

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, the first return/report, the final return/report, an amended return/report, a short plan year return/report.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report.
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.
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: COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH & SERVICE PLAN
1b Three-digit plan number (PN): 501
1c Effective date of plan: 01/01/1981
2a Plan sponsor's name (employer, if for a single-employer plan): BOARD OF TRUSTEES OF CWA LOC. 7777 DEATH AND SERVICE BENEFIT PLAN
2b Employer Identification Number (EIN): 74-2164408
2c Plan Sponsor's telephone number: 303-781-8700
2d Business code (see instructions): 525100

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	5080
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)	1056
	6a(2)	1143
	6b	0
	6c	3258
	6d	4401
	6e	
	6f	
	6g(1)	
6g(2)		
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

a Pension Schedules	b General Schedules
(1) <input type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached _____
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **10/01/2024** and ending **09/30/2025**

A Name of plan COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH & SERVICE PLAN	B Three-digit plan number (PN) ▶	501
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF CWA LOC. 7777 DEATH AND SERVICE BENEFIT PLAN	D Employer Identification Number (EIN) 74-2164408	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

WELLS FARGO ADVISORS

74-2164408

(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?
	NONE	27398	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

BARATZ & ASSOCIATES, P.A.

22-2212404

(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?
	NONE	12500	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(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

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Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
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a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025			
A Name of plan COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH & SERVICE PLAN	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">B Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;">501</td> </tr> </table>	B Three-digit plan number (PN) ▶	501
B Three-digit plan number (PN) ▶	501		
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF CWA LOC. 7777 DEATH AND SERVICE BENEFIT PLAN	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">D Employer Identification Number (EIN) 74-2164408</td> </tr> </table>	D Employer Identification Number (EIN) 74-2164408	
D Employer Identification Number (EIN) 74-2164408			

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	6728	3171
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	23478	34495
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1546937	1666824
(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)	834946	886166
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

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	2412089	2590656
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	1350	1409
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	1350	1409
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	2410739	2589247

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	840	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(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)		
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	23327	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	29405	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		52732
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	353302	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	338720	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		14582
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	188347	
(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)		-11977
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		244524

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	18990	
(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)		18990
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)	12500	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	27398	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	7128	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		47026
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		66016

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		178508
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: **BARATZ & ASSOCIATES, P.A.**

(2) EIN: **22-2212404**

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.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
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.)		X	
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.)		X	
e Was this plan covered by a fidelity bond?	X		250000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?		X	
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?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
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.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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 _____.

**CWA Local 7777 Death & Service Plan
Financial Statements
and
Supplementary Information
For the Year Ended
September 30, 2024 and 2023**

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
For the Years ended
September 30, 2024 and 2023

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Independent Auditors' Report

To the Executive Board of
Communication Workers of America
Local Union No. 7777 Death & Service Plan
Lakewood, CO 80227

Opinion

We have audited the accompanying financial statements of the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of September 30, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan as of September 30, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan'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.

Auditors' 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 auditors' 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 generally accepted auditing standards 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 generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Communication Workers of America Local Union No. 7777 Death & Service Benefit Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental 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 Assets Held for Investment 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 generally accepted auditing standards.



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

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

Baratz & Associates, P.A.

Baratz & Associates, P.A.
Marlton, NJ

March 24, 2025

Communication Workers of America Local 7777 Death and Service Benefit Plan
Statements of Net Assets Available for Benefits
September 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments at fair value:		
Money Markets	\$ 23,478	\$ 37,863
Mutual Funds	834,946	699,681
Common Stocks	<u>1,546,937</u>	<u>1,268,404</u>
	2,405,361	2,005,948
 Cash	 <u>6,728</u>	 <u>3,826</u>
Total Assets	 <u>2,412,089</u>	 <u>2,009,774</u>
Liabilities		
Accrued expenses	1,045	793
Federal income taxes withheld	<u>305</u>	<u>795</u>
Total Liabilities	 <u>1,350</u>	 <u>1,588</u>
 Net Assets Available for Benefits	 <u>\$ 2,410,739</u>	 <u>\$ 2,008,186</u>

Communication Workers of America Local 7777 Death and Service Benefit Plan
Statements of Changes in Net Assets Available For Benefits
September 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to Net Assets		
Investment Income:		
Net appreciation in fair value of investments	\$ 438,561	\$ 213,172
Interest and dividends	47,342	54,460
	485,903	267,632
Less investment expenses	(25,476)	(22,294)
Net Investment Gain	460,427	245,338
Total Additions to Net Assets	460,427	245,338
Deductions From Net Assets		
Benefits		
Benefits paid to participants	40,100	27,600
Administrative Expenses		
Accounting and auditing	11,375	10,375
Office	848	515
Insurance and bonding	3,493	3,524
Reimbursement to Local 7777 for administrative expenses	2,058	1,930
	57,874	43,944
Total Deductions from Net Assets	57,874	43,944
Net Increase in Net Assets	402,553	201,394
Net Assets Available for Benefits, Beginning of Year	2,008,186	1,806,792
Net Assets Available for Benefits, End of Year	\$ 2,410,739	\$ 2,008,186

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
Notes to Financial Statements
September 30, 2024 and 2023

A. Purpose of the Plan

The CWA Local No. 7777 Death & Service Benefit Plan (“The Fund or Plan”) was established to provide for death and service benefits to all eligible members of the plan.

B. Description of the Plan

The following brief description of the CWA Local No. 7777 Death & Service Benefit Plan is provided for general information purposes only. Participants should refer to the Plan Description for more complete information.

The Plan pays a one-time benefit payment to eligible participants upon retirement or death as follows:

<u>Years of Membership</u>	<u>Benefit</u>
Less than 4 years	\$0
4 years but less than 10	\$100
10 years but less than 15	\$200
15 years but less than 20	\$300
20 years or more	\$1,000

The Plan is a defined benefit plan covering all Local members on or after January 1, 1981. The benefits are based upon length of membership in the Local and become payable upon death or retirement. “Retirement” means either normal retirement at age 65 or an earlier service retirement with a minimum of thirty years of employment with an employer signed to a collective bargaining agreement with the Local.

C. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Contributions / Funding

The Plan was receiving contributions from CWA Local Union No. 7777 at rates determined by its executive committee on an annual basis through September 30, 2020. The Executive Board elected to no longer contribute to the Fund as of September 30, 2019.

Benefits

Benefit payments to participants are recorded upon distribution.

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
Notes to Financial Statements
September 30, 2024 and 2023

C. Summary of Significant Accounting Policies, continued

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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.

Date of Management Review

Subsequent events were evaluated through March 24, 2025, which is the date the financial statements were available to be issued.

D. Income Taxes

FASB requires financial statement recognition of the impact of a tax position, if that position is more than likely than not to be sustained on examination, based on the technical merits of the position. The benefit is calculated as the larger amount that is more than 50% likely to be realized upon resolution of the benefit. The Organization has evaluated its income tax positions and believes all could be sustained upon examination. The Organization is no longer subject to income tax examinations by the federal authorities before 2021.

The Fund may have a tax issue regarding the IRS Code Section for which the Fund is recognized. The Fund has been recognized, by an IRS Determination Letter dated June 29, 1981 as a 501(c)(5). The proper tax exemption code for an employee benefit plan is 501(c)(9). The Fund has been filing Forms 990 and 5500 for all years in existence, but if properly recognized by the IRS, may only need to file Form 5500. The Fund is in contact with legal counsel and is taking steps to have the Fund's status redetermined.

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
Notes to Financial Statements
September 30, 2024 and 2023

E. Fair Value Measurements

The framework for measuring fair value 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 prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy under Topic 820 are described as follows:

Level 1	Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.
Level 2	<p>Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:</p> <ul style="list-style-type: none"> a. Quoted prices for similar assets or liabilities in active markets b. Quoted prices for identical or similar assets or liabilities in inactive markets c. Inputs other than quoted prices that are observable for the asset or liability d. Inputs that are derived principally from or corroborated by observable market data by correlation or other means. <p>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.</p>
Level 3	Inputs that are unobservable inputs for the asset or liability.

Fair Value Measurements at September 30, 2024 Reporting Date Using:

	<u>Fair Value</u>	<u>Level I</u>	<u>Level II</u>	<u>Level III</u>
Money Market	\$ 23,478	\$ -	\$ 23,478	\$ -
Mutual Funds	834,946	834,946	-	-
Common Stocks	1,546,937	1,546,937	-	-
Total assets in the fair value hierarchy	\$ 2,405,361	\$ 2,381,883	\$ 23,478	\$ -

Fair Value Measurements at September 30, 2023 Reporting Date Using:

	<u>Fair Value</u>	<u>Level I</u>	<u>Level II</u>	<u>Level III</u>
Money Market	\$ 37,863	\$ -	\$ 37,863	\$ -
Mutual Funds	699,681	699,681	-	-
Common Stocks	1,268,404	1,268,404	-	-
Total assets in the fair value hierarchy	\$ 2,005,948	\$ 1,968,085	\$ 37,863	\$ -

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
Notes to Financial Statements
September 30, 2024 and 2023

F. Investments

Appreciation (Depreciation)

During the years ended September 30, 2024 and 2023, the Plan’s investments (including gains and losses on investments bought and sold, as well as held during the year appreciated in value by \$438,561 and \$213,172, respectively.

G. Actuarial Present Value of Accumulated Plan Benefits

The actuarial present value of accumulated vested Plan benefits is the present value of expected future payments for benefits to Plan participants which have been accrued as of the termination date. Accumulated benefits include amounts expected to be paid to (a) retired or terminated participants or their beneficiaries, (b) beneficiaries of vested participants who have died and (c) present participants or their beneficiaries.

The actuarial present value of accumulated Plan benefits is that amount which results from applying actuarial assumptions to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The actuarial present value of accumulated vested benefits of the Plan was determined by the Plan’s actuary, Milliman, Inc., as of October 1, 2016. The valuation was determined in accordance with FASB ASC Topic 960.

The following table presents the actuarial present value of accumulated vested Plan benefits as of October 1, 2016 as determined by the Plan’s actuary:

Actuarial present value of accumulated vested plan benefits:

Vested Benefits:	
Active Members	\$ 371,445
Inactive Members	994,742
Total	<u>1,366,187</u>
Non-vested Benefits	12,324
Total Present Value of Accumulated Plan Benefits	<u>\$ 1,378,511</u>

The significant actuarial assumptions used in the October 1, 2016 valuation are as follows:

- Investment Return – 7%
- Mortality – Rates of mortality are according to the RP-2014 Blue Collar Employee/Healthy Annuitant Mortality Table, adjusted to the 2006 base year, and projected forward using Scale MP-2016 on a fully generational basis from 2006 forward.
- Retirement Age- For participants under age 60 is assumed to be 10%
For participants age 60 to 64 is assumed to be 15%
For participants age 65 and older the assumed rate is 100%

Due to the uncertainty of the Plan’s tax status actuarial calculations have not been performed each year. The Fund is in the process of determining if this actuarial calculation should be performed each year but due to the nature of this Plan the trustees believe the present value of accumulated plan benefits does not change significantly each year.

Communication Workers of America Local No. 7777
Death and Service Benefit Plan
Notes to Financial Statements
September 30, 2024 and 2023

H. Risks and Uncertainties

The Plan invests in various investment securities. The Fund does not invest directly in derivative investments, but some of the managed portfolios may from time to time invest in derivative investments. The Fund does not believe these arrangements are significant relative to overall market risk. 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 that such change could materially affect the amounts reported in the statement of net assets available for benefits. Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

I. Related Party Transactions and Party in Interest

The Fund shares certain administration costs with the CWA Local Union No. 7777. CWA Local Union No. 7777 is the sponsor of the Plan. For the years ending September 30, 2024 and 2023 the Fund paid \$2,058 and \$1,930, respectively for administrative expenses. The Fund accrued liabilities of \$1,350 and \$1,588, for monies due the Local as of September 30, 2024 and 2023, which are included in the statement of net assets available for benefits.

The Plan has multiple arrangements with service providers. The Plan pays administrative expenses that consist of administrative fees paid to service providers. These transactions are considered exempt party in interest transactions under ERISA.

J. Termination

Upon dissolution and winding up of the Plan, after paying or adequately providing for the debts and obligations of the organization, the remaining assets shall be distributed pro rata to members based upon those credited service categories and benefit amounts in effect immediately prior to termination; provided, however, that under no circumstances shall any member receive amounts in excess of those payable under applicable rules and regulations of the Administrative Committee and that, should any assets remain after such full payment, such assets shall revert to the Local; provided, moreover, that should the Plan not be initially qualified under the Internal Revenue Code, all assets of the fund, after payment of all lawful expenses and/or debts, shall revert to the Local; provided, further, that nothing herein shall be deemed as creating vested or other accrued rights in any member or participant to payment from the Plan.

Supplementary Information

Communication Workers of America Local 7777 Death and Service Benefit Plan
EIN 74-2164408 PLAN 501
Schedule H, line 4i-Schedule of Assets Held at End of Year
September 30, 2024

(A)	(B)	(C)	(D)	(E)
*	Identity of issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	ABB LTD	STOCKS	\$ 1,351	\$ 3,301
	ABBOTT LABS	STOCKS	3,444	4,104
	ABBVIE INC	STOCKS	3,035	3,555
	ADIDAS SALOMON AG	STOCKS	1,505	2,388
	AERCAP HOLDINGS NV	STOCKS	6,853	11,461
	AES CORP	STOCKS	2,388	2,227
	AIA GROUP LTD	STOCKS	3,722	3,554
	AIR LIQUIDE	STOCKS	3,318	3,633
	AIRBUS GROUP ADR	STOCKS	1,909	2,996
	ALLISON TRANSMISSION HLDGS ICOM	STOCKS	4,633	11,144
	ALPHABET CLASS A	STOCKS	8,182	19,570
	ALPHABET CLASS C	STOCKS	4,325	7,858
	AMADEUS IT HLDG S A	STOCKS	2,485	2,890
	AMAZON COM INC	STOCKS	22,421	29,627
	AMERICAN TOWER REIT COM	STOCKS	1,752	1,860
	AMETEK INC NEW	STOCKS	2,294	3,778
	AMPHENOL CORP NEW	STOCKS	3,622	9,383
	ANALOG DEVICES INC	STOCKS	10,114	14,040
	ANHEUSER BUSCH INBEV SA/NV	STOCKS	13,687	15,114
	AON PLC SHS CL A	STOCKS	1,960	2,768
	APPLE COMPUTER INC	STOCKS	12,641	32,387
	APTARGROUP INC	STOCKS	7,317	8,010
	ARMSTRONG WORLD INDS INC	STOCKS	7,268	11,829
	ASML HOLDING N V N Y REGISTRY	STOCKS	4,904	6,666
	ASTRA ZENECA PLC	STOCKS	4,798	6,856
	BALL CORP	STOCKS	6,875	5,840
	BEIGENE LTD	STOCKS	1,404	1,796
	BELLRING DISTR LLC	STOCKS	1,487	3,765
	BP AMOCO	STOCKS	3,484	3,045
	BROADCOM INC COM	STOCKS	1,790	10,178
	BROWN FORMAN CORP	STOCKS	4,582	3,296
	BRUKER BIOSCIENCES CORP	STOCKS	7,846	5,870
	B&M EUROPEAN VALUE RETAIL SAADR	STOCKS	2,041	1,428
	CARLSBERG AS	STOCKS	2,476	2,308
	CARRIER GLOBAL CORPORATION COM	STOCKS	2,027	3,059
	CBRE GROUP INC CL A	STOCKS	6,880	9,958
	CHARTER COMMUNICATIONS INC	STOCKS	2,263	1,945
	CHENIERE ENERGY INC	STOCKS	8,935	17,085
	CHEVRONTEXACO CORPORATION	STOCKS	1,965	2,945
	CHURCHILL DOWNS INC	STOCKS	8,955	10,411
	CINCINNATI FINL CORP	STOCKS	3,768	6,670
	CME GROUP INC	STOCKS	2,830	3,089
	COMCAST CORP NEW COM CL A	STOCKS	2,536	2,464
	CONOCOPHILLIPS	STOCKS	2,013	2,106
	COPART INC	STOCKS	3,869	8,698
	CROWN CASTLE INC	STOCKS	19,497	20,760
	CSX CORP	STOCKS	1,287	1,865
	DAIKIN INDS LTD	STOCKS	1,846	1,584
	DANAHER CORP	STOCKS	5,979	9,731
	DANONE SPONS	STOCKS	3,548	4,015
	DBS GROUP HOLDINGS LTD	STOCKS	2,998	3,185
	DISNEY WALT PRODTNS	STOCKS	5,584	4,713
	DNB ASA	STOCKS	1,572	2,051
	DOLLAR GEN CORP	STOCKS	1,729	1,099
	DOLLAR TREE INC	STOCKS	8,112	6,188
	EBAY INC	STOCKS	3,624	5,665
	ELEVANCE HEALTH INC	STOCKS	7,636	8,320
	ENGIE SPONS ADR	STOCKS	3,522	3,936
	ENTEGRIS INC	STOCKS	7,559	12,378
	EQUINIX INC COM	STOCKS	1,326	1,775
	ESSILOR INTL S A	STOCKS	2,414	4,150
	FEDEX CORP	STOCKS	4,197	4,379
	FIDELITY NATIONAL INFORMATION SVCS COM	STOCKS	7,360	11,055
	FORTIVE CORP	STOCKS	1,777	1,894
	FREEMPORT MCMORAN COPPER&GOLDCL B	STOCKS	2,287	2,197
	FUJITSU LTD	STOCKS	2,713	4,100

See Independent Auditor Report.

Communication Workers of America Local 7777 Death and Service Benefit Plan
EIN 74-2164408 PLAN 501
Schedule H, line 4i-Schedule of Assets Held at End of Year
September 30, 2024

(A)	(B)	(C)	(D)	(E)
*	Identity of issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	GE AEROSPACE	STOCKS	1,956	2,640
	GE VERNOVA LLC	STOCKS	2,492	2,550
	GENERAL DYNAMICS CORP	STOCKS	875	1,813
	GENMAB A S	STOCKS	2,363	1,877
	GILEAD SCIENCES INC	STOCKS	5,960	6,288
	GOLDMAN SACHS GROUP INC	STOCKS	3,011	6,436
	HASBRO INC	STOCKS	7,534	6,726
	HEICO CORP	STOCKS	3,075	4,075
	HILTON WORLDWIDE HLDGS INC	STOCKS	2,915	5,763
	HONEYWELL INTERNATIONAL, INC.	STOCKS	2,495	2,894
	INDUSTRIA DE DISENO TEXTIL	STOCKS	2,268	5,253
	INGERSOLL RAND INC	STOCKS	2,726	2,945
	J.P. MORGAN CHASE & CO	STOCKS	2,879	5,482
	KERING S A	STOCKS	4,232	1,718
	KEYENCE CORP	STOCKS	2,121	2,896
	KEYSIGHT TECHNOLOGIES INC	STOCKS	8,095	8,105
	KKR & CO INC CL A	STOCKS	6,561	15,800
	KLA-TENCOR CORP	STOCKS	3,844	12,391
	L OREAL CO	STOCKS	3,760	4,668
	LAMB WESTON HLDGS INC	STOCKS	5,684	5,891
	LAS VEGAS SANDS CORP	STOCKS	3,539	3,977
	LENNAR CORP	STOCKS	8,107	17,436
	LENNOX INTL INC	STOCKS	3,654	10,273
	LIBERTY MEDIA CORP DEL COM LBTY ONE S C	STOCKS	4,298	9,137
	LOCKHEED MARTIN CORP	STOCKS	4,212	7,015
	LONDON STK EXCHANGE GROUP	STOCKS	3,798	4,726
	LULULEMON ATHLETICA INC	STOCKS	3,569	3,799
	LYONDELLBASELL INDUSTRIES N ORD SHS CL A	STOCKS	1,861	2,302
	M & T BK CORP	STOCKS	6,610	9,619
	MARSH & MCLENNAN COS INC	STOCKS	1,852	3,569
	MASTERCARD INC	STOCKS	3,035	3,950
	MERCADOLIBRE INC	STOCKS	2,352	4,104
	META PLATFORMS INC	STOCKS	1,871	2,290
	MICROSOFT CORP	STOCKS	12,665	22,806
	MOBILEYE GLOBAL INC	STOCKS	3,681	1,822
	MODERNA INC	STOCKS	8,663	3,943
	MOELIS & CO	STOCKS	5,166	9,386
	MORGAN STANLY & CO	STOCKS	10,021	14,177
	NASDAQ STOCK MARKET INC	STOCKS	7,521	10,221
	NESTLE S A	STOCKS	3,395	3,121
	NEWMARKET CORP COM	STOCKS	5,616	7,175
	NOMURA RESEARCH INSTITUTE LTADR NEW	STOCKS	1,015	1,520
	NORTHROP GRUMMAN CORP	STOCKS	4,004	5,281
	NOVO-NORDISK A S	STOCKS	3,143	8,811
	OLD DOMINION FGHT LINES INC	STOCKS	2,744	6,357
	ORACLE SYS CORP	STOCKS	2,451	5,282
	OTIS WORLDWIDE CORP	STOCKS	6,682	10,602
	PHILIP MORRIS INTL INC	STOCKS	2,852	4,006
	POLARIS INDS INC	STOCKS	2,962	2,580
	POOL CORP	STOCKS	7,948	9,043
	POST HOLDINGS INC	STOCKS	5,367	9,723
	RAYTHEON TECHNOLOGIES CORP	STOCKS	770	1,575
	REGENERON PHARMACEUTICALS	STOCKS	3,978	4,205
	ROLLS-ROYCE PLC	STOCKS	2,120	2,598
	ROYAL CARIBBEAN CRUISES LTD COM	STOCKS	1,519	3,725
	RYANAIR HOLDINGS PLC	STOCKS	1,366	1,898
	SAFRAN S A	STOCKS	3,378	7,007
	SALESFORCE COM INC	STOCKS	4,145	6,569
	SAP AG	STOCKS	2,749	5,498
	SHIN ETSU CHEM CO LTD	STOCKS	2,341	3,935
	SIKA AG	STOCKS	2,475	2,747
	SKYWORKS SOLUTIONS INC	STOCKS	9,325	7,902
	SMC CORP	STOCKS	1,964	1,790
	STARBUCKS CORP	STOCKS	2,439	3,217
	STATE STR CORP	STOCKS	1,417	1,858
	STERIS PLC SHS USD	STOCKS	7,011	9,944

See Independent Auditor Report.

Communication Workers of America Local 7777 Death and Service Benefit Plan
EIN 74-2164408 PLAN 501
Schedule H, line 4i-Schedule of Assets Held at End of Year
September 30, 2024

(A)	(B)	(C)	(D)	(E)
*	Identity of issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	SYSCO CORP	STOCKS	3,066	3,201
	TAIWAN SEMICONDUCTOR MFG CO	STOCKS	3,907	9,031
	TC ENERGY CORP	STOCKS	3,288	3,376
	TEMPUR-PEDIC INTL INC	STOCKS	8,158	8,791
	TEXAS INSTRS INC	STOCKS	9,919	11,981
	THERMO FISHER SCIENTIFIC INC	STOCKS	3,732	4,330
	TOTALENERGIES SE	STOCKS	3,897	4,588
	UNIFIRST CORP	STOCKS	7,556	6,953
	UNION PAC CORP	STOCKS	3,903	5,669
	UNITED RENTALS INC	STOCKS	1,403	3,239
	UNITEDHEALTH GROUP INC	STOCKS	2,274	5,262
	VISA INC CLASS A	STOCKS	2,627	3,849
	VULCAN MATLS CO	STOCKS	4,251	8,765
	WARNER BROS DISCOVERY INC	STOCKS	3,571	2,475
	WATERS CORP	STOCKS	6,036	7,558
	WELLS FARGO NEW	STOCKS	956	2,260
	WORKDAY INC	STOCKS	7,479	9,776
	YUM BRANDS INC	STOCKS	1,618	2,375
	BAIRD FDS INC AGGR BD FD INS	MUTUAL FUNDS	286,655	255,049
	FEDERATED MONEY MKT	MUTUAL FUNDS	13,765	13,765
	MAINSTAY FUNDS HI YLD CORP I	MUTUAL FUNDS	73,204	69,301
	PIMCO FDS PAC INVT MGMT SER TOT RET FD INST	MUTUAL FUNDS	157,627	138,655
	AMERICAN CENTY CAP PORTFOLIOS CP VAL INSTL	MUTUAL FUNDS	47,660	47,485
	HARBOR FUDS II EMBARK COMMODITY INSTL	MUTUAL FUNDS	114,204	118,581
	INVESCO OPPENHEIMER DEVELOPING MARKETS FUND	MUTUAL FUNDS	131,166	118,760
	ROWE T PRICE INTL FDS INC OVRSEAS STK FD	MUTUAL FUNDS	64,361	73,350
	GOLDMAN SACHS ETF TR EQUITY ETF	ETF- EQUITY	51,465	73,524
	ISHARES CORE MSCI ETF	ETF- EQUITY	68,088	73,913
	ISHARES CORE MSCI ETF	ETF- EQUITY	65,358	74,289
	ISHARES TR RSSLL 2000 INDX	ETF- EQUITY	36,754	48,375
	ISHARES TR S&P 500 INDX FD	ETF- EQUITY	232,252	342,630
	STANDARD BANK DEPOSIT	INTEREST-BEARING CASH	23,478	23,478
		Total \$	<u>2,024,696</u>	<u>\$ 2,405,361</u>

Federal Statements

COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH
Plan: 501

Assets Held for Investment

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
	ABB LTD	STOCKS	\$ 1,258	\$ 3,813
	ABBOTT LABS	STOCKS	3,198	4,420
	ADOBE SBLANKS INC	STOCKS	11,624	9,172
	AERCAP HOLDINGS NV	STOCKS	6,661	14,271
	AES CORP	STOCKS	2,388	1,461
	AIA GROUP LTD	STOCKS	3,473	3,612
	AIRBUS GROUP ADR	STOCKS	1,732	4,425
	ALLISON TRANSMISSION	STOCKS	4,514	9,591
	ALLY FINL INC	STOCKS	8,408	9,094
	ALPHABET CLASS A	STOCKS	8,055	28,200
	ALPHABET CLASS C	STOCKS	4,825	11,447
	AMADEUS IT HLDG S A	STOCKS	2,485	3,170
	AMAZON COM INC	STOCKS	20,095	30,740
	AMERICAN TOWER REIT	STOCKS	1,752	1,539
	AMETEK INC NEW	STOCKS	1,763	3,008
	AMGEN INC	STOCKS	2,465	2,540
	AMPHENOL CORP NEW	STOCKS	704	3,465
	ANALOG DEVICES INC	STOCKS	6,947	10,074
	ANHEUSER BUSCH INBEV	STOCKS	7,545	7,571
	AON PLC SHS CL A	STOCKS	1,772	2,496
	APPLE COMPUTER INC	STOCKS	11,737	22,917
	APTARGROUP INC	STOCKS	7,317	6,683
	ARMSTRONG WORLD INDS	STOCKS	6,537	15,093
	ASML HOLDING N V N Y	STOCKS	4,562	6,777
	ASTRA ZENECA PLC	STOCKS	4,600	6,368
	ATMOS ENERGY CORP	STOCKS	2,978	3,244
	AVANTOR INC	STOCKS	9,400	8,561
	BALL CORP	STOCKS	9,732	6,908
	BECTON DICKINSON & C	STOCKS	3,829	3,743
	BEIGENE LTD	STOCKS	1,404	2,726
	BROADCOM INC COM	STOCKS	1,335	14,516
	BROWN FORMAN CORP	STOCKS	4,582	1,814
	BRUKER BIOSCIENCES C	STOCKS	10,611	4,321
	CARRIER GLOBAL CORPO	STOCKS	2,027	2,269
	CBRE GROUP INC CL A	STOCKS	5,074	9,296
	CHENIERE ENERGY INC	STOCKS	8,040	18,094
	CHURCHILL DOWNS INC	STOCKS	13,231	11,835
	CINCINNATI FINL CORP	STOCKS	3,768	7,747
	COMCAST CORP NEW CO	STOCKS	6,099	5,090
	CONSTELLATION ENERGY	STOCKS	2,771	3,291
	COPART INC	STOCKS	3,757	7,240
	CROWN CASTLE INC	STOCKS	8,361	7,430
	CSX CORP	STOCKS	1,287	1,918
	DANAHER CORP	STOCKS	8,381	9,318
	DANONE SPONS	STOCKS	3,219	4,465
	DBS GROUP HOLDINGS L	STOCKS	3,576	4,906
	DEUTSCHE BANK AG	STOCKS	2,619	4,037
	DIAGEO PLC	STOCKS	3,463	3,054
	DISNEY WALT PRODINS	STOCKS	3,579	3,779
	DOLLAR TREE INC	STOCKS	12,620	13,306
	DSV AS	STOCKS	2,700	2,391
	EBAY INC	STOCKS	2,334	5,093

Federal Statements

COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH
Plan: 501

Assets Held for Investment (continued)

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
	ELECTRONIC ARTS INC	STOCKS	\$ 3,134	\$ 4,034
	ELEVANCE HEALTH INC	STOCKS	14,722	11,955
	ENGIE SPONS ADR	STOCKS	3,317	4,588
	ENTEGRIS INC	STOCKS	8,562	11,095
	EPIROC AKTIEBOLAG SP	STOCKS	2,081	2,155
	ESSILOR INTL S A	STOCKS	1,106	2,771
	FEDEX CORP	STOCKS	2,641	2,358
	FERRARI N V	STOCKS	3,499	3,882
	FIDELITY NATIONAL IN	STOCKS	7,622	8,836
	FORTIVE CORP	STOCKS	1,339	1,176
	FREEPORT MCMORAN COP	STOCKS	2,287	1,726
	FUJITSU LTD	STOCKS	2,514	4,257
	GE AEROSPACE	STOCKS	6,522	9,927
	GE HEALTHCARE TECHNO	STOCKS	3,986	3,830
	GE VERNOVA LLC	STOCKS	3,029	6,764
	GENERAL DYNAMICS COR	STOCKS	875	2,046
	GOLDMAN SACHS GROUP	STOCKS	2,057	7,167
	GSK PLC SPONSORED AD	STOCKS	3,594	3,971
	HEICO CORP	STOCKS	1,998	3,303
	HILTON WORLDWIDE HLD	STOCKS	1,138	2,335
	HOLOGIC INC	STOCKS	9,292	10,663
	HONEYWELL INTERNATIO	STOCKS	1,656	1,895
	HONG KONG EXCHANGES &	STOCKS	1,571	2,100
	INDUSTRIA DE DISENO	STOCKS	1,596	3,439
	INGERSOLL RAND INC	STOCKS	2,726	2,479
	ITOCHEU CORP	STOCKS	2,043	2,302
	J.P. MORGAN CHASE &	STOCKS	4,890	10,094
	KEYENCE CORP	STOCKS	2,121	2,232
	KEYSIGHT TECHNOLOGIE	STOCKS	7,778	8,571
	KKR & CO INC CL A	STOCKS	5,747	12,605
	KLA-TENCOR CORP	STOCKS	2,819	11,865
	L OREAL CO	STOCKS	3,198	3,552
	LAMB WESTON HLDGS IN	STOCKS	5,684	5,285
	LAS VEGAS SANDS CORP	STOCKS	3,539	4,249
	LENNAR CORP	STOCKS	10,088	12,226
	LENNOX INTL INC	STOCKS	4,264	9,529
	LIBERTY MEDIA CORP D	STOCKS	3,673	10,445
	LOCKHEED MARTIN CORP	STOCKS	6,090	7,987
	LONDON STK EXCHANGE	STOCKS	3,514	3,619
	LULULEMON ATHLETICA	STOCKS	2,040	1,423
	M & T BK CORP	STOCKS	6,369	10,276
	MARSH & MCLENNAN COS	STOCKS	1,754	3,023
	MASTERCARD INC	STOCKS	2,655	3,982
	MCKESSON HBOC INC	STOCKS	6,355	6,953
	META PLATFORMS INC	STOCKS	10,439	11,750
	MICROSOFT CORP	STOCKS	21,795	36,257
	MILLROSE PPTYS INC	STOCKS	1,337	1,681
	MOBILEYE GLOBAL INC	STOCKS	3,681	1,878
	MOELIS & CO	STOCKS	5,166	9,771
	MORGAN STANLY & CO	STOCKS	5,385	9,538
	MUNICH RE GROUP	STOCKS	3,754	3,850

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COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH
Plan: 501

Assets Held for Investment (continued)

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
	NASDAQ STOCK MARKET	STOCKS	\$ 5,966	\$ 9,818
	NESTLE S A	STOCKS	3,395	2,845
	NEWMARKET CORP COM	STOCKS	5,912	10,767
	NOMURA RESEARCH INST	STOCKS	1,596	2,216
	NORTHROP GRUMMAN COR	STOCKS	3,640	5,484
	NOVO-NORDISK A S	STOCKS	2,877	3,662
	NVIDIA CORP	STOCKS	3,596	3,732
	OLD DOMINION FGHT LI	STOCKS	2,744	4,505
	ORACLE SYS CORP	STOCKS	1,825	6,469
	OTIS WORLDWIDE CORP	STOCKS	6,487	9,052
	PHILIP MORRIS INTL I	STOCKS	2,704	5,028
	POOL CORP	STOCKS	7,948	7,442
	POST HOLDINGS INC	STOCKS	4,188	6,986
	RAYTHEON TECHNOLOGIE	STOCKS	770	2,175
	ROBLOX CORP	STOCKS	1,485	1,524
	ROLLS-ROYCE PLC	STOCKS	2,381	5,962
	ROYAL CARIBBEAN CRUI	STOCKS	1,222	5,177
	RWE AG	STOCKS	3,289	3,491
	RYANAIR HOLDINGS PLC	STOCKS	1,276	2,288
	SAFRAN S A	STOCKS	2,925	9,184
	SALESFORCE COM INC	STOCKS	8,479	9,006
	SAP AG	STOCKS	1,720	4,275
	SHIN ETSU CHEM CO LT	STOCKS	2,235	2,885
	SIKA AG	STOCKS	2,475	1,853
	SONY CORP	STOCKS	1,960	1,929
	STANDARD CHARTERED P	STOCKS	2,309	3,303
	STARBUCKS CORP	STOCKS	2,365	2,707
	STERIS PLC SHS USD	STOCKS	6,843	9,898
	SYSCO CORP	STOCKS	3,066	3,376
	S&P GLOBAL INC	STOCKS	2,995	2,920
	TAIWAN SEMICONDUCTOR	STOCKS	9,612	20,388
	TC ENERGY CORP	STOCKS	3,023	3,591
	TDK CORP	STOCKS	1,654	2,117
	TEMPUR-PEDIC INTL IN	STOCKS	8,158	13,577
	TEXAS INSTRS INC	STOCKS	7,525	8,268
	THERMO FISHER SCIENT	STOCKS	7,256	7,275
	TOTALENERGIES SE	STOCKS	3,602	3,880
	UNICREDIT SPA	STOCKS	2,569	3,491
	UNIFIRST CORP	STOCKS	7,122	5,517
	UNITED RENTALS INC	STOCKS	9,504	14,320
	UNITEDHEALTH GROUP I	STOCKS	10,504	8,633
	VISA INC CLASS A	STOCKS	2,449	4,438
	VULCAN MATLS CO	STOCKS	4,665	11,074
	WATERS CORP	STOCKS	6,036	6,296
	WORKDAY INC	STOCKS	8,867	9,629
	BAIRD FDS INC AGGR	MUTUAL FUNDS	310,604	277,733
	FEDERATED MONEY MKT	MUTUAL FUNDS	13,098	13,098
	MAINSTAY FUNDS HI Y	MUTUAL FUNDS	78,815	74,667
	PIMCO FDS PAC INVT M	MUTUAL FUNDS	170,675	152,121
	FEDERATED MDT SER MD	MUTUAL FUNDS	73,866	81,223
	HARBOR FUDS II EMBAR	MUTUAL FUNDS	114,172	125,480

3677A BOARD OF TRUSTEES OF CWA LOC. 7777

74-2164408

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FYE: 9/30/2021 **COMMUNICATION WORKERS OF AMERICA LOCAL 7777 DEATH**
Plan: 501

Assets Held for Investment (continued)

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
	JPMORGAN TR I EMERG	MUTUAL FUNDS	\$ 73,866	\$ 83,164
	ROWE T PRICE INTL FD	MUTUAL FUNDS	61,269	78,680
	AMERICAN CENTY TR	ETF- EQUITY	49,470	52,802
	GOLDMAN SACHS ETF TR	ETF- EQUITY	48,365	78,038
	ISHARES CORE MSCI	ETF- EQUITY	112,949	129,306
	ISHARES CORE MSCI	ETF- EQUITY	61,292	79,697
	ISHARES TR S&P 500 I	ETF- EQUITY	187,807	313,232
	VANGUARD INDEX TR VA	ETF- EQUITY	24,575	25,262
	STANDARD BANK DEPOSI	INTEREST-BEARING CAS	34,495	34,495