Plc Gbp	369	13,308	9,151
	Spotify Technology Sa Eur	18	10,154	11,052
	Suncor Energy Inc New Cad	245	6,938	8,646
	Suzuki Motor Corp Ltd Adr	134	6,329	6,423
	Symrise Ag Adr	399	12,167	11,447
	Taiwan Semiconductor Mfg Co	137	15,253	22,837
	Take-Two Interactive Softwre	159	20,905	37,098
	Techtronic Inds Spon Adr Hong Kong	200	12,967	10,056
	Teledyne Technologies Inc	47	19,452	21,903
	Teledyne Technologies Inc	84	34,252	39,147
	Tesla Inc	59	19,320	16,647
	Texas Instruments	84	16,387	13,444
	Thales Unsponsored Adr	468	11,990	26,058
	The Cooper Companies Inc	414	35,855	33,811
	The Trade Desk Inc Cl A	401	8,620	21,506
	Thermo Fisher Scientific Inc	14	8,569	6,006

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issue, Borrower, Lessor, or Similar Party</u>	<u>Description of Investment, Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
	Thor Industries Inc	419	38,940	30,344
	Tjx Cos Inc New	158	19,466	20,331
	T-Mobile Us Inc Com	89	14,934	21,979
	Tokyo Electron Ltd Adr	161	14,776	12,059
	Tourmaline Oil Corp Cad	34	15,667	15,025
	Trane Technologies Plc	38	10,133	14,566
	Transdigm Group Inc	10	7,418	14,131
	Trex Co Inc	713	40,000	41,226
	Tyler Technologies Inc	83	49,197	45,094
	Unilever Plc Amer Shs New Spon	438	23,002	27,835
	Union Pacific Corp	59	12,655	12,724
	UnitedHealth Group Inc	86	41,859	35,384
	UnitedHealth Group Inc	129	64,376	53,076
	Universal Display Corp	102	16,868	12,814
	Universal Music Gro Adr	124	11,304	14,930
	Universal Music Group Nv Eur	809	21,925	23,772
	Vat Group Ag Unsponsored Adr	176	8,417	6,252
	Ventas Inc	96	5,823	6,728
	Visa Inc Cl A	258	23,001	89,139
	Vornado Realty Trust	103	4,308	3,634
	Vulcan Materials Co New	44	11,355	11,543
	Wabtec Inc	97	13,949	17,920
	Walmart Inc	433	27,423	42,109
	Walt Disney Co (Holding Co)	179	18,157	16,280
	Waste Connections Inc Cad	228	16,983	45,060
	Waste Mgmt Inc New	614	12,089	12,368
	Waters Corp	118	32,876	41,032
	Wells Fargo & Co New	614	24,887	43,600
	Welltower Inc Reit	60	8,773	9,155
	Welltower Inc Reit	175	16,467	26,703
	West Pharmaceutical Services	79	22,443	16,692
	Westlake Corp	91	9,816	8,411
	Williams Cos Inc (Del)	707	22,993	41,409
	Wix Com Ltd Ils	43	6,532	7,292
	Wolters Kluwer Nv Spon Adr Netherlands	63	10,571	11,247
	Zebra Technologies Corp Cl A	55	16,893	13,768
	Zoetis Inc	209	16,714	32,684
	Zscaler Inc	46	9,231	10,404
	Zurn Elkay Water Solution Corp	348	13,134	11,818
	Total Common Stock		<u>6,154,390</u>	<u>8,212,261</u>
U.S. Government Securities:				
	FHLMC PI G04773	102,000 4.500% 09/01/38	1,143	1,047
	FHLMC PI G08672	47,000 4.000% 10/01/45	4,617	4,112
	FHLMC PI G08698	51,000 3.500% 03/01/43	6,249	5,521
	FHLMC PI G08706	36,000 3.500% 05/01/46	4,282	3,884

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	FHLMC PI G08737	30,000 3.000% 12/01/46	6,108	5,483
	FHLMC PI G14810	5,000 3.000% 07/01/28	255	242
	FHLMC PI J18360	15,000 3.000% 03/01/27	244	229
	FHLMC PI J18800	11,000 3.000% 04/01/27	302	287
	FHLMC PI J22427	13,000 3.000% 02/01/28	551	521
	FHLMC PI J26033	30,000 3.500% 10/01/28	2,890	2,686
	FHLMC PI SB8000	16,000 3.000% 07/01/34	1,946	1,768
	FHLMC PI SB8155	17,000 3.000% 05/01/37	11,368	11,313
	FHLMC PI SD6706	30,000 4.500% 01/01/54	27,753	27,849
	FHLMC PI SD8122	20,000 2.500% 01/01/51	12,071	9,583
	FHLMC PI SD8151	11,000 2.500% 06/01/51	8,095	6,518
	FHLMC PI SD8183	16,000 2.000% 08/01/51	12,883	10,448
	FHLMC PI SD8189	49,000 2.500% 12/01/51	34,282	32,375
	FHLMC PI SD8195	46,000 3.000% 02/01/52	32,563	30,972
	FHLMC PI SD8219	18,000 2.500% 06/01/52	13,535	12,758
	FHLMC PI SD8236	16,000 3.500% 08/01/52	12,350	12,427
	FHLMC PI SD8244	8,000 4.000% 09/01/52	6,603	6,412
	FHR K-080 A-2	14,000 3.926% 07/25/28	16,052	13,934
	FNMA Bond	42,000 6.625% 11/15/30	54,670	47,619
	FNMA PI 310082	34,000 6.500% 10/01/38	242	228
	FNMA PI 848782	15,000 6.500% 01/01/36	154	142
	FNMA PI 888406	49,000 5.000% 08/01/36	816	753
	FNMA PI 888873	37,000 6.500% 08/01/37	328	308
	FNMA PI 890200	35,000 6.500% 10/01/39	540	525
	FNMA PI 895995	3,000 6.500% 07/01/36	22	23
	FNMA PI 898565	103,000 6.500% 10/01/36	638	657
	FNMA PI 899190	2,000 5.000% 02/01/37	9	9
	FNMA PI 904079	18,000 5.000% 11/01/36	82	87
	FNMA PI 904132	6,000 5.000% 11/01/36	91	94
	FNMA PI 928739	86,000 6.500% 10/01/37	959	886
	FNMA PI 929203	172,000 6.500% 03/01/37	2,084	1,950
	FNMA PI 936519	18,000 6.500% 06/01/37	33	33
	FNMA PI 937997	1,000 5.000% 05/01/37	34	36
	FNMA PI 940983	8,000 6.500% 10/01/37	132	133
	FNMA PI 965541	4,000 6.500% 01/01/38	64	66
	FNMA PI 973277	2,000 5.000% 04/01/38	37	39
	FNMA PI 982033	9,000 5.000% 04/01/38	26	25
	FNMA PI AB4927	51,000 3.000% 04/01/27	1,122	1,074
	FNMA PI AC9227	14,000 5.000% 05/01/40	248	235
	FNMA PI AE0443	11,000 6.500% 10/01/39	194	185
	FNMA PI AE7031	9,000 4.000% 11/01/40	930	838
	FNMA PI AJ3591	46,000 4.000% 10/01/41	1,942	1,809
	FNMA PI AL6223	20,000 4.500% 08/01/44	2,414	2,171
	FNMA PI AL9867	12,000 3.000% 02/01/32	1,745	1,715
	FNMA PI AO3059	25,000 4.000% 06/01/42	2,427	2,188
	FNMA PI AS2249	3,000 4.000% 04/01/39	515	468
	FNMA PI AV6336	11,000 4.500% 01/01/44	502	458
	FNMA PI BH4101	18,000 3.500% 10/01/47	2,949	2,763

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LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
<u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	<u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	<u>Cost</u>	<u>Current</u> <u>Value</u>	
FNMA PI BN7664	1,000 4.000% 07/01/49	192	169	
FNMA PI BP6715	11,000 2.000% 09/01/50	7,803	6,051	
FNMA PI MA1908	17,000 4.500% 05/01/44	1,732	1,570	
FNMA PI MA2608	59,000 3.000% 05/01/46	9,051	7,825	
FNMA PI MA3442	18,000 3.500% 08/01/48	1,967	1,776	
FNMA PI MA3685	19,000 3.000% 06/01/49	2,212	1,933	
FNMA PI MA3686	18,000 3.500% 06/01/49	1,801	1,606	
FNMA PI MA3738	15,000 3.000% 08/01/34	1,740	1,585	
FNMA PI MA3871	12,000 3.000% 12/01/49	2,437	2,081	
FNMA PI MA4210	12,000 2.500% 12/01/50	7,002	5,571	
FNMA PI MA4378	26,000 2.000% 07/01/51	20,463	16,158	
FNMA PI MA4398	22,000 2.000% 07/01/51	17,582	13,767	
FNMA PI MA4548	104,000 2.500% 02/01/52	70,031	70,050	
FNMA PI MA4562	73,000 2.000% 03/01/52	51,290	48,974	
FNMA PI MA4565	17,000 3.500% 03/01/52	12,878	11,370	
FNMA PI MA4579	17,000 3.000% 04/01/52	13,979	12,094	
FNMA PI MA4600	41,000 3.500% 05/01/52	31,572	30,239	
FNMA PI MA4653	17,000 3.000% 07/01/52	12,714	12,750	
FNMA PI MA4782	29,000 3.500% 10/01/52	23,226	22,825	
FNMA PI MA5071	24,000 5.000% 07/01/53	20,882	20,886	
FNMA PI MA5164	1,700 5.000% 10/01/52	1,497	1,518	
GNMA PI MA8098M	29,000 3.000% 06/20/52	21,270	20,613	
U S Treasury Note	22,000 4.125% 01/31/27	21,943	22,162	
U S Treasury Note	28,000 4.125% 02/28/27	28,051	28,225	
U S Treasury Note	14,000 4.125% 03/31/29	13,657	14,219	
U S Treasury Note	27,000 4.500% 05/31/29	27,103	27,809	
U S Treasury Note	42,000 4.000% 07/31/29	42,719	42,474	
U S Treasury Note	14,000 3.625% 08/31/29	14,082	13,951	
U S Treasury Note	28,000 4.125% 10/31/29	27,809	28,457	
U S Treasury Note	50,000 4.250% 01/31/30	49,731	51,094	
U S Treasury Note	62,000 1.250% 08/15/31	55,442	52,833	
U S Treasury Note	38,000 2.875% 05/15/32	36,499	35,443	
U S Treasury Note	28,000 4.125% 11/15/32	29,706	28,225	
U S Treasury Note	27,000 3.500% 02/15/33	26,013	26,039	
U S Treasury Note	54,000 3.375% 05/15/33	52,355	51,475	
U S Treasury Note	46,000 3.875% 08/15/33	43,523	45,335	
U S Treasury Note	41,000 4.500% 11/15/33	42,069	42,185	
U S Treasury Note	24,000 4.375% 05/15/34	24,339	24,417	
U S Treasury Note	17,000 3.875% 08/15/34	16,861	16,625	
U S Treasury Note	34,000 4.250% 11/15/34	33,524	34,202	
U S Treasury Note	7,000 4.625% 02/15/35	7,200	7,250	
United States Treasury Bond	26,000 5.250% 02/15/29	30,227	27,528	
United States Treasury Bond	19,000 4.375% 05/15/41	20,737	18,561	
United States Treasury Bond	62,000 2.375% 02/15/42	53,610	45,466	
United States Treasury Bond	45,000 3.875% 02/15/43	44,293	40,734	
United States Treasury Bond	45,000 3.000% 05/15/45	42,364	34,822	
United States Treasury Bond	66,000 2.875% 11/15/46	63,505	49,116	

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b) <u>Identity of Issue,</u> <u>Borrower,</u> <u>Lessor, or</u> <u>Similar Party</u>	(c) <u>Description of Investment,</u> <u>Including Maturity Date,</u> <u>Rate of Interest, Collateral</u> <u>Par or Maturity Value</u>	(d) <u>Cost</u>	(e) <u>Current</u> <u>Value</u>
	United States Treasury Bond	37,000 3.000% 02/15/48	36,409	27,814
	United States Treasury Bond	68,000 1.375% 08/15/50	52,361	33,982
	United States Treasury Bond	66,000 1.625% 11/15/50	51,118	35,264
	United States Treasury Bond	27,000 1.875% 02/15/51	21,684	15,376
	United States Treasury Bond	17,000 3.625% 02/15/53	16,315	14,095
	United States Treasury Bond	14,000 3.625% 05/15/53	13,224	11,603
	United States Treasury Bond	24,000 4.125% 08/15/53	23,128	21,778
	United States Treasury Bond	15,000 4.250% 02/15/54	14,291	13,913
	United States Treasury Bond	14,000 4.250% 08/15/54	14,452	13,005
	United States Treasury Bond	14,000 4.500% 11/15/54	13,292	13,578
	United States Treasury Bond	19,000 4.250% 11/15/40	19,701	18,354
Total U.S. Government Securities			<u>1,748,749</u>	<u>1,606,706</u>
Corporate Bonds:				
	Abbvie Inc Nts B/E	26,000 3.600% 05/14/25	25,112	25,990
	Abbvie Inc Nts B/E	27,000 4.875% 03/15/30	27,074	27,556
	Ally Financial Inc Nts	29,000 4.750% 06/09/27	28,673	28,863
	Amazon Com Inc Nts B/E	24,000 3.875% 08/22/37	25,635	21,599
	Amer Express Co Nts B/E	30,000 1.650% 11/04/26	28,838	28,853
	Anheuser-Busch Inbev Fin	24,000 4.700% 02/01/36	24,958	23,169
	Anthem Inc Nts B/E	25,000 4.101% 03/01/28	25,097	24,836
	AT&T Inc B/E	26,000 4.350% 03/01/29	28,550	25,926
	Bank Of Amer Corp Nts	30,000 2.087% 06/14/29	28,193	27,892
	Broadcom Corp Nts B/E	28,000 3.875% 01/15/27	26,962	27,783
	Capital One Financial Co	26,000 3.750% 03/09/27	24,083	25,651
	Comcast Corp Nts B/E	25,000 4.250% 10/15/30	27,451	24,664
	CSX Corp B/E	26,000 2.600% 11/01/26	25,192	25,330
	CVS Health Corp Nts B/E	13,000 4.300% 03/25/28	14,108	12,894
	Energy Transfer Partners	27,000 5.750% 02/15/33	27,073	27,339
	Entergy Corp Nts B/E	30,000 0.900% 09/15/25	28,704	29,574
	Express Scripts Hldg B/E	10,000 4.500% 02/25/26	10,578	9,982
	Genl Motors Finl Co Inc	25,000 4.350% 01/17/27	25,333	24,758
	Goldman Sachs Group Inc	27,000 1.948% 10/21/27	24,237	25,999
	Honda Motor Co Ltd Nts	29,000 2.534% 03/10/27	28,104	28,093
	Humana Inc Nts B/E	27,000 5.375% 04/15/31	26,737	27,301
	Intel Corp Nts B/E	28,000 2.450% 11/15/29	27,089	25,180
	John Deere Capital Corp	27,000 4.750% 01/20/28	27,636	27,513
	JPMorgan Chase & Co B/E	33,000 1.953% 02/04/32	27,102	28,294
	Kinder Morgan Inc Nts	27,000 5.000% 02/01/29	26,944	27,244
	MetLife Inc Nts B/E	26,000 5.375% 07/15/33	24,943	26,739
	Mondelez Intl Inc Nts	13,000 2.750% 04/13/30	12,934	11,933
	Morgan Stanley Nts B/E	27,000 4.679% 07/17/26	26,946	26,979
	Nextera Energy Cptl	29,000 2.250% 06/01/30	27,663	25,778
	NiSource Inc Nts B/E	30,000 0.950% 08/15/25	28,882	29,686
	Nvidia Corp B/E	28,000 2.850% 04/01/30	27,909	26,418
	Oracle Corp B/E	8,000 2.875% 03/25/31	7,067	7,182

See Independent Auditors' Report.

LOCAL 6559 PENSION FUND
EIN #13-6608700
PLAN NO. 002 - PLAN YEAR ENDED APRIL 30, 2025

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

(a)	(b)	(c)	(d)	(e)
<u>Identity of Issue,</u>	<u>Borrower,</u>	<u>Description of Investment,</u>		
<u>Lessor, or</u>	<u>Rate of Interest, Collateral</u>	<u>Including Maturity Date,</u>		
<u>Similar Party</u>	<u>Par or Maturity Value</u>	<u>Par or Maturity Value</u>	<u>Cost</u>	<u>Current Value</u>
Oracle Corp Nts B/E	24,000	2.950% 05/15/25	23,003	23,983
Pfizer Invt Enter Nts	27,000	4.450% 05/19/28	26,038	27,201
Philip Morris Intl Inc	26,000	5.125% 02/15/30	26,142	26,635
Royal Bank Of Canada Nts	28,000	3.625% 05/04/27	27,660	27,729
Shell Intl Fin Nts	19,000	6.375% 12/15/38	23,841	20,821
Simon Ppty Group LP B/E	27,000	3.500% 09/01/25	28,077	26,892
Starbucks Corp Nts B/E	25,000	3.800% 08/15/25	24,853	24,934
Thermo Fisher Scientific	26,000	5.000% 01/31/29	26,277	26,704
Toronto-Dominion Bank	30,000	1.250% 09/10/26	28,255	28,802
Toyota Motor Crdt Corp	28,000	3.050% 03/22/27	27,034	27,430
Truist Finl Corp	28,000	4.946% 07/28/33	28,058	26,713
UnitedHealth Group Inc	20,000	5.800% 03/15/36	20,966	20,805
Verizon Comm Inc Nts B/E	32,000	2.550% 03/21/31	27,732	28,432
Virginia Elec & Pwr Co	24,000	3.150% 01/15/26	23,771	23,757
Wells Fargo & Co B/E	31,000	2.879% 10/30/30	28,824	28,681
Total Corporate Bonds			<u>1,186,338</u>	<u>1,176,517</u>
Exchange Traded Funds:				
iShares Core S&P 500 Etf	455		255,457	253,872
iShares Core S&P Small-Cap 500 Etf	1,217		141,482	121,858
Vanguard Russel 1000 Value Etf	929		76,215	74,227
Vanguard Ftse Developed Mkt Etf	5,928		299,677	313,413
iShares 0-3 Mnth Treasury Bond Etf	206		20,703	20,742
Total Exchange Traded Funds			<u>793,534</u>	<u>784,112</u>
Mutual Funds:				
Pace International Emerging Markets				
Equity Investments Class P2	18,901		233,985	259,323
UBS Funds UBS Emerging Markets Equity				
Opportunity Fund Clp2	32,350		245,042	258,797
Amer Funds American High-Income Trust				
Sm Fund Class F2	10,709		104,463	103,236
Amer Funds Capital World Bond Fund				
Class F2	7,216		139,296	118,345
Blackrock High Yield Portfolio Fund Class				
Institutional	11,202		82,877	78,528
Pimco Real Return Fund Class I2	9,912		109,928	101,989
Total Mutual Funds			<u>915,591</u>	<u>920,218</u>
Regulated Investment Company:				
Blackstone Private Credit Fund Class S	51,292		1,326,029	1,295,135
Investments At Contract Value:				
Guardian Life Insurance Company Of America Annuity Contract			146,645	146,645
Totals			<u>\$ 12,576,752</u>	<u>\$ 14,447,070</u>

See Independent Auditors' Report.

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 05/01/2024 and ending 04/30/2025	
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 Local 6559 Pension Fund
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 05/01/1972
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) Local 6559 Pension Fund 18 Secatoag Avenue Port Washington NY 11050
2b	Employer Identification Number (EIN) 13-6608700
2c	Plan Sponsor's telephone number (516) 883-6749
2d	Business code (see instructions) 441120

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	<i>Nina Bellini</i>	1/21/2026	Nina Bellini
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Notice to Terminated Accountant or Enrolled Actuary

In accordance with this requirement, I, as plan administrator, verify that the explanation that is either reproduced below or attached to this notice is the explanation concerning your termination as reported on the Schedule C (Form 5500) attached to the 2024 Annual Return/Report Form 5500 for the Local 6559 Pension Fund.

This return/report is identified in line 2b by the nine-digit EIN 13-6608700 and in line 1b by the three-digit PN 002.

Signed Nina Bellini
Dated 1/21/2026

Any comments concerning this explanation should include the name, EIN, and PN of the plan and be submitted directly to:

Office of Enforcement
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Explanation Concerning Your Termination

Name: Victor Harte
EIN: 91-0675641
Position: Enrolled Actuary
Address: 150 Clove Road
8th Floor
Little Falls, NJ 07424

Explanation: The actuary was changed due to an internal reassignment.