

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024	
A	This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND
1b	Three-digit plan number (PN) ▶ 004
1c	Effective date of plan 08/01/1982
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) BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY 13801 RIVERPORT DRIVE SUITE 501 MARYLAND HEIGHTS, MO 63043-0010
2b	Employer Identification Number (EIN) 43-1267550
2c	Plan Sponsor's telephone number 314-739-1100
2d	Business code (see instructions) 237990

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.	03/19/2026	JOHN HERRINGTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	03/19/2026	DENNIS HELLENBERG
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 5069
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) 4927 6a(2) 4950 6b 374 6c 6d 5324 6e 6f 5324 6g(1) 5069 6g(2) 5128 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 426

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

2E 2H

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024		
A Name of plan IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY	D Employer Identification Number (EIN) 43-1267550	

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

(a) Name of insurance carrier
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-1590850	65935	780573-01		11/01/2023	10/31/2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year..... **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	16013487
c	Additions: (1) Contributions deposited during the year	7c(1)	857954
	(2) Dividends and credits	7c(2)	
	(3) Interest credited during the year	7c(3)	494040
	(4) Transferred from separate account.....	7c(4)	3087223
	(5) Other (specify below)	7c(5)	
	(6) Total additions	7c(6)	4439217
d	Total of balance and additions (add lines 7b and 7c(6))	7d	20452704
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	2835142
	(2) Administration charge made by carrier	7e(2)	-30525
	(3) Transferred to separate account.....	7e(3)	2255348
	(4) Other (specify below)	7e(4)	
	(5) Total deductions	7e(5)	5059965
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	15392739

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024

A Name of plan IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY	D Employer Identification Number (EIN) 43-1267550

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

(b)

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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)

EMPOWER ANNUITY INSURANCE COMPANY

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 68011

(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	RECORDKEEPER	321090	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BENESYS, INC

13801 RIVERPORT DR. STE. 101
ST. LOUIS, MO 63043

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	274720	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHNSON & KROL, LLC

300 S WACKER DR 1313
CHICAGO, IL 60606

(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	NONE	180173	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)

COMMERCE BANK

6863 CLAYTON RD
ST. LOUIS, MO 63117

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	122753	Yes ☒ No ☐	Yes ☐ No ☒	2686	Yes ☐ No ☒

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

ANDERS CPAS + ADVISORS

43-0861507

(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	NONE	114372	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SEGALL BRYANT & HAMILL, LLC

41-1788385

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	58383	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)

MARQUETTE ASSOCIATES, INC.

180 N. LASALLE STREET
CHICAGO, IL 60601

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	46383	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NATIONAL INVESTMENT SERVICES

200 W MADISON ST.
CHICAGO, IL 60606

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	42822	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ATLANTA SOSNOFF CAPITAL, LLC

101 PARK AVENUE, 6TH FLOOR
NEW YORK, NY 10178

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	42594	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)

ALOHA PRINT & COPY

212 MCMENAMY ROAD
ST. PETERS, MO 63376

(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?
72	NONE	8387	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:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024					
A Name of plan IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND				B Three-digit plan number (PN) ▶ 004	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY				D Employer Identification Number (EIN) 43-1267550	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: NIS INTERMEDIATE FIXED INCOME FUND					
b Name of sponsor of entity listed in (a): NATIONAL INVESTMENT SERVICES					
c EIN-PN 20-0065449-004		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19139718	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024		
A Name of plan IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY		
		D Employer Identification Number (EIN) 43-1267550

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	3509395	3070698
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	1740334	1271253
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	23656901	16981296
(2) U.S. Government securities	1c(2)	19818706	25269098
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	20167328	28621734
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	11302917	10877209
(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)	15872564	19139718
(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)	187838749	241251357
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	15979087	15349573
(15) Other	1c(15)	1766576	1566418

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	301652557	363398354
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	287501	298598
i Acquisition indebtedness	1i		
j Other liabilities	1j	297792	745876
k Total liabilities (add all amounts in lines 1g through 1j)	1k	585293	1044474
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	301067264	362353880

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)	28729702	
(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)		28729702
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	750393	
(B) U.S. Government securities	2b(1)(B)	781634	
(C) Corporate debt instruments	2b(1)(C)	1057785	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	702822	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3292634
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	235141	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	5513393	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		5748534
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	63378120	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	63551823	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-173703
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	4751059	
(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)		804151
(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)		44803280
c Other income	2c		330297
d Total income. Add all income amounts in column (b) and enter total	2d		88285954

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	25630215	
(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)		25630215
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	237156	
(3) Recordkeeping fees.....	2i(3)	6875	
(4) IQPA audit fees.....	2i(4)	80518	
(5) Investment advisory and investment management fees	2i(5)	402812	
(6) Bank or trust company trustee/custodial fees	2i(6)	321090	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	178507	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	142165	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1369123
j Total expenses. Add all expense amounts in column (b) and enter total	2j		26999338

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		61286616
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: **ANDERS MINKLER HUBER HELM LLP**

(2) EIN: **43-0831507**

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?	☒		5000000
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 _____.

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

**FINANCIAL STATEMENTS WITH SUPPLEMENTARY INFORMATION
AND ADDITIONAL INFORMATION
AND
INDEPENDENT AUDITORS' REPORT
YEARS ENDED OCTOBER 31, 2024 AND 2023**

Contents

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Independent Auditors' Report

Board of Trustees
Iron Workers St. Louis District Council Annuity Trust Fund
St. Louis, Missouri

Opinion

We have audited the accompanying financial statements of Iron Workers St. Louis District Council Annuity Trust Fund (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of October 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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

Supplemental 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 at End of Year) and Schedule of Reportable Transactions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's 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 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 is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Report on Additional Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The additional Schedules of Administrative Expenses are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the 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 our opinion, the additional information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in blue ink that reads "Anders Minkler Huber & Helms LLP". The signature is written in a cursive, flowing style.

March 17, 2026
Chesterfield, Missouri

Iron Workers St. Louis District Council Annuity Trust Fund
Statements of Net Assets Available for Benefits
October 31, 2024 and 2023

Assets			
		<u>2024</u>	<u>2023</u>
Investments, at Fair Value		\$ 343,706,830	\$ 280,423,741
Investment Contract, at Contract Value		<u>15,349,573</u>	<u>15,979,087</u>
Total Investments		<u>359,056,403</u>	<u>296,402,828</u>
Receivables			
Employer contributions		3,070,698	3,509,395
Due from investment broker		61,136	145,721
Due from related party		445,783	956,396
Accrued investment income		702,101	582,836
Other		<u>40,763</u>	<u>37,912</u>
Total Receivables		<u>4,320,481</u>	<u>5,232,260</u>
Prepaid Expenses		<u>21,470</u>	<u>17,469</u>
Total Assets		<u>363,398,354</u>	<u>301,652,557</u>
Liabilities			
Accounts Payable		298,598	287,501
Cash Overdraft		294,339	-
Due to Related Party		152,180	152,180
Due to Investment Broker		<u>299,357</u>	<u>145,612</u>
Total Liabilities		<u>1,044,474</u>	<u>585,293</u>
Net Assets Available for Benefits		<u>\$ 362,353,880</u>	<u>\$ 301,067,264</u>

Iron Workers St. Louis District Council Annuity Trust Fund
Statements of Changes in Net Assets Available for Benefits
Years Ended October 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions To Net Assets:		
Investment Income		
Net appreciation in fair value of investments	\$ 50,184,787	\$ 574,408
Interest and dividends	<u>9,041,168</u>	<u>12,259,299</u>
	59,225,955	12,833,707
Less: Investment fees	<u>(356,429)</u>	<u>(387,796)</u>
Net Investment Income	<u>58,869,526</u>	<u>12,445,911</u>
Employer Contributions	28,729,702	27,489,950
Securities Litigation Income	18,009	24,073
Other Income	<u>312,288</u>	<u>43,859</u>
Total Additions	<u>87,929,525</u>	<u>40,003,793</u>
Deductions From Net Assets:		
Benefits Paid to Participants	25,630,215	22,481,209
Administrative Expenses	<u>1,012,694</u>	<u>992,083</u>
Total Deductions	<u>26,642,909</u>	<u>23,473,292</u>
Net Increase	61,286,616	16,530,501
Net Assets Available for Benefits, Beginning of Year	<u>301,067,264</u>	<u>284,536,763</u>
Net Assets Available for Benefits, End of Year	<u>\$ 362,353,880</u>	<u>\$ 301,067,264</u>

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

1. Plan Description

The following description of Iron Workers St. Louis District Council Annuity Trust Fund (the "Plan") provides only general information. Participants of the Plan should refer to the plan document and summary plan description for a more complete description of the Plan's provisions.

General

The Plan is a multiemployer defined contribution profit sharing plan. The Plan was established pursuant to a collective bargaining agreement ("CBA") and in compliance with the provisions of the Agreement and Declaration of Trust (the "Trust"), as amended, to provide termination or supplemental retirement benefits to eligible participants. To be eligible, an employee must be working for a participating employer ("Employer") who is subject to the CBA or for an Employer subject to a trustee approved participation agreement.

Administration of the Plan is the responsibility of the Board of Trustees (the "Trustees") and is governed by a joint board consisting of equal representation from the Employers and the Locals. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Trustees may, at any time, uniformly reduce the amount in each participant's account. In no event, on any valuation date, shall the total amount in all participants' accounts exceed the market value of the total net assets of the Plan. If such an event should occur, then all existing participant accounts shall automatically be proportionately reduced so that the total of all participant accounts is not more than the total net assets.

Plan participants have the option to have their account balance invested in Trustee directed investments or in various participant directed investments that are held by Empower. Participants may also have a portion of their account balance invested in both the Trustee directed and participant directed investments.

Eligibility

To become eligible for the Plan, an employee must be in covered employment for which Employer contributions are required to be paid on their behalf to the Plan. Participation begins automatically once employed.

Employer Contributions

The Plan agreement provides that Employers make monthly contributions to the Plan of a specified amount for each hour worked to provide benefits for employees. The Employers' contribution rates are reviewed periodically by the Plan's actuary and the Trustees.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

The Plan is signatory to an International Reciprocal Agreement which permits Employer contributions be returned to the employee's local home fund when those contributions pertain to work performed under a CBA or other agreement requiring contributions be paid to a fund other than the employee's local home fund.

Participant Accounts

Each participant's account is credited with Employer contributions and Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

All participants are 100% vested in their accounts.

Payment of Benefits

Upon termination of service, benefits may be paid as directed to the participant. Participants receive benefits on or after their normal retirement date, early retirement date, or disability retirement date. Upon the death of a participant, the Plan distributes benefits to the surviving spouse or designated beneficiary. Benefits can be paid as a lump sum payment, rollover, in certain circumstances joint and survivor annuity, or qualified optional survivor annuity. Participants may also elect to defer the distribution of their accounts to a later date, but not later than April 1 following the end of the calendar year in which the participant reaches age 73 or an age required by law.

A participant (with the consent of their spouse, if applicable) who has an account with the Plan for three years or more may apply to the Trustees for a hardship withdrawal of not less than \$2,000 and not more than one-half (50%) of the participant's accrued benefit to cover a financial hardship.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan have been prepared in accordance with the provisions of the Financial Accounting Standards Board ("FASB"), Accounting Standards Codification (the "FASB ASC"), which is the source of authoritative, non-governmental accounting principles generally accepted in the United States of America ("GAAP"). All references to authoritative accounting guidance contained in our disclosures are based on the general accounting topics within the FASB ASC.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and disclosures of contingent assets and liabilities. Accordingly actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan invests in the Empower Guaranteed Interest Account ("GIA") investment contract provided through a group annuity contract issued by Empower. The GIA is a stable value investment with a guaranteed rate of return and a guarantee of principle that is backed by the Empower general investment account. Withdrawals and/or transfer transactions are made at contract value for plan benefit events and investment transfers initiated by participants. Thus, this contract is considered benefit responsive and is reported in the financial statements at contract value, because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan.

Investments, other than the guaranteed investment contract, are reported at fair value. Fair value is the amount 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.

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

Fair Value Measurements

The Plan follows guidance issued by the FASB on fair value measurements, which establishes a framework for measuring fair value, clarifies the definition of fair value within that framework, and expands disclosures about the use of fair value measurements. This guidance applies whenever fair value is the applicable measurement. The three general valuation techniques used to measure fair value are the market approach, cost approach, and income approach.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Employer Contributions Receivable

Employer contributions receivable represents Employer contributions due to the Plan for hours worked prior to the end of the Plan year, but not yet received by year-end. Employer contributions receivables are reported at their outstanding balances, net of an estimate made for credit losses. Management estimates the allowance for credit losses by regularly evaluating individual Employer receivables and considers and Employer's financial condition, payment history, current economic conditions, and management's expectations of conditions in the future. Employer contributions receivables are written off when deemed uncollectible and collection enforcement efforts have failed to produce payments and additional efforts are not warranted. Management is of the opinion that no allowance is necessary as of October 31, 2024 and 2023.

Payments of Benefits

Benefit payments to participants are recorded when paid.

Administrative Expenses

The Plan permits the payment of Plan expenses from Plan assets. Plan expenses are allocated to participant accounts at the Valuation Date.

Reclassifications

Certain amounts in the 2023 financial statements have been reclassified to conform to the current year presentation.

3. Fixed Income Option with Insurance Company

The Plan has entered into a fully benefit-responsive investment contract with Empower (the "Issuer"). Empower maintains the contributions in its general account. The account is credited with contributions and interest and is charged for participant withdrawals and fees. The Issuer is contractually obligated to repay the principal and specified rate of return that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by the Issuer, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, transfers to competing fixed income investments are not allowed.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Certain events limit the ability of the Plan to transact at contract value with the Issuer. Such events include but may not be limited to the following: (1) the complete or partial termination of the Plan; or (2) the establishment or activation of, or material change in, any Plan investment fund, or an amendment to the Plan or a change in the administration or operation of the Plan, including the removal of a group of employees from Plan coverage as a result of the sale or liquidation of a subsidiary or division or as a result of group layoffs or early retirement programs. The plan administrator believes that no events are probable of occurring that might limit the ability of the Plan to transact at contract value with the Issuer, and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the Issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such employer-initiated events include (1) layoffs; (2) a sale of a business unit; (3) a company merger; and (4) a change in the stable value option offered under the Plan. These are considered market value events and are subject to the Plan sponsor liquidity provisions outlined in the contract.

The Plan does not own the underlying assets of a traditional investment contract. With traditional investment contracts, the Plan owns only the contract itself. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

There are no reserves against contract value for credit risk of the Issuer or otherwise. The balance of this investment at October 31, 2024 and 2023 was \$15,349,573 and \$15,979,087, respectively. Under the contract, a crediting rate is established for a six-month period of time (a "rate period") and all assets invested in the GIA are credited with that rate. At the expiration of each rate period, a new crediting rate is declared. Empower assumes market, credit, and interest rate risks for the assets supporting the GIA.

4. Change in Accounting Principle

Effective November 1, 2023, the Plan adopted ASU 2016-13, *Financial Instruments - Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*, as amended. FASB ASC 326 replaces the incurred loss methodology with an expected loss methodology that is referred to as the current expected credit loss ("CECL") methodology. CECL requires an estimate of future credit losses for the remaining estimated lives of financial assets based on relevant information about historical experience, current conditions, and reasonable and supportable financial forecasts that affect the collectibility of the reported amounts. The measurement of expected credit losses under CECL is applicable to financial assets measured at amortized cost. Such assets are presented at the net amount expected to be collected over their remaining contractual lives using an allowance for credit losses. The adoption of FASB ASC 326, resulted in no change in the allowance from credit losses.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy which prioritizes the inputs to valuation techniques used to measure fair value into Levels 1, 2, and 3. 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). The three levels of the fair value hierarchy are described as follows:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical identical assets or liabilities in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation method to include quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in inactive markets, inputs other than quoted prices that are observable for the instrument, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. |
| Level 3 | Inputs to the valuation methodology are unobservable and significant to the fair value measurement. |

The instruments' fair value measurement levels 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 should maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for investments measured at fair value.

Level 1 investments consist of money market funds, common stocks, U.S. government agency and securities, and registered investment companies ("mutual funds"). Money market funds are valued at cost plus accrued interest, which approximates fair value. Common stocks and U.S. government obligations are valued at the closing price reported on the active market on which the individual securities are traded. Mutual funds are recorded at the closing price recorded by the fund. These are open ended mutual funds and are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Fund are deemed to be actively traded.

Level 2 investments consist of corporate bonds, U.S. government agency and securities, and foreign and municipal bonds. Corporate bonds, U.S. government agency and securities, and foreign and municipal bonds are 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.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Investments also include a common collective trust fund that is valued at the NAV of shares of the collective trust held by the Plan at year-end. The NAV is based on the fair value of the underlying investments held by the trust. The NAV is used as the practical expedient to estimate fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The fair value of investments is measured as of October 31, as follows:

	2024			
	Total	Fair Value Measurements		
		Level 1	Level 2	Level 3
Money market funds	\$ 16,981,296	\$ 16,981,296	\$ -	\$ -
Common stocks	10,877,209	10,877,209	-	-
Corporate bonds	27,236,532	-	27,236,532	-
U.S. government and agency securities	25,269,098	16,764,341	8,504,757	-
Foreign bonds	1,385,202	-	1,385,202	-
Municipal bonds	1,566,418	-	1,566,418	-
Mutual funds	241,251,357	241,251,357	-	-
Total assets in fair value hierarchy	324,567,112	<u>\$ 285,874,203</u>	<u>\$ 38,692,909</u>	<u>\$ -</u>
Investments measured at NAV	<u>19,139,718</u>			
	<u>\$ 343,706,830</u>			

	2023			
	Total	Fair Value Measurements		
		Level 1	Level 2	Level 3
Money market funds	\$ 23,656,901	\$ 23,656,901	\$ -	\$ -
Common stocks	11,302,917	11,302,917	-	-
Corporate bonds	19,192,840	-	19,192,840	-
U.S. government and agency securities	19,818,706	14,603,997	5,214,709	-
Foreign bonds	974,488	-	974,488	-
Municipal bonds	1,766,576	-	1,766,576	-
Mutual funds	187,838,749	187,838,749	-	-
Total assets in fair value hierarchy	264,551,177	<u>\$ 237,402,564</u>	<u>\$ 27,148,613</u>	<u>\$ -</u>
Investments measured at NAV	<u>15,872,564</u>			
	<u>\$ 280,423,741</u>			

In accordance with Subtopic 820-10, certain investments that were measured at NAV per share have not been classified in the fair value hierarchy. The fair value amounts presented in the tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Investments measured at fair value based on NAV per share as a practical expedient as of October 31, are as follows:

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
<u>2024</u>				
<u>Collective Trust Fund:</u>				
NIS Intermediate Fixed Income	\$19,139,718	N/A	Bi-monthly	3 days
<u>2023</u>				
<u>Collective Trust Fund:</u>				
NIS Intermediate Fixed Income	\$15,872,564	N/A	Bi-monthly	3 days

Participant Directed Investments

The Plan's participant directed investments are held by Empower in various self-directed participant accounts. Individual account owners can invest in various cash, debt and equity mutual funds and have the authority to change the investment allocation within their own account.

Trustee Directed Investments (Non-Participant Directed)

The Plan's Trustee directed investments are held by Commerce Trust Company under terms of a custody agreement.

Information about the net assets and the significant components of the changes in net assets relating to the Trustee directed investments as of October 31, 2024 and 2023 is as follows:

	<u>2024</u>	<u>2023</u>
Net Assets - Trustee Directed:		
Trustee directed investments		
Interest-bearing cash	\$ 16,981,296	\$ 23,656,901
Corporate stocks	10,877,209	11,302,917
Corporate bonds	27,236,532	19,192,840
U.S. government and agency securities	25,269,098	19,818,706
Foreign bonds	1,385,202	974,488
Municipal bonds	1,566,418	1,766,576
Registered investment companies	114,364,732	99,084,668
Collective investment trusts	19,139,718	15,872,564
Receivables and other assets	4,341,951	5,249,729
Accounts payable and other liabilities	<u>(1,044,474)</u>	<u>(585,293)</u>
Net Assets - Trustee Directed	<u>\$ 220,117,682</u>	<u>\$ 196,334,096</u>

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Changes in Net Assets - Trustee Directed:

Contributions	\$ 14,206,267	\$ 15,520,861
Other income	127,448	99,785
Interest and dividends	6,483,140	5,973,293
Net appreciation (depreciation)	22,436,206	745,495
Benefits paid to participants	(456,782)	(620,733)
Administrative and investment expenses	(1,291,498)	(1,353,976)
Transfers to participant directed accounts - net	<u>(17,721,195)</u>	<u>(14,173,266)</u>
Changes in Net Assets - Trustee Directed	<u>\$ 23,783,586</u>	<u>\$ 6,191,459</u>

6. Related Party Transactions

The Plan is related, through common membership, to Iron Workers St. Louis District Council Welfare Plan ("Welfare Plan") and Iron Workers St. Louis District Council Pension Trust ("Pension Plan"). The related funds frequently use common service providers and, at times, must allocate charges among the group and reimburse based on those allocations.

The Welfare Plan is the common collection fund for Employer contributions. Under this arrangement, the Welfare Plan collects all contributions from Employers and then monthly allocates and remits them to the respective affiliated fund. Employer contributions related to the Plan for the year ended October 31, 2024 totaled \$28,729,702, of which \$3,070,698 was not received by the Welfare Plan by year-end. Employer contributions related to the Plan for the year ended October 31, 2023 totaled \$27,489,950, of which \$3,509,395 was not received by the Welfare Plan by the prior year-end. Contributions collected but not yet remitted to the Plan from the Welfare Plan at October 31, 2024 and 2023 amounted to \$445,783 and \$956,396, respectively.

As of October 31, 2024 and 2023, \$152,180 was due to the Welfare Plan for reimbursement of transfers made.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA.

7. Plan Amendments

In October 2024, the Trustees approved an amendment to the Plan to expand the expenses eligible for hardship withdrawal.

8. Plan Termination

Although it has not expressed any intent to do so, the Trustees have the right under the Plan to terminate the Plan. Upon such termination, the Trustees shall have the accounts settled and shall apply or distribute the Plan's assets in accordance with the provisions of ERISA.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

9. Tax Status of Plan

The Internal Revenue Service has determined and informed the Plan by a letter dated April 13, 2016, that the Plan and related trust are designed in accordance with the applicable sections of the Internal Revenue Code ("IRC"). This letter considered the April 13, 2016, cumulative list of changes in Plan Qualification requirements. The Plan has been amended since receiving the determination letter. Management believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax-exempt.

In accordance with GAAP, management is required to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. Management has analyzed the tax positions taken by the Plan and has concluded that as of October 31, 2024 and 2023, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. Management believes the Plan is no longer subject to income tax examinations for years prior to 2021. The Plan is also subject to routine audits by the Department of Labor, generally for six years after the statutory due date of the annual information return. There are currently no audits in progress for any tax periods.

10. Risks and Uncertainties

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.

The majority of receivables are from iron worker Employers. The Plan generally does not require collateral, but in some cases can require a performance bond.

11. Net Assets Reserve

The Trustees of the Plan have established a reserve to fund the accounts of participants whose Employer is delinquent in the payment of contributions and which have been determined to be uncollectible. The reserve balance is accounted for separately, but is included in the overall net assets of the Plan. The reserve is increased by liquidated damages received from Employers for delinquent contributions and hardship withdrawal fees. The reserve is reduced by allocating uncollectible contributions to participant accounts. The reserve is also adjusted to account for any variances in the participant account balance after the annual rate is applied to participant accounts. The reserve balance (deficit) at October 31, 2024 and 2023 amounted to \$(563,358) and \$125,632, respectively.

Iron Workers St. Louis District Council Annuity Trust Fund
Notes to Financial Statements
October 31, 2024 and 2023

Activity in the reserve during the years ended October 31 is as follows:

	<u>2024</u>	<u>2023</u>
Beginning Reserve Balance	\$ 125,632	\$ 617,768
Contributions received for participants previously credited from reserve	283	71,439
Service charges received	-	62,198
Hardship fees received	75,000	65,100
Bank interest	1,232	1,519
Liquidated damages received	34,102	31,853
Administrative fees paid	<u>(799,607)</u>	<u>(724,245)</u>
Ending Reserve Balance (Deficit)	<u>\$ (563,358)</u>	<u>\$ 125,632</u>

12. Subsequent Events

The Plan has evaluated subsequent events through March 17, 2026, the date the financial statements were available to be issued.

Subsequent to year end, the Trustees approved a special service charge to participant accounts to cover administrative expenses of the Plan. Normal monthly service charges that were previously assessed to participant accounts were not adequate to cover the related administrative expenses of the Plan.

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MONEY MARKET FUNDS:		
	FINANCIAL SQUARE TR GOVERNMENT INST CLASS FD #465	\$ 1,592,998	\$ 1,592,998
	MASS MUTUAL CASH FUND	13,196,934	13,196,933
	TRUST CLEARING ACCOUNT	2,191,365	2,191,365
	TOTAL MONEY MARKET FUNDS	16,981,297	16,981,296
	U.S. GOVERNMENT & AGENCY SECURITIES:		
	FFCB NT 5.31% 9/25/35	200,060	199,306
	FFCB NT 5.65% 8/14/34	150,000	150,354
	FFCB NT 6.04% 4/17/34	170,051	170,092
	FFCB NT 6.07% 6/10/39	200,200	200,906
	FFCB NT 6.22% 4/25/39	150,240	150,882
	FFCB NT 6.25% 5/6/39	100,180	100,820
	FHLB NT 2.375% 3/14/25	81,405	74,454
	FHLB NT 5.25% 2/13/34	100,000	99,915
	FHLB NT 5.92% 5/23/34	190,095	190,730
	FHLMC GOLD POOL #C91418 4% 1/1/32	19,503	17,831
	FHLMC GOLD POOL #G03499 5% 9/1/35	29,474	27,831
	FHLMC GOLD POOL #G15144 2.5% 7/1/29	15,801	15,097
	FHLMC GOLD POOL #G18527 3% 10/1/29	17,566	16,394
	FHLMC GOLD POOL #G18578 3% 12/1/30	18,226	16,878
	FHLMC GOLD POOL #G60923 4% 4/1/47	7,860	6,989
	FHLMC GOLD POOL #T65302 3% 6/1/45	11,274	9,544
	FHLMC NT 6.25% 7/15/32	173,894	168,914
	FHLMC NT 6% 2/18/39	87,044	87,191
	FHLMC UMBS POOL #QI1647 5% 3/1/54	219,094	218,549
	FHLMC UMBS POOL #SB8293 5% 3/25/39	108,530	108,901
	FHLMC UMBS POOL #SB8303 5% 5/25/39	266,026	263,400
	FHLMC UMBS POOL #SD5034 6% 3/25/54	95,999	96,003
	FHLMC UMBS POOL #SD5211 6% 4/25/54	114,659	116,739
	FHLMC UMBS POOL #SD5483 6% 5/25/54	171,999	172,895
	FHR 2021-5081 CL QA 2% 12/25/50	62,866	48,110
	FHR 2021-5122 CL A 2.5% 7/25/40	65,800	56,981
	FHR 2021-5143 CL G 2% 6/25/49	69,877	55,658
	FHR 2024-4929 CL PA 2.5% 9/25/49	107,077	104,796
	FHR 4639 CL KB V/R 4/15/53	22,914	21,634
	FHR 4666 CL PB 3% 8/15/45	6,031	5,754
	FHR 5020 CL KW 2% 9/25/45	93,255	75,176
	FHR 5300 CL AB 5.5% 1/25/49	64,043	65,481

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(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	FN UMBS POOL #BM5328 4% 11/1/48	\$ 37,535	\$ 33,136
	FN UMBS POOL #BO1277 3% 7/1/49	30,960	25,086
	FN UMBS POOL #FS3665 6.5% 1/1/53	101,999	101,452
	FN UMBS POOL #FS6201 5% 11/1/53	73,777	73,684
	FN UMBS POOL #FS6616 6% 6/1/53	70,514	69,898
	FN UMBS POOL #FS7744 6.5% 4/25/54	119,576	119,541
	FN UMBS POOL #MA4667 3.5% 6/1/37	55,293	52,341
	FN UMBS POOL #MA4713 4% 7/1/37	167,147	162,317
	FN UMBS POOL #MA4797 4% 11/1/37	124,770	122,473
	FN UMBS POOL #MA4825 5% 10/1/37	56,551	56,072
	FN UMBS POOL #MA4841 5% 12/1/52	115,629	115,219
	FN UMBS POOL #MA4944 4.5% 3/1/38	29,641	29,134
	FN UMBS POOL #MA4991 5.5% 4/1/38	60,181	60,535
	FN UMBS POOL #MA5014 5% 5/1/38	54,123	53,678
	FN UMBS POOL #MA5145 6% 9/1/38	152,687	154,448
	FN UMBS POOL #MA5166 6% 10/1/53	100,811	99,785
	FNMA 2018-83 CL LH 4% 11/25/48	8,129	7,531
	FNMA NT 0.375% 8/25/25	164,464	159,768
	FNMA NT 0.875% 8/5/30	336,616	298,303
	FNMA NT 6.625% 11/15/30	269,017	246,992
	FNMA POOL #255575 5.5% 1/1/25	103	93
	FNMA POOL #256556 6% 1/1/27	995	909
	FNMA POOL #890541 2.5% 6/1/28	5,539	5,266
	FNMA POOL #890790 3% 8/1/32	36,295	33,506
	FNMA POOL #AL6294 4.5% 11/1/44	21,150	18,805
	FNMA POOL #AX8309 3% 11/1/29	15,384	14,344
	FNMA POOL #FS6943 3% 6/1/52	143,517	143,708
	FNMA POOL #FS7333 5.5% 2/25/54	223,380	224,430
	FNMA POOL #MA1420 3% 4/1/28	4,145	3,952
	FNMA POOL #MA1454 2.5% 5/1/28	6,369	6,061
	FNMA POOL #MA1491 3% 7/1/43	12,947	11,177
	FNMA POOL #MA5312 5% 2/25/44	69,912	70,059
	FNMA UMBS POOL #BW1478 4.5% 6/1/52	85,518	82,944
	FNMA UMBS POOL #CB6308 4.5% 5/25/53	223,290	224,071
	FNR 2012-41 CL LB 3.5% 4/25/42	8,232	7,385
	FNR 2015-12 CL LB 3.5% 3/25/35	70,418	70,544
	FNR 2017-4 CL EA 3% 2/25/47	14,468	13,312
	FNR 2017-97 CL DP 3.5% 10/25/46	199	198

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U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	FNR 2018-35 CL CD 3% 5/25/48	\$ 59,699	\$ 49,918
	FNR 2018-86 CL UA 3.5% 12/25/48	67,625	68,027
	FNR 2021-4 CL AE 1.5% 12/25/49	66,166	49,915
	FR UMBS POOL #RJ0917 5% 2/1/54	109,246	110,898
	FR UMBS POOL #SB0661 2.5% 4/1/37	107,290	106,232
	FR UMBS POOL #SB8184 4% 9/1/37	82,340	79,737
	FR UMBS POOL #SB8186 4.5% 9/1/37	83,981	81,245
	FR UMBS POOL #SB8191 4.5% 9/1/37	163,326	160,695
	FR UMBS POOL #SB8216 4.5% 3/1/38	22,030	22,052
	FR UMBS POOL #SB8217 5% 3/1/38	104,083	104,008
	FR UMBS POOL #SB8220 5.5% 2/1/38	123,185	125,481
	FR UMBS POOL #SC0009 5% 7/1/39	17,646	16,510
	FR UMBS POOL #SD2200 6% 1/1/53	113,137	113,237
	FR UMBS POOL #SD2221 3% 6/1/52	59,520	61,197
	FR UMBS POOL #SD2737 5.5% 4/1/53	237,872	233,834
	FR UMBS POOL #SD4559 5% 9/1/53	167,201	165,218
	GNMA II POOL #3389 5% 5/20/33	1,908	1,705
	GNMA II POOL #3403 5.5% 6/20/33	1,648	1,503
	GNMA II POOL #3415 5.5% 7/20/33	8,193	7,492
	GNMA II POOL #784174 2.5% 6/20/31	5,588	5,221
	GNMA POOL #546960 7.5% 9/15/31	864	805
	GNMA POOL #564762 7.5% 8/15/31	396	371
	GNMA POOL #569899 6.5% 6/15/32	2,985	2,921
	GNR 2017-130 CL TA 2.5% 8/20/47	5,188	4,371
	GNR 2017-163 CL CY 2% 12/20/43	17,725	16,415
	GNR 2018-149 CL A 3% 8/16/48	7,476	7,288
	GNR 2018-37 CL KT 3.5% 3/20/48	23,470	21,266
	GNR 2018-97 CL VD 3.5% 5/20/37	73,711	73,396
	GNR 2020-24 CL AC 2.35% 2/16/61	58,595	47,412
	GNR 2023-189 CL AY 6% 12/20/53	127,031	126,549
	GNR 2024-H14 CL HF V/R 8/20/74	125,905	125,914
	US TREASURY BD 1.75% 8/15/41	296,838	241,596
	US TREASURY BD 2% 11/15/41	78,414	73,119
	US TREASURY BD 2.375% 2/15/42	100,195	92,136
	US TREASURY BD 2.375% 5/15/51	75,722	79,763
	US TREASURY BND 2.875% 5/15/49	243,313	238,314
	US TREASURY BOND 2.25% 8/15/46	47,270	26,955
	US TREASURY BOND 2.75% 11/15/47	100,532	91,800

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U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	US TREASURY BOND 2.75% 8/15/42	\$ 74,077	\$ 58,374
	US TREASURY BOND 3.125% 5/15/48	80,705	74,524
	US TREASURY BOND 3.125% 8/15/44	73,072	52,378
	US TREASURY BOND 3.25% 5/15/42	114,886	105,235
	US TREASURY BOND 3.375% 5/15/44	143,677	100,927
	US TREASURY BOND 3.625% 2/15/44	119,849	118,014
	US TREASURY BOND 5.25% 11/15/28	312,516	315,429
	US TREASURY BOND 5.25% 2/15/29	432,638	423,970
	US TREASURY NOTE 1.125% 2/28/25	307,988	321,406
	US TREASURY NOTE 2.125% 5/31/26	103,141	96,875
	US TREASURY NT 0.25% 8/31/25	519,276	512,240
	US TREASURY NT 0.375% 11/30/25	401,560	426,635
	US TREASURY NT 0.375% 7/31/27	159,806	144,514
	US TREASURY NT 0.5% 2/28/26	115,142	118,978
	US TREASURY NT 0.625% 8/15/30	423,617	364,014
	US TREASURY NT 1.125% 2/15/31	384,805	337,491
	US TREASURY NT 1.25% 8/15/31	447,111	408,840
	US TREASURY NT 1.375% 10/31/28	84,605	76,362
	US TREASURY NT 1.5% 8/15/26	528,706	553,651
	US TREASURY NT 1.625% 2/15/26	405,933	391,838
	US TREASURY NT 1.625% 5/15/26	298,800	307,840
	US TREASURY NT 1.625% 9/30/26	103,207	95,424
	US TREASURY NT 2% 11/15/26	612,684	613,555
	US TREASURY NT 2% 2/15/25	151,219	153,861
	US TREASURY NT 2.125% 5/15/25	483,708	496,828
	US TREASURY NT 2.25% 11/15/27	301,213	302,915
	US TREASURY NT 2.25% 2/15/27	299,586	297,287
	US TREASURY NT 2.25% 8/15/27	433,854	430,690
	US TREASURY NT 2.375% 5/15/27	303,207	296,983
	US TREASURY NT 2.375% 5/15/29	830,263	785,262
	US TREASURY NT 2.625% 2/15/29	242,034	244,436
	US TREASURY NT 2.75% 2/15/28	794,338	775,421
	US TREASURY NT 2.75% 8/15/32	426,941	419,137
	US TREASURY NT 2.875% 5/15/28	430,628	425,481
	US TREASURY NT 2.875% 5/15/32	281,794	259,980
	US TREASURY NT 2.875% 8/15/28	308,540	314,294
	US TREASURY NT 3.125% 11/15/28	191,912	187,535
	US TREASURY NT 3.125% 8/31/29	427,150	419,126

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	U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):		
	US TREASURY NT 3.375% 5/15/33	\$ 601,937	\$ 594,970
	US TREASURY NT 3.875% 8/15/33	79,363	77,698
	US TREASURY NT 4% 11/15/42	478,837	457,082
	US TREASURY NT 4% 2/15/34	214,088	215,310
	US TREASURY NT 4.125% 11/15/32	1,293,695	1,260,577
	US TREASURY NT 4.125% 7/31/31	186,814	178,949
	US TREASURY NT 4.375% 11/30/28	201,750	201,580
	US TREASURY NT 4.375% 11/30/30	269,984	267,382
	US TREASURY NT 4.5% 11/15/33	362,336	360,992
	US TREASURY NT 5% 8/31/25	249,609	251,190
	US TREASURY NTS 1.5% 2/15/30	249,631	227,180
	VMTR 2024-3 CL A-1A 5.34% 4/22/30	419,907	427,560
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	<u>26,011,777</u>	<u>25,269,098</u>
	MUNICIPAL BONDS:		
	CO ST HSG TXBL 4.3% 10/1/27	75,000	74,408
	CO ST HSG TXBL 4.515% 11/1/27	90,000	89,800
	CRANSTON RI TXBL GO 1.173% 8/1/25	100,000	97,530
	CT ST EDU TXBL 4.668% 11/15/34	20,000	18,752
	DALLAS TX ARPT TXBL 2.256% 11/1/26	80,000	76,766
	HENNEPIN CO MN TXBL GO 4.8% 12/1/35	78,115	75,606
	HI ST ECON DEV TXBL 3.242% 1/1/31	30,192	29,265
	HONOLULU HI WTR TXBL 2.316% 7/1/25	80,000	78,914
	IN ST TXBL UNIV 3.3% 2/1/26	75,000	73,594
	METRO CO WSTWTR/SWR 2.124% 4/1/25	85,000	84,131
	MINNEAPOLIS MN TXBL GO 4.379% 3/1/34	75,000	73,798
	NASHVILLE CNTY TN TXBL 1.309% 8/1/26	85,000	80,583
	NE ST PWR TXBL 2.421% 1/1/26	40,000	39,077
	NEW YORK CITY NY TXBL 1.35% 7/15/27	150,257	160,983
	NOBLESVILLE IN TXBL 5.05% 2/1/33	125,000	127,239
	NY ST DEV CORP TXBL 3.27% 3/15/28	113,940	111,173
	RI ST TXBL 0.997% 10/1/26	131,949	140,915
	TARRANT CO TX TXBL 4.366% 11/15/47	69,138	64,965
	WIXOM MI TXBL GO 3.45% 5/1/26	70,000	68,919
	TOTAL MUNICIPAL BONDS	<u>1,573,591</u>	<u>1,566,418</u>
	CORPORATE BONDS:		
	ABBOTT LABS NT 3.75% 11/30/26	183,737	163,202

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CORPORATE BONDS (CONTINUED):			
	ABBOTT LABS NT 6.15% 11/30/37	\$ 61,562	\$ 55,390
	ABBVIE INC NT 4.95% 3/15/31	125,604	126,285
	ADOBE INC NT 4.8% 4/4/29	124,895	126,561
	AIR LEASE NT 3.25% 3/1/25	51,028	49,693
	AIR PROD & CHEMICALS NT 4.85% 2/8/34	75,042	74,431
	ALLSTATE CORP NT 0.75% 12/15/25	98,578	95,663
	ALLSTATE CORP NT V/R 8/15/53	212,436	199,990
	ALLYAUDG 2024-1 CL A-2 5.32% 1/15/27	346,203	346,507
	AMAZON.COM INC NT 2.5% 6/3/50	25,091	15,577
	AMAZON.COM NT 3.15% 8/22/27	130,159	120,983
	AMERICAN EXPRESS NT V/R 5/26/33	198,224	197,574
	AMERICAN TOWER NT 5.2% 2/15/29	209,618	212,377
	AMERICAN WATER CAP NT 3.4% 3/1/25	31,513	29,823
	AMPHENOL CORP NT 4.75% 3/30/26	134,614	135,274
	ANALOG DEVICES NT 2.95% 4/1/25	70,514	64,462
	ANHEUSER BUSCH CO NT 5.95% 1/15/33	143,017	137,323
	ANHEUSER BUSCH COS NT 5.75% 4/1/36	131,064	129,468
	ANHEUSER-BUSCH CO NT 4.9% 2/1/46	112,456	112,033
	ANHEUSER-BUSCH NT 4.75% 1/23/29	125,068	120,538
	AON NORTH AMERICA NT 5.75% 3/1/54	75,785	75,899
	APPLE INC NT 1.125% 5/11/25	195,242	191,588
	APPLE INC NT 2.05% 9/11/26	144,228	134,338
	APPLIED MATERIALS NT 4.8% 6/15/29	70,221	70,580
	ARCHER DANIELS NT 5.935% 10/1/32	114,519	107,530
	ASTRAZENECA FIN NT 1.75% 5/28/28	39,932	36,347
	AT&T INC NT 2.3% 6/1/27	135,940	137,015
	AUTOMATIC DATA NT 1.7% 5/15/28	100,583	91,295
	AUTOMATIC DATA NT 4.45% 9/9/34	45,246	43,534
	AUTOZONE INC NT 4.75% 2/1/33	69,954	68,111
	AVALONBAY CMNTY NT 3.2% 1/15/28	112,048	114,824
	AVERY DENNISON NT 4.875% 12/6/28	162,595	155,273
	AVNET INC NT 3% 5/15/31	149,925	128,867
	BACCT 2023-A2 CL A2 4.98% 11/15/28	187,238	186,766
	BAKER HUGHES NT 2.061% 12/15/26	115,384	118,914
	BANK OF AMER NT V/R 1/20/28	77,751	68,578
	BANK OF AMERICA NT V/R 4/24/28	55,000	53,593
	BANK OF NY MELLON NT V/R 2/1/34	133,974	131,563
	BGC GROUP INC NT 4.375% 12/15/25	289,810	288,876

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CORPORATE BONDS (CONTINUED):			
	BK OF AMERICA NT V/R 8/15/35	\$ 102,794	\$ 98,510
	BLACKROCK NT 2.1% 2/25/32	61,460	62,827
	BOEING CO NT 8.625% 11/15/31	73,354	58,070
	BONY MELLON NT 3.4% 1/29/28	289,513	288,318
	BORGWARNER INC NT 4.375% 3/15/45	41,289	32,896
	BP CAP MARKETS NT 4.234% 11/6/28	75,000	73,860
	BRIGHTHOUSE FINL NT 3.85% 12/22/51	99,985	67,744
	BRISTOL MYERS NT 5.9% 11/15/33	54,916	58,810
	BRISTOL MYERS SQUIBB NT 5.75% 2/1/31	143,471	147,137
	BROWN FORMAN CORP NT 4.75% 4/15/33	90,712	89,282
	BURLINGTON NORTH NT 3.65% 9/1/25	78,092	74,441
	CAMDEN PPTY NT 2.8% 5/15/30	85,388	72,205
	CARMX 2022-4 CL A3 5.34% 8/16/27	64,871	65,119
	CARMX 2024-1 CL A2B V/R 3/15/27	322,126	322,277
	CATERPILLAR FINL NT 4.35% 5/15/26	138,917	139,965
	CBOE GLOBAL MKTS NT 1.625% 12/15/30	111,525	95,468
	CENTERPOINT ENERGY NT 4.5% 4/1/44	50,187	44,229
	CGCMT 2016-P3 CL A2 2.743% 4/15/49	613	594
	CHARLES SCHWAB CORP NT 3.2% 1/25/28	69,895	66,940
	CHARLES SCHWAB NT 2.45% 3/3/27	206,414	218,045
	CHARLES SCHWAB NT V/R 8/24/34	99,752	106,102
	CINTAS CORP 2 NT 3.7% 4/1/27	171,180	161,989
	CITIGROUP INC NT 3.2% 10/21/26	81,052	82,638
	CITIGROUP INC NT 4.125% 7/25/28	39,876	39,007
	CITIGROUP INC NT 5.5% 9/13/25	212,979	212,774
	CITIGROUP INC NT V/R 3/17/26	200,482	200,758
	CNH 2021-C CL A3 0.81% 12/15/26	143,494	144,095
	CNH INDUSTRIAL NT 5.5% 1/12/29	64,609	66,487
	COMCAST CORP NT 4.25% 10/15/30	141,964	141,001
	COMET 2022-A1 CL A1 2.8% 3/15/27	119,674	119,081
	CONNECTICUT LIT/PWR NT 0.75% 12/1/25	83,111	81,493
	CONOCO INC SR NT 6.95% 4/15/29	142,498	142,470
	CONOCOPHILLIPS NT 5.95% 3/15/46	86,548	63,139
	CONOCOPHILLIPS NT 7.9% 1/1/47	99,731	98,022
	CUMMINS INC NT 5.15% 2/20/34	80,762	81,438
	CVS HEALTH NT 5.125% 7/20/45	67,898	65,669
	DARTMOUTH COLLEGE NT 3.474% 6/1/46	69,997	53,107
	DICKS NT 3.15% 1/15/32	53,945	48,235

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	CORPORATE BONDS (CONTINUED):		
	DOMINION ENERGY INC NT 7% 6/15/38	\$ 138,072	\$ 101,932
	DTRT 2023-1 CL A3 5.9% 3/15/27	109,998	111,143
	DUKE ENERGY CAR NT 6.1% 6/1/37	261,581	195,560
	DUKE ENERGY NT 4.85% 1/15/34	99,374	98,799
	DUKE ENERGY OH NT 6.9% 6/1/25	69,108	55,568
	EATON CORP NT 4.15% 3/15/33	124,219	124,357
	ECOLAB NT 5.25% 1/15/28	106,588	107,327
	EDISON CO NT 2.9% 12/1/26	81,712	77,104
	ELI LILLY NT 4.5% 2/9/27	140,099	140,414
	EMERSON ELEC NT 1.8% 10/15/27	99,528	92,718
	ENTERGY LOUISIANA NT 3.25% 4/1/28	111,581	114,742
	ESTEE LAUDER NT 4.65% 5/15/33	49,352	48,403
	EVERSOURCE ENERGY NT 5.5% 1/1/34	201,536	201,404
	EXXON MOBIL CORP NT 2.44% 8/16/29	148,292	137,084
	FEDERAL FARM CREDIT BANK 5.72% 10/28/25	175,000	175,000
	FEDEX CORP NT 4.9% 1/15/34	34,951	34,770
	FHMS 2022-K146 CL A2 2.92% 6/25/32	130,452	128,950
	FHMS K053 CL A2 2.995% 12/25/25	88,397	88,540
	FHMS K055 CL A2 2.673% 3/25/26	96,716	92,428
	FHMS K733 CL A2 3.75% 8/25/25	85,245	78,289
	FISERV INC NT 4.75% 3/15/30	34,920	34,833
	FIVE CORNERS NT 5.997% 2/15/53	100,250	105,066
	FLORIDA P&L NT 5.05% 4/1/28	174,870	177,426
	GATX CORP NT 4.7% 4/1/29	49,918	49,612
	GENERAL ELECTRIC CO NT V/R 5/5/26	289,303	289,457
	GENERAL MOTORS FINL NT 2.35% 2/26/27	44,956	42,541
	GENERAL MOTORS NT 1.25% 1/8/26	148,647	143,733
	GEORGIA POWER NT 4.65% 5/16/28	140,497	140,150
	GEORGIA-PACIFIC NT 7.375% 12/1/25	140,986	123,272
	GOLDMAN SACHS GP INC NT V/R 6/5/28	50,000	48,612
	GOLDMAN SACHS GROUP NT V/R 7/23/35	175,000	174,804
	GOLDMAN SACHS NT 3.5% 1/23/25	289,146	290,046
	GONZAGA UNIV NT 4.158% 4/1/46	35,000	27,627
	HARRIS CORP NT 4.854% 4/27/35	57,285	43,623
	HART 2024-C CL A-3 4.42% 5/15/29	579,958	578,188
	HCA INC NT 5% 2/15/26	125,450	125,865
	HCA INC NT 5.25% 4/15/25	203,206	205,172
	HCA INC NT 7.5% 11/6/33	112,290	112,158

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CORPORATE BONDS (CONTINUED):			
	HERSHEY COMPANY NT 3.2% 8/21/25	\$ 125,600	\$ 113,818
	HOME DEPOT INC NT 4.95% 9/30/26	94,978	95,983
	HOME DEPOT NT 5.15% 6/25/26	75,397	75,929
	HUMANA INC NT 5.75% 12/1/28	206,867	208,284
	ILLINOIS TOOL NT 2.65% 11/15/26	137,133	135,408
	ILLINOIS TOOL NT 4.875% 9/15/41	42,964	43,164
	INTEL CORP NT 3.75% 8/5/27	94,481	92,153
	JACOBS ENGINEERING NT 6.35% 8/18/28	65,751	67,838
	JDOT 2023-B CL A3 5.18% 3/15/28	29,995	30,194
	JDOT 2024 CL A-3 5.06% 11/15/28	29,998	30,224
	JOHNSON & JOHNSON NT 5.95% 8/15/37	74,755	55,174
	JPMORGAN CHASE NT V/R 1/23/29	75,000	72,080
	JPMORGAN CHASE NT V/R 12/15/25	100,000	100,028
	JPMORGAN CHASE NT V/R 4/22/28	210,080	213,751
	KENTUCKY UTILITIES NT 5.125% 11/1/40	119,111	121,080
	KENVUE INC NT 5.35% 3/22/26	104,942	106,205
	KEURIG/DR PEPPER NT 5.05% 3/15/29	209,868	212,209
	KEURIG/DR PEPPER NT 5.2% 3/15/31	134,623	137,033
	KIMBERLY-CLARK NT 3.95% 11/1/28	165,702	156,966
	KIMBERLY-CLARK NT 4.5% 2/16/33	79,878	79,040
	KINDER MORGAN NT 2% 2/15/31	39,624	33,695
	KINDER MORGAN NT 4.3% 6/1/25	287,419	287,968
	KINDER MORGAN NT 5.8% 3/15/35	164,278	127,289
	KLA TENCOR CORP NT V/R 11/1/24	124,143	119,000
	LOCKHEED MARTIN NT 4.5% 2/15/29	224,423	224,105
	LOEWS CORP NT 6% 2/1/35	76,749	75,451
	LOWES COMPANIES NT 4.25% 9/15/44	245,211	226,661
	LUBRIZOL CORP NT 6.5% 10/1/34	82,830	73,566
	MASTERCARD INC NT 4.875% 5/9/34	56,946	55,011
	META PLATFORMS NT 5.6% 5/15/53	120,237	119,210
	METLIFE INC NT 5.3% 12/15/34	199,168	202,040
	MID-AMERICA APTS NT 1.1% 9/15/26	49,777	46,868
	MOLSON COORS NT 3% 7/15/26	87,004	87,571
	MONDELEZ INTL NT 2.625% 3/17/27	164,293	167,361
	MORGAN STANLEY NT V/R 1/23/30	79,368	78,407
	NATIONAL RURAL UTIL NT 2.4% 3/15/30	114,420	106,279
	NATIONAL RURAL UTIL NT V/R 4/30/43	112,933	113,014
	NATIONWIDE MUTUAL NT 7.875% 4/1/33	155,693	123,162

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CORPORATE BONDS (CONTINUED):			
	NATIONWIDE MUTUAL NT 8.25% 12/1/31	\$ 121,355	\$ 112,827
	NATL RURAL UTIL FIN NT 5% 8/15/34	119,099	118,745
	NEVADA POWER NT 6.75% 7/1/37	72,601	61,764
	NEXTERA ENERGY NT V/R 9/1/54	125,000	128,374
	NORTHERN STATES PWR NT 5.35% 11/1/39	61,676	52,177
	NY LIFE INS NT 5.875% 5/15/33	133,098	114,951
	OCCIDENTAL PETROL NT 6.45% 9/15/36	152,325	129,269
	OGE ENERGY NT 5.45% 5/15/29	111,269	112,232
	OGLETHORPE PWR NT 4.2% 12/1/42	159,722	117,215
	ONE GAS INC NT 4.658% 2/1/44	74,999	67,094
	ONEOK INC NT 5% 3/1/26	34,956	35,014
	ORACLE CORP NT 6.15% 11/9/29	66,741	68,765
	O'REILLY AUTO NT 3.9% 6/1/29	133,807	135,244
	PACCAR FINANCIAL NT 4.45% 8/6/27	29,960	30,060
	PACCAR FINANCIAL NT 5.2% 11/9/26	75,233	76,233
	PACCAR FINL NT 5% 5/13/27	119,908	121,752
	PACIFIC GAS & ELEC NT 5.9% 6/15/32	45,970	46,565
	PAYPAL HLDGS NT 5.15% 6/1/34	81,998	80,610
	PEPSICO INC NT 2.75% 3/19/30	238,784	218,909
	PFIZER INC NT 4% 3/15/49	53,884	36,983
	PG&E ENERGY NT 1.46% 7/15/48	72,516	65,562
	PNC FINL SVCS NT V/R 10/28/33	75,000	78,775
	PPG INDUSTRIES NT 1.2% 3/15/26	60,014	61,937
	PRINCIPAL LFE GLB NT 1.25% 8/16/26	84,619	80,083
	PRIVATE EXPORT NT 4.3% 12/15/28	254,977	254,263
	PROGRESSIVE CORP NT 3% 3/15/32	87,851	89,040
	PROV ST JOSEPH NT 2.746% 10/1/26	105,691	96,429
	PUBLIC SERVICE COLO NT 2.9% 5/15/25	54,650	54,368
	PUBLIC SERVICE ELE NT 3.05% 11/15/24	66,625	64,945
	PUBLIC SERVICE NT 8.625% 4/15/31	30,000	35,123
	PUBLIC STORAGE NT 5.1% 8/1/33	70,443	70,429
	PUBLIC SVC ELEC/GAS NT 5.2% 3/1/34	80,311	81,228
	PUGET SOUND ENERGY NT 2.893% 9/15/51	200,000	127,162
	QUEST DIAGNOSTICS NT 5.75% 1/30/40	136,391	128,155
	RAST 2003-A15 CL 1A1 4.25% 2/25/34	9,609	8,756
	REALTY INCOME NT 4.125% 10/15/26	34,825	34,679
	REINSURANCE GRP NT 3.95% 9/15/26	39,662	39,435
	REPUBLIC SERVICES NT 3.95% 5/15/28	158,227	161,378

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CORPORATE BONDS (CONTINUED):			
	ROCKWELL AUTOMATION NT 4.2% 3/1/49	\$ 61,372	\$ 63,713
	ROPER TECH NT 3.8% 12/15/26	34,132	34,499
	ROPER TECH NT 3.85% 12/15/25	52,217	49,530
	ROPER TECHNOLOGIES NT 4.75% 2/15/32	90,271	88,629
	ROSS STORES INC NT 4.6% 4/15/25	207,304	179,791
	RTX CORP NT 4.125% 11/16/28	148,742	127,136
	RTX CORP NT 5.15% 2/27/33	139,588	141,147
	SALESFORCE.COM NT 1.95% 7/15/31	84,754	71,932
	SIERRA PACIFIC PWR NT 6.75% 7/1/37	112,180	110,612
	SIMON PPTY GRP NT 5.85% 3/8/53	148,659	155,319
	SIMON PPTY NT 3.375% 12/1/27	59,528	58,084
	SOUTHWEST AIRLINES NT 5.25% 5/4/25	142,348	140,119
	SPIRE MISSOURI NT 4.8% 2/15/33	81,049	84,112
	STATE STREET CORP NT V/R 2/7/28	211,242	216,374
	STATE STREET CORP NT V/R 5/13/33	80,000	77,253
	SYNIT 2022-A2 CL A 3.86% 7/17/28	79,989	79,479
	TEXAS INSTRUMENT NT 4.6% 2/8/27	69,914	70,416
	TMOBILE USA NT 3.5% 4/15/25	105,661	99,340
	TMTS 2004-9HE CL A1 V/R 9/25/34	14,307	14,467
	TRANSCONT GAS PL NT 4% 3/15/28	63,396	58,340
	TRAVELERS COS INC NT 4.3% 8/25/45	69,451	60,274
	TRUIST FINL CORP NT V/R 10/28/33	101,865	104,754
	TRUSTEES OF UN CLG NT 4.877% 7/7/35	70,000	66,367
	TTX CO NT 5.05% 11/15/34	119,923	120,366
	TX INSTRUMENTS NT 2.25% 9/4/29	74,767	67,684
	UDR INC NT 4.4% 1/26/29	39,999	39,096
	UNION ELEC NT 5.45% 3/15/53	169,820	169,966
	UNION ELECTRIC NT 2.15% 3/15/32	79,913	66,629
	UNION PACIFIC NT 4.821% 2/1/44	139,440	135,645
	UNION PACIFIC RR NT 3.227% 5/14/26	136,883	131,252
	UNITED PARCEL SERVICE NT 5.2% 4/1/40	189,145	184,016
	UNITED PARCEL SRVC NT 4.875% 3/3/33	106,283	105,191
	UNITEDHEALTH GROUP NT 2.3% 5/15/31	159,986	137,706
	US BANCORP NT V/R 1/27/28	110,270	113,563
	VENTAS REALTY NT 4% 3/1/28	43,853	43,862
	VERIZON COMM NT 2.355% 3/15/32	39,223	32,516
	VERIZON NT 1.45% 3/20/26	205,174	196,431
	VIRGINIA POWER NT 5.088% 5/1/27	419,995	422,218

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CORPORATE BONDS (CONTINUED):			
	VISA INC NT 3.15% 12/14/25	\$ 53,927	\$ 49,316
	VOYA FINANCIAL NT V/R 1/23/48	116,463	100,928
	VOYA FINL NT 3.65% 6/15/26	49,855	49,106
	VZMT 2024-6 CL A-1A 4.17% 8/20/30	79,979	79,306
	WACHOVIA CORP NT V/R 8/1/26	40,319	33,425
	WALT DISNEY NT 3.35% 3/24/25	204,729	188,890
	WALT DISNEY NT 3.7% 3/23/27	84,907	83,660
	WASTE MANAGEMENT NT 4.15% 4/15/32	118,793	115,135
	WELLS FARGO & CO NT V/R 4/22/28	210,000	214,074
	WELLS FARGO NT 3% 4/22/26	113,487	117,134
	WELLS FARGO NT 4.75% 12/7/46	69,867	61,183
	WESTERN MIDSTREAM NT 5.25% 2/1/50	52,841	52,346
	WEYERHAEUSER CO NT 7.375% 3/15/32	26,571	21,532
	WISC ELEC PWR NT 5% 5/15/29	90,384	91,510
	WISCONSIN ELEC PWR NT 3.1% 6/1/25	49,685	49,493
	WISCONSIN ELECTRIC NT 4.6% 10/1/34	45,199	43,586
	WORKDAY INC NT 3.5% 4/1/27	39,976	39,020
	WRKCO INC NT 4% 3/15/28	61,571	63,181
	WW GRAINGER INC NT 1.85% 2/15/25	34,903	34,698
	WW GRAINGER INC NT 4.45% 9/15/34	75,183	72,742
	XCEL ENERGY NT 5.5% 3/15/34	129,549	131,086
	TOTAL CORPORATE BONDS	28,295,621	27,236,532
FOREIGN BONDS:			
	BK OF NOVA SCOTIA NT 2.951% 3/11/27	50,000	48,150
	CANADIAN NATL RY NT 6.9% 7/15/28	148,728	124,171
	CANADIAN PACIFIC RR CO NT 4% 6/1/28	103,147	102,740
	CGI INC NT 2.3% 9/14/31	36,729	37,603
	ENBRIDGE INC NT 5.625% 4/5/34	79,879	81,352
	ENBRIDGE INC NT 5.7% 3/8/33	66,610	66,655
	HSBC HOLDINGS NT V/R 3/9/29	122,894	124,162
	HSBC HOLDINGS PLC NT 6.332% 3/9/44	29,164	32,450
	KINROSS GOLD NT 6.875% 9/1/41	132,308	103,092
	MAGNA INTL NT 5.05% 3/14/29	79,882	80,738
	MITSUBISHI UFJ FIN NT V/R 4/19/28	85,000	83,633
	NVENT FIN SARL NT V/R 4/15/28	60,508	54,493
	PFIZER INVESTMENT NT 4.75% 5/19/33	75,319	78,816
	PFIZER INVESTMENT NT 5.11% 5/19/43	83,300	82,488

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FOREIGN BONDS (CONTINUED):			
	TORONTO-DOMINION BK NT 1.2% 6/3/26	\$ 89,996	\$ 85,190
	TORONTO-DOMINION BK NT 2% 9/10/31	89,564	75,276
	TOTALENERGIES NT 5.488% 4/5/54	125,000	124,193
	TOTAL FOREIGN BONDS	1,458,028	1,385,202
COMMON STOCKS:			
	ACUSHNET HOLDINGS CORP	83,534	81,223
	ADVANSIX INC	98,347	84,826
	AIR TRANSPORT SERVICES GROUP INC	74,142	78,873
	ALAMO GROUP INC	74,631	83,922
	ALBANY INTL CORP NEW CL A	90,292	70,637
	APOGEE ENTERPRISES INC	65,478	98,789
	APPLE HOSPITALITY REIT INC	129,307	123,551
	ASGN INC	71,609	88,877
	ASTEC INDS INC	97,766	63,083
	AXIS CAPITAL HOLDINGS LTD	104,906	127,173
	BANNER CORPORATION	68,819	71,725
	BOWHEAD SPECIALTY HOLDINGS INC	35,352	44,247
	BOYD GAMING CORP	69,027	80,030
	BRUNSWICK CORPORATION	75,411	78,943
	CENTRAL GARDEN AND PET CO-A	114,467	111,023
	CHARLES RIVER LABORATORIES	81,340	73,218
	CHOICE HOTELS INTL INC	30,605	35,575
	CIENA CORPORATION	61,363	92,725
	CIVITAS RESOURCES INC	179,760	127,342
	COHEN & STEERS INC	108,689	156,550
	COHU INCORPORATED	107,966	99,057
	COLLIERS INTERNATIONAL GROUP ADR	109,166	138,902
	COMMERCIAL METALS CO	86,822	96,302
	COPT DEFENSE PROPERTIES	116,015	136,367
	CRANE NXT CO	50,720	72,179
	CUSHMAN & WAKEFIELD PLC ADR	93,611	87,940
	DELEK US HOLDINGS INC	71,523	59,546
	DIODES INCORPORATED	89,893	71,053
	EAGLE MATERIALS INC	20,897	42,819
	ENVISTA HOLDINGS CORP	40,006	44,037
	EVERTEC INC	88,810	78,460
	EXTREME NETWORKS INC	59,227	64,796

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COMMON STOCKS (CONTINUED):			
	FIRST AMERICAN FINANCIAL	\$ 143,584	\$ 118,093
	FOUR CORNERS PROPERTY TRUST	123,080	125,811
	FRONTDOOR INC	59,091	90,684
	FULLER H B CO	125,721	131,724
	GIBRALTAR INDUSTRIES INC	92,336	107,309
	HANOVER INSURANCE GROUP INC	123,466	146,105
	HAYWARD HOLDINGS INC	61,369	92,194
	HELMERICH & PAYNE	134,291	113,064
	HILLENBRAND INC	150,205	96,701
	HUB GROUP INC CLASS A	117,442	139,933
	ICF INTERNATIONAL INC	54,450	84,295
	IDACORP INC	170,426	180,055
	INGRAM MICRO HOLDING CORP	59,698	64,020
	INNOSPEC INC	105,870	119,636
	INTEGER HOLDINGS CORP	41,742	78,278
	INTERPARFUMS INC	61,980	61,140
	JOHN BEAN TECHNOLOGIES CORP	147,031	155,988
	KAISER ALUMINUM CORPORATION	45,485	47,526
	KENNAMETAL INC	100,952	84,316
	KONTOOR BRANDS INC	59,063	92,480
	KULICKE & SOFFA INDS INC	82,839	100,711
	LAKELAND FINANCIAL CORP	105,377	111,920
	LAZARD INC	50,204	66,238
	LCI INDUSTRIES	82,507	70,663
	LITTELFUSE INC	137,867	144,332
	MAGNOLIA OIL & GAS CORP	138,464	160,654
	MARTEN TRANSPORT LIMITED	77,655	76,471
	MATADOR RESOURCES COMPANY	134,579	140,958
	MATTEL INC	107,396	119,325
	MAXIMUS INC	41,497	55,754
	MCGRATH RENTCORP	62,668	85,844
	MERCURY SYSTEMS INC	106,123	70,847
	MERIDIANLINK INC	7,309	7,247
	MERITAGE HOMES CORP	60,313	55,266
	MGE ENERGY INC	83,278	104,064
	MINERALS TECHNOLOGIES INC	47,043	60,232
	MP MATERIALS CORP	46,408	51,272
	MUELLER INDUSTRIES INCORPORATED	26,485	96,315

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COMMON STOCKS (CONTINUED):			
	MURPHY USA INC	\$ 49,581	\$ 90,363
	NATIONAL BANK HOLD-CL A	132,752	158,934
	NATIONAL FUEL GAS CO	83,774	90,795
	NCR ATLEOS CORPORATION	64,136	78,540
	NCR CORP	82,462	71,480
	NEXTRACKER INC	70,220	81,233
	NORTHWESTERN ENERGY GROUP INC	49,673	48,916
	OLD NATL BANCORP	143,741	156,969
	OMNICELL INC	78,524	91,200
	ONE GAS INC	28,569	38,842
	OPTION CARE HEALTH INC	80,140	59,213
	OXFORD INDUSTRIES INCORPORATED	74,544	54,102
	PERFORMANCE FOOD GROUP CO	70,340	109,688
	PRESTIGE CONSUMER HEALTHCARE INC	112,039	129,431
	QIAGEN NV ADR	136,821	135,773
	RAYONIER INC	106,536	99,155
	RENASANT CORP	144,215	164,069
	ROGERS CORP	144,904	109,807
	RYAN SPECIALTY HOLDINGS INC	37,465	67,187
	RYMAN HOSPITALITY PROPERTIES	57,503	55,666
	SAFETY INSURANCE GROUP INC	111,642	110,354
	SELECT WTR SOLUTIONS INC	40,568	46,799
	SERVISFIRST BANCSHARES INC	71,903	72,332
	SILGAN HOLDINGS INC	105,639	133,748
	SOUTHSTATE CORP	132,922	170,678
	STEWART INFORMATION SERVICES CORP	23,391	36,464
	STOCK YARDS BANCORP INC	71,603	73,507
	STRIDE INC	74,556	99,343
	SUMMIT MATERIALS INC CL A	22,826	45,751
	THE SIMPLY GOOD FOODS CO	43,280	42,243
	TOWER SEMICONDUCTOR LTD ADR	75,978	119,166
	TOWNE BANK/PORTSMOUTH VA	82,106	84,487
	UFP INDUSTRIES INC	53,513	95,425
	UMB FINANCIAL CORP	142,218	177,763
	UNIFIRST CORPORATION	149,201	144,747
	UNITED BANKSHARES INC/WV	153,489	171,256
	V F CORP	76,203	96,923
	VERINT SYSTEMS INC	150,073	79,662

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COMMON STOCKS (CONTINUED):			
	VIAD CORP	\$ 101,341	\$ 95,285
	VISTEON CORP	111,442	94,763
	WALKER & DUNLOP INC	128,078	151,477
	WATTS INDUSTRIES CLASS A	58,287	85,766
	WERNER ENTERPRISES INC	171,786	159,180
	WINTRUST FINANCIAL CORP	93,104	127,472
	TOTAL COMMON STOCKS	<u>10,017,883</u>	<u>10,877,209</u>
MUTUAL FUNDS:			
	AFL-CIO HOUSING INVESTMENT TRUST DVF CLASS R	16,531,723	16,970,343
	AMERICAN FUNDS FUNDAMENTAL INVESTORS R6	15,570,372	21,344,527
	BGO DAILY VALUE FUND CL F	12,978,670	14,527,305
	CAPITAL GROUP EUROPACIFIC GROWTH SA	3,516,965	3,555,347
	DFA US TARGETED VALUE I	3,027,531	3,488,421
	FIDELITY 500 INDEX	8,361,870	10,194,031
	FIDELITY LARGE CAP GROWTH INDEX	15,368,661	19,394,395
	FIDELITY MID CAP INDEX	2,752,904	3,342,363
	INVESCO DISCOVERY Y	4,232,511	5,391,795
	MASSMUTUAL MID CAP GROWTH I	8,524,264	9,381,224
	MASSMUTUAL TOTAL RETURN BOND I	1,606,776	1,608,274
	NUVEEN SYMPHONY FLOATING-R6	23,598,808	22,565,188
	PGIM JENNISON NATURAL RESOURCES Z	2,035,603	2,012,589
	PIMCO REAL RETURN INSTL	1,674,497	1,681,994
	T ROWE PRICE RETIREMENT 2060 TRUST A	3,782,425	4,391,495
	T ROWE PRICE RETIREMENT 2065 TR A	5,613,779	6,538,192
	T. ROWE PRICE RETIREMENT BALANCED TRST ATRINAT	1,247,636	1,409,724
	T.ROWE PRICE RETIREMENT 2005 TRUST A	399,956	423,676
	T.ROWE PRICE RETIREMENT 2010 TRUST A	138,107	152,531
	T.ROWE PRICE RETIREMENT 2015 TRUST A	99,282	112,838
	T.ROWE PRICE RETIREMENT 2020 TRUST A	1,239,573	1,411,279
	T.ROWE PRICE RETIREMENT 2025 TRUST A	1,424,760	1,628,426
	T.ROWE PRICE RETIREMENT 2030 TRUST A	2,523,538	2,873,849
	T.ROWE PRICE RETIREMENT 2035 TRUST A	7,852,602	9,150,745
	T.ROWE PRICE RETIREMENT 2040 TRUST A	3,630,425	4,269,536
	T.ROWE PRICE RETIREMENT 2045 TRUST A	3,756,740	4,437,269
	T.ROWE PRICE RETIREMENT 2050 TRUST A	2,326,059	2,747,359
	T.ROWE PRICE RETIREMENT 2055 TRUST A	5,023,348	5,944,748
	VANGUARD DEV MKTS INDX FD INST SHRS	11,024,935	14,956,105

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MUTUAL FUNDS (CONTINUED):		
	VANGUARD INSTL INDEX FUND #94	\$ 15,713,887	\$ 33,930,541
	VANGUARD RUSSELL 1000 GR-INS	<u>2,948,769</u>	<u>11,415,248</u>
	TOTAL MUTUAL FUNDS	<u>188,526,976</u>	<u>241,251,357</u>
	COLLECTIVE TRUST FUND:		
	NIS INTERMEDIATE FIXED INCOME FUND	<u>19,356,950</u>	<u>19,139,718</u>
	GUARANTEED INTEREST FUND:		
	SAGIC DIVERSIFIED BOND I	<u>14,519,168</u>	<u>15,349,573</u>
	TOTAL ASSETS HELD (AT END OF YEAR)	<u>\$ 306,741,291</u>	<u>\$ 359,056,403</u>

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended October 31, 2024

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net Gain (Loss) (i)
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Individual transactions in excess of five percent of plan assets at beginning of year: None.

Series of transactions with one party in excess of five percent of plan assets at beginning of year: None.

Series of transactions in excess of five percent of plan assets at beginning of year:

COMMERCE BANK	FS FINANCIAL SQUARE GOVT #465 (292)	\$ -	\$ 36,921,358	\$ 36,921,358	\$ 36,921,358	\$ -
COMMERCE BANK	FS FINANCIAL SQUARE GOVT #465 (531)	33,446,771	-	33,446,771	33,446,771	-

Other transactions with a party that was involved in a Category 1 transaction: None

Iron Workers St. Louis District Council Annuity Trust Fund
Schedules of Administrative Expenses
Years Ended October 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Administrator fees - Benesys	\$ 237,156	\$ 238,244
Administrator fees - Empower	321,090	267,838
Accounting expense	6,875	8,867
Bank fees	22,448	20,293
Insurance	37,236	38,299
Meetings and conventions	52,371	60,764
Miscellaneous	6,791	2,613
Payroll compliance audits	36,096	84,910
Postage	2,164	1,941
Printing and stationery	8,464	2,283
Professional fees - audit and tax	44,422	22,382
Professional fees - consulting	10,384	43,949
Professional fees - investment consulting	46,383	43,372
Professional fees - legal	178,507	153,488
Storage rental	1,505	1,358
Telephone	802	1,482
	<u>\$ 1,012,694</u>	<u>\$ 992,083</u>

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
MONEY MARKET FUNDS:			
	FINANCIAL SQUARE TR GOVERNMENT INST CLASS FD #465	\$ 1,592,998	\$ 1,592,998
	MASS MUTUAL CASH FUND	13,196,934	13,196,933
	TRUST CLEARING ACCOUNT	2,191,365	2,191,365
	TOTAL MONEY MARKET FUNDS	16,981,297	16,981,296
U.S. GOVERNMENT & AGENCY SECURITIES:			
	FFCB NT 5.31% 9/25/35	200,060	199,306
	FFCB NT 5.65% 8/14/34	150,000	150,354
	FFCB NT 6.04% 4/17/34	170,051	170,092
	FFCB NT 6.07% 6/10/39	200,200	200,906
	FFCB NT 6.22% 4/25/39	150,240	150,882
	FFCB NT 6.25% 5/6/39	100,180	100,820
	FHLB NT 2.375% 3/14/25	81,405	74,454
	FHLB NT 5.25% 2/13/34	100,000	99,915
	FHLB NT 5.92% 5/23/34	190,095	190,730
	FHLMC GOLD POOL #C91418 4% 1/1/32	19,503	17,831
	FHLMC GOLD POOL #G03499 5% 9/1/35	29,474	27,831
	FHLMC GOLD POOL #G15144 2.5% 7/1/29	15,801	15,097
	FHLMC GOLD POOL #G18527 3% 10/1/29	17,566	16,394
	FHLMC GOLD POOL #G18578 3% 12/1/30	18,226	16,878
	FHLMC GOLD POOL #G60923 4% 4/1/47	7,860	6,989
	FHLMC GOLD POOL #T65302 3% 6/1/45	11,274	9,544
	FHLMC NT 6.25% 7/15/32	173,894	168,914
	FHLMC NT 6% 2/18/39	87,044	87,191
	FHLMC UMBS POOL #QI1647 5% 3/1/54	219,094	218,549
	FHLMC UMBS POOL #SB8293 5% 3/25/39	108,530	108,901
	FHLMC UMBS POOL #SB8303 5% 5/25/39	266,026	263,400
	FHLMC UMBS POOL #SD5034 6% 3/25/54	95,999	96,003
	FHLMC UMBS POOL #SD5211 6% 4/25/54	114,659	116,739
	FHLMC UMBS POOL #SD5483 6% 5/25/54	171,999	172,895
	FHR 2021-5081 CL QA 2% 12/25/50	62,866	48,110
	FHR 2021-5122 CL A 2.5% 7/25/40	65,800	56,981
	FHR 2021-5143 CL G 2% 6/25/49	69,877	55,658
	FHR 2024-4929 CL PA 2.5% 9/25/49	107,077	104,796
	FHR 4639 CL KB V/R 4/15/53	22,914	21,634
	FHR 4666 CL PB 3% 8/15/45	6,031	5,754
	FHR 5020 CL KW 2% 9/25/45	93,255	75,176
	FHR 5300 CL AB 5.5% 1/25/49	64,043	65,481

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	FN UMBS POOL #BM5328 4% 11/1/48	\$ 37,535	\$ 33,136
	FN UMBS POOL #BO1277 3% 7/1/49	30,960	25,086
	FN UMBS POOL #FS3665 6.5% 1/1/53	101,999	101,452
	FN UMBS POOL #FS6201 5% 11/1/53	73,777	73,684
	FN UMBS POOL #FS6616 6% 6/1/53	70,514	69,898
	FN UMBS POOL #FS7744 6.5% 4/25/54	119,576	119,541
	FN UMBS POOL #MA4667 3.5% 6/1/37	55,293	52,341
	FN UMBS POOL #MA4713 4% 7/1/37	167,147	162,317
	FN UMBS POOL #MA4797 4% 11/1/37	124,770	122,473
	FN UMBS POOL #MA4825 5% 10/1/37	56,551	56,072
	FN UMBS POOL #MA4841 5% 12/1/52	115,629	115,219
	FN UMBS POOL #MA4944 4.5% 3/1/38	29,641	29,134
	FN UMBS POOL #MA4991 5.5% 4/1/38	60,181	60,535
	FN UMBS POOL #MA5014 5% 5/1/38	54,123	53,678
	FN UMBS POOL #MA5145 6% 9/1/38	152,687	154,448
	FN UMBS POOL #MA5166 6% 10/1/53	100,811	99,785
	FNMA 2018-83 CL LH 4% 11/25/48	8,129	7,531
	FNMA NT 0.375% 8/25/25	164,464	159,768
	FNMA NT 0.875% 8/5/30	336,616	298,303
	FNMA NT 6.625% 11/15/30	269,017	246,992
	FNMA POOL #255575 5.5% 1/1/25	103	93
	FNMA POOL #256556 6% 1/1/27	995	909
	FNMA POOL #890541 2.5% 6/1/28	5,539	5,266
	FNMA POOL #890790 3% 8/1/32	36,295	33,506
	FNMA POOL #AL6294 4.5% 11/1/44	21,150	18,805
	FNMA POOL #AX8309 3% 11/1/29	15,384	14,344
	FNMA POOL #FS6943 3% 6/1/52	143,517	143,708
	FNMA POOL #FS7333 5.5% 2/25/54	223,380	224,430
	FNMA POOL #MA1420 3% 4/1/28	4,145	3,952
	FNMA POOL #MA1454 2.5% 5/1/28	6,369	6,061
	FNMA POOL #MA1491 3% 7/1/43	12,947	11,177
	FNMA POOL #MA5312 5% 2/25/44	69,912	70,059
	FNMA UMBS POOL #BW1478 4.5% 6/1/52	85,518	82,944
	FNMA UMBS POOL #CB6308 4.5% 5/25/53	223,290	224,071
	FNR 2012-41 CL LB 3.5% 4/25/42	8,232	7,385
	FNR 2015-12 CL LB 3.5% 3/25/35	70,418	70,544
	FNR 2017-4 CL EA 3% 2/25/47	14,468	13,312
	FNR 2017-97 CL DP 3.5% 10/25/46	199	198

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	FNR 2018-35 CL CD 3% 5/25/48	\$ 59,699	\$ 49,918
	FNR 2018-86 CL UA 3.5% 12/25/48	67,625	68,027
	FNR 2021-4 CL AE 1.5% 12/25/49	66,166	49,915
	FR UMBS POOL #RJ0917 5% 2/1/54	109,246	110,898
	FR UMBS POOL #SB0661 2.5% 4/1/37	107,290	106,232
	FR UMBS POOL #SB8184 4% 9/1/37	82,340	79,737
	FR UMBS POOL #SB8186 4.5% 9/1/37	83,981	81,245
	FR UMBS POOL #SB8191 4.5% 9/1/37	163,326	160,695
	FR UMBS POOL #SB8216 4.5% 3/1/38	22,030	22,052
	FR UMBS POOL #SB8217 5% 3/1/38	104,083	104,008
	FR UMBS POOL #SB8220 5.5% 2/1/38	123,185	125,481
	FR UMBS POOL #SC0009 5% 7/1/39	17,646	16,510
	FR UMBS POOL #SD2200 6% 1/1/53	113,137	113,237
	FR UMBS POOL #SD2221 3% 6/1/52	59,520	61,197
	FR UMBS POOL #SD2737 5.5% 4/1/53	237,872	233,834
	FR UMBS POOL #SD4559 5% 9/1/53	167,201	165,218
	GNMA II POOL #3389 5% 5/20/33	1,908	1,705
	GNMA II POOL #3403 5.5% 6/20/33	1,648	1,503
	GNMA II POOL #3415 5.5% 7/20/33	8,193	7,492
	GNMA II POOL #784174 2.5% 6/20/31	5,588	5,221
	GNMA POOL #546960 7.5% 9/15/31	864	805
	GNMA POOL #564762 7.5% 8/15/31	396	371
	GNMA POOL #569899 6.5% 6/15/32	2,985	2,921
	GNR 2017-130 CL TA 2.5% 8/20/47	5,188	4,371
	GNR 2017-163 CL CY 2% 12/20/43	17,725	16,415
	GNR 2018-149 CL A 3% 8/16/48	7,476	7,288
	GNR 2018-37 CL KT 3.5% 3/20/48	23,470	21,266
	GNR 2018-97 CL VD 3.5% 5/20/37	73,711	73,396
	GNR 2020-24 CL AC 2.35% 2/16/61	58,595	47,412
	GNR 2023-189 CL AY 6% 12/20/53	127,031	126,549
	GNR 2024-H14 CL HF V/R 8/20/74	125,905	125,914
	US TREASURY BD 1.75% 8/15/41	296,838	241,596
	US TREASURY BD 2% 11/15/41	78,414	73,119
	US TREASURY BD 2.375% 2/15/42	100,195	92,136
	US TREASURY BD 2.375% 5/15/51	75,722	79,763
	US TREASURY BND 2.875% 5/15/49	243,313	238,314
	US TREASURY BOND 2.25% 8/15/46	47,270	26,955
	US TREASURY BOND 2.75% 11/15/47	100,532	91,800

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):			
	US TREASURY BOND 2.75% 8/15/42	\$ 74,077	\$ 58,374
	US TREASURY BOND 3.125% 5/15/48	80,705	74,524
	US TREASURY BOND 3.125% 8/15/44	73,072	52,378
	US TREASURY BOND 3.25% 5/15/42	114,886	105,235
	US TREASURY BOND 3.375% 5/15/44	143,677	100,927
	US TREASURY BOND 3.625% 2/15/44	119,849	118,014
	US TREASURY BOND 5.25% 11/15/28	312,516	315,429
	US TREASURY BOND 5.25% 2/15/29	432,638	423,970
	US TREASURY NOTE 1.125% 2/28/25	307,988	321,406
	US TREASURY NOTE 2.125% 5/31/26	103,141	96,875
	US TREASURY NT 0.25% 8/31/25	519,276	512,240
	US TREASURY NT 0.375% 11/30/25	401,560	426,635
	US TREASURY NT 0.375% 7/31/27	159,806	144,514
	US TREASURY NT 0.5% 2/28/26	115,142	118,978
	US TREASURY NT 0.625% 8/15/30	423,617	364,014
	US TREASURY NT 1.125% 2/15/31	384,805	337,491
	US TREASURY NT 1.25% 8/15/31	447,111	408,840
	US TREASURY NT 1.375% 10/31/28	84,605	76,362
	US TREASURY NT 1.5% 8/15/26	528,706	553,651
	US TREASURY NT 1.625% 2/15/26	405,933	391,838
	US TREASURY NT 1.625% 5/15/26	298,800	307,840
	US TREASURY NT 1.625% 9/30/26	103,207	95,424
	US TREASURY NT 2% 11/15/26	612,684	613,555
	US TREASURY NT 2% 2/15/25	151,219	153,861
	US TREASURY NT 2.125% 5/15/25	483,708	496,828
	US TREASURY NT 2.25% 11/15/27	301,213	302,915
	US TREASURY NT 2.25% 2/15/27	299,586	297,287
	US TREASURY NT 2.25% 8/15/27	433,854	430,690
	US TREASURY NT 2.375% 5/15/27	303,207	296,983
	US TREASURY NT 2.375% 5/15/29	830,263	785,262
	US TREASURY NT 2.625% 2/15/29	242,034	244,436
	US TREASURY NT 2.75% 2/15/28	794,338	775,421
	US TREASURY NT 2.75% 8/15/32	426,941	419,137
	US TREASURY NT 2.875% 5/15/28	430,628	425,481
	US TREASURY NT 2.875% 5/15/32	281,794	259,980
	US TREASURY NT 2.875% 8/15/28	308,540	314,294
	US TREASURY NT 3.125% 11/15/28	191,912	187,535
	US TREASURY NT 3.125% 8/31/29	427,150	419,126

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	U.S. GOVERNMENT & AGENCY SECURITIES (CONTINUED):		
	US TREASURY NT 3.375% 5/15/33	\$ 601,937	\$ 594,970
	US TREASURY NT 3.875% 8/15/33	79,363	77,698
	US TREASURY NT 4% 11/15/42	478,837	457,082
	US TREASURY NT 4% 2/15/34	214,088	215,310
	US TREASURY NT 4.125% 11/15/32	1,293,695	1,260,577
	US TREASURY NT 4.125% 7/31/31	186,814	178,949
	US TREASURY NT 4.375% 11/30/28	201,750	201,580
	US TREASURY NT 4.375% 11/30/30	269,984	267,382
	US TREASURY NT 4.5% 11/15/33	362,336	360,992
	US TREASURY NT 5% 8/31/25	249,609	251,190
	US TREASURY NTS 1.5% 2/15/30	249,631	227,180
	VMTR 2024-3 CL A-1A 5.34% 4/22/30	419,907	427,560
	TOTAL U.S. GOVERNMENT AND AGENCY SECURITIES	<u>26,011,777</u>	<u>25,269,098</u>
	MUNICIPAL BONDS:		
	CO ST HSG TXBL 4.3% 10/1/27	75,000	74,408
	CO ST HSG TXBL 4.515% 11/1/27	90,000	89,800
	CRANSTON RI TXBL GO 1.173% 8/1/25	100,000	97,530
	CT ST EDU TXBL 4.668% 11/15/34	20,000	18,752
	DALLAS TX ARPT TXBL 2.256% 11/1/26	80,000	76,766
	HENNEPIN CO MN TXBL GO 4.8% 12/1/35	78,115	75,606
	HI ST ECON DEV TXBL 3.242% 1/1/31	30,192	29,265
	HONOLULU HI WTR TXBL 2.316% 7/1/25	80,000	78,914
	IN ST TXBL UNIV 3.3% 2/1/26	75,000	73,594
	METRO CO WSTWTR/SWR 2.124% 4/1/25	85,000	84,131
	MINNEAPOLIS MN TXBL GO 4.379% 3/1/34	75,000	73,798
	NASHVILLE CNTY TN TXBL 1.309% 8/1/26	85,000	80,583
	NE ST PWR TXBL 2.421% 1/1/26	40,000	39,077
	NEW YORK CITY NY TXBL 1.35% 7/15/27	150,257	160,983
	NOBLESVILLE IN TXBL 5.05% 2/1/33	125,000	127,239
	NY ST DEV CORP TXBL 3.27% 3/15/28	113,940	111,173
	RI ST TXBL 0.997% 10/1/26	131,949	140,915
	TARRANT CO TX TXBL 4.366% 11/15/47	69,138	64,965
	WIXOM MI TXBL GO 3.45% 5/1/26	70,000	68,919
	TOTAL MUNICIPAL BONDS	<u>1,573,591</u>	<u>1,566,418</u>
	CORPORATE BONDS:		
	ABBOTT LABS NT 3.75% 11/30/26	183,737	163,202

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS (CONTINUED):			
	ABBOTT LABS NT 6.15% 11/30/37	\$ 61,562	\$ 55,390
	ABBVIE INC NT 4.95% 3/15/31	125,604	126,285
	ADOBE INC NT 4.8% 4/4/29	124,895	126,561
	AIR LEASE NT 3.25% 3/1/25	51,028	49,693
	AIR PROD & CHEMICALS NT 4.85% 2/8/34	75,042	74,431
	ALLSTATE CORP NT 0.75% 12/15/25	98,578	95,663
	ALLSTATE CORP NT V/R 8/15/53	212,436	199,990
	ALLYAUDG 2024-1 CL A-2 5.32% 1/15/27	346,203	346,507
	AMAZON.COM INC NT 2.5% 6/3/50	25,091	15,577
	AMAZON.COM NT 3.15% 8/22/27	130,159	120,983
	AMERICAN EXPRESS NT V/R 5/26/33	198,224	197,574
	AMERICAN TOWER NT 5.2% 2/15/29	209,618	212,377
	AMERICAN WATER CAP NT 3.4% 3/1/25	31,513	29,823
	AMPHENOL CORP NT 4.75% 3/30/26	134,614	135,274
	ANALOG DEVICES NT 2.95% 4/1/25	70,514	64,462
	ANHEUSER BUSCH CO NT 5.95% 1/15/33	143,017	137,323
	ANHEUSER BUSCH COS NT 5.75% 4/1/36	131,064	129,468
	ANHEUSER-BUSCH CO NT 4.9% 2/1/46	112,456	112,033
	ANHEUSER-BUSCH NT 4.75% 1/23/29	125,068	120,538
	AON NORTH AMERICA NT 5.75% 3/1/54	75,785	75,899
	APPLE INC NT 1.125% 5/11/25	195,242	191,588
	APPLE INC NT 2.05% 9/11/26	144,228	134,338
	APPLIED MATERIALS NT 4.8% 6/15/29	70,221	70,580
	ARCHER DANIELS NT 5.935% 10/1/32	114,519	107,530
	ASTRAZENECA FIN NT 1.75% 5/28/28	39,932	36,347
	AT&T INC NT 2.3% 6/1/27	135,940	137,015
	AUTOMATIC DATA NT 1.7% 5/15/28	100,583	91,295
	AUTOMATIC DATA NT 4.45% 9/9/34	45,246	43,534
	AUTOZONE INC NT 4.75% 2/1/33	69,954	68,111
	AVALONBAY CMNTY NT 3.2% 1/15/28	112,048	114,824
	AVERY DENNISON NT 4.875% 12/6/28	162,595	155,273
	AVNET INC NT 3% 5/15/31	149,925	128,867
	BACCT 2023-A2 CL A2 4.98% 11/15/28	187,238	186,766
	BAKER HUGHES NT 2.061% 12/15/26	115,384	118,914
	BANK OF AMER NT V/R 1/20/28	77,751	68,578
	BANK OF AMERICA NT V/R 4/24/28	55,000	53,593
	BANK OF NY MELLON NT V/R 2/1/34	133,974	131,563
	BGC GROUP INC NT 4.375% 12/15/25	289,810	288,876

Iron Workers St. Louis District Council Annuity Trust Fund
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(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
CORPORATE BONDS (CONTINUED):			
	BK OF AMERICA NT V/R 8/15/35	\$ 102,794	\$ 98,510
	BLACKROCK NT 2.1% 2/25/32	61,460	62,827
	BOEING CO NT 8.625% 11/15/31	73,354	58,070
	BONY MELLON NT 3.4% 1/29/28	289,513	288,318
	BORGWARNER INC NT 4.375% 3/15/45	41,289	32,896
	BP CAP MARKETS NT 4.234% 11/6/28	75,000	73,860
	BRIGHTHOUSE FINL NT 3.85% 12/22/51	99,985	67,744
	BRISTOL MYERS NT 5.9% 11/15/33	54,916	58,810
	BRISTOL MYERS SQUIBB NT 5.75% 2/1/31	143,471	147,137
	BROWN FORMAN CORP NT 4.75% 4/15/33	90,712	89,282
	BURLINGTON NORTH NT 3.65% 9/1/25	78,092	74,441
	CAMDEN PPTY NT 2.8% 5/15/30	85,388	72,205
	CARMX 2022-4 CL A3 5.34% 8/16/27	64,871	65,119
	CARMX 2024-1 CL A2B V/R 3/15/27	322,126	322,277
	CATERPILLAR FINL NT 4.35% 5/15/26	138,917	139,965
	CBOE GLOBAL MKTS NT 1.625% 12/15/30	111,525	95,468
	CENTERPOINT ENERGY NT 4.5% 4/1/44	50,187	44,229
	CGCMT 2016-P3 CL A2 2.743% 4/15/49	613	594
	CHARLES SCHWAB CORP NT 3.2% 1/25/28	69,895	66,940
	CHARLES SCHWAB NT 2.45% 3/3/27	206,414	218,045
	CHARLES SCHWAB NT V/R 8/24/34	99,752	106,102
	CINTAS CORP 2 NT 3.7% 4/1/27	171,180	161,989
	CITIGROUP INC NT 3.2% 10/21/26	81,052	82,638
	CITIGROUP INC NT 4.125% 7/25/28	39,876	39,007
	CITIGROUP INC NT 5.5% 9/13/25	212,979	212,774
	CITIGROUP INC NT V/R 3/17/26	200,482	200,758
	CNH 2021-C CL A3 0.81% 12/15/26	143,494	144,095
	CNH INDUSTRIAL NT 5.5% 1/12/29	64,609	66,487
	COMCAST CORP NT 4.25% 10/15/30	141,964	141,001
	COMET 2022-A1 CL A1 2.8% 3/15/27	119,674	119,081
	CONNECTICUT LIT/PWR NT 0.75% 12/1/25	83,111	81,493
	CONOCO INC SR NT 6.95% 4/15/29	142,498	142,470
	CONOCOPHILLIPS NT 5.95% 3/15/46	86,548	63,139
	CONOCOPHILLIPS NT 7.9% 1/1/47	99,731	98,022
	CUMMINS INC NT 5.15% 2/20/34	80,762	81,438
	CVS HEALTH NT 5.125% 7/20/45	67,898	65,669
	DARTMOUTH COLLEGE NT 3.474% 6/1/46	69,997	53,107
	DICKS NT 3.15% 1/15/32	53,945	48,235

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CORPORATE BONDS (CONTINUED):			
	DOMINION ENERGY INC NT 7% 6/15/38	\$ 138,072	\$ 101,932
	DTRT 2023-1 CL A3 5.9% 3/15/27	109,998	111,143
	DUKE ENERGY CAR NT 6.1% 6/1/37	261,581	195,560
	DUKE ENERGY NT 4.85% 1/15/34	99,374	98,799
	DUKE ENERGY OH NT 6.9% 6/1/25	69,108	55,568
	EATON CORP NT 4.15% 3/15/33	124,219	124,357
	ECOLAB NT 5.25% 1/15/28	106,588	107,327
	EDISON CO NT 2.9% 12/1/26	81,712	77,104
	ELI LILLY NT 4.5% 2/9/27	140,099	140,414
	EMERSON ELEC NT 1.8% 10/15/27	99,528	92,718
	ENTERGY LOUISIANA NT 3.25% 4/1/28	111,581	114,742
	ESTEE LAUDER NT 4.65% 5/15/33	49,352	48,403
	EVERSOURCE ENERGY NT 5.5% 1/1/34	201,536	201,404
	EXXON MOBIL CORP NT 2.44% 8/16/29	148,292	137,084
	FEDERAL FARM CREDIT BANK 5.72% 10/28/25	175,000	175,000
	FEDEX CORP NT 4.9% 1/15/34	34,951	34,770
	FHMS 2022-K146 CL A2 2.92% 6/25/32	130,452	128,950
	FHMS K053 CL A2 2.995% 12/25/25	88,397	88,540
	FHMS K055 CL A2 2.673% 3/25/26	96,716	92,428
	FHMS K733 CL A2 3.75% 8/25/25	85,245	78,289
	FISERV INC NT 4.75% 3/15/30	34,920	34,833
	FIVE CORNERS NT 5.997% 2/15/53	100,250	105,066
	FLORIDA P&L NT 5.05% 4/1/28	174,870	177,426
	GATX CORP NT 4.7% 4/1/29	49,918	49,612
	GENERAL ELECTRIC CO NT V/R 5/5/26	289,303	289,457
	GENERAL MOTORS FINL NT 2.35% 2/26/27	44,956	42,541
	GENERAL MOTORS NT 1.25% 1/8/26	148,647	143,733
	GEORGIA POWER NT 4.65% 5/16/28	140,497	140,150
	GEORGIA-PACIFIC NT 7.375% 12/1/25	140,986	123,272
	GOLDMAN SACHS GP INC NT V/R 6/5/28	50,000	48,612
	GOLDMAN SACHS GROUP NT V/R 7/23/35	175,000	174,804
	GOLDMAN SACHS NT 3.5% 1/23/25	289,146	290,046
	GONZAGA UNIV NT 4.158% 4/1/46	35,000	27,627
	HARRIS CORP NT 4.854% 4/27/35	57,285	43,623
	HART 2024-C CL A-3 4.42% 5/15/29	579,958	578,188
	HCA INC NT 5% 2/15/26	125,450	125,865
	HCA INC NT 5.25% 4/15/25	203,206	205,172
	HCA INC NT 7.5% 11/6/33	112,290	112,158

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CORPORATE BONDS (CONTINUED):			
	HERSHEY COMPANY NT 3.2% 8/21/25	\$ 125,600	\$ 113,818
	HOME DEPOT INC NT 4.95% 9/30/26	94,978	95,983
	HOME DEPOT NT 5.15% 6/25/26	75,397	75,929
	HUMANA INC NT 5.75% 12/1/28	206,867	208,284
	ILLINOIS TOOL NT 2.65% 11/15/26	137,133	135,408
	ILLINOIS TOOL NT 4.875% 9/15/41	42,964	43,164
	INTEL CORP NT 3.75% 8/5/27	94,481	92,153
	JACOBS ENGINEERING NT 6.35% 8/18/28	65,751	67,838
	JDOT 2023-B CL A3 5.18% 3/15/28	29,995	30,194
	JDOT 2024 CL A-3 5.06% 11/15/28	29,998	30,224
	JOHNSON & JOHNSON NT 5.95% 8/15/37	74,755	55,174
	JPMORGAN CHASE NT V/R 1/23/29	75,000	72,080
	JPMORGAN CHASE NT V/R 12/15/25	100,000	100,028
	JPMORGAN CHASE NT V/R 4/22/28	210,080	213,751
	KENTUCKY UTILITIES NT 5.125% 11/1/40	119,111	121,080
	KENVUE INC NT 5.35% 3/22/26	104,942	106,205
	KEURIG/DR PEPPER NT 5.05% 3/15/29	209,868	212,209
	KEURIG/DR PEPPER NT 5.2% 3/15/31	134,623	137,033
	KIMBERLY-CLARK NT 3.95% 11/1/28	165,702	156,966
	KIMBERLY-CLARK NT 4.5% 2/16/33	79,878	79,040
	KINDER MORGAN NT 2% 2/15/31	39,624	33,695
	KINDER MORGAN NT 4.3% 6/1/25	287,419	287,968
	KINDER MORGAN NT 5.8% 3/15/35	164,278	127,289
	KLA TENCOR CORP NT V/R 11/1/24	124,143	119,000
	LOCKHEED MARTIN NT 4.5% 2/15/29	224,423	224,105
	LOEWS CORP NT 6% 2/1/35	76,749	75,451
	LOWES COMPANIES NT 4.25% 9/15/44	245,211	226,661
	LUBRIZOL CORP NT 6.5% 10/1/34	82,830	73,566
	MASTERCARD INC NT 4.875% 5/9/34	56,946	55,011
	META PLATFORMS NT 5.6% 5/15/53	120,237	119,210
	METLIFE INC NT 5.3% 12/15/34	199,168	202,040
	MID-AMERICA APTS NT 1.1% 9/15/26	49,777	46,868
	MOLSON COORS NT 3% 7/15/26	87,004	87,571
	MONDELEZ INTL NT 2.625% 3/17/27	164,293	167,361
	MORGAN STANLEY NT V/R 1/23/30	79,368	78,407
	NATIONAL RURAL UTIL NT 2.4% 3/15/30	114,420	106,279
	NATIONAL RURAL UTIL NT V/R 4/30/43	112,933	113,014
	NATIONWIDE MUTUAL NT 7.875% 4/1/33	155,693	123,162

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CORPORATE BONDS (CONTINUED):			
	NATIONWIDE MUTUAL NT 8.25% 12/1/31	\$ 121,355	\$ 112,827
	NATL RURAL UTIL FIN NT 5% 8/15/34	119,099	118,745
	NEVADA POWER NT 6.75% 7/1/37	72,601	61,764
	NEXTERA ENERGY NT V/R 9/1/54	125,000	128,374
	NORTHERN STATES PWR NT 5.35% 11/1/39	61,676	52,177
	NY LIFE INS NT 5.875% 5/15/33	133,098	114,951
	OCCIDENTAL PETROL NT 6.45% 9/15/36	152,325	129,269
	OGE ENERGY NT 5.45% 5/15/29	111,269	112,232
	OGLETHORPE PWR NT 4.2% 12/1/42	159,722	117,215
	ONE GAS INC NT 4.658% 2/1/44	74,999	67,094
	ONEOK INC NT 5% 3/1/26	34,956	35,014
	ORACLE CORP NT 6.15% 11/9/29	66,741	68,765
	O'REILLY AUTO NT 3.9% 6/1/29	133,807	135,244
	PACCAR FINANCIAL NT 4.45% 8/6/27	29,960	30,060
	PACCAR FINANCIAL NT 5.2% 11/9/26	75,233	76,233
	PACCAR FINL NT 5% 5/13/27	119,908	121,752
	PACIFIC GAS & ELEC NT 5.9% 6/15/32	45,970	46,565
	PAYPAL HLDGS NT 5.15% 6/1/34	81,998	80,610
	PEPSICO INC NT 2.75% 3/19/30	238,784	218,909
	PFIZER INC NT 4% 3/15/49	53,884	36,983
	PG&E ENERGY NT 1.46% 7/15/48	72,516	65,562
	PNC FINL SVCS NT V/R 10/28/33	75,000	78,775
	PPG INDUSTRIES NT 1.2% 3/15/26	60,014	61,937
	PRINCIPAL LFE GLB NT 1.25% 8/16/26	84,619	80,083
	PRIVATE EXPORT NT 4.3% 12/15/28	254,977	254,263
	PROGRESSIVE CORP NT 3% 3/15/32	87,851	89,040
	PROV ST JOSEPH NT 2.746% 10/1/26	105,691	96,429
	PUBLIC SERVICE COLO NT 2.9% 5/15/25	54,650	54,368
	PUBLIC SERVICE ELE NT 3.05% 11/15/24	66,625	64,945
	PUBLIC SERVICE NT 8.625% 4/15/31	30,000	35,123
	PUBLIC STORAGE NT 5.1% 8/1/33	70,443	70,429
	PUBLIC SVC ELEC/GAS NT 5.2% 3/1/34	80,311	81,228
	PUGET SOUND ENERGY NT 2.893% 9/15/51	200,000	127,162
	QUEST DIAGNOSTICS NT 5.75% 1/30/40	136,391	128,155
	RAST 2003-A15 CL 1A1 4.25% 2/25/34	9,609	8,756
	REALTY INCOME NT 4.125% 10/15/26	34,825	34,679
	REINSURANCE GRP NT 3.95% 9/15/26	39,662	39,435
	REPUBLIC SERVICES NT 3.95% 5/15/28	158,227	161,378

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CORPORATE BONDS (CONTINUED):			
	ROCKWELL AUTOMATION NT 4.2% 3/1/49	\$ 61,372	\$ 63,713
	ROPER TECH NT 3.8% 12/15/26	34,132	34,499
	ROPER TECH NT 3.85% 12/15/25	52,217	49,530
	ROPER TECHNOLOGIES NT 4.75% 2/15/32	90,271	88,629
	ROSS STORES INC NT 4.6% 4/15/25	207,304	179,791
	RTX CORP NT 4.125% 11/16/28	148,742	127,136
	RTX CORP NT 5.15% 2/27/33	139,588	141,147
	SALESFORCE.COM NT 1.95% 7/15/31	84,754	71,932
	SIERRA PACIFIC PWR NT 6.75% 7/1/37	112,180	110,612
	SIMON PPTY GRP NT 5.85% 3/8/53	148,659	155,319
	SIMON PPTY NT 3.375% 12/1/27	59,528	58,084
	SOUTHWEST AIRLINES NT 5.25% 5/4/25	142,348	140,119
	SPIRE MISSOURI NT 4.8% 2/15/33	81,049	84,112
	STATE STREET CORP NT V/R 2/7/28	211,242	216,374
	STATE STREET CORP NT V/R 5/13/33	80,000	77,253
	SYNIT 2022-A2 CL A 3.86% 7/17/28	79,989	79,479
	TEXAS INSTRUMENT NT 4.6% 2/8/27	69,914	70,416
	TMOBILE USA NT 3.5% 4/15/25	105,661	99,340
	TMTS 2004-9HE CL A1 V/R 9/25/34	14,307	14,467
	TRANSCONT GAS PL NT 4% 3/15/28	63,396	58,340
	TRAVELERS COS INC NT 4.3% 8/25/45	69,451	60,274
	TRUIST FINL CORP NT V/R 10/28/33	101,865	104,754
	TRUSTEES OF UN CLG NT 4.877% 7/7/35	70,000	66,367
	TTX CO NT 5.05% 11/15/34	119,923	120,366
	TX INSTRUMENTS NT 2.25% 9/4/29	74,767	67,684
	UDR INC NT 4.4% 1/26/29	39,999	39,096
	UNION ELEC NT 5.45% 3/15/53	169,820	169,966
	UNION ELECTRIC NT 2.15% 3/15/32	79,913	66,629
	UNION PACIFIC NT 4.821% 2/1/44	139,440	135,645
	UNION PACIFIC RR NT 3.227% 5/14/26	136,883	131,252
	UNITED PARCEL SERVICE NT 5.2% 4/1/40	189,145	184,016
	UNITED PARCEL SRVC NT 4.875% 3/3/33	106,283	105,191
	UNITEDHEALTH GROUP NT 2.3% 5/15/31	159,986	137,706
	US BANCORP NT V/R 1/27/28	110,270	113,563
	VENTAS REALTY NT 4% 3/1/28	43,853	43,862
	VERIZON COMM NT 2.355% 3/15/32	39,223	32,516
	VERIZON NT 1.45% 3/20/26	205,174	196,431
	VIRGINIA POWER NT 5.088% 5/1/27	419,995	422,218

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CORPORATE BONDS (CONTINUED):			
	VISA INC NT 3.15% 12/14/25	\$ 53,927	\$ 49,316
	VOYA FINANCIAL NT V/R 1/23/48	116,463	100,928
	VOYA FINL NT 3.65% 6/15/26	49,855	49,106
	VZMT 2024-6 CL A-1A 4.17% 8/20/30	79,979	79,306
	WACHOVIA CORP NT V/R 8/1/26	40,319	33,425
	WALT DISNEY NT 3.35% 3/24/25	204,729	188,890
	WALT DISNEY NT 3.7% 3/23/27	84,907	83,660
	WASTE MANAGEMENT NT 4.15% 4/15/32	118,793	115,135
	WELLS FARGO & CO NT V/R 4/22/28	210,000	214,074
	WELLS FARGO NT 3% 4/22/26	113,487	117,134
	WELLS FARGO NT 4.75% 12/7/46	69,867	61,183
	WESTERN MIDSTREAM NT 5.25% 2/1/50	52,841	52,346
	WEYERHAEUSER CO NT 7.375% 3/15/32	26,571	21,532
	WISC ELEC PWR NT 5% 5/15/29	90,384	91,510
	WISCONSIN ELEC PWR NT 3.1% 6/1/25	49,685	49,493
	WISCONSIN ELECTRIC NT 4.6% 10/1/34	45,199	43,586
	WORKDAY INC NT 3.5% 4/1/27	39,976	39,020
	WRKCO INC NT 4% 3/15/28	61,571	63,181
	WW GRAINGER INC NT 1.85% 2/15/25	34,903	34,698
	WW GRAINGER INC NT 4.45% 9/15/34	75,183	72,742
	XCEL ENERGY NT 5.5% 3/15/34	129,549	131,086
	TOTAL CORPORATE BONDS	28,295,621	27,236,532
FOREIGN BONDS:			
	BK OF NOVA SCOTIA NT 2.951% 3/11/27	50,000	48,150
	CANADIAN NATL RY NT 6.9% 7/15/28	148,728	124,171
	CANADIAN PACIFIC RR CO NT 4% 6/1/28	103,147	102,740
	CGI INC NT 2.3% 9/14/31	36,729	37,603
	ENBRIDGE INC NT 5.625% 4/5/34	79,879	81,352
	ENBRIDGE INC NT 5.7% 3/8/33	66,610	66,655
	HSBC HOLDINGS NT V/R 3/9/29	122,894	124,162
	HSBC HOLDINGS PLC NT 6.332% 3/9/44	29,164	32,450
	KINROSS GOLD NT 6.875% 9/1/41	132,308	103,092
	MAGNA INTL NT 5.05% 3/14/29	79,882	80,738
	MITSUBISHI UFJ FIN NT V/R 4/19/28	85,000	83,633
	NVENT FIN SARL NT V/R 4/15/28	60,508	54,493
	PFIZER INVESTMENT NT 4.75% 5/19/33	75,319	78,816
	PFIZER INVESTMENT NT 5.11% 5/19/43	83,300	82,488

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FOREIGN BONDS (CONTINUED):			
	TORONTO-DOMINION BK NT 1.2% 6/3/26	\$ 89,996	\$ 85,190
	TORONTO-DOMINION BK NT 2% 9/10/31	89,564	75,276
	TOTALENERGIES NT 5.488% 4/5/54	125,000	124,193
	TOTAL FOREIGN BONDS	1,458,028	1,385,202
COMMON STOCKS:			
	ACUSHNET HOLDINGS CORP	83,534	81,223
	ADVANSIX INC	98,347	84,826
	AIR TRANSPORT SERVICES GROUP INC	74,142	78,873
	ALAMO GROUP INC	74,631	83,922
	ALBANY INTL CORP NEW CL A	90,292	70,637
	APOGEE ENTERPRISES INC	65,478	98,789
	APPLE HOSPITALITY REIT INC	129,307	123,551
	ASGN INC	71,609	88,877
	ASTEC INDS INC	97,766	63,083
	AXIS CAPITAL HOLDINGS LTD	104,906	127,173
	BANNER CORPORATION	68,819	71,725
	BOWHEAD SPECIALTY HOLDINGS INC	35,352	44,247
	BOYD GAMING CORP	69,027	80,030
	BRUNSWICK CORPORATION	75,411	78,943
	CENTRAL GARDEN AND PET CO-A	114,467	111,023
	CHARLES RIVER LABORATORIES	81,340	73,218
	CHOICE HOTELS INTL INC	30,605	35,575
	CIENA CORPORATION	61,363	92,725
	CIVITAS RESOURCES INC	179,760	127,342
	COHEN & STEERS INC	108,689	156,550
	COHU INCORPORATED	107,966	99,057
	COLLIERS INTERNATIONAL GROUP ADR	109,166	138,902
	COMMERCIAL METALS CO	86,822	96,302
	COPT DEFENSE PROPERTIES	116,015	136,367
	CRANE NXT CO	50,720	72,179
	CUSHMAN & WAKEFIELD PLC ADR	93,611	87,940
	DELEK US HOLDINGS INC	71,523	59,546
	DIODES INCORPORATED	89,893	71,053
	EAGLE MATERIALS INC	20,897	42,819
	ENVISTA HOLDINGS CORP	40,006	44,037
	EVERTEC INC	88,810	78,460
	EXTREME NETWORKS INC	59,227	64,796

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COMMON STOCKS (CONTINUED):			
	FIRST AMERICAN FINANCIAL	\$ 143,584	\$ 118,093
	FOUR CORNERS PROPERTY TRUST	123,080	125,811
	FRONTDOOR INC	59,091	90,684
	FULLER H B CO	125,721	131,724
	GIBRALTAR INDUSTRIES INC	92,336	107,309
	HANOVER INSURANCE GROUP INC	123,466	146,105
	HAYWARD HOLDINGS INC	61,369	92,194
	HELMERICH & PAYNE	134,291	113,064
	HILLENBRAND INC	150,205	96,701
	HUB GROUP INC CLASS A	117,442	139,933
	ICF INTERNATIONAL INC	54,450	84,295
	IDACORP INC	170,426	180,055
	INGRAM MICRO HOLDING CORP	59,698	64,020
	INNOSPEC INC	105,870	119,636
	INTEGER HOLDINGS CORP	41,742	78,278
	INTERPARFUMS INC	61,980	61,140
	JOHN BEAN TECHNOLOGIES CORP	147,031	155,988
	KAISER ALUMINUM CORPORATION	45,485	47,526
	KENNAMETAL INC	100,952	84,316
	KONTOOR BRANDS INC	59,063	92,480
	KULICKE & SOFFA INDS INC	82,839	100,711
	LAKELAND FINANCIAL CORP	105,377	111,920
	LAZARD INC	50,204	66,238
	LCI INDUSTRIES	82,507	70,663
	LITTELFUSE INC	137,867	144,332
	MAGNOLIA OIL & GAS CORP	138,464	160,654
	MARTEN TRANSPORT LIMITED	77,655	76,471
	MATADOR RESOURCES COMPANY	134,579	140,958
	MATTEL INC	107,396	119,325
	MAXIMUS INC	41,497	55,754
	MCGRATH RENTCORP	62,668	85,844
	MERCURY SYSTEMS INC	106,123	70,847
	MERIDIANLINK INC	7,309	7,247
	MERITAGE HOMES CORP	60,313	55,266
	MGE ENERGY INC	83,278	104,064
	MINERALS TECHNOLOGIES INC	47,043	60,232
	MP MATERIALS CORP	46,408	51,272
	MUELLER INDUSTRIES INCORPORATED	26,485	96,315

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
COMMON STOCKS (CONTINUED):			
	MURPHY USA INC	\$ 49,581	\$ 90,363
	NATIONAL BANK HOLD-CL A	132,752	158,934
	NATIONAL FUEL GAS CO	83,774	90,795
	NCR ATLEOS CORPORATION	64,136	78,540
	NCR CORP	82,462	71,480
	NEXTRACKER INC	70,220	81,233
	NORTHWESTERN ENERGY GROUP INC	49,673	48,916
	OLD NATL BANCORP	143,741	156,969
	OMNICELL INC	78,524	91,200
	ONE GAS INC	28,569	38,842
	OPTION CARE HEALTH INC	80,140	59,213
	OXFORD INDUSTRIES INCORPORATED	74,544	54,102
	PERFORMANCE FOOD GROUP CO	70,340	109,688
	PRESTIGE CONSUMER HEALTHCARE INC	112,039	129,431
	QIAGEN NV ADR	136,821	135,773
	RAYONIER INC	106,536	99,155
	RENASANT CORP	144,215	164,069
	ROGERS CORP	144,904	109,807
	RYAN SPECIALTY HOLDINGS INC	37,465	67,187
	RYMAN HOSPITALITY PROPERTIES	57,503	55,666
	SAFETY INSURANCE GROUP INC	111,642	110,354
	SELECT WTR SOLUTIONS INC	40,568	46,799
	SERVISFIRST BANCSHARES INC	71,903	72,332
	SILGAN HOLDINGS INC	105,639	133,748
	SOUTHSTATE CORP	132,922	170,678
	STEWART INFORMATION SERVICES CORP	23,391	36,464
	STOCK YARDS BANCORP INC	71,603	73,507
	STRIDE INC	74,556	99,343
	SUMMIT MATERIALS INC CL A	22,826	45,751
	THE SIMPLY GOOD FOODS CO	43,280	42,243
	TOWER SEMICONDUCTOR LTD ADR	75,978	119,166
	TOWNE BANK/PORTSMOUTH VA	82,106	84,487
	UFP INDUSTRIES INC	53,513	95,425
	UMB FINANCIAL CORP	142,218	177,763
	UNIFIRST CORPORATION	149,201	144,747
	UNITED BANKSHARES INC/WV	153,489	171,256
	V F CORP	76,203	96,923
	VERINT SYSTEMS INC	150,073	79,662

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	COMMON STOCKS (CONTINUED):		
	VIAD CORP	\$ 101,341	\$ 95,285
	VISTEON CORP	111,442	94,763
	WALKER & DUNLOP INC	128,078	151,477
	WATTS INDUSTRIES CLASS A	58,287	85,766
	WERNER ENTERPRISES INC	171,786	159,180
	WINTRUST FINANCIAL CORP	93,104	127,472
	TOTAL COMMON STOCKS	<u>10,017,883</u>	<u>10,877,209</u>
	MUTUAL FUNDS:		
	AFL-CIO HOUSING INVESTMENT TRUST DVF CLASS R	16,531,723	16,970,343
	AMERICAN FUNDS FUNDAMENTAL INVESTORS R6	15,570,372	21,344,527
	BGO DAILY VALUE FUND CL F	12,978,670	14,527,305
	CAPITAL GROUP EUROPACIFIC GROWTH SA	3,516,965	3,555,347
	DFA US TARGETED VALUE I	3,027,531	3,488,421
	FIDELITY 500 INDEX	8,361,870	10,194,031
	FIDELITY LARGE CAP GROWTH INDEX	15,368,661	19,394,395
	FIDELITY MID CAP INDEX	2,752,904	3,342,363
	INVESCO DISCOVERY Y	4,232,511	5,391,795
	MASSMUTUAL MID CAP GROWTH I	8,524,264	9,381,224
	MASSMUTUAL TOTAL RETURN BOND I	1,606,776	1,608,274
	NUVEEN SYMPHONY FLOATING-R6	23,598,808	22,565,188
	PGIM JENNISON NATURAL RESOURCES Z	2,035,603	2,012,589
	PIMCO REAL RETURN INSTL	1,674,497	1,681,994
	T ROWE PRICE RETIREMENT 2060 TRUST A	3,782,425	4,391,495
	T ROWE PRICE RETIREMENT 2065 TR A	5,613,779	6,538,192
	T. ROWE PRICE RETIREMENT BALANCED TRST ATRINAT	1,247,636	1,409,724
	T.ROWE PRICE RETIREMENT 2005 TRUST A	399,956	423,676
	T.ROWE PRICE RETIREMENT 2010 TRUST A	138,107	152,531
	T.ROWE PRICE RETIREMENT 2015 TRUST A	99,282	112,838
	T.ROWE PRICE RETIREMENT 2020 TRUST A	1,239,573	1,411,279
	T.ROWE PRICE RETIREMENT 2025 TRUST A	1,424,760	1,628,426
	T.ROWE PRICE RETIREMENT 2030 TRUST A	2,523,538	2,873,849
	T.ROWE PRICE RETIREMENT 2035 TRUST A	7,852,602	9,150,745
	T.ROWE PRICE RETIREMENT 2040 TRUST A	3,630,425	4,269,536
	T.ROWE PRICE RETIREMENT 2045 TRUST A	3,756,740	4,437,269
	T.ROWE PRICE RETIREMENT 2050 TRUST A	2,326,059	2,747,359
	T.ROWE PRICE RETIREMENT 2055 TRUST A	5,023,348	5,944,748
	VANGUARD DEV MKTS INDX FD INST SHRS	11,024,935	14,956,105

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
October 31, 2024

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party and Description of Assets (b) and (c)	Cost (d)	Current Value (e)
	MUTUAL FUNDS (CONTINUED):		
	VANGUARD INSTL INDEX FUND #94	\$ 15,713,887	\$ 33,930,541
	VANGUARD RUSSELL 1000 GR-INS	<u>2,948,769</u>	<u>11,415,248</u>
	TOTAL MUTUAL FUNDS	<u>188,526,976</u>	<u>241,251,357</u>
	COLLECTIVE TRUST FUND:		
	NIS INTERMEDIATE FIXED INCOME FUND	<u>19,356,950</u>	<u>19,139,718</u>
	GUARANTEED INTEREST FUND:		
	SAGIC DIVERSIFIED BOND I	<u>14,519,168</u>	<u>15,349,573</u>
	TOTAL ASSETS HELD (AT END OF YEAR)	<u>\$ 306,741,291</u>	<u>\$ 359,056,403</u>

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 2023 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2023 or fiscal plan year beginning <u>11/01/2023</u> and ending <u>10/31/2024</u>	
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 IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND 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) BOARD OF TRUSTEES OF IRON WORKERS ST. LOUIS DISTRICT 13801 RIVERPORT DRIVE SUITE 501 MARYLAND HEIGHTS MO 63043-0010	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">1b Three-digit plan number (PN) ►</td> <td style="width: 40%; text-align: center;">004</td> </tr> <tr> <td>1c Effective date of plan</td> <td style="text-align: center;">08/01/1982</td> </tr> <tr> <td>2b Employer Identification Number (EIN)</td> <td style="text-align: center;">43-1267550</td> </tr> <tr> <td>2c Plan Sponsor's telephone number</td> <td style="text-align: center;">314-739-1100</td> </tr> <tr> <td>2d Business code (see instructions)</td> <td style="text-align: center;">237990</td> </tr> </table>	1b Three-digit plan number (PN) ►	004	1c Effective date of plan	08/01/1982	2b Employer Identification Number (EIN)	43-1267550	2c Plan Sponsor's telephone number	314-739-1100	2d Business code (see instructions)	237990
1b Three-digit plan number (PN) ►	004										
1c Effective date of plan	08/01/1982										
2b Employer Identification Number (EIN)	43-1267550										
2c Plan Sponsor's telephone number	314-739-1100										
2d Business code (see instructions)	237990										

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	<u>John Herrington</u> John Herrington (Mar 19, 2025 11:26:43 CDT)	Date	JOHN HERRINGTON
	Signature of plan administrator		Enter name of individual signing as plan administrator
SIGN HERE	<u>Dennis Hellenberg</u> Dennis Hellenberg (Mar 19, 2025 12:02:31 EDT)	Date	DENNIS HELLENBERG
	Signature of employer/plan sponsor		Enter name of individual signing as employer or plan sponsor
SIGN HERE		Date	
	Signature of DFE		Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500. Form 5500 (2023)
v. 230728

3a Plan administrator's name and address ☒ Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year

5 5,069

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

6a(1) 4,927

a (2) Total number of active participants at the end of the plan year

6a(2) 4,950

b Retired or separated participants receiving benefits

6b 374

c Other retired or separated participants entitled to future benefits

6c

d Subtotal. Add lines 6a(2), 6b, and 6c

6d 5,324

e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits

6e

f Total. Add lines 6d and 6e

6f 5,324

g (1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)

6g(1) 5,069

(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)

6g(2) 5,128

h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested

6h

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)

7 426

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

2E 2H

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 1
 (4) ☒ C (Service Provider Information)
 (5) ☒ D (DFE/Participating Plan Information)
 (6) ☐ G (Financial Transaction Schedules)

Iron Workers St. Louis District Council Annuity Trust Fund
EIN: 43-1267550 Plan Number: 004
Schedule H, Line 4j - Schedule of Reportable Transactions
Year Ended October 31, 2024

Identity of Party Involved (a)	Description of Asset (b)	Purchase Price (c)	Selling Price (d)	Cost of Asset (g)	Current Value of Asset on Transaction Date (h)	Net Gain (Loss) (i)
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Individual transactions in excess of five percent of plan assets at beginning of year: None.

Series of transactions with one party in excess of five percent of plan assets at beginning of year: None.

Series of transactions in excess of five percent of plan assets at beginning of year:

COMMERCE BANK	FS FINANCIAL SQUARE GOVT #465 (292)	\$ -	\$ 36,921,358	\$ 36,921,358	\$ 36,921,358	\$ -
COMMERCE BANK	FS FINANCIAL SQUARE GOVT #465 (531)	33,446,771	-	33,446,771	33,446,771	-

Other transactions with a party that was involved in a Category 1 transaction: None