

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 01/01/2023 and ending 12/31/2023	
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 NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 11/01/1950
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 NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INC. C/O NORTHWESTERN OHIO ADMINISTRATORS INC. PO BOX 1330 HOLLAND, OH 43528
2b	Employer Identification Number (EIN) 34-4437724
2c	Plan Sponsor's telephone number 419-248-2401
2d	Business code (see instructions) 541990

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.	06/02/2026	JASON BARLOW
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	06/03/2026	RICHARD TOTH
	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 1285
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) 100 6a(2) 94 6b 632 6c 295 6d 1021 6e 216 6f 1237 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 5

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

1B

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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 0
- (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 MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

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

A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INC.	D Employer Identification Number (EIN) 34-4437724

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

1a Enter the valuation date: Month 01 Day 01 Year 2023	
b Assets	
(1) Current value of assets	1b(1) 34724956
(2) Actuarial value of assets for funding standard account.....	1b(2) 40316158
c (1) Accrued liability for plan using immediate gain methods	1c(1) 36402412
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases	1c(2)(a)
(b) Accrued liability under entry age normal method.....	1c(2)(b)
(c) Normal cost under entry age normal method	1c(2)(c)
(3) Accrued liability under unit credit cost method.....	1c(3) 36402412
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 60203038
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 0
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 3227873
(3) Expected plan disbursements for the plan year	1d(3) 3407873

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

SIGN HERE	09/05/2024
Signature of actuary RICHARD L. KUBIAK	Date 23-08540
Type or print name of actuary CUNI, RUST & STRENK	Most recent enrollment number 513-891-0270
Firm name 4555 LAKE FOREST DRIVE - SUITE 620 CINCINNATI, OH 45242-3760	Telephone number (including area code)
Address of the firm	

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

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	34724956
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	868	40395916
(2) For terminated vested participants	317	16180378
(3) For active participants:		
(a) Non-vested benefits		94667
(b) Vested benefits		3532077
(c) Total active	100	3626744
(4) Total	1285	60203038
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	57.68 %

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

(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM/DD/YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/01/2023	0	0			
12/31/2023	132356	0			
Totals ▶			3(b)	132356	3(c) 0
(d) Total withdrawal liability amounts included in line 3(b) total			3(d)		11796

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	110.8 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan?		☐ Yes ☐ No
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions)?		☐ Yes ☐ No
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is:	4f	
• Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge;		
• Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here. ☐		
• Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."		

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

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

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a		2.55 %
	Pre-retirement		Post-retirement
b Rates specified in insurance or annuity contracts	☐ Yes ☐ No ☒ N/A	☐ Yes ☐ No ☒ N/A	
c Mortality table code for valuation purposes:			
(1) Males	6c(1)	9P	9P
(2) Females	6c(2)	9FP	9FP
d Valuation liability interest rate	6d	7.25 %	7.25 %
e Salary scale	6e	% ☒ N/A	
f Withdrawal liability interest rate:			
(1) Type of interest rate	6f(1)	☐ Single rate ☒ ERISA 4044 ☐ Other ☐ N/A	
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	%	
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	5.0 %	
h Estimated investment return on current value of assets for year ending on the valuation date	6h	-18.2 %	
i Expense load included in normal cost reported in line 9b	6i	☐ N/A	
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%	
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)	180000	
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐	

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	657156	68341
4	6186	643

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☒ Yes ☐ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☒ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended ..	8d(2)	5
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☒ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	0

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

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	180000

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

	Outstanding balance	
9c(1)	19337969	2962852
9c(2)	0	0
9c(3)	0	0

d Interest as applicable on lines 9a, 9b, and 9c**9d** 227857**e** Total charges. Add lines 9a through 9d**9e** 3370709**Credits to funding standard account:****f** Prior year credit balance, if any**9f** 10969580**g** Employer contributions. Total from column (b) of line 3**9g** 132356**h** Amortization credits as of valuation date**i** Interest as applicable to end of plan year on lines 9f, 9g, and 9h**9i** 971390**j** Full funding limitation (FFL) and credits:**(1)** ERISA FFL (accrued liability FFL)**(2)** "RPA '94" override (90% current liability FFL)**(3)** FFL credit

	Outstanding balance	
9h	12282135	2363880
9j(1)	13756996	
9j(2)	12892390	

9j(3) 0**k (1)** Waived funding deficiency**9k(1)** 0**(2)** Other credits**9k(2)** 0**l** Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)**9l** 14437206**m** Credit balance: If line 9l is greater than line 9e, enter the difference**9m** 11066497**n** Funding deficiency: If line 9e is greater than line 9l, enter the difference**9n****o** Current year's accumulated reconciliation account:**(1)** Due to waived funding deficiency accumulated prior to the current plan year**9o(1)****(2)** Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:**(a)** Reconciliation outstanding balance as of valuation date**9o(2)(a)** 0**(b)** Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))**9o(2)(b)** 0**(3)** Total as of valuation date**9o(3)** 0**10** Contribution necessary to avoid an accumulated funding deficiency. (see instructions.)**10****11** Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions☒ Yes ☐ No

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INC.	D Employer Identification Number (EIN) 34-4437724

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).....

No

Yes

☒
- b

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

(b)

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

(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)

NORTHWESTERN OHIO ADMINISTRATORS IN

34-1337680

(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 13	CONTRACT ADMINISTRATOR	64473	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CUNI, RUST & STRENK, INC.

31-1227755

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	43300	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY-SMITH BARNEY

11-2418191

(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	40000	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)

CAMBAIR INVESTORS LLC

84-1596610

(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	29777	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CLARK, SCHAEFER, HACKETT & CO.

31-0800053

(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	23750	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALLOTA FARLEY CO., LPA

34-1316963

(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	19239	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)

KEY BANK

31-0466650

(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?
25	NONE	18166	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HUNTINGTON INSURANCE, INC.

34-1715613

(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?
22 23	NONE	14089	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SAGE ADVISORY SERVICES

74-2798841

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	10017	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 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 01/01/2023 and ending 12/31/2023		
A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INC.		
D Employer Identification Number (EIN) 34-4437724		

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	71811	19518
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	28237	20888
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	22321	28145
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	609833	574314
(2) U.S. Government securities	1c(2)	1741156	2269502
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1186857	7705425
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3079572	3063875
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	27712797	23177222
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	314425	9393

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	34767009	36868282
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	42053	34787
k Total liabilities (add all amounts in lines 1g through 1j)	1k	42053	34787
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	34724956	36833495

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)	132356	
(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)		132356
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	24604	
(B) U.S. Government securities	2b(1)(B)	68091	
(C) Corporate debt instruments	2b(1)(C)	39889	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	9614	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		142198
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	51004	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1025031	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		1076035
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	3122676	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1042027
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		5515292

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3103174	
(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)		3103174
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)	64473	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)	23750	
(5) Investment advisory and investment management fees	2i(5)	91582	
(6) Bank or trust company trustee/custodial fees	2i(6)	19239	
(7) Actuarial fees	2i(7)	43300	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	61235	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		303579
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3406753

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2108539
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: **CLARK, SCHAEFER, HACKETT & CO.**

(2) EIN: **31-0800053**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 526545.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INC.	D Employer Identification Number (EIN) 34-4437724

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 34-0797057 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	0

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☒ N/A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes ☐ No ☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☐ No ☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase ☐ Decrease ☐ Both ☒ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

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

Schedule R (Form 5500) 2023
v. 230707

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer **METAL FORMING AND COINING CORPORATION**

b EIN **34-4446523**

c Dollar amount contributed by employer **61172**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month **07** Day **31** Year **2023**

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

(1) Contribution rate (in dollars and cents) **0.62**

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

a Name of contributing employer **TOTH INDUSTRIES**

b EIN **34-4451123**

c Dollar amount contributed by employer **55370**

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month **10** Day **28** Year **2023**

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

(1) Contribution rate (in dollars and cents) **0.62**

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents)

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☒ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	0
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	0
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	0
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 65.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 0.0 %

High-Yield Debt: 27.0 % Real Assets: 7.0 % Cash or Cash Equivalents: 0.0 % Other: 1.0 %

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

INDEPENDENT AUDITORS' REPORT

To the Participants and Board of Trustees
Northwest Ohio Area Industries UAW
Retirement Income Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of Northwest Ohio Area Industries UAW Retirement Income Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2022, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022 and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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 Northwest Ohio Area Industries UAW Retirement Income 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 ERISA Section 103(a)(3)(C) 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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 Northwest Ohio Area Industries UAW Retirement Income Plan 's ability to continue as a going concern for one year after the date that 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

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the Financial Statements section of our report, 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 Northwest Ohio Area Industries UAW Retirement Income 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 Northwest Ohio Area Industries UAW Retirement Income Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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.

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2023 and the supplemental schedule of reportable transactions for the year ended December 31, 2023 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 included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, 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 form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Clark, Schaefer, Hackett & Co.

Dayton, Ohio
August 28, 2024

Schedule MB, line 8b(2) – Schedule of Active Participant Data.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

	Years of Credited Service														
	Under 1			1 to 4			5 to 9			10 to 14			15 to 19		
Attained Age	No.	Average		No.	Average		No.	Average		No.	Average		No.	Average	
		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.
Under 25	3			0			0			0			0		
25 to 29	5			0			0			0			0		
30 to 34	9			0			0			0			0		
35 to 39	3			0			0			0			0		
40 to 44	8			0			1			0			0		
45 to 49	13			0			0			3			0		
50 to 54	1			0			0			7			0		
55 to 59	7			1			0			5			2		
60 to 64	7			2			2			6			2		
65 to 69	4			0			1			2			0		
70 & up	1			0			0			0			1		

	Years of Credited Service														
	20 to 24			25 to 29			30 to 34			35 to 39			40 & up		
Attained Age	No.	Average		No.	Average		No.	Average		No.	Average		No.	Average	
		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.		Comp.	Accrued Mon. Ben.
Under 25	0			0			0			0			0		
25 to 29	0			0			0			0			0		
30 to 34	0			0			0			0			0		
35 to 39	0			0			0			0			0		
40 to 44	0			0			0			0			0		
45 to 49	0			0			0			0			0		
50 to 54	0			0			0			0			0		
55 to 59	0			0			0			0			0		
60 to 64	1			0			0			0			0		
65 to 69	0			1			1			1			0		
70 & up	0			0			0			0			0		

Schedule MB, line 6 – Statement of Actuarial Assumptions/Methods.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1. Interest Rates: 7.25%/2.55% (Funding/Current Liability).
2. Mortality Rates:
 - a. Funding
 - i. Non-Disabled Blue Collar adjusted Pri-2012.
 - ii. Retired Blue Collar adjusted Pri-2012 Retiree.
 - iii. Survivor Blue Collar adjusted Pri-2012 Contingent Survivor.
 - iv. Disabled Pri-2012 Disabled Retiree.
 - v. Weighting Amount-weighted.
 - vi. Future Improvement Projected generationally using Scale MP-2021.
 - b. Current Liability 2023 Static Mortality Table (IRS Notice 2022-22).

3. <u>Retirement Rates:</u>	Terminated		
	<u>Age</u>	<u>Actives</u>	<u>Vesteds</u>
	57	0.01	0.10
	58-60	0.01	0.05
	61-63	0.10	0.10
	64	0.10	0.25
	65	0.20	0.50
	66	0.20	0.20
	67-69	0.35	0.20
	70	1.00	1.00

The weighted average retirement age is 66.6.

4. Actuarial Cost Method: Unit Credit.
5. Hours Worked: 1,850 per year.

Schedule MB, line 6 – Statement of Actuarial Assumptions/Methods.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

6. Expense Load: \$180,000 increasing 4.5% per year.
7. Percent Married/Spousal Age: 80% with husbands 3 years older than their wives.
8. Termination/Disability Rates: Termination with less than three years of Service – 0.20000, otherwise:

<u>Age</u>	<u>Termination</u>	<u>Disability</u>
25	0.27300	0.00181
35	0.16940	0.00236
45	0.10220	0.00431
55	0.05880	0.00114
65	0.00000	0.00000

9. Payment Form Election:
- | <u>Form of Payment</u> | <u>% Electing</u> |
|------------------------|-------------------|
| Life Annuity | 46% |
| 55% J&S w/ pop-up | 22% |
| 75% J&S w/ pop-up | 32% |
| 55% J&S | 0% |
| 75% J&S | 0% |

10. Actuarial Value of Assets: Market Value of Assets less $\frac{4}{5}$, $\frac{3}{5}$, $\frac{2}{5}$, and $\frac{1}{5}$ of the prior 4 years' gains/(losses). A year's gain/(loss) equals actual less expected return using the funding interest rate. The Actuarial Value is adjusted to be within 80% and 120% of the Market Value.
11. Changes Since Last Year: The termination and disability rates were updated, the expense load was lowered, and the Current Liability interest and mortality rates were updated as mandated by the IRS.

Schedule MB, line 6 – Statement of Actuarial Assumptions/Methods.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Rationale for Selection of Significant Actuarial Assumptions:

1. Interest Rate: Based on the Plan's target asset allocation, reflecting asset class future return expectations as determined by the Plan's investment consultant and publicly available inflation expectations, anticipated risk premiums, and associated long-term capital market assumptions.
2. Mortality Rates: Pri-2012 table used as base rates. Blue Collar adjustment used to reflect expected workforce mortality experience. Pri-2012 Disabled Retiree table used to reflect expected disabled mortality experience. Both Pri-2012 tables are amount-weighted and projected generationally. Other adjustments are based on the Plan's most recent experience study, Society of Actuaries mortality studies, and expected generational mortality improvement from 2012 base year using Scale MP-2021.
3. Retirement Rates: Based on the Plan's most recent experience study.
4. Hours Worked: Based on prior year hours worked and adjusted for anticipated changes in future hours worked.
5. Termination/Disability Rates: Based on the Plan's most recent experience study, the 2003 SOA Pension Plan Turnover Study, and SSA published disability rates.
6. Payment Form Election: Based on the Plan's most recent experience study.
7. Expense Load: Based on prior year administrative expenses.

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 01/01/2023 and ending 12/31/2023	
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 Northwest Ohio Area Industries UAW Retirement Income Plan 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 Northwest Ohio Area Industries UAW Retirement Inc. c/o Northwestern Ohio Administrators Inc. PO Box 1330 Holland OH 43528	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #f2f2f2;">1b Three-digit plan number (PN) ▶</td> <td>001</td> </tr> <tr> <td style="background-color: #f2f2f2;">1c Effective date of plan</td> <td>11/01/1950</td> </tr> <tr> <td style="background-color: #f2f2f2;">2b Employer Identification Number (EIN)</td> <td>34-4437724</td> </tr> <tr> <td style="background-color: #f2f2f2;">2c Plan Sponsor's telephone number</td> <td>419-248-2401</td> </tr> <tr> <td style="background-color: #f2f2f2;">2d Business code (see instructions)</td> <td>541990</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan	11/01/1950	2b Employer Identification Number (EIN)	34-4437724	2c Plan Sponsor's telephone number	419-248-2401	2d Business code (see instructions)	541990
1b Three-digit plan number (PN) ▶	001										
1c Effective date of plan	11/01/1950										
2b Employer Identification Number (EIN)	34-4437724										
2c Plan Sponsor's telephone number	419-248-2401										
2d Business code (see instructions)	541990										

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	 Signature of plan administrator	6/2/2026 Date	JASON BARLOW Enter name of individual signing as plan administrator
SIGN HERE	 Signature of employer/plan sponsor	6/3/2026 Date	RICHARD TOTH Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4j - Schedule of Reportable Transactions
 Year Ended December 31, 2023

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)

Category (i) - Single Transactions in Excess of 5% of Net Assets

* KeyBank:

Federated Government Obligations Institutional Shares						
Purchase		\$ 3,716,138	-	3,716,138	3,716,138	-
Sale		-	3,463,182	3,463,182	3,463,182	-
Lazard Intl Strategic Equity PTF Open-End Fund Instl CL						
Sale		-	3,465,598	3,100,555	3,465,598	365,043
Artisan International Value Fund Open-End Fund Instl CL						
Purchase		3,465,500	-	3,465,500	3,465,500	-

Category (iii) - Series of Transactions in Excess of 5% of Net Assets

* KeyBank:

Federated Government Obligations Institutional Shares						
Purchases		\$ 7,995,652	-	7,995,652	7,995,652	-
Sales		-	8,031,171	8,031,171	8,031,171	-
Lazard Intl Strategic Equity PTF Open-End Fund Instl CL						
Sales		-	3,680,598	3,303,107	3,680,598	377,491
Artisan International Value Fund Open-End Fund Instl CL						
Purchases		3,572,757	-	3,572,757	3,572,757	-
Sales		-	155,000	157,914	155,000	(2,914)

* Party-in-interest.

There were no reportable category (ii) or (iv) transactions for the year ended December 31, 2023.

Note: "Reportable Transactions" are defined in Section 2520.103-6 of the Department of Labor's Regulations.

Detailed Schedule of Holdings - Principal Assets

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Equity						
Common Stock						
AMERICAN FINANCIAL GROUP INC COM	025932104 2.39%	118.890	Level1			
2153775.7	680.0000	80,845.20	0.22%	92.70 0.00	63,038.32 90,580.53	17,806.88 -9,735.33
AMERICOLD REALTY TRUST INC REIT	03064D108 2.91%	30.270	Level1			
2153775.7	2,690.0000	81,426.30	0.22%	28.94 591.80	77,847.31 74,239.22	3,578.99 7,187.08
ARCH CAPITAL GROUP LTD COM	G0450A105 0.00%	74.270	Level1			
2153775.7	1,090.0000	80,954.30	0.22%	40.71 0.00	44,373.03 71,601.32	36,581.27 9,352.98
ATMOS ENERGY CORP COM	049560105 2.78%	115.900	Level1			
2153775.7	730.0000	84,607.00	0.23%	85.12 0.00	62,135.57 81,811.10	22,471.43 2,795.90
BOK FINL CORP COM	05561Q201 2.57%	85.650	Level1			
2153775.7	830.0000	71,089.50	0.19%	80.75 0.00	67,018.89 82,571.00	4,070.61 -11,481.50
BRUKER CORP COM	116794108 0.27%	73.480	Level1			
2153775.7	1,215.0000	89,278.20	0.24%	56.05 0.00	68,105.87 81,975.87	21,172.33 7,302.33
CBOE GLOBAL MARKETS INC COM	12503M108 1.23%	178.560	Level1			
2153775.7	425.0000	75,888.00	0.21%	109.57 0.00	46,569.25 53,324.75	29,318.75 22,563.25

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
CHARLES RIVER LABS INTL INC COM 2153775.7	159864107 0.00% 425.0000	236.400 100,470.00	Level1 0.27%	 232.93 0.00	 98,995.59 87,681.02	 1,474.41 12,788.98
DENTSPLY SIRONA INC COM 2153775.7	24906P109 1.57% 2,320.0000	35.590 82,568.80	Level1 0.22%	 33.12 324.80	 76,841.18 76,841.18	 5,727.62 5,727.62
DOLBY LABORATORIES INC COM CL A 2153775.7	25659T107 1.39% 895.0000	86.180 77,131.10	Level1 0.21%	 87.17 0.00	 78,017.71 63,133.30	 -886.61 13,997.80
EPAM SYSTEMS INC COM 2153775.7	29414B104 0.00% 340.0000	297.340 101,095.60	Level1 0.27%	 211.35 0.00	 71,860.46 71,860.46	 29,235.14 29,235.14
ESSENTIAL UTILITIES INC COM 2153775.7	29670G102 3.29% 2,110.0000	37.350 78,808.50	Level1 0.21%	 33.95 0.00	 71,626.09 94,041.00	 7,182.41 -15,232.50
EURONET WORLDWIDE INC COM 2153775.7	298736109 0.00% 845.0000	101.490 85,759.05	Level1 0.23%	 90.69 0.00	 76,629.26 79,695.30	 9,129.79 6,063.75
EXPEDITORS INTL WASH INC COM 2153775.7	302130109 1.08% 730.0000	127.200 92,856.00	Level1 0.25%	 65.06 0.00	 47,491.58 75,861.60	 45,364.42 16,994.40
FIDELITY NATIONAL FINANCIAL INC COM	31620R303 3.76%	51.020	Level1			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.7	1,770.0000	90,305.40	0.25%	33.25 0.00	58,844.00 66,587.40	31,461.40 23,718.00
GENTEX CORP COM	371901109 1.47%	32.660	Level1			
2153775.7	2,640.0000	86,222.40	0.23%	27.40 0.00	72,326.48 71,891.39	13,895.92 14,331.01
HEALTH EQUITY INC COM	42226A107 0.00%	66.300	Level1			
2153775.7	1,135.0000	75,250.50	0.20%	60.00 0.00	68,099.67 68,099.67	7,150.83 7,150.83
HUNT J B TRANS SVCS INC COM	445658107 0.86%	199.740	Level1			
2153775.7	445.0000	88,884.30	0.24%	171.57 0.00	76,349.32 76,349.32	12,534.98 12,534.98
INCYTE CORPORATION COM	45337C102 0.00%	62.790	Level1			
2153775.7	940.0000	59,022.60	0.16%	73.76 0.00	69,332.89 75,500.80	-10,310.29 -16,478.20
IPG PHOTONICS CORP COM	44980X109 0.00%	108.540	Level1			
2153775.7	700.0000	75,978.00	0.21%	158.77 0.00	111,141.28 66,269.00	-35,163.28 9,709.00
LAMB WESTON HOLDINGS INC COM	513272104 1.33%	108.090	Level1			
2153775.7	770.0000	83,229.30	0.23%	64.07 0.00	49,337.38 68,807.20	33,891.92 14,422.10
LINCOLN ELECTRIC HOLDINGS INC COM	533900106 1.31%	217.460	Level1			
2153775.7	425.0000	92,420.50	0.25%	93.96 301.75	39,934.97 61,408.25	52,485.53 31,012.25

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
LITTELFUSE INC COM 2153775.7	537008104 0.97% 290.0000	267.560 77,592.40	Level1 0.21%	 258.09 0.00	 74,844.98 74,844.98	 2,747.42 2,747.42
MAGNOLIA OIL & GAS CORP COM CL A 2153775.7	559663109 2.16% 3,690.0000	21.290 78,560.10	Level1 0.21%	 21.89 0.00	 80,778.03 82,924.67	 -2,217.93 -4,364.57
MASCO CORP COM 2153775.7	574599106 1.70% 1,180.0000	66.980 79,036.40	Level1 0.21%	 52.49 0.00	 61,937.78 55,070.60	 17,098.62 23,965.80
MAXIMUS INC COM 2153775.7	577933104 1.43% 950.0000	83.860 79,667.00	Level1 0.22%	 60.71 0.00	 57,677.12 69,663.50	 21,989.88 10,003.50
MERCURY SYSTEMS INC COM 2153775.7	589378108 0.00% 1,450.0000	36.570 53,026.50	Level1 0.14%	 53.90 0.00	 78,157.81 65,059.68	 -25,131.31 -12,033.18
MOLINA HEALTHCARE INC COM 2153775.7	60855R100 0.00% 210.0000	361.310 75,875.10	Level1 0.21%	 265.05 0.00	 55,661.27 55,661.27	 20,213.83 20,213.83
NNN REIT INC REIT 2153775.7	637417106 5.24% 1,880.0000	43.100 81,028.00	Level1 0.22%	 35.37 0.00	 66,500.40 83,019.72	 14,527.60 -1,991.72
PACKAGING CORP OF AMERICA COM	695156109 3.07%	162.910	Level1			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.7	460.0000	74,938.60	0.20%	131.13 575.00	60,320.40 60,320.40	14,618.20 14,618.20
QUEST DIAGNOSTICS INC COM	74834L100 2.06%	137.880	Level1			
2153775.7	520.0000	71,697.60	0.19%	135.41 0.00	70,411.83 80,692.48	1,285.77 -8,994.88
REINSURANCE GROUP OF AMERICA INC COM	759351604 2.10%	161.780	Level1			
2153775.7	530.0000	85,743.40	0.23%	96.65 0.00	51,222.32 75,254.78	34,521.08 10,488.62
TARGA RESOURCES CORP COM	87612G101 2.30%	86.870	Level1			
2153775.7	800.0000	69,496.00	0.19%	60.83 0.00	48,664.78 58,800.00	20,831.22 10,696.00
TORO CO COM	891092108 1.50%	95.990	Level1			
2153775.7	765.0000	73,432.35	0.20%	73.12 275.40	55,938.76 85,264.75	17,493.59 -11,832.40
ULTA BEAUTY INC	90384S303 0.00%	489.990	Level1			
2153775.7	180.0000	88,198.20	0.24%	407.83 0.00	73,409.13 73,409.13	14,789.07 14,789.07
WATERS CORP COM	941848103 0.00%	329.230	Level1			
2153775.7	285.0000	93,830.55	0.26%	270.77 0.00	77,169.37 77,169.37	16,661.18 16,661.18
WEX INC COM	96208T104 0.00%	194.550	Level1			
2153775.7	375.0000	72,956.25	0.20%	181.40 0.00	68,025.83 61,368.75	4,930.42 11,587.50

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Total Common Stock		2,989,169.00	8.12%	N/A 2,068.75	2,476,635.91 2,698,654.76	512,533.09 290,514.24
Mutual Funds						
VANGUARD GROWTH EXCHANGE-TRADED FUND 2153775.1	922908736 0.58% 16,117.0000	310.880 5,010,452.96	Level2 13.62%			
				110.47 0.00	1,780,420.80 3,434,693.87	3,230,032.16 1,575,759.09
VANGUARD VALUE VIPERS FUND CLOSED-END FUND 2153775.1	922908744 2.46% 34,837.0000	149.500 5,208,131.50	Level2 14.16%			
				85.84 0.00	2,990,401.12 4,890,069.69	2,217,730.38 318,061.81
VIRTUS KAR SMALL CAP GROWTH FUND OPEN-END FUND CL I 2153775.1	92828N593 0.00% 106,398.3610	33.200 3,532,425.59	Level2 9.60%			
				39.61 0.00	4,214,708.28 3,112,791.74	-682,282.69 419,633.85
Total Mutual Funds		13,751,010.05	37.38%	N/A 0.00	8,985,530.20 11,437,555.30	4,765,479.85 2,313,454.75
Non-US Common Stock						
AMDOCS LTD FGN COM 2153775.7	G02602103 1.98% 850.0000	87.890 74,706.50	Level1 0.20%			
				56.24 369.75	47,801.94 77,265.00	26,904.56 -2,558.50
Total Non-US Common Stock		74,706.50	0.20%	N/A 369.75	47,801.94 77,265.00	26,904.56 -2,558.50
Non-US Mutual Funds						
ARTISAN INTERNATIONAL VALUE FUND OPEN-END FUND INSTL CL 2153775.1	04314H857 1.29% 75,867.5810	45.960 3,486,874.02	Level2 9.48%			
				45.01 0.00	3,414,842.73 3,414,842.73	72,031.29 72,031.29



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
HARDING LOEVNER INTL EQUITY PORTF OPEN-END FUND INSTL CL 2153775.1	412295107 1.99% 133,866.2440	25.950 3,473,829.03	Level2 9.44%	 17.58 0.00	2,352,921.22 3,145,890.24	1,120,907.81 327,938.79
Total Non-US Mutual Funds		6,960,703.05	18.92%	N/A 0.00	5,767,763.95 6,560,732.97	1,192,939.10 399,970.08
Total Equity		23,775,588.60	64.62%	N/A 2,438.50	17,277,732.00 20,774,208.03	6,497,856.60 3,001,380.57
Fixed Income						
Corporate Bonds						
AMAZON.COM INC SENIOR BD DTD 6/3/2020 2.50000% DUE 6/3/2050 2153775.4	023135BT2 3.76% 30,000.0000	66.522 19,956.60	Level2 0.05%	 96.37 58.33	28,909.80 18,906.30	-8,953.20 1,050.30
ANHEUSER-BUSCH COS LLC / INBEV SENIOR NT DTD 2/1/2019 3.65000% DUE 2/1/2026 2153775.4	03522AAG5 3.72% 6,000.0000	98.181 5,890.86	Level2 0.02%	 97.66 91.25	5,859.60 5,859.60	31.26 31.26
APPLE INC SENIOR BD DTD 2/23/2016 4.50000% DUE 2/23/2036 2153775.4	037833BW9 4.40% 33,000.0000	102.211 33,729.63	Level2 0.09%	 107.59 528.00	35,503.49 32,736.99	-1,773.86 992.64
BAKER HUGHES A GE CO LLC SENIOR NT DTD 11/7/2019 3.13800% DUE 11/7/2029	05723KAG5 3.37% 33,000.0000	93.024 33,729.63	Level2 0.09%	 107.59 528.00	35,503.49 32,736.99	-1,773.86 992.64



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NWO AREA INDUSTRIES UAW 2153775

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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	25,000.0000	23,256.00	0.06%	100.00 117.68	25,000.00 22,055.50	-1,744.00 1,200.50
BANK OF AMERICA CORP MED TERM BK NT DTD 1/23/2018 3.36600% DUE 1/23/2026	06051GGZ6 3.45%	97.663	Level2			
2153775.4	18,000.0000	17,579.34	0.05%	106.27 265.91	19,128.96 17,162.64	-1,549.62 416.70
BANK OF AMERICA CORP MED TERM BK NT SER N DTD 3/8/2022 3.84600% DUE 3/8/2037	06051GKL2 4.38%	87.801	Level2			
2153775.4	52,000.0000	45,656.52	0.12%	88.22 627.75	45,874.86 43,602.92	-218.34 2,053.60
BANK OF NEW YORK MELLON CORP MED TERM BK NT SER J DTD 2/7/2017 3.44200% DUE 2/7/2028	06406RAB3 3.58%	96.218	Level2			
2153775.4	77,000.0000	74,087.86	0.20%	96.46 1,060.14	74,271.57 72,055.06	-183.71 2,032.80
BERKSHIRE HATHAWAY ENERGY CO SENIOR BD DTD 1/5/2018 3.80000% DUE 7/15/2048	084659AP6 4.83%	78.714	Level2			
2153775.4	25,000.0000	19,678.50	0.05%	113.63 438.06	28,407.75 19,282.75	-8,729.25 395.75
BP CAP MARKETS AMERICA INC SENIOR NT DTD 11/4/2018 3.11900% DUE 5/4/2026	10373QAT7 3.22%	96.727	Level2			
2153775.4	24,000.0000	23,214.48	0.06%	100.04 118.52	24,008.76 22,749.12	-794.28 465.36
CAPITAL ONE FINANCIAL CO SENIOR NT DTD 3/3/2022 FL RT% DUE 3/1/2030	1404HCN3 3.66%	89.310	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	6,000.0000	5,358.60	0.01%	100.00 65.82	6,000.00 5,129.82	-641.40 228.78
CATERPILLAR FINANCIAL SVCS CORP MED TERM NT SER K DTD 5/15/2023 4.35000% DUE 5/15/2026	14913UAA8 4.36%	99.787	Level2			
2153775.4	25,000.0000	24,946.75	0.07%	99.62 138.96	24,904.00 24,904.00	42.75 42.75
CHARLES SCHWAB CORP SENIOR BD DTD 5/19/2023 5.85300% DUE 5/19/2034	808513CE3 5.67%	103.225	Level2			
2153775.4	16,000.0000	16,516.00	0.04%	100.00 109.26	16,000.00 16,000.00	516.00 516.00
CHEVRON CORP SENIOR NT DTD 5/16/2016 2.95400% DUE 5/16/2026	166764BL3 3.05%	96.709	Level2			
2153775.4	35,000.0000	33,848.15	0.09%	108.32 129.24	37,912.70 33,194.70	-4,064.55 653.45
CITIGROUP INC SENIOR NT DTD 10/21/2016 3.20000% DUE 10/21/2026	172967KY6 3.36%	95.353	Level2			
2153775.4	30,000.0000	28,605.90	0.08%	95.81 186.67	28,744.20 27,754.80	-138.30 851.10
CITIGROUP INC SENIOR BD DTD 10/27/2017 3.52000% DUE 10/27/2028	172967LS8 3.72%	94.576	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	20,000.0000	18,915.20	0.05%	93.05 125.16	18,609.40 18,609.40	305.80 305.80
CITIGROUP INC SENIOR BD DTD 6/3/2020 FL RT% DUE 6/3/2031	172967MS7 3.01%	85.422	Level2			
2153775.4	18,000.0000	15,375.96	0.04%	103.13 36.68	18,562.68 14,558.22	-3,186.72 817.74
CITIGROUP INC SENIOR NT DTD 6/9/2021 1.46200% DUE 6/9/2027	172967NA5 1.60%	91.514	Level2			
2153775.4	38,000.0000	34,775.32	0.09%	94.47 33.95	35,897.18 33,339.58	-1,121.86 1,435.74
CONSOLIDATED EDISON CO N Y INC SENIOR BD SER 2022A DTD 11/14/2022 6.15000% DUE 11/15/2052	209111GD9 5.44%	113.153	Level2			
2153775.4	19,000.0000	21,499.07	0.06%	110.39 149.31	20,974.86 20,340.26	524.21 1,158.81
DUKE ENERGY CAROLINAS LLC BOND DTD 8/14/2019 3.20000% DUE 8/15/2049	26442CAZ7 4.41%	72.560	Level2			
2153775.4	33,000.0000	23,944.80	0.07%	93.38 398.93	30,813.78 23,128.71	-6,868.98 816.09
DUKE ENERGY PROGRESS SENIOR NT DTD 11/24/2021 1.29500% DUE 7/1/2030	26444BAA2 1.42%	91.452	Level2			
2153775.4	11,662.6121	10,665.69	0.03%	100.00 75.52	11,662.55 10,401.18	-996.86 264.51

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
EATON VANCE CORP SENIOR NT DTD 4/6/2017 3.50000% DUE 4/6/2027 2153775.4	278265AE3 3.65% 30,000.0000	95.833 28,749.90	Level2 0.08%	99.63 247.92	29,889.60 27,925.20	-1,139.70 824.70
FLORIDA POWER & LIGHT CO SENIOR NT DTD 5/18/2023 4.40000% DUE 5/15/2028 2153775.4	341081GN1 4.39% 37,000.0000	100.160 37,059.20	Level2 0.10%	99.93 208.02	36,975.58 36,975.58	83.62 83.62
JPMORGAN CHASE & CO SENIOR BD DTD 6/1/2023 5.35000% DUE 6/1/2034 2153775.4	46647PDR4 5.27% 12,000.0000	101.423 12,170.76	Level2 0.03%	99.86 53.50	11,982.72 11,982.72	188.04 188.04
JPMORGAN CHASE & CO SENIOR BD DTD 7/23/2018 4.20300% DUE 7/23/2029 2153775.4	46647PAV8 4.33% 28,000.0000	97.172 27,208.16	Level2 0.07%	94.12 516.50	26,352.76 26,352.76	855.40 855.40
METLIFE INC SENIOR NT DTD 3/5/2015 3.00000% DUE 3/1/2025 2153775.4	59156RBM9 3.07% 25,000.0000	97.817 24,454.25	Level2 0.07%	99.08 250.00	24,769.00 24,003.75	-314.75 450.50
MICROSOFT CORP SENIOR BD DTD 6/1/2020 2.67500% DUE 6/1/2060	594918CD4 4.01%	66.735	Level2			



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	28,000.0000	18,685.80	0.05%	94.46 62.42	26,448.88 17,763.48	-7,763.08 922.32
NORTHERN TRUST CORP SUB NT DTD 11/2/2022 6.12500% DUE 11/2/2032	665859AX2 5.70%	107.383	Level2			
2153775.4	12,000.0000	12,885.96	0.04%	99.65 120.46	11,957.52 12,653.28	928.44 232.68
PHILIP MORRIS INTL INC SENIOR BD DTD 5/1/2019 3.37500% DUE 8/15/2029	718172CJ6 3.60%	93.773	Level2			
2153775.4	17,000.0000	15,941.41	0.04%	110.92 216.75	18,856.57 15,307.65	-2,915.16 633.76
PNC FINANCIAL SERVICES GROUP INC SENIOR NT DTD 1/24/2023 4.75800% DUE 1/26/2027	693475BL8 4.80%	99.213	Level2			
2153775.4	15,000.0000	14,881.95	0.04%	100.00 307.29	15,000.00 15,000.00	-118.05 -118.05
PRIMERICA INC SENIOR NT DTD 11/19/2021 2.80000% DUE 11/19/2031	74164MAB4 3.31%	84.586	Level2			
2153775.4	18,000.0000	15,225.48	0.04%	99.55 58.80	17,919.00 14,651.10	-2,693.52 574.38
SAN DIEGO GAS & ELECTRIC CO BOND DTD 8/26/2010 4.50000% DUE 8/15/2040	797440BM5 4.92%	91.521	Level2			
2153775.4	36,000.0000	32,947.56	0.09%	103.94 612.00	37,419.81 32,378.76	-4,472.25 568.80

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
STATE STREET CORP SUB NT DTD 3/3/2021 2.20000% DUE 3/3/2031 2153775.4	857477BP7 2.64% 37,000.0000	83.230 30,795.10	Level2 0.08%	101.92 266.81	37,711.88 29,581.87	-6,916.78 1,213.23
TOYOTA MOTOR CREDIT CORP SENIOR NT SER B DTD 11/10/2022 5.40000% DUE 11/10/2025 2153775.4	89236TKK0 5.32% 35,000.0000	101.545 35,540.75	Level2 0.10%	100.09 267.75	35,029.75 35,538.30	511.00 2.45
TRUIST FINANCIAL CORP MED TERM NT DTD 1/26/2023 FL RT% DUE 1/26/2029 2153775.4	89788MAL6 4.95% 11,000.0000	98.517 10,836.87	Level2 0.03%	100.00 231.60	11,000.00 11,000.00	-163.13 -163.13
UNITEDHEALTH GROUP INC SENIOR NT DTD 7/23/2015 3.75000% DUE 7/15/2025 2153775.4	91324PCP5 3.80% 34,000.0000	98.555 33,508.70	Level2 0.09%	107.32 587.92	36,489.30 33,237.04	-2,980.60 271.66
US BANCORP MED TERM BK NT SER BB DTD 11/3/2021 2.49100% DUE 11/3/2036 2153775.4	91159HJB7 3.21% 22,000.0000	77.553 17,061.66	Level2 0.05%	77.57 88.29	17,065.20 16,458.24	-3.54 603.42

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
US BANCORP MED TERM BK NT SER Y DTD 7/29/2019 3.00000% DUE 7/30/2029 2153775.4	91159HHW3 3.31% 35,000.0000	90.501 31,675.35	Level2 0.09%	99.99 440.42	34,996.85 30,729.30	-3,321.50 946.05
WELLS FARGO & CO MED TERM BK NT SER Q DTD 2/11/2020 2.16400% DUE 2/11/2026 2153775.4	95000U2K8 2.25% 16,000.0000	96.242 15,398.72	Level2 0.04%	104.35 134.65	16,695.20 14,915.68	-1,296.48 483.04
WELLS FARGO & CO MED TERM NT DTD 6/2/2020 FL RT% DUE 6/2/2028 2153775.4	95000U2S1 2.61% 22,000.0000	91.593 20,150.46	Level2 0.05%	101.97 43.15	22,433.18 19,416.98	-2,282.72 733.48
Total Corporate Bonds		932,679.27	2.54%	N/A 9,469.39	1,006,038.94 907,643.24	-73,359.67 25,036.03
Corporate Mortgage Back						
CARMAX AUTO OWNER TRUST ABS 2021-2 B DTD 4/21/2021 1.03000% DUE 12/15/2026 2153775.4	14314QAE4 1.10% 15,000.0000	93.806 14,070.88	Level2 0.04%	99.99 6.87	14,998.41 13,534.64	-927.53 536.24
COMM MORTGAGE TRUST CMO SEQ PYR 2014-CCRE15 A-4 DTD 2/1/2014 FL RT% DUE 2/12/2047 2153775.4	12591RBA7 4.08% 18,794.9419	99.811 18,759.38	Level2 0.05%	107.68 0.00	20,237.60 18,441.88	-1,478.22 317.50



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
CSAIL COMMERCIAL MORTGAGE TRUST CMO SEQ PYR 2015-C4 A4 DTD 11/1/2015 3.80790% DUE 11/15/2048 2153775.4	12635RAX6 3.94% 15,000.0000	96.649 14,497.31	Level2 0.04%	108.34 47.60	16,250.98 14,283.35	-1,753.67 213.96
GM FINL CONSUMER AUTOMBL RECEIVABLES TR ABS 2021-2 B DTD 4/14/2021 1.09000% DUE 12/16/2026 2153775.4	380149AE4 1.16% 10,000.0000	94.305 9,430.50	Level2 0.03%	99.98 4.54	9,998.31 9,139.79	-567.81 290.71
HYUNDAI AUTO RECEIVABLES TRUST ABS 2021-A B DTD 4/28/2021 1.09000% DUE 5/17/2027 2153775.4	44933LAE3 1.16% 30,000.0000	94.261 28,278.41	Level2 0.08%	99.99 12.72	29,996.02 27,097.30	-1,717.61 1,181.11
JPMBB COMMERCIAL MORTGAGE SECURITIES CMO SEQ PYR 2014-C25 A4A1 DTD 11/1/2014 3.40800% DUE 11/15/2047 2153775.4	46643PBD1 3.48% 21,996.2382	97.905 21,535.33	Level2 0.06%	106.20 62.47	23,360.69 21,102.73	-1,825.36 432.60
JPMORGAN CHASE COML MTG SECS CMO SEQ PYR 2014-C20 A-SB DTD 6/1/2014 3.46140% DUE 7/17/2047 2153775.4	46642CBK5 3.48% 3,138.5400	99.363 3,118.56	Level2 0.01%	104.22 9.05	3,271.06 3,075.77	-152.50 42.79

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
SEQUOIA MORTGAGE TRUST CMO SEQ PYR 2013-7 A2 DTD 5/1/2013 FL RT% DUE 6/25/2043 2153775.4	81745CAB9 3.45% 10,824.0201	86.927 9,409.02	Level2 0.03%	102.12 27.06	11,054.03 9,445.54	-1,645.01 -36.52
Total Corporate Mortgage Back		119,099.39	0.32%	N/A 170.31	129,167.10 116,121.00	-10,067.71 2,978.39
Government Mortgage Back						
FANNIE MAE POOL BE5622 DTD 1/1/2017 2.50000% DUE 1/1/2032 2153775.4	3140FRG82 2.65% 9,626.5560	94.182 9,066.48	Level2 0.02%	101.13 20.06	9,735.24 9,000.56	-668.76 65.92
FANNIE MAE POOL MA2896 DTD 1/1/2017 3.50000% DUE 2/1/2047 2153775.4	31418CGE8 3.75% 6,235.0047	93.327 5,818.94	Level2 0.02%	102.40 18.19	6,384.54 5,784.14	-565.60 34.80
FANNIE MAE POOL MA3277 DTD 1/1/2018 4.00000% DUE 2/1/2048 2153775.4	31418CUB8 4.15% 9,768.3827	96.303 9,407.25	Level2 0.03%	101.96 32.56	9,959.95 9,253.78	-552.70 153.47
FANNIE MAE POOL FS3191 DTD 10/1/2022 5.50000% DUE 10/1/2052 2153775.4	3140XJRM7 5.47% 9,098.4956	100.573 9,150.63	Level2 0.02%	100.11 41.70	9,108.46 9,108.46	42.17 42.17



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4807 DTD 10/1/2022 5.50000% DUE 11/1/2052 2153775.4	31418EKV1 5.46% 36,262.5444	100.687 36,511.67	Level2 0.10%	98.26 166.20	35,632.36 36,359.73	879.31 151.94
FANNIE MAE POOL MA5189 DTD 10/1/2023 5.00000% DUE 11/1/2053 2153775.4	31418EXT2 5.05% 34,635.8362	98.931 34,265.58	Level2 0.09%	98.97 144.32	34,278.65 34,278.65	-13.07 -13.07
FANNIE MAE POOL BH5752 DTD 11/1/2017 3.50000% DUE 11/1/2047 2153775.4	3140GUMA2 3.75% 5,998.9815	93.326 5,598.61	Level2 0.02%	102.95 17.50	6,175.91 5,550.31	-577.30 48.30
FANNIE MAE POOL AS6520 DTD 12/1/2015 3.50000% DUE 1/1/2046 2153775.4	3138WGG65 3.76% 10,545.8052	93.097 9,817.83	Level2 0.03%	105.41 30.76	11,116.74 9,744.44	-1,298.91 73.39
FANNIE MAE POOL MA4512 DTD 12/1/2021 2.50000% DUE 12/1/2051 2153775.4	31418EAN0 2.94% 26,411.2545	85.060 22,465.41	Level2 0.06%	92.28 55.02	24,372.63 22,408.11	-1,907.22 57.30



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4514 DTD 12/1/2021 3.50000% DUE 1/1/2052 2153775.4	31418EAQ3 3.80% 26,974.7716	92.168 24,862.11	Level2 0.07%	100.21 78.68	27,030.63 24,537.34	-2,168.52 324.77
FANNIE MAE POOL CB5525 DTD 12/1/2022 6.00000% DUE 1/1/2053 2153775.4	3140QRD75 5.90% 4,603.0427	101.611 4,677.20	Level2 0.01%	100.19 23.02	4,611.68 4,611.68	65.52 65.52
FANNIE MAE POOL MA4281 DTD 2/1/2021 2.00000% DUE 2/1/2051 2153775.4	31418DXK3 2.44% 51,009.7881	82.102 41,880.06	Level2 0.11%	100.29 85.02	51,159.22 41,658.67	-9,279.16 221.39
FANNIE MAE POOL MA4305 DTD 3/1/2021 2.00000% DUE 4/1/2051 2153775.4	31418DYB2 2.44% 20,170.2045	82.102 16,560.14	Level2 0.05%	100.09 33.62	20,189.12 16,469.18	-3,628.98 90.96
FANNIE MAE POOL MA4579 DTD 3/1/2022 3.00000% DUE 4/1/2052 2153775.4	31418ECR9 3.39% 63,312.0285	88.440 55,993.16	Level2 0.15%	96.86 158.28	61,324.08 55,594.29	-5,330.92 398.87
FANNIE MAE POOL MA4580 DTD 3/1/2022 3.50000% DUE 4/1/2052 2153775.4	31418ECS7 3.81% 26,498.1267	91.760 24,314.68	Level2 0.07%	100.41 77.29	26,606.82 24,081.23	-2,292.14 233.45



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4600 DTD 4/1/2022 3.50000% DUE 5/1/2052 2153775.4	31418EDE7 3.81% 49,934.8768	91.757 45,818.74	Level2 0.12%	97.16 145.64	48,518.77 45,366.83	-2,700.03 451.91
FANNIE MAE POOL MA4644 DTD 4/1/2022 4.00000% DUE 5/1/2052 2153775.4	31418EES5 4.23% 44,651.3980	94.592 42,236.65	Level2 0.11%	99.69 148.84	44,511.86 41,903.54	-2,275.21 333.11
FANNIE MAE POOL MA4684 DTD 5/1/2022 4.50000% DUE 6/1/2052 2153775.4	31418EF21 4.64% 31,349.6652	96.966 30,398.52	Level2 0.08%	101.69 117.56	31,878.07 30,178.12	-1,479.55 220.40
FANNIE MAE POOL AS5272 DTD 6/1/2015 3.50000% DUE 6/1/2045 2153775.4	3138WE2E8 3.74% 10,657.2955	93.699 9,985.78	Level2 0.03%	104.43 31.08	11,129.30 9,925.04	-1,143.52 60.74
FANNIE MAE POOL CB6755 DTD 6/1/2023 6.00000% DUE 7/1/2053 2153775.4	3140QSQH7 5.90% 17,797.9408	101.749 18,109.23	Level2 0.05%	100.96 88.99	17,967.97 17,967.97	141.26 141.26
FANNIE MAE POOL 256851 DTD 7/1/2007 7.00000% DUE 8/1/2037 2153775.4	31371NH40 6.68% 908.6215	104.813 952.35	Level2 0.00%	115.33 5.30	1,047.89 961.69	-95.54 -9.34

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4399 DTD 7/1/2021 2.50000% DUE 8/1/2051 2153775.4	31418D3H3 2.93% 43,469.4638	85.226 37,047.29	Level2 0.10%	103.95 90.56	45,184.47 36,911.65	-8,137.18 135.64
FANNIE MAE POOL MA4701 DTD 7/1/2022 4.50000% DUE 8/1/2052 2153775.4	31418EGK0 4.64% 13,678.7829	96.966 13,263.77	Level2 0.04%	94.36 51.30	12,907.20 13,167.31	356.57 96.46
FANNIE MAE POOL MA4737 DTD 7/1/2022 5.00000% DUE 8/1/2052 2153775.4	31418EHP8 5.05% 8,958.8515	99.061 8,874.73	Level2 0.02%	100.67 37.33	9,019.04 9,019.04	-144.31 -144.31
FANNIE MAE POOL MA2405 DTD 8/1/2015 4.00000% DUE 9/1/2045 2153775.4	31418BU79 4.15% 10,866.8632	96.407 10,476.42	Level2 0.03%	106.95 36.22	11,621.78 10,408.73	-1,145.36 67.69
FANNIE MAE POOL MA4413 DTD 8/1/2021 2.00000% DUE 9/1/2051 2153775.4	31418D3X8 2.44% 99,449.1664	81.915 81,463.78	Level2 0.22%	101.25 165.75	100,692.28 81,099.80	-19,228.50 363.98
FANNIE MAE POOL CB7106 DTD 8/1/2023 5.50000% DUE 9/1/2053 2153775.4	3140QS3Q2 5.47% 19,922.2264	100.512 20,024.23	Level2 0.05%	96.83 91.31	19,291.59 19,291.59	732.64 732.64

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL AS6013 DTD 9/1/2015 4.00000% DUE 10/1/2045 2153775.4	3138WVFO 4.15% 10,154.1951	96.407 9,789.35	Level2 0.03%	106.96 33.85	10,861.02 9,726.18	-1,071.67 63.17
FANNIE MAE POOL MA4437 DTD 9/1/2021 2.00000% DUE 10/1/2051 2153775.4	31418D4X7 2.44% 34,927.2264	81.874 28,596.32	Level2 0.08%	101.28 58.21	35,374.74 28,481.40	-6,778.42 114.92
FANNIE MAE POOL CB4794 DTD 9/1/2022 4.50000% DUE 10/1/2052 2153775.4	3140QQKG9 4.64% 32,621.4462	96.966 31,631.71	Level2 0.09%	99.14 122.33	32,341.09 32,341.09	-709.38 -709.38
FANNIE MAE POOL MA4785 DTD 9/1/2022 5.00000% DUE 10/1/2052 2153775.4	31418EJ76 5.05% 22,731.6085	99.060 22,517.93	Level2 0.06%	99.16 94.72	22,540.70 22,540.70	-22.77 -22.77
FANNIE MAE POOL CB4842 DTD 9/1/2022 5.50000% 10/1/2052 2153775.4	3140QQLY9 5.46% 23,029.2475	100.685 23,187.00	Level2 0.06%	97.22 105.55	22,388.75 22,388.75	798.25 798.25
FNMA CONNECTICUT AVENUE SECURITIES CMO 2016-C01 2M2 DTD 2/18/2016 FL RT% DUE 8/25/2028 2153775.4	30711XBU7 1.82% 13,810.3434	104.786 14,471.27	Level2 0.04%	99.58 32.23	13,751.82 14,671.54	719.45 -200.27

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FREDDIE MAC POOL SD8195 DTD 1/1/2022 3.00000% DUE 2/1/2052 2153775.4	3132DWC84 3.39% 34,711.3668	88.428 30,694.57	Level2 0.08%	95.70 86.78	33,217.17 30,475.89	-2,522.60 218.68
FREDDIE MAC POOL SD8196 DTD 1/1/2022 3.50000% DUE 2/1/2052 2153775.4	3132DWC92 3.80% 12,299.1494	92.202 11,340.06	Level2 0.03%	103.70 35.87	12,754.59 11,186.32	-1,414.53 153.74
FREDDIE MAC POOL SD2184 DTD 1/1/2023 6.00000% DUE 1/1/2053 2153775.4	3132DPM96 5.90% 4,665.5909	101.713 4,745.51	Level2 0.01%	97.20 23.33	4,535.11 4,535.11	210.40 210.40
FREDDIE MAC POOL SD8268 DTD 10/1/2022 5.50000% DUE 11/1/2052 2153775.4	3132DWFH1 5.46% 36,460.1032	100.744 36,731.37	Level2 0.10%	98.46 167.11	35,898.97 35,898.97	832.40 832.40
FREDDIE MAC POOL SD8277 DTD 11/1/2022 5.50000% DUE 11/1/2052 2153775.4	3132DWFS7 5.47% 18,374.3828	100.603 18,485.18	Level2 0.05%	101.59 84.22	18,667.22 18,667.22	-182.04 -182.04
FREDDIE MAC POOL SD8207 DTD 3/1/2022 3.50000% DUE 4/1/2052	3132DWDL4 3.82%	91.676	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	44,829.0865	41,097.51	0.11%	99.95 130.75	44,804.56 40,765.77	-3,707.05 331.74
FREDDIE MAC POOL SD8217 DTD 3/1/2022 4.00000% DUE 4/1/2052	3132DWDW0 4.23%	94.547	Level2			
2153775.4	12,905.0405	12,201.33	0.03%	101.64 43.02	13,116.78 12,105.45	-915.45 95.88
FREDDIE MAC POOL SD2605 DTD 3/01/2023 5.50000% DUE 4/1/2053	3132DP3N6 5.47%	100.498	Level2			
2153775.4	9,539.6047	9,587.11	0.03%	99.16 43.72	9,459.86 9,459.86	127.25 127.25
FREDDIE MAC POOL SD8214 DTD 4/1/2022 3.50000% DUE 5/1/2052	3132DWD7 3.81%	91.751	Level2			
2153775.4	63,596.4371	58,350.37	0.16%	97.91 185.49	62,264.89 57,841.60	-3,914.52 508.77
FREDDIE MAC POOL SD8215 DTD 4/1/2022 4.00000% DUE 5/1/2052	3132DWDU4 4.23%	94.589	Level2			
2153775.4	31,640.9807	29,928.89	0.08%	100.27 105.47	31,725.03 29,680.83	-1,796.14 248.06
FREDDIE MAC POOL RA8880 DTD 4/1/2023 5.50000% DUE 4/1/2053	3133KQ2M7 5.47%	100.566	Level2			
2153775.4	14,184.0275	14,264.31	0.04%	101.00 65.01	14,325.88 14,325.88	-61.57 -61.57
FREDDIE MAC POOL SD8222 DTD 5/1/2022 4.00000% DUE 6/1/2052	3132DWD34 4.23%	94.588	Level2			



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	45,585.8465	43,118.74	0.12%	99.95 151.95	45,560.93 42,761.34	-2,442.19 357.40
FREDDIE MAC POOL SD8161 DTD 7/1/2021 2.50000% DUE 8/1/2051	3132DWB69 2.93%	85.215	Level2			
2153775.4	40,524.3750	34,532.85	0.09%	103.73 84.43	42,036.11 34,407.64	-7,503.26 125.21
FREDDIE MAC POOL SD8245 DTD 8/1/2022 4.50000% DUE 9/1/2052	3132DWES8 4.64%	96.966	Level2			
2153775.4	32,369.8438	31,387.74	0.09%	100.27 121.39	32,458.35 31,158.56	-1,070.61 229.18
FREDDIE MAC POOL SD1531 DTD 8/1/2022 5.00000% DUE 7/1/2052	3132DNVY6 5.05%	99.027	Level2			
2153775.4	13,570.3569	13,438.32	0.04%	100.78 56.54	13,676.37 13,676.37	-238.05 -238.05
FREDDIE MAC POOL SD8246 DTD 8/1/2022 5.00000% DUE 9/1/2052	3132DWET6 5.05%	99.015	Level2			
2153775.4	18,128.8578	17,950.29	0.05%	99.40 75.54	18,019.98 17,878.14	-69.69 72.15
Total Government Mortgage Back		1,167,088.97	3.17%	N/A 3,899.61	1,261,236.17 1,159,616.49	-94,147.20 7,472.48
Taxable Municipal Bonds						
AMERICAN MUN PWR OHIO INC REV 12/4/2019 2.29900% DUE 2/15/2024 TXBL SER D	02765UPA6 2.31%	99.644	Level2			
2153775.4	25,000.0000	24,911.00	0.07%	100.00 217.13	25,000.00 24,307.50	-89.00 603.50



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
BIRMINGHAM ALA WTRWKS BRD REV 11/26/2019 2.20100% DUE 1/1/2024 TXBL 2153775.4	091096ND5 2.20%	100.000	Level2			
	30,000.0000	30,000.00	0.08%	100.00 330.15	30,000.00 29,276.10	0.00 723.90
GOLDEN ST TOB SECURITIZATION CORP CALIF REV 12/15/2021 2.15800% DUE 6/1/2026 TXBL SER A-1 2153775.4	38122NC59 2.31%	93.270	Level2			
	25,000.0000	23,317.50	0.06%	100.00 44.96	25,000.00 22,452.50	-1,682.50 865.00
METROPOLITAN TRANSN AUTH N Y REV 10/15/2009 5.87100% DUE 11/15/2039 TXBL 2153775.4	59259YBF5 5.72%	102.578	Level2			
	15,000.0000	15,386.70	0.04%	129.86 112.53	19,479.45 14,441.40	-4,092.75 945.30
MIAMI-DADE CNTY FLA AVIATION REV 8/25/2016 2.50400% DUE 10/1/2024 TXBL SER B 2153775.4	59333PV39 2.55%	98.052	Level2			
	35,000.0000	34,318.20	0.09%	102.07 219.10	35,724.85 33,573.75	-1,406.65 744.45
NEW JERSEY ST TPK AUTH TPK REV 2/4/2021 1.04700% DUE 1/1/2026 TXBL SER B 2153775.4	646140DP5 1.12%	93.390	Level2			
	25,000.0000	23,347.50	0.06%	100.00 130.88	25,000.00 22,418.75	-1,652.50 928.75



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NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
RUTGERS ST UNIV N J GO 10/24/2019 2.34900% DUE 5/1/2025 TXBL SER R 2153775.4	783186UC1 2.43% 20,000.0000	96.853 19,370.60	Level2 0.05%	100.66 78.30	20,132.60 18,822.00	-762.00 548.60
SOUTH DAKOTA ST HEALTH & EDL FACS AUTH REV 11/13/2019 2.59100% DUE 7/1/2025 TXBL SER B 2153775.4	83755VK29 2.68% 35,000.0000	96.532 33,786.20	Level2 0.09%	100.00 453.43	35,000.00 33,132.40	-1,213.80 653.80
SOUTH DAKOTA ST HEALTH & EDL FACS AUTH REV 11/13/2019 2.38400% DUE 7/1/2024 TXBL SER B 2153775.4	83755VJ96 2.42% 25,000.0000	98.633 24,658.25	Level2 0.07%	100.00 298.00	25,000.00 24,112.50	-341.75 545.75
Total Taxable Municipal Bonds		229,095.95	0.62%	N/A 1,884.48	240,336.90 222,536.90	-11,240.95 6,559.05
Treasuries						
UNITED STATES TREAS BDS DTD 2/15/2022 2.25000% DUE 2/15/2052 2153775.4	912810TD0 3.25% 146,000.0000	69.320 101,207.20	Level2 0.28%	79.75 1,240.80	116,440.86 102,832.75	-15,233.66 -1,625.55
UNITED STATES TREAS BDS DTD 5/15/2020 1.25000% DUE 5/15/2050	912810SN9 2.32%	53.887	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	196,000.0000	105,618.52	0.29%	80.68 316.35	158,126.63 105,016.31	-52,508.11 602.21
UNITED STATES TREAS BDS DTD 5/15/2020 1.12500% DUE 5/15/2040	912810SR0 1.75%	64.445	Level2			
2153775.4	215,000.0000	138,556.75	0.38%	94.04 312.31	202,189.19 134,559.90	-63,632.44 3,996.85
UNITED STATES TREAS NTS DTD 10/31/2023 4.87500% DUE 10/31/2028	91282CJF9 4.67%	104.383	Level2			
2153775.4	103,000.0000	107,514.49	0.29%	102.69 855.27	105,768.47 105,768.47	1,746.02 1,746.02
UNITED STATES TREAS NTS DTD 11/15/2023 4.62500% DUE 11/15/2026	91282CJK8 4.55%	101.578	Level2			
2153775.4	37,000.0000	37,583.86	0.10%	100.56 220.96	37,205.36 37,205.36	378.50 378.50
UNITED STATES TREAS NTS DTD 2/15/2023 3.50000% DUE 2/15/2033	91282CGM7 3.61%	96.973	Level2			
2153775.4	77,000.0000	74,669.21	0.20%	99.43 1,017.95	76,562.11 76,562.11	-1,892.90 -1,892.90
UNITED STATES TREAS NTS DTD 5/31/2023 3.75000% DUE 5/31/2030	91282CHF1 3.78%	99.113	Level2			
2153775.4	55,000.0000	54,512.15	0.15%	97.60 180.33	53,677.96 53,677.96	834.19 834.19
UNITED STATES TREAS NTS DTD 8/15/2023 3.87500% DUE 8/15/2033	91282CHT1 3.88%	99.875	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	120,000.0000	119,850.00	0.33%	95.08 1,756.39	114,092.98 114,092.98	5,757.02 5,757.02
UNITED STATES TREAS NTS DTD 8/31/2023 4.37500% DUE 8/31/2028	91282CHX2 4.28%	102.141	Level2			
2153775.4	131,000.0000	133,804.71	0.36%	98.32 1,936.66	128,794.82 128,794.82	5,009.89 5,009.89
Total Treasuries		873,316.89	2.37%	N/A 7,837.02	992,858.38 858,510.66	-119,541.49 14,806.23
Mutual Funds						
BRANDYWINEGLOBAL CORP CREDIT FUND OPEN-END FUND INSTL CL	52472T767 6.54%	10.430	Level2			
2153775.1	309,791.3350	3,231,123.62	8.78%	11.39 0.00	3,528,766.27 3,046,798.12	-297,642.65 184,325.50
WESTERN ASSET CORE PLUS BOND OPEN-END FUND CL I	957663503 4.23%	9.580	Level2			
2153775.1	348,565.7570	3,339,259.95	9.08%	11.85 0.00	4,130,988.57 3,265,511.41	-791,728.62 73,748.54
Total Mutual Funds		6,570,383.57	17.86%	N/A 0.00	7,659,754.84 6,312,309.53	-1,089,371.27 258,074.04
Other Fixed Income						
PUBLIC STORAGE PFD SER K 4.75%	74460W578 5.52%	21.540	Level n/a			
2153775.4	74.0000	1,593.96	0.00%	25.78 0.00	1,907.49 1,492.58	-313.53 101.38
Total Other Fixed Income		1,593.96	0.00%	N/A 0.00	1,907.49 1,492.58	-313.53 101.38
Non-US Corporate Bonds						

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
SCHLUMBERGER FINANCE FGN SR NT DTD 9/18/2020 1.40000% DUE 9/17/2025 2153775.4	80685XAC5 1.48% 37,000.0000	94.793 35,073.41	Level2 0.10%	100.65 149.64	37,238.70 33,889.04	-2,165.29 1,184.37
SHELL INTERNATIONAL FINANCE B V FGN SR NT DTD 11/7/2019 2.37500% DUE 11/7/2029 2153775.4	822582CD2 2.64% 35,000.0000	89.977 31,491.95	Level2 0.09%	87.12 124.69	30,490.25 30,490.25	1,001.70 1,001.70
TORONTO-DOMINION BANK FGN MED TERM BK NT SER C DTD 1/10/2023 5.10300% DUE 1/9/2026 2153775.4	89115A2K7 5.07% 15,000.0000	100.689 15,103.35	Level2 0.04%	99.96 365.72	14,993.55 14,993.55	109.80 109.80
Total Non-US Corporate Bonds		81,668.71	0.22%	N/A 640.05	82,722.50 79,372.84	-1,053.79 2,295.87
Total Fixed Income		9,974,926.71	27.11%	N/A 23,900.86	11,374,022.32 9,657,603.24	-1,399,095.61 317,323.47
Real Assets						
Reits						
VANGUARD REAL ESTATE ETF 2153775.1	922908553 3.95% 27,903.0000	88.360 2,465,509.08	Level n/a 6.70%	86.46 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42
Total Reits		2,465,509.08	6.70%	N/A 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42
Total Real Assets		2,465,509.08	6.70%	N/A 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Cash and Cash Equivalents						
Money Market Funds						
FEDERATED GOVERNMENT OBLIGATIONS	3140000V3	1.000	Level n/a			
INSTITUTIONAL SHARES	5.24%					
2153775.1	330,098.4600	330,098.46	0.90%	1.00	330,098.46	0.00
				780.01	330,098.46	0.00
2153775.2	0.1400	0.14	0.00%	1.00	0.14	0.00
				0.00	0.14	0.00
2153775.4	51,991.1700	51,991.17	0.14%	1.00	51,991.17	0.00
				191.06	51,991.17	0.00
2153775.7	192,224.5700	192,224.57	0.52%	1.00	192,224.57	0.00
				834.25	192,224.57	0.00
Total for Asset	574,314.3400	574,314.34	1.56%	1.00	574,314.34	0.00
				1,805.32	574,314.34	0.00
Total Money Market Funds		574,314.34	1.56%	N/A	574,314.34	0.00
				1,805.32	574,314.34	0.00
Total Cash and Cash Equivalents		574,314.34	1.56%	N/A	574,314.34	0.00
				1,805.32	574,314.34	0.00
Net Holdings		36,790,338.73	100.00%	N/A	31,638,541.71	5,151,797.02
				28,144.68	33,283,003.27	3,507,335.46
Total Holdings Principal Assets		\$36,790,338.73	100.00%	N/A	\$31,638,541.71	\$5,151,797.02
				\$28,144.68	\$33,283,003.27	\$3,507,335.46
Total Holdings		\$36,790,338.73			\$31,638,541.71	\$5,151,797.02
					\$33,283,003.27	\$3,507,335.46
Accrued Income On						
Principal Holdings		28,144.68		28,144.68	28,144.68	
Total Accrued Income		28,144.68		28,144.68	28,144.68	
Total Holdings with Accrued Income		\$36,818,483.41			\$31,666,686.39	\$5,151,797.02
					\$33,311,147.95	\$3,507,335.46

**SCHEDULE MB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Multiemployer Defined Benefit Plan and Certain
Money Purchase Plan Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

► **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2023**This Form is Open to Public
Inspection**

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

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

A Name of plan Northwest Ohio Area Industries UAW Retirement Income Plan	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF B.O.T. Northwest Ohio Area Industries UAW Retirement Income Plan	D Employer Identification Number (EIN) 34-4437724
E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)	

1a Enter the valuation date: Month 01 Day 01 Year 2023**b** Assets:

(1) Current value of assets	1b(1)	34,724,956
(2) Actuarial value of assets for funding standard account	1b(2)	40,316,158
c (1) Accrued liability for plan using immediate gain methods	1c(1)	36,402,412
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	1c(2)(a)	
(b) Accrued liability under entry age normal method	1c(2)(b)	
(c) Normal cost under entry age normal method	1c(2)(c)	
(3) Accrued liability under unit credit cost method	1c(3)	36,402,412

d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	1d(1)	0
(2) "RPA '94" information:		
(a) Current liability	1d(2)(a)	60,203,038
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b)	0
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c)	3,227,873
(3) Expected plan disbursements for the plan year	1d(3)	3,407,873

Statement by Enrolled Actuary

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

**SIGN
HERE***Richard L. Kubiak*

Signature of actuary

Richard L. Kubiak

Type or print name of actuary

Cuni, Rust & Strenk

Firm name

4555 Lake Forest Drive - Suite 620

US Cincinnati

OH 45242-3760

Address of the firm

09/05/2024

Date

23-08540

Most recent enrollment number

(513) 891-0270

Telephone number (including area code)

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

For Paperwork Reduction Act Notice, see the instructions for Form 5500 or Form 5500-SF.

Schedule MB (Form 5500) 2023
v. 230728

2 Operational information as of beginning of this plan year:

a Current value of assets (see instructions)	2a	34,724,956
b "RPA '94" current liability/participant count breakdown:	(1) Number of participants	(2) Current liability
(1) For retired participants and beneficiaries receiving payment	868	40,395,916
(2) For terminated vested participants	317	16,180,378
(3) For active participants:		
(a) Non-vested benefits		94,667
(b) Vested benefits		3,532,077
(c) Total active	100	3,626,744
(4) Total	1,285	60,203,038
c If the percentage resulting from dividing line 2a by line 2b(4), column (2), is less than 70%, enter such percentage	2c	57.68 %

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/01/2023	0				
12/31/2023	132,356				
Totals ▶			3(b)	132,356	3(c)
(d) Total withdrawal liability amounts included in line 3(b) total					3(d)
					11,796

4 Information on plan status:

a Funded percentage for monitoring plan's status (line 1b(2) divided by line 1c(3))	4a	110.8 %
b Enter code to indicate plan's status (see instructions for attachment of supporting evidence of plan's status). If entered code is "N," go to line 5	4b	N
c Is the plan making the scheduled progress under any applicable funding improvement or rehabilitation plan? ☐ Yes ☐ No		
d If the plan is in critical status or critical and declining status, does line 1(c) reflect any benefit reductions for the first time (see instructions) ☐ Yes ☐ No		
e If line d is "Yes," enter the reduction in liability resulting from the reduction in benefits (see instructions), measured as of the valuation date	4e	
f If the plan is in critical status or critical and declining status, and is: • Projected to emerge from critical status within 30 years, enter the plan year in which it is projected to emerge; • Projected to become insolvent within 30 years, enter the plan year in which insolvency is expected and check here ☐ • Neither projected to emerge from critical status nor become insolvent within 30 years, enter "9999."	4f	

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

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

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

6 Checklist of certain actuarial assumptions:

a Interest rate for "RPA '94" current liability	6a	2.55	%
b Rates specified in insurance or annuity contracts	Pre-retirement ☐ Yes ☐ No ☒ N/A Post-retirement ☐ Yes ☐ No ☒ N/A		
c Mortality table code for validation purposes:			
(1) Males	6c(1)	9P	9P
(2) Females	6c(2)	9FP	9FP
d Valuation liability interest rate	6d	7.25	%
e Salary scale	6e	%	☒ N/A
f Withdrawal liability interest rate:			
(1) Type of interest rate	6f(1)	☐ Single rate ☒ ERISA 4044 ☐ Other ☐ N/A	
(2) If "Single rate" is checked in (1), enter applicable single rate	6f(2)	%	
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	5.0	%
h Estimated investment return on current value of assets for year ending on the valuation date	6h	-18.2	%
i Expense load included in normal cost reported in line 9b	6i	☐ N/A	
(1) If expense load is described as a percentage of normal cost, enter the assumed percentage	6i(1)	%	
(2) If expense load is a dollar amount that varies from year to year, enter the dollar amount included in line 9b	6i(2)	180,000	
(3) If neither (1) nor (2) describes the expense load, check the box	6i(3)	☐	

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	657,156	68,341
4	6,186	643

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM/DD/YYYY) of the ruling letter granting the approval	8a	
b Demographic, benefit, and contribution information		
(1) Is the plan required to provide a projection of expected benefit payments? (See instructions) If "Yes," see instructions for required attachment.	☒ Yes ☐ No	
(2) Is the plan required to provide a Schedule of Active Participant Data? (See instructions).	☒ Yes ☐ No	
(3) Is the plan required to provide a projection of employer contributions and withdrawal liability payments? (See instructions) If "Yes," attach a schedule.	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?	☒ Yes ☐ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?	☒ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended	8d(2)	5
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?	☐ Yes ☒ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2))	8d(4)	
(5) If line 8d(3) is "Yes," enter the ruling letter approving the extension	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	0

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

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	180,000

c	Amortization charges as of valuation date:		Outstanding balance	
(1)	All bases except funding waivers and certain bases for which the amortization period has been extended	9c(1)	19,337,969	2,962,852
(2)	Funding waivers	9c(2)	0	0
(3)	Certain bases for which the amortization period has been extended	9c(3)	0	0
d	Interest as applicable on lines 9a, 9b, and 9c		9d	227,857
e	Total changes. Add lines 9a through 9d		9e	3,370,709
Credits to funding standard account:				
f	Prior year credit balance, if any		9f	10,969,580
g	Employer contributions. Total from column (b) of line 3		9g	132,356
h	Amortization credits as of valuation date	9h	12,282,135	2,363,880
i	Interest as applicable to end of plan year on lines 9f, 9g, and 9h		9i	971,390
j	Full funding limitation (FFL) and credits:			
(1)	ERISA FFL (accrued liability FFL)	9j(1)	13,756,996	
(2)	"RPA '94" override (90% current liability FFL)	9j(2)	12,892,390	
(3)	FFL credit		9j(3)	0
k	(1) Waived funding deficiency		9k(1)	0
	(2) Other credits		9k(2)	0
l	Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)		9l	14,437,206
m	Credit balance: If line 9l is greater than line 9e, enter the difference		9m	11,066,497
n	Funding deficiency: If line 9e is greater than line 9l, enter the difference		9n	
o	Current year's accumulated reconciliation account:			
(1)	Due to waived funding deficiency accumulated prior to the 2023 plan year		9o(1)	0
(2)	Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:			
(a)	Reconciliation outstanding balance as of valuation date		9o(2)(a)	0
(b)	Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))		9o(2)(b)	0
(3)	Total as of valuation date		9o(3)	0
10	Contribution necessary to avoid an accumulated funding deficiency. (See instructions.)		10	0
11	Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions			☒ Yes ☐ No

Schedule MB, line 8b(1) - Schedule of Projection of Expected Benefit Payments.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1/1 Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	\$45,192	\$79,178	\$3,108,219	\$3,232,589
2024	\$61,959	\$172,411	\$3,021,346	\$3,255,716
2025	\$80,750	\$262,412	\$2,930,860	\$3,274,022
2026	\$99,500	\$347,445	\$2,836,845	\$3,283,790
2027	\$122,989	\$435,078	\$2,739,438	\$3,297,505
2028	\$134,054	\$506,220	\$2,638,814	\$3,279,088
2029	\$146,736	\$571,221	\$2,535,179	\$3,253,136
2030	\$158,431	\$635,759	\$2,428,773	\$3,222,963
2031	\$169,489	\$690,088	\$2,319,839	\$3,179,416
2032	\$177,147	\$731,392	\$2,208,630	\$3,117,169
2033	\$187,586	\$764,224	\$2,095,414	\$3,047,224
2034	\$193,664	\$795,153	\$1,980,488	\$2,969,305
2035	\$196,351	\$821,509	\$1,864,188	\$2,882,048
2036	\$199,481	\$844,120	\$1,746,933	\$2,790,534
2037	\$199,324	\$857,795	\$1,629,243	\$2,686,362
2038	\$200,352	\$873,311	\$1,511,723	\$2,585,386
2039	\$198,925	\$884,919	\$1,395,032	\$2,478,876
2040	\$196,653	\$892,118	\$1,279,893	\$2,368,664
2041	\$193,400	\$893,385	\$1,167,090	\$2,253,875
2042	\$189,278	\$890,255	\$1,057,408	\$2,136,941
2043	\$183,606	\$883,078	\$951,599	\$2,018,283
2044	\$178,526	\$871,454	\$850,345	\$1,900,325
2045	\$171,408	\$851,686	\$754,242	\$1,777,336
2046	\$164,791	\$826,244	\$663,789	\$1,654,824
2047	\$156,912	\$798,122	\$579,391	\$1,534,425

1/1 Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2048	\$148,629	\$766,264	\$501,363	\$1,416,256
2049	\$140,109	\$732,837	\$429,926	\$1,302,872
2050	\$131,407	\$697,100	\$365,213	\$1,193,720
2051	\$122,998	\$657,907	\$307,229	\$1,088,134
2052	\$114,064	\$618,565	\$255,881	\$988,510
2053	\$105,195	\$577,762	\$210,957	\$893,914
2054	\$96,464	\$536,846	\$172,140	\$805,450
2055	\$87,930	\$495,757	\$139,020	\$722,707
2056	\$79,651	\$455,139	\$111,124	\$645,914
2057	\$71,702	\$415,447	\$87,931	\$575,080
2058	\$64,136	\$377,111	\$68,900	\$510,147
2059	\$57,008	\$340,391	\$53,487	\$450,886
2060	\$50,353	\$305,529	\$41,164	\$397,046
2061	\$44,195	\$272,684	\$31,432	\$348,311
2062	\$38,530	\$241,951	\$23,839	\$304,320
2063	\$33,358	\$213,398	\$17,978	\$264,734
2064	\$28,683	\$187,027	\$13,496	\$229,206
2065	\$24,490	\$162,827	\$10,097	\$197,414
2066	\$20,760	\$140,772	\$7,535	\$169,067
2067	\$17,469	\$120,811	\$5,612	\$143,892
2068	\$14,589	\$102,887	\$4,174	\$121,650
2069	\$12,090	\$86,932	\$3,100	\$102,122
2070	\$9,940	\$72,850	\$2,296	\$85,086
2071	\$8,106	\$60,537	\$1,694	\$70,337
2072	\$6,554	\$49,872	\$1,242	\$57,668

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

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Plan Year	Employer Contributions	Withdrawal Liability Payments	Total
2023	\$122,743	\$11,796	\$134,539
2024	\$122,743	\$11,796	\$134,539
2025	\$122,743	\$11,796	\$134,539
2026	\$122,743	\$11,796	\$134,539
2027	\$122,743	\$11,796	\$134,539
2028	\$122,743	\$11,796	\$134,539
2029	\$122,743	\$11,796	\$134,539
2030	\$122,743	\$11,796	\$134,539
2031	\$122,743	\$11,796	\$134,539
2032	\$122,743	\$11,796	\$134,539



CLARK SCHAEFER HACKETT
BUSINESS ADVISORS

Northwest Ohio Area Industries UAW Retirement Income Plan

Financial Statements and Supplemental Schedules

December 31, 2023 and 2022

with Independent Auditors' Report

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INDEPENDENT AUDITORS' REPORT

To the Participants and Board of Trustees
Northwest Ohio Area Industries UAW
Retirement Income Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of Northwest Ohio Area Industries UAW Retirement Income Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of December 31, 2022, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022 and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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 Northwest Ohio Area Industries UAW Retirement Income 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 ERISA Section 103(a)(3)(C) 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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 Northwest Ohio Area Industries UAW Retirement Income Plan 's ability to continue as a going concern for one year after the date that 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

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the Financial Statements section of our report, 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 Northwest Ohio Area Industries UAW Retirement Income 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 Northwest Ohio Area Industries UAW Retirement Income Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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.

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2023 and the supplemental schedule of reportable transactions for the year ended December 31, 2023 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 included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, 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 form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Clark, Schaefer, Hackett & Co.

Dayton, Ohio
August 28, 2024

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value:	36,790,338	34,635,247
Cash	19,518	71,811
Receivables:		
Employer contributions	20,888	28,237
Accrued interest	28,145	22,321
Prepaid expenses	<u>9,393</u>	<u>9,393</u>
Total assets	<u>36,868,282</u>	<u>34,767,009</u>
Liabilities		
Accounts payable and accrued expenses	<u>34,787</u>	<u>42,053</u>
Net assets available for benefits	\$ <u>36,833,495</u>	<u>34,724,956</u>

See accompanying notes to the financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions to net assets:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	\$ 4,164,703	(9,283,043)
Interest	142,198	415,407
Dividends	<u>1,076,035</u>	<u>886,310</u>
	5,382,936	(7,981,326)
Less: Investment expenses	<u>(91,582)</u>	<u>(96,500)</u>
	5,291,354	(8,077,826)
Employer contributions	120,560	120,298
Employer withdrawal liability contributions	<u>11,796</u>	<u>11,796</u>
	<u>5,423,710</u>	<u>(7,945,732)</u>
Deductions from net assets:		
Benefits paid to participants	3,103,174	3,122,907
Administrative expenses:		
Plan administration and other expenses	83,383	62,548
Professional fees	86,289	88,635
Pension Benefit Guaranty Corporation premium	<u>42,325</u>	<u>29,697</u>
	<u>3,315,171</u>	<u>3,303,787</u>
Net change	<u>2,108,539</u>	<u>(11,249,519)</u>
Net assets available for benefits		
Beginning of year	<u>34,724,956</u>	<u>45,974,475</u>
End of year	\$ <u><u>36,833,495</u></u>	<u><u>34,724,956</u></u>

See accompanying notes to the financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statement of Accumulated Plan Benefits
December 31, 2022

Actuarial present value of accumulated plan benefits:

Vested benefits:

Participants currently receiving payments

\$ 27,716,624

Other participants

9,936,001

37,652,625

Nonvested benefits

317,429

Total actuarial present value of accumulated plan benefits

\$ 37,970,054

See accompanying notes to the financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statement of Changes in Accumulated Plan Benefits
Year Ended December 31, 2022

Actuarial present value of accumulated plan benefits	
at beginning of year	\$ 38,780,706
Increase (decrease) during the year attributed to:	
Increase for interest due to the decrease in the discount period	2,514,021
Benefits paid	(3,122,907)
Plan experience and benefits accumulated	(208,038)
Change in assumptions	<u>6,272</u>
Net change	<u>(810,652)</u>
Actuarial present value of accumulated plan benefits	
at end of year	\$ <u>37,970,054</u>

See accompanying notes to the financial statements.

1. DESCRIPTION OF PLAN:

The following brief description of the Northwest Ohio Area Industries UAW Retirement Income Plan (the "Plan") is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a multiemployer defined benefit pension plan. The Plan was established effective November 1, 1950, as a result of a collective bargaining agreement (CBA) between the participating employers and the International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW) to provide retirement, death, and disability benefits for eligible participants and beneficiaries. To be eligible, an employee must be working for a participating employer who is subject to the CBA or for a participating employer subject to a trustee approved participation agreement. Additionally, pursuant to a participation agreement, office employees of the Plan are eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

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 participating employers and the UAW.

Contributions and funding policy

The participating employers make monthly contributions to the Plan on behalf of covered employees in amounts determined by the CBA and subject to minimum funding requirements of ERISA and maximum deductibility of contributions by participating employers under the Internal Revenue Code (IRC). Hourly contributions were \$0.62 during 2023 and 2022. Contributions by participants are not permitted under the Plan. The plan trustees design the benefit structure based on information from the actuarial consultants. The Plan's actuary has certified that the minimum funding requirements of ERISA have been met as of December 31, 2022.

Pension Protection Act Funding Status

As required by ERISA under the Pension Protection Act of 2006 (PPA), the Plan's actuary has completed the Plan's actuarial funding status certification as of January 1, 2023, in accordance with generally accepted actuarial principles and practices. The certification was based on projections using the actuarial present value of accumulated benefit obligations as of December 31, 2022, and audited financial information as of December 31, 2022, as well as other financial information, including estimated cash flows for the year ended December 31, 2023, and the rate of market value return as reported by the investment consultant. The funded (zone) status provides an indication of the financial health of the Plan. As of December 31, 2022, the Plan was not seriously endangered or critical status.

Eligibility

Under the terms of the Plan, all employees on the seniority lists of the participating employers are eligible to participate. These participants are credited for a partial or full year of service based upon the number of hours worked during the year. These service years are recognized when determining vesting and computing benefits to be paid to participants. The Plan was frozen as of March 31, 2009, after which hours of service shall not count towards the employee's credited service for the purpose of accruing benefits.

Benefits

The Plan provides for normal, early and disability retirement benefits. These are distributable to individuals with a minimum of five years of service for normal retirement and ten years of service for early and disability retirement. Participants must have reached the age of 65 for normal retirement or age 57 with at least 10 years of service for early retirement to receive such benefits (at a reduced amount).

Participants with at least 10 years of service may be eligible for disability benefits. Participants with at least 5 years of service are eligible for a death benefit based on their accumulated benefits. Retirees are eligible for a \$2,500 death benefit.

Vesting

Participants are fully vested after five years of service.

2. SUMMARY OF ACCOUNTING POLICIES:

The following are the significant accounting policies of the Plan:

Basis of accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees determines the Plan's valuation policies by using information provided by its investment advisers and custodians. See Note 4 for discussion of fair value measurements.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes realized gains and losses on investments sold during the year and unrealized gains and losses on investments held at year-end.

Cash

Cash includes amounts on deposit with financial institutions. The balances, at times, may exceed federally insured limits.

Employer contributions receivable

Employer contributions receivable represents amounts due from employers that were received subsequent to year end. Therefore, the carrying amount of these receivables is not reduced by an allowance for amounts that will not be collected. In addition, it is impractical to estimate a recognition of revenue for amounts due but erroneously unreported by employers.

Withdrawal liability contributions:

The Plan assesses withdrawal liability on employers that cease to participate under the collective bargaining agreement. Receivables from employers for withdrawal liability amounted to \$2,242,801 and \$2,254,597 at December 31, 2023 and 2022, respectively. In reviewing the employers responsible for the receivables and current economic conditions, the Board and plan management has established a reserve for the total amount, and as such, withdrawal liability contributions are recognized in the statements of changes in net assets available for benefits in the year that they are received. Withdrawal liability contributions totaled \$11,796 during the years ended December 31, 2023 and 2022, respectively.

Actuarial present value of accumulated plan benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances – retirement, death, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an actuary from Cuni, Rust, & Strenk and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The more significant actuarial assumptions underlying the actuarial computations are as follows:

1. Mortality rates Non-disabled: Blue Collar adjusted Pri-2012
2. Disability mortality rates: Pri-2012 Disabled Retiree
3. Retirement rate: 100% at Age of 70.
4. Discount rate: 6.75%, includes reduction for plan administration expenses

Changes in actuarial assumptions reflected during the year included in the December 31, 2022 valuation include updating termination and disability rates, lowering the expense load, updating interest rates.

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

Payment of benefits

Benefit payments to participants are recorded upon distribution.

Administrative expenses

Expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. Certain investment-related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Reclassifications

Certain reclassifications have been made to the prior year financial statements in order to conform to the current year presentation.

Subsequent events

The Plan has evaluated subsequent events through August 28, 2024, the date the financial statements were available to be issued.

3. INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN:

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly KeyBank National Association, the custodian, has certified to the completeness and accuracy of all the investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2023 and 2022, and the supplemental schedule of assets (held at end of year) as of December 31, 2023; the related investment activity reflected in the statements of changes in net assets available for benefits for the years ended December 31, 2023 and 2022, and the information reflected on

the supplemental schedule of reportable transactions for the year ended December 31, 2023.

4. FAIR VALUE MEASUREMENTS:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). 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 assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Money market fund: Valued at cost, which approximates fair value.

Equity securities: Valued at the closing price reported on the active market on which the securities are traded.

Registered investment companies: Consists of mutual funds and exchange traded funds registered with the Securities and Exchange Commission. Mutual funds are valued at the daily closing prices as reported by the fund. Mutual funds are required to publish their daily net asset value (NAV) and to transact at that price at the end of each trading day. Mutual funds held by the Plan are deemed to be actively traded. Exchange traded funds are valued at the closing price reported on the active market on which the funds are traded. Exchange traded funds can be traded throughout the day on national securities exchanges at market prices.

Corporate obligations and other fixed income obligations: 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. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks.

U.S. government securities and agency obligations: Valued using pricing models maximizing the use of observable inputs for similar securities.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023 and 2022. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement:

		As of December 31, 2023		
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 574,314	574,314	-	-
Equity securities	3,063,875	3,063,875	-	-
Registered investment companies	23,177,222	20,711,713	2,465,509	-
Corporate obligations and other fixed income obligations	7,705,425	-	7,705,425	-
U.S. government securities and agency obligations	<u>2,269,502</u>	<u>-</u>	<u>2,269,502</u>	<u>-</u>
	<u>\$ 36,790,338</u>	<u>24,349,902</u>	<u>12,440,436</u>	<u>-</u>
		As of December 31, 2022		
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 609,833	609,833	-	-
Equity securities	3,180,652	3,180,652	-	-
Registered investment companies	21,226,026	18,924,587	2,301,439	-
Corporate obligations and other fixed income obligations	7,575,009	-	7,575,009	-
U.S. government securities and agency obligations	<u>2,043,727</u>	<u>-</u>	<u>2,043,727</u>	<u>-</u>
	<u>\$ 34,635,247</u>	<u>22,715,072</u>	<u>11,920,175</u>	<u>-</u>

5. TAX STATUS:

The Plan obtained its latest determination letter on September 10, 2015, in which the Internal Revenue Service states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and therefore believe that the Plan is qualified and the related trust is tax-exempt.

6. PLAN TERMINATION:

The Plan continues in existence as long as the employer collective bargaining agreements with the UAW are in effect. The Plan shall be considered terminated if all, or a majority of the employers, discontinue the Plan with the consent of the UAW. In the event the Plan terminates, the net assets of the Plan will be allocated in accordance with provisions of the Plan, subject to the requirements of ERISA and its related regulations.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a U.S. government agency. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivors' pensions. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations, as there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

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

7. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS:

The Federated Government Obligations Institutional Shares money market fund is sponsored by KeyBank National Association. KeyBank National Association is the custodian as defined by the Plan and, therefore, these transactions qualify as party in interest transactions.

The Plan recordkeeping and administration is managed by Northwestern Ohio Administrators, the third-party administrator of the Plan. The Plan also pays fees for several service arrangements with service providers. These transactions are considered exempt party-in-interest transactions under ERISA.

8. RISKS AND UNCERTAINTIES:

The Plan receives contributions primarily from employers who are located in the Northwest Ohio area. As such, it is affected by the general economic conditions of the area. For the year ended December 31, 2023, two employers represented 51% and 46% of total employer contributions, respectively. As of December 31, 2023, those same two employers made up 51% and 45% of total employer contributions receivable, respectively. For the year ended December 31, 2022, two employers represented 53% and 44% of total employer contributions, respectively. As of December 31, 2022, two employers made up 41% and 39% of total employer contributions receivable, respectively.

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 those changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

Supplemental Schedules

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN: 34-4437724; Plan: 001
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

(a)	(c)	(d)	(e)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value

The attached KeyBank Detail Schedule of Asset Holdings (pages 17-46) is incorporated in
 herein by reference.

Following is a summation of assets (held at end of year) reflected on the attached statement:

* Key Bank:

Money market funds	\$ 574,314	574,314
Equity securities	2,524,438	3,063,875
Registered investment companies	17,165,767	23,177,222
Corporate obligations and other fixed income obligations	8,879,591	7,705,425
U.S. government securities and agency obligations	<u>2,494,431</u>	<u>2,269,502</u>
	<u>\$ 31,638,541</u>	<u>36,790,338</u>

*Party-in-interest.

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4j - Schedule of Reportable Transactions
 Year Ended December 31, 2023

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)

Category (i) - Single Transactions in Excess of 5% of Net Assets

* KeyBank:

Federated Government Obligations Institutional Shares						
Purchase		\$ 3,716,138	-	3,716,138	3,716,138	-
Sale		-	3,463,182	3,463,182	3,463,182	-
Lazard Intl Strategic Equity PTF Open-End Fund Instl CL						
Sale		-	3,465,598	3,100,555	3,465,598	365,043
Artisan International Value Fund Open-End Fund Instl CL						
Purchase		3,465,500	-	3,465,500	3,465,500	-

Category (iii) - Series of Transactions in Excess of 5% of Net Assets

* KeyBank:

Federated Government Obligations Institutional Shares						
Purchases		\$ 7,995,652	-	7,995,652	7,995,652	-
Sales		-	8,031,171	8,031,171	8,031,171	-
Lazard Intl Strategic Equity PTF Open-End Fund Instl CL						
Sales		-	3,680,598	3,303,107	3,680,598	377,491
Artisan International Value Fund Open-End Fund Instl CL						
Purchases		3,572,757	-	3,572,757	3,572,757	-
Sales		-	155,000	157,914	155,000	(2,914)

* Party-in-interest.

There were no reportable category (ii) or (iv) transactions for the year ended December 31, 2023.

Note: "Reportable Transactions" are defined in Section 2520.103-6 of the Department of Labor's Regulations.

Detailed Schedule of Holdings - Principal Assets

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Equity						
Common Stock						
AMERICAN FINANCIAL GROUP INC COM	025932104 2.39%	118.890	Level1			
2153775.7	680.0000	80,845.20	0.22%	92.70 0.00	63,038.32 90,580.53	17,806.88 -9,735.33
AMERICOLD REALTY TRUST INC REIT	03064D108 2.91%	30.270	Level1			
2153775.7	2,690.0000	81,426.30	0.22%	28.94 591.80	77,847.31 74,239.22	3,578.99 7,187.08
ARCH CAPITAL GROUP LTD COM	G0450A105 0.00%	74.270	Level1			
2153775.7	1,090.0000	80,954.30	0.22%	40.71 0.00	44,373.03 71,601.32	36,581.27 9,352.98
ATMOS ENERGY CORP COM	049560105 2.78%	115.900	Level1			
2153775.7	730.0000	84,607.00	0.23%	85.12 0.00	62,135.57 81,811.10	22,471.43 2,795.90
BOK FINL CORP COM	05561Q201 2.57%	85.650	Level1			
2153775.7	830.0000	71,089.50	0.19%	80.75 0.00	67,018.89 82,571.00	4,070.61 -11,481.50
BRUKER CORP COM	116794108 0.27%	73.480	Level1			
2153775.7	1,215.0000	89,278.20	0.24%	56.05 0.00	68,105.87 81,975.87	21,172.33 7,302.33
CBOE GLOBAL MARKETS INC COM	12503M108 1.23%	178.560	Level1			
2153775.7	425.0000	75,888.00	0.21%	109.57 0.00	46,569.25 53,324.75	29,318.75 22,563.25

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
CHARLES RIVER LABS INTL INC COM 2153775.7	159864107 0.00% 425.0000	236.400 100,470.00	Level1 0.27%	 232.93 0.00	 98,995.59 87,681.02	 1,474.41 12,788.98
DENTSPLY SIRONA INC COM 2153775.7	24906P109 1.57% 2,320.0000	35.590 82,568.80	Level1 0.22%	 33.12 324.80	 76,841.18 76,841.18	 5,727.62 5,727.62
DOLBY LABORATORIES INC COM CL A 2153775.7	25659T107 1.39% 895.0000	86.180 77,131.10	Level1 0.21%	 87.17 0.00	 78,017.71 63,133.30	 -886.61 13,997.80
EPAM SYSTEMS INC COM 2153775.7	29414B104 0.00% 340.0000	297.340 101,095.60	Level1 0.27%	 211.35 0.00	 71,860.46 71,860.46	 29,235.14 29,235.14
ESSENTIAL UTILITIES INC COM 2153775.7	29670G102 3.29% 2,110.0000	37.350 78,808.50	Level1 0.21%	 33.95 0.00	 71,626.09 94,041.00	 7,182.41 -15,232.50
EURONET WORLDWIDE INC COM 2153775.7	298736109 0.00% 845.0000	101.490 85,759.05	Level1 0.23%	 90.69 0.00	 76,629.26 79,695.30	 9,129.79 6,063.75
EXPEDITORS INTL WASH INC COM 2153775.7	302130109 1.08% 730.0000	127.200 92,856.00	Level1 0.25%	 65.06 0.00	 47,491.58 75,861.60	 45,364.42 16,994.40
FIDELITY NATIONAL FINANCIAL INC COM	31620R303 3.76%	51.020	Level1			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.7	1,770.0000	90,305.40	0.25%	33.25 0.00	58,844.00 66,587.40	31,461.40 23,718.00
GENTEX CORP COM	371901109 1.47%	32.660	Level1			
2153775.7	2,640.0000	86,222.40	0.23%	27.40 0.00	72,326.48 71,891.39	13,895.92 14,331.01
HEALTH EQUITY INC COM	42226A107 0.00%	66.300	Level1			
2153775.7	1,135.0000	75,250.50	0.20%	60.00 0.00	68,099.67 68,099.67	7,150.83 7,150.83
HUNT J B TRANS SVCS INC COM	445658107 0.86%	199.740	Level1			
2153775.7	445.0000	88,884.30	0.24%	171.57 0.00	76,349.32 76,349.32	12,534.98 12,534.98
INCYTE CORPORATION COM	45337C102 0.00%	62.790	Level1			
2153775.7	940.0000	59,022.60	0.16%	73.76 0.00	69,332.89 75,500.80	-10,310.29 -16,478.20
IPG PHOTONICS CORP COM	44980X109 0.00%	108.540	Level1			
2153775.7	700.0000	75,978.00	0.21%	158.77 0.00	111,141.28 66,269.00	-35,163.28 9,709.00
LAMB WESTON HOLDINGS INC COM	513272104 1.33%	108.090	Level1			
2153775.7	770.0000	83,229.30	0.23%	64.07 0.00	49,337.38 68,807.20	33,891.92 14,422.10
LINCOLN ELECTRIC HOLDINGS INC COM	533900106 1.31%	217.460	Level1			
2153775.7	425.0000	92,420.50	0.25%	93.96 301.75	39,934.97 61,408.25	52,485.53 31,012.25

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
LITTELFUSE INC COM 2153775.7	537008104 0.97% 290.0000	267.560 77,592.40	Level1 0.21%	 258.09 0.00	 74,844.98 74,844.98	 2,747.42 2,747.42
MAGNOLIA OIL & GAS CORP COM CL A 2153775.7	559663109 2.16% 3,690.0000	21.290 78,560.10	Level1 0.21%	 21.89 0.00	 80,778.03 82,924.67	 -2,217.93 -4,364.57
MASCO CORP COM 2153775.7	574599106 1.70% 1,180.0000	66.980 79,036.40	Level1 0.21%	 52.49 0.00	 61,937.78 55,070.60	 17,098.62 23,965.80
MAXIMUS INC COM 2153775.7	577933104 1.43% 950.0000	83.860 79,667.00	Level1 0.22%	 60.71 0.00	 57,677.12 69,663.50	 21,989.88 10,003.50
MERCURY SYSTEMS INC COM 2153775.7	589378108 0.00% 1,450.0000	36.570 53,026.50	Level1 0.14%	 53.90 0.00	 78,157.81 65,059.68	 -25,131.31 -12,033.18
MOLINA HEALTHCARE INC COM 2153775.7	60855R100 0.00% 210.0000	361.310 75,875.10	Level1 0.21%	 265.05 0.00	 55,661.27 55,661.27	 20,213.83 20,213.83
NNN REIT INC REIT 2153775.7	637417106 5.24% 1,880.0000	43.100 81,028.00	Level1 0.22%	 35.37 0.00	 66,500.40 83,019.72	 14,527.60 -1,991.72
PACKAGING CORP OF AMERICA COM	695156109 3.07%	162.910	Level1			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.7	460.0000	74,938.60	0.20%	131.13 575.00	60,320.40 60,320.40	14,618.20 14,618.20
QUEST DIAGNOSTICS INC COM	74834L100 2.06%	137.880	Level1			
2153775.7	520.0000	71,697.60	0.19%	135.41 0.00	70,411.83 80,692.48	1,285.77 -8,994.88
REINSURANCE GROUP OF AMERICA INC COM	759351604 2.10%	161.780	Level1			
2153775.7	530.0000	85,743.40	0.23%	96.65 0.00	51,222.32 75,254.78	34,521.08 10,488.62
TARGA RESOURCES CORP COM	87612G101 2.30%	86.870	Level1			
2153775.7	800.0000	69,496.00	0.19%	60.83 0.00	48,664.78 58,800.00	20,831.22 10,696.00
TORO CO COM	891092108 1.50%	95.990	Level1			
2153775.7	765.0000	73,432.35	0.20%	73.12 275.40	55,938.76 85,264.75	17,493.59 -11,832.40
ULTA BEAUTY INC	90384S303 0.00%	489.990	Level1			
2153775.7	180.0000	88,198.20	0.24%	407.83 0.00	73,409.13 73,409.13	14,789.07 14,789.07
WATERS CORP COM	941848103 0.00%	329.230	Level1			
2153775.7	285.0000	93,830.55	0.26%	270.77 0.00	77,169.37 77,169.37	16,661.18 16,661.18
WEX INC COM	96208T104 0.00%	194.550	Level1			
2153775.7	375.0000	72,956.25	0.20%	181.40 0.00	68,025.83 61,368.75	4,930.42 11,587.50



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NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Total Common Stock		2,989,169.00	8.12%	N/A 2,068.75	2,476,635.91 2,698,654.76	512,533.09 290,514.24
Mutual Funds						
VANGUARD GROWTH EXCHANGE-TRADED FUND 2153775.1	922908736 0.58% 16,117.0000	310.880 5,010,452.96	Level2 13.62%			
				110.47 0.00	1,780,420.80 3,434,693.87	3,230,032.16 1,575,759.09
VANGUARD VALUE VIPERS FUND CLOSED-END FUND 2153775.1	922908744 2.46% 34,837.0000	149.500 5,208,131.50	Level2 14.16%			
				85.84 0.00	2,990,401.12 4,890,069.69	2,217,730.38 318,061.81
VIRTUS KAR SMALL CAP GROWTH FUND OPEN-END FUND CL I 2153775.1	92828N593 0.00% 106,398.3610	33.200 3,532,425.59	Level2 9.60%			
				39.61 0.00	4,214,708.28 3,112,791.74	-682,282.69 419,633.85
Total Mutual Funds		13,751,010.05	37.38%	N/A 0.00	8,985,530.20 11,437,555.30	4,765,479.85 2,313,454.75
Non-US Common Stock						
AMDOCS LTD FGN COM 2153775.7	G02602103 1.98% 850.0000	87.890 74,706.50	Level1 0.20%			
				56.24 369.75	47,801.94 77,265.00	26,904.56 -2,558.50
Total Non-US Common Stock		74,706.50	0.20%	N/A 369.75	47,801.94 77,265.00	26,904.56 -2,558.50
Non-US Mutual Funds						
ARTISAN INTERNATIONAL VALUE FUND OPEN-END FUND INSTL CL 2153775.1	04314H857 1.29% 75,867.5810	45.960 3,486,874.02	Level2 9.48%			
				45.01 0.00	3,414,842.73 3,414,842.73	72,031.29 72,031.29



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NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
HARDING LOEVNER INTL EQUITY PORTF OPEN-END FUND INSTL CL 2153775.1	412295107 1.99% 133,866.2440	25.950 3,473,829.03	Level2 9.44%	 17.58 0.00	2,352,921.22 3,145,890.24	1,120,907.81 327,938.79
Total Non-US Mutual Funds		6,960,703.05	18.92%	N/A 0.00	5,767,763.95 6,560,732.97	1,192,939.10 399,970.08
Total Equity		23,775,588.60	64.62%	N/A 2,438.50	17,277,732.00 20,774,208.03	6,497,856.60 3,001,380.57
Fixed Income						
Corporate Bonds						
AMAZON.COM INC SENIOR BD DTD 6/3/2020 2.50000% DUE 6/3/2050 2153775.4	023135BT2 3.76% 30,000.0000	66.522 19,956.60	Level2 0.05%	 96.37 58.33	28,909.80 18,906.30	-8,953.20 1,050.30
ANHEUSER-BUSCH COS LLC / INBEV SENIOR NT DTD 2/1/2019 3.65000% DUE 2/1/2026 2153775.4	03522AAG5 3.72% 6,000.0000	98.181 5,890.86	Level2 0.02%	 97.66 91.25	5,859.60 5,859.60	31.26 31.26
APPLE INC SENIOR BD DTD 2/23/2016 4.50000% DUE 2/23/2036 2153775.4	037833BW9 4.40% 33,000.0000	102.211 33,729.63	Level2 0.09%	 107.59 528.00	35,503.49 32,736.99	-1,773.86 992.64
BAKER HUGHES A GE CO LLC SENIOR NT DTD 11/7/2019 3.13800% DUE 11/7/2029	05723KAG5 3.37% 33,000.0000	93.024 33,729.63	Level2 0.09%	 107.59 528.00	35,503.49 32,736.99	-1,773.86 992.64



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NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	25,000.0000	23,256.00	0.06%	100.00 117.68	25,000.00 22,055.50	-1,744.00 1,200.50
BANK OF AMERICA CORP MED TERM BK NT DTD 1/23/2018 3.36600% DUE 1/23/2026	06051GGZ6 3.45%	97.663	Level2			
2153775.4	18,000.0000	17,579.34	0.05%	106.27 265.91	19,128.96 17,162.64	-1,549.62 416.70
BANK OF AMERICA CORP MED TERM BK NT SER N DTD 3/8/2022 3.84600% DUE 3/8/2037	06051GKL2 4.38%	87.801	Level2			
2153775.4	52,000.0000	45,656.52	0.12%	88.22 627.75	45,874.86 43,602.92	-218.34 2,053.60
BANK OF NEW YORK MELLON CORP MED TERM BK NT SER J DTD 2/7/2017 3.44200% DUE 2/7/2028	06406RAB3 3.58%	96.218	Level2			
2153775.4	77,000.0000	74,087.86	0.20%	96.46 1,060.14	74,271.57 72,055.06	-183.71 2,032.80
BERKSHIRE HATHAWAY ENERGY CO SENIOR BD DTD 1/5/2018 3.80000% DUE 7/15/2048	084659AP6 4.83%	78.714	Level2			
2153775.4	25,000.0000	19,678.50	0.05%	113.63 438.06	28,407.75 19,282.75	-8,729.25 395.75
BP CAP MARKETS AMERICA INC SENIOR NT DTD 11/4/2018 3.11900% DUE 5/4/2026	10373QAT7 3.22%	96.727	Level2			
2153775.4	24,000.0000	23,214.48	0.06%	100.04 118.52	24,008.76 22,749.12	-794.28 465.36
CAPITAL ONE FINANCIAL CO SENIOR NT DTD 3/3/2022 FL RT% DUE 3/1/2030	1404HCN3 3.66%	89.310	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	6,000.0000	5,358.60	0.01%	100.00 65.82	6,000.00 5,129.82	-641.40 228.78
CATERPILLAR FINANCIAL SVCS CORP MED TERM NT SER K DTD 5/15/2023 4.35000% DUE 5/15/2026	14913UAA8 4.36%	99.787	Level2			
2153775.4	25,000.0000	24,946.75	0.07%	99.62 138.96	24,904.00 24,904.00	42.75 42.75
CHARLES SCHWAB CORP SENIOR BD DTD 5/19/2023 5.85300% DUE 5/19/2034	808513CE3 5.67%	103.225	Level2			
2153775.4	16,000.0000	16,516.00	0.04%	100.00 109.26	16,000.00 16,000.00	516.00 516.00
CHEVRON CORP SENIOR NT DTD 5/16/2016 2.95400% DUE 5/16/2026	166764BL3 3.05%	96.709	Level2			
2153775.4	35,000.0000	33,848.15	0.09%	108.32 129.24	37,912.70 33,194.70	-4,064.55 653.45
CITIGROUP INC SENIOR NT DTD 10/21/2016 3.20000% DUE 10/21/2026	172967KY6 3.36%	95.353	Level2			
2153775.4	30,000.0000	28,605.90	0.08%	95.81 186.67	28,744.20 27,754.80	-138.30 851.10
CITIGROUP INC SENIOR BD DTD 10/27/2017 3.52000% DUE 10/27/2028	172967LS8 3.72%	94.576	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	20,000.0000	18,915.20	0.05%	93.05 125.16	18,609.40 18,609.40	305.80 305.80
CITIGROUP INC SENIOR BD DTD 6/3/2020 FL RT% DUE 6/3/2031	172967MS7 3.01%	85.422	Level2			
2153775.4	18,000.0000	15,375.96	0.04%	103.13 36.68	18,562.68 14,558.22	-3,186.72 817.74
CITIGROUP INC SENIOR NT DTD 6/9/2021 1.46200% DUE 6/9/2027	172967NA5 1.60%	91.514	Level2			
2153775.4	38,000.0000	34,775.32	0.09%	94.47 33.95	35,897.18 33,339.58	-1,121.86 1,435.74
CONSOLIDATED EDISON CO N Y INC SENIOR BD SER 2022A DTD 11/14/2022 6.15000% DUE 11/15/2052	209111GD9 5.44%	113.153	Level2			
2153775.4	19,000.0000	21,499.07	0.06%	110.39 149.31	20,974.86 20,340.26	524.21 1,158.81
DUKE ENERGY CAROLINAS LLC BOND DTD 8/14/2019 3.20000% DUE 8/15/2049	26442CAZ7 4.41%	72.560	Level2			
2153775.4	33,000.0000	23,944.80	0.07%	93.38 398.93	30,813.78 23,128.71	-6,868.98 816.09
DUKE ENERGY PROGRESS SENIOR NT DTD 11/24/2021 1.29500% DUE 7/1/2030	26444BAA2 1.42%	91.452	Level2			
2153775.4	11,662.6121	10,665.69	0.03%	100.00 75.52	11,662.55 10,401.18	-996.86 264.51



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
EATON VANCE CORP SENIOR NT DTD 4/6/2017 3.50000% DUE 4/6/2027 2153775.4	278265AE3 3.65% 30,000.0000	95.833 28,749.90	Level2 0.08%	99.63 247.92	29,889.60 27,925.20	-1,139.70 824.70
FLORIDA POWER & LIGHT CO SENIOR NT DTD 5/18/2023 4.40000% DUE 5/15/2028 2153775.4	341081GN1 4.39% 37,000.0000	100.160 37,059.20	Level2 0.10%	99.93 208.02	36,975.58 36,975.58	83.62 83.62
JPMORGAN CHASE & CO SENIOR BD DTD 6/1/2023 5.35000% DUE 6/1/2034 2153775.4	46647PDR4 5.27% 12,000.0000	101.423 12,170.76	Level2 0.03%	99.86 53.50	11,982.72 11,982.72	188.04 188.04
JPMORGAN CHASE & CO SENIOR BD DTD 7/23/2018 4.20300% DUE 7/23/2029 2153775.4	46647PAV8 4.33% 28,000.0000	97.172 27,208.16	Level2 0.07%	94.12 516.50	26,352.76 26,352.76	855.40 855.40
METLIFE INC SENIOR NT DTD 3/5/2015 3.00000% DUE 3/1/2025 2153775.4	59156RBM9 3.07% 25,000.0000	97.817 24,454.25	Level2 0.07%	99.08 250.00	24,769.00 24,003.75	-314.75 450.50
MICROSOFT CORP SENIOR BD DTD 6/1/2020 2.67500% DUE 6/1/2060	594918CD4 4.01%	66.735	Level2			



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NWO AREA INDUSTRIES UAW 2153775

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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	28,000.0000	18,685.80	0.05%	94.46 62.42	26,448.88 17,763.48	-7,763.08 922.32
NORTHERN TRUST CORP SUB NT DTD 11/2/2022 6.12500% DUE 11/2/2032	665859AX2 5.70%	107.383	Level2			
2153775.4	12,000.0000	12,885.96	0.04%	99.65 120.46	11,957.52 12,653.28	928.44 232.68
PHILIP MORRIS INTL INC SENIOR BD DTD 5/1/2019 3.37500% DUE 8/15/2029	718172CJ6 3.60%	93.773	Level2			
2153775.4	17,000.0000	15,941.41	0.04%	110.92 216.75	18,856.57 15,307.65	-2,915.16 633.76
PNC FINANCIAL SERVICES GROUP INC SENIOR NT DTD 1/24/2023 4.75800% DUE 1/26/2027	693475BL8 4.80%	99.213	Level2			
2153775.4	15,000.0000	14,881.95	0.04%	100.00 307.29	15,000.00 15,000.00	-118.05 -118.05
PRIMERICA INC SENIOR NT DTD 11/19/2021 2.80000% DUE 11/19/2031	74164MAB4 3.31%	84.586	Level2			
2153775.4	18,000.0000	15,225.48	0.04%	99.55 58.80	17,919.00 14,651.10	-2,693.52 574.38
SAN DIEGO GAS & ELECTRIC CO BOND DTD 8/26/2010 4.50000% DUE 8/15/2040	797440BM5 4.92%	91.521	Level2			
2153775.4	36,000.0000	32,947.56	0.09%	103.94 612.00	37,419.81 32,378.76	-4,472.25 568.80

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
STATE STREET CORP SUB NT DTD 3/3/2021 2.20000% DUE 3/3/2031 2153775.4	857477BP7 2.64% 37,000.0000	83.230 30,795.10	Level2 0.08%	101.92 266.81	37,711.88 29,581.87	-6,916.78 1,213.23
TOYOTA MOTOR CREDIT CORP SENIOR NT SER B DTD 11/10/2022 5.40000% DUE 11/10/2025 2153775.4	89236TKK0 5.32% 35,000.0000	101.545 35,540.75	Level2 0.10%	100.09 267.75	35,029.75 35,538.30	511.00 2.45
TRUIST FINANCIAL CORP MED TERM NT DTD 1/26/2023 FL RT% DUE 1/26/2029 2153775.4	89788MAL6 4.95% 11,000.0000	98.517 10,836.87	Level2 0.03%	100.00 231.60	11,000.00 11,000.00	-163.13 -163.13
UNITEDHEALTH GROUP INC SENIOR NT DTD 7/23/2015 3.75000% DUE 7/15/2025 2153775.4	91324PCP5 3.80% 34,000.0000	98.555 33,508.70	Level2 0.09%	107.32 587.92	36,489.30 33,237.04	-2,980.60 271.66
US BANCORP MED TERM BK NT SER BB DTD 11/3/2021 2.49100% DUE 11/3/2036 2153775.4	91159HJB7 3.21% 22,000.0000	77.553 17,061.66	Level2 0.05%	77.57 88.29	17,065.20 16,458.24	-3.54 603.42

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
US BANCORP MED TERM BK NT SER Y DTD 7/29/2019 3.00000% DUE 7/30/2029 2153775.4	91159HHW3 3.31% 35,000.0000	90.501 31,675.35	Level2 0.09%	99.99 440.42	34,996.85 30,729.30	-3,321.50 946.05
WELLS FARGO & CO MED TERM BK NT SER Q DTD 2/11/2020 2.16400% DUE 2/11/2026 2153775.4	95000U2K8 2.25% 16,000.0000	96.242 15,398.72	Level2 0.04%	104.35 134.65	16,695.20 14,915.68	-1,296.48 483.04
WELLS FARGO & CO MED TERM NT DTD 6/2/2020 FL RT% DUE 6/2/2028 2153775.4	95000U2S1 2.61% 22,000.0000	91.593 20,150.46	Level2 0.05%	101.97 43.15	22,433.18 19,416.98	-2,282.72 733.48
Total Corporate Bonds		932,679.27	2.54%	N/A 9,469.39	1,006,038.94 907,643.24	-73,359.67 25,036.03
Corporate Mortgage Back						
CARMAX AUTO OWNER TRUST ABS 2021-2 B DTD 4/21/2021 1.03000% DUE 12/15/2026 2153775.4	14314QAE4 1.10% 15,000.0000	93.806 14,070.88	Level2 0.04%	99.99 6.87	14,998.41 13,534.64	-927.53 536.24
COMM MORTGAGE TRUST CMO SEQ PYR 2014-CCRE15 A-4 DTD 2/1/2014 FL RT% DUE 2/12/2047 2153775.4	12591RBA7 4.08% 18,794.9419	99.811 18,759.38	Level2 0.05%	107.68 0.00	20,237.60 18,441.88	-1,478.22 317.50



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
CSAIL COMMERCIAL MORTGAGE TRUST CMO SEQ PYR 2015-C4 A4 DTD 11/1/2015 3.80790% DUE 11/15/2048 2153775.4	12635RAX6 3.94% 15,000.0000	96.649 14,497.31	Level2 0.04%	108.34 47.60	16,250.98 14,283.35	-1,753.67 213.96
GM FINL CONSUMER AUTOMBL RECEIVABLES TR ABS 2021-2 B DTD 4/14/2021 1.09000% DUE 12/16/2026 2153775.4	380149AE4 1.16% 10,000.0000	94.305 9,430.50	Level2 0.03%	99.98 4.54	9,998.31 9,139.79	-567.81 290.71
HYUNDAI AUTO RECEIVABLES TRUST ABS 2021-A B DTD 4/28/2021 1.09000% DUE 5/17/2027 2153775.4	44933LAE3 1.16% 30,000.0000	94.261 28,278.41	Level2 0.08%	99.99 12.72	29,996.02 27,097.30	-1,717.61 1,181.11
JPMBB COMMERCIAL MORTGAGE SECURITIES CMO SEQ PYR 2014-C25 A4A1 DTD 11/1/2014 3.40800% DUE 11/15/2047 2153775.4	46643PBD1 3.48% 21,996.2382	97.905 21,535.33	Level2 0.06%	106.20 62.47	23,360.69 21,102.73	-1,825.36 432.60
JPMORGAN CHASE COML MTG SECS CMO SEQ PYR 2014-C20 A-SB DTD 6/1/2014 3.46140% DUE 7/17/2047 2153775.4	46642CBK5 3.48% 3,138.5400	99.363 3,118.56	Level2 0.01%	104.22 9.05	3,271.06 3,075.77	-152.50 42.79

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
SEQUOIA MORTGAGE TRUST CMO SEQ PYR 2013-7 A2 DTD 5/1/2013 FL RT% DUE 6/25/2043 2153775.4	81745CAB9 3.45% 10,824.0201	86.927 9,409.02	Level2 0.03%	 102.12 27.06	11,054.03 9,445.54	-1,645.01 -36.52
Total Corporate Mortgage Back		119,099.39	0.32%	N/A 170.31	129,167.10 116,121.00	-10,067.71 2,978.39
Government Mortgage Back						
FANNIE MAE POOL BE5622 DTD 1/1/2017 2.50000% DUE 1/1/2032 2153775.4	3140FRG82 2.65% 9,626.5560	94.182 9,066.48	Level2 0.02%	 101.13 20.06	9,735.24 9,000.56	-668.76 65.92
FANNIE MAE POOL MA2896 DTD 1/1/2017 3.50000% DUE 2/1/2047 2153775.4	31418CGE8 3.75% 6,235.0047	93.327 5,818.94	Level2 0.02%	 102.40 18.19	6,384.54 5,784.14	-565.60 34.80
FANNIE MAE POOL MA3277 DTD 1/1/2018 4.00000% DUE 2/1/2048 2153775.4	31418CUB8 4.15% 9,768.3827	96.303 9,407.25	Level2 0.03%	 101.96 32.56	9,959.95 9,253.78	-552.70 153.47
FANNIE MAE POOL FS3191 DTD 10/1/2022 5.50000% DUE 10/1/2052 2153775.4	3140XJRM7 5.47% 9,098.4956	100.573 9,150.63	Level2 0.02%	 100.11 41.70	9,108.46 9,108.46	42.17 42.17



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January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4807 DTD 10/1/2022 5.50000% DUE 11/1/2052 2153775.4	31418EKV1 5.46% 36,262.5444	100.687 36,511.67	Level2 0.10%	98.26 166.20	35,632.36 36,359.73	879.31 151.94
FANNIE MAE POOL MA5189 DTD 10/1/2023 5.00000% DUE 11/1/2053 2153775.4	31418EXT2 5.05% 34,635.8362	98.931 34,265.58	Level2 0.09%	98.97 144.32	34,278.65 34,278.65	-13.07 -13.07
FANNIE MAE POOL BH5752 DTD 11/1/2017 3.50000% DUE 11/1/2047 2153775.4	3140GUMA2 3.75% 5,998.9815	93.326 5,598.61	Level2 0.02%	102.95 17.50	6,175.91 5,550.31	-577.30 48.30
FANNIE MAE POOL AS6520 DTD 12/1/2015 3.50000% DUE 1/1/2046 2153775.4	3138WGG65 3.76% 10,545.8052	93.097 9,817.83	Level2 0.03%	105.41 30.76	11,116.74 9,744.44	-1,298.91 73.39
FANNIE MAE POOL MA4512 DTD 12/1/2021 2.50000% DUE 12/1/2051 2153775.4	31418EAN0 2.94% 26,411.2545	85.060 22,465.41	Level2 0.06%	92.28 55.02	24,372.63 22,408.11	-1,907.22 57.30



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NWO AREA INDUSTRIES UAW 2153775

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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4514 DTD 12/1/2021 3.50000% DUE 1/1/2052 2153775.4	31418EAQ3 3.80% 26,974.7716	92.168 24,862.11	Level2 0.07%	100.21 78.68	27,030.63 24,537.34	-2,168.52 324.77
FANNIE MAE POOL CB5525 DTD 12/1/2022 6.00000% DUE 1/1/2053 2153775.4	3140QRD75 5.90% 4,603.0427	101.611 4,677.20	Level2 0.01%	100.19 23.02	4,611.68 4,611.68	65.52 65.52
FANNIE MAE POOL MA4281 DTD 2/1/2021 2.00000% DUE 2/1/2051 2153775.4	31418DXK3 2.44% 51,009.7881	82.102 41,880.06	Level2 0.11%	100.29 85.02	51,159.22 41,658.67	-9,279.16 221.39
FANNIE MAE POOL MA4305 DTD 3/1/2021 2.00000% DUE 4/1/2051 2153775.4	31418DYB2 2.44% 20,170.2045	82.102 16,560.14	Level2 0.05%	100.09 33.62	20,189.12 16,469.18	-3,628.98 90.96
FANNIE MAE POOL MA4579 DTD 3/1/2022 3.00000% DUE 4/1/2052 2153775.4	31418ECR9 3.39% 63,312.0285	88.440 55,993.16	Level2 0.15%	96.86 158.28	61,324.08 55,594.29	-5,330.92 398.87
FANNIE MAE POOL MA4580 DTD 3/1/2022 3.50000% DUE 4/1/2052 2153775.4	31418ECS7 3.81% 26,498.1267	91.760 24,314.68	Level2 0.07%	100.41 77.29	26,606.82 24,081.23	-2,292.14 233.45



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NWO AREA INDUSTRIES UAW 2153775

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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4600 DTD 4/1/2022 3.50000% DUE 5/1/2052 2153775.4	31418EDE7 3.81% 49,934.8768	91.757 45,818.74	Level2 0.12%	97.16 145.64	48,518.77 45,366.83	-2,700.03 451.91
FANNIE MAE POOL MA4644 DTD 4/1/2022 4.00000% DUE 5/1/2052 2153775.4	31418EES5 4.23% 44,651.3980	94.592 42,236.65	Level2 0.11%	99.69 148.84	44,511.86 41,903.54	-2,275.21 333.11
FANNIE MAE POOL MA4684 DTD 5/1/2022 4.50000% DUE 6/1/2052 2153775.4	31418EF21 4.64% 31,349.6652	96.966 30,398.52	Level2 0.08%	101.69 117.56	31,878.07 30,178.12	-1,479.55 220.40
FANNIE MAE POOL AS5272 DTD 6/1/2015 3.50000% DUE 6/1/2045 2153775.4	3138WE2E8 3.74% 10,657.2955	93.699 9,985.78	Level2 0.03%	104.43 31.08	11,129.30 9,925.04	-1,143.52 60.74
FANNIE MAE POOL CB6755 DTD 6/1/2023 6.00000% DUE 7/1/2053 2153775.4	3140QSQH7 5.90% 17,797.9408	101.749 18,109.23	Level2 0.05%	100.96 88.99	17,967.97 17,967.97	141.26 141.26
FANNIE MAE POOL 256851 DTD 7/1/2007 7.00000% DUE 8/1/2037 2153775.4	31371NH40 6.68% 908.6215	104.813 952.35	Level2 0.00%	115.33 5.30	1,047.89 961.69	-95.54 -9.34



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL MA4399 DTD 7/1/2021 2.50000% DUE 8/1/2051 2153775.4	31418D3H3 2.93% 43,469.4638	85.226 37,047.29	Level2 0.10%	103.95 90.56	45,184.47 36,911.65	-8,137.18 135.64
FANNIE MAE POOL MA4701 DTD 7/1/2022 4.50000% DUE 8/1/2052 2153775.4	31418EGK0 4.64% 13,678.7829	96.966 13,263.77	Level2 0.04%	94.36 51.30	12,907.20 13,167.31	356.57 96.46
FANNIE MAE POOL MA4737 DTD 7/1/2022 5.00000% DUE 8/1/2052 2153775.4	31418EHP8 5.05% 8,958.8515	99.061 8,874.73	Level2 0.02%	100.67 37.33	9,019.04 9,019.04	-144.31 -144.31
FANNIE MAE POOL MA2405 DTD 8/1/2015 4.00000% DUE 9/1/2045 2153775.4	31418BU79 4.15% 10,866.8632	96.407 10,476.42	Level2 0.03%	106.95 36.22	11,621.78 10,408.73	-1,145.36 67.69
FANNIE MAE POOL MA4413 DTD 8/1/2021 2.00000% DUE 9/1/2051 2153775.4	31418D3X8 2.44% 99,449.1664	81.915 81,463.78	Level2 0.22%	101.25 165.75	100,692.28 81,099.80	-19,228.50 363.98
FANNIE MAE POOL CB7106 DTD 8/1/2023 5.50000% DUE 9/1/2053 2153775.4	3140QS3Q2 5.47% 19,922.2264	100.512 20,024.23	Level2 0.05%	96.83 91.31	19,291.59 19,291.59	732.64 732.64

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FANNIE MAE POOL AS6013 DTD 9/1/2015 4.00000% DUE 10/1/2045 2153775.4	3138WVFO 4.15% 10,154.1951	96.407 9,789.35	Level2 0.03%	106.96 33.85	10,861.02 9,726.18	-1,071.67 63.17
FANNIE MAE POOL MA4437 DTD 9/1/2021 2.00000% DUE 10/1/2051 2153775.4	31418D4X7 2.44% 34,927.2264	81.874 28,596.32	Level2 0.08%	101.28 58.21	35,374.74 28,481.40	-6,778.42 114.92
FANNIE MAE POOL CB4794 DTD 9/1/2022 4.50000% DUE 10/1/2052 2153775.4	3140QQKG9 4.64% 32,621.4462	96.966 31,631.71	Level2 0.09%	99.14 122.33	32,341.09 32,341.09	-709.38 -709.38
FANNIE MAE POOL MA4785 DTD 9/1/2022 5.00000% DUE 10/1/2052 2153775.4	31418EJ76 5.05% 22,731.6085	99.060 22,517.93	Level2 0.06%	99.16 94.72	22,540.70 22,540.70	-22.77 -22.77
FANNIE MAE POOL CB4842 DTD 9/1/2022 5.50000% 10/1/2052 2153775.4	3140QQLY9 5.46% 23,029.2475	100.685 23,187.00	Level2 0.06%	97.22 105.55	22,388.75 22,388.75	798.25 798.25
FNMA CONNECTICUT AVENUE SECURITIES CMO 2016-C01 2M2 DTD 2/18/2016 FL RT% DUE 8/25/2028 2153775.4	30711XBU7 1.82% 13,810.3434	104.786 14,471.27	Level2 0.04%	99.58 32.23	13,751.82 14,671.54	719.45 -200.27

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
FREDDIE MAC POOL SD8195 DTD 1/1/2022 3.00000% DUE 2/1/2052 2153775.4	3132DWC84 3.39% 34,711.3668	88.428 30,694.57	Level2 0.08%	95.70 86.78	33,217.17 30,475.89	-2,522.60 218.68
FREDDIE MAC POOL SD8196 DTD 1/1/2022 3.50000% DUE 2/1/2052 2153775.4	3132DWC92 3.80% 12,299.1494	92.202 11,340.06	Level2 0.03%	103.70 35.87	12,754.59 11,186.32	-1,414.53 153.74
FREDDIE MAC POOL SD2184 DTD 1/1/2023 6.00000% DUE 1/1/2053 2153775.4	3132DPM96 5.90% 4,665.5909	101.713 4,745.51	Level2 0.01%	97.20 23.33	4,535.11 4,535.11	210.40 210.40
FREDDIE MAC POOL SD8268 DTD 10/1/2022 5.50000% DUE 11/1/2052 2153775.4	3132DWFH1 5.46% 36,460.1032	100.744 36,731.37	Level2 0.10%	98.46 167.11	35,898.97 35,898.97	832.40 832.40
FREDDIE MAC POOL SD8277 DTD 11/1/2022 5.50000% DUE 11/1/2052 2153775.4	3132DWFS7 5.47% 18,374.3828	100.603 18,485.18	Level2 0.05%	101.59 84.22	18,667.22 18,667.22	-182.04 -182.04
FREDDIE MAC POOL SD8207 DTD 3/1/2022 3.50000% DUE 4/1/2052	3132DWDL4 3.82%	91.676	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss
						On Book Value On Revalued Cost
2153775.4	44,829.0865	41,097.51	0.11%	99.95 130.75	44,804.56 40,765.77	-3,707.05 331.74
FREDDIE MAC POOL SD8217 DTD 3/1/2022 4.00000% DUE 4/1/2052	3132DWDW0 4.23%	94.547	Level2			
2153775.4	12,905.0405	12,201.33	0.03%	101.64 43.02	13,116.78 12,105.45	-915.45 95.88
FREDDIE MAC POOL SD2605 DTD 3/01/2023 5.50000% DUE 4/1/2053	3132DP3N6 5.47%	100.498	Level2			
2153775.4	9,539.6047	9,587.11	0.03%	99.16 43.72	9,459.86 9,459.86	127.25 127.25
FREDDIE MAC POOL SD8214 DTD 4/1/2022 3.50000% DUE 5/1/2052	3132DWDT7 3.81%	91.751	Level2			
2153775.4	63,596.4371	58,350.37	0.16%	97.91 185.49	62,264.89 57,841.60	-3,914.52 508.77
FREDDIE MAC POOL SD8215 DTD 4/1/2022 4.00000% DUE 5/1/2052	3132DWDU4 4.23%	94.589	Level2			
2153775.4	31,640.9807	29,928.89	0.08%	100.27 105.47	31,725.03 29,680.83	-1,796.14 248.06
FREDDIE MAC POOL RA8880 DTD 4/1/2023 5.50000% DUE 4/1/2053	3133KQ2M7 5.47%	100.566	Level2			
2153775.4	14,184.0275	14,264.31	0.04%	101.00 65.01	14,325.88 14,325.88	-61.57 -61.57
FREDDIE MAC POOL SD8222 DTD 5/1/2022 4.00000% DUE 6/1/2052	3132DWD34 4.23%	94.588	Level2			



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Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	45,585.8465	43,118.74	0.12%	99.95 151.95	45,560.93 42,761.34	-2,442.19 357.40
FREDDIE MAC POOL SD8161 DTD 7/1/2021 2.50000% DUE 8/1/2051	3132DWB69 2.93%	85.215	Level2			
2153775.4	40,524.3750	34,532.85	0.09%	103.73 84.43	42,036.11 34,407.64	-7,503.26 125.21
FREDDIE MAC POOL SD8245 DTD 8/1/2022 4.50000% DUE 9/1/2052	3132DWES8 4.64%	96.966	Level2			
2153775.4	32,369.8438	31,387.74	0.09%	100.27 121.39	32,458.35 31,158.56	-1,070.61 229.18
FREDDIE MAC POOL SD1531 DTD 8/1/2022 5.00000% DUE 7/1/2052	3132DNVY6 5.05%	99.027	Level2			
2153775.4	13,570.3569	13,438.32	0.04%	100.78 56.54	13,676.37 13,676.37	-238.05 -238.05
FREDDIE MAC POOL SD8246 DTD 8/1/2022 5.00000% DUE 9/1/2052	3132DWET6 5.05%	99.015	Level2			
2153775.4	18,128.8578	17,950.29	0.05%	99.40 75.54	18,019.98 17,878.14	-69.69 72.15
Total Government Mortgage Back		1,167,088.97	3.17%	N/A 3,899.61	1,261,236.17 1,159,616.49	-94,147.20 7,472.48
Taxable Municipal Bonds						
AMERICAN MUN PWR OHIO INC REV 12/4/2019 2.29900% DUE 2/15/2024 TXBL SER D	02765UPA6 2.31%	99.644	Level2			
2153775.4	25,000.0000	24,911.00	0.07%	100.00 217.13	25,000.00 24,307.50	-89.00 603.50

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
BIRMINGHAM ALA WTRWKS BRD REV 11/26/2019 2.20100% DUE 1/1/2024 TXBL 2153775.4	091096ND5 2.20%	100.000	Level2			
	30,000.0000	30,000.00	0.08%	100.00 330.15	30,000.00 29,276.10	0.00 723.90
GOLDEN ST TOB SECURITIZATION CORP CALIF REV 12/15/2021 2.15800% DUE 6/1/2026 TXBL SER A-1 2153775.4	38122NC59 2.31%	93.270	Level2			
	25,000.0000	23,317.50	0.06%	100.00 44.96	25,000.00 22,452.50	-1,682.50 865.00
METROPOLITAN TRANSN AUTH N Y REV 10/15/2009 5.87100% DUE 11/15/2039 TXBL 2153775.4	59259YBF5 5.72%	102.578	Level2			
	15,000.0000	15,386.70	0.04%	129.86 112.53	19,479.45 14,441.40	-4,092.75 945.30
MIAMI-DADE CNTY FLA AVIATION REV 8/25/2016 2.50400% DUE 10/1/2024 TXBL SER B 2153775.4	59333PV39 2.55%	98.052	Level2			
	35,000.0000	34,318.20	0.09%	102.07 219.10	35,724.85 33,573.75	-1,406.65 744.45
NEW JERSEY ST TPK AUTH TPK REV 2/4/2021 1.04700% DUE 1/1/2026 TXBL SER B 2153775.4	646140DP5 1.12%	93.390	Level2			
	25,000.0000	23,347.50	0.06%	100.00 130.88	25,000.00 22,418.75	-1,652.50 928.75



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Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
RUTGERS ST UNIV N J GO 10/24/2019 2.34900% DUE 5/1/2025 TXBL SER R 2153775.4	783186UC1 2.43% 20,000.0000	96.853 19,370.60	Level2 0.05%	100.66 78.30	20,132.60 18,822.00	-762.00 548.60
SOUTH DAKOTA ST HEALTH & EDL FACS AUTH REV 11/13/2019 2.59100% DUE 7/1/2025 TXBL SER B 2153775.4	83755VK29 2.68% 35,000.0000	96.532 33,786.20	Level2 0.09%	100.00 453.43	35,000.00 33,132.40	-1,213.80 653.80
SOUTH DAKOTA ST HEALTH & EDL FACS AUTH REV 11/13/2019 2.38400% DUE 7/1/2024 TXBL SER B 2153775.4	83755VJ96 2.42% 25,000.0000	98.633 24,658.25	Level2 0.07%	100.00 298.00	25,000.00 24,112.50	-341.75 545.75
Total Taxable Municipal Bonds		229,095.95	0.62%	N/A 1,884.48	240,336.90 222,536.90	-11,240.95 6,559.05
Treasuries						
UNITED STATES TREAS BDS DTD 2/15/2022 2.25000% DUE 2/15/2052 2153775.4	912810TD0 3.25% 146,000.0000	69.320 101,207.20	Level2 0.28%	79.75 1,240.80	116,440.86 102,832.75	-15,233.66 -1,625.55
UNITED STATES TREAS BDS DTD 5/15/2020 1.25000% DUE 5/15/2050	912810SN9 2.32%	53.887	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	196,000.0000	105,618.52	0.29%	80.68 316.35	158,126.63 105,016.31	-52,508.11 602.21
UNITED STATES TREAS BDS DTD 5/15/2020 1.12500% DUE 5/15/2040	912810SR0 1.75%	64.445	Level2			
2153775.4	215,000.0000	138,556.75	0.38%	94.04 312.31	202,189.19 134,559.90	-63,632.44 3,996.85
UNITED STATES TREAS NTS DTD 10/31/2023 4.87500% DUE 10/31/2028	91282CJF9 4.67%	104.383	Level2			
2153775.4	103,000.0000	107,514.49	0.29%	102.69 855.27	105,768.47 105,768.47	1,746.02 1,746.02
UNITED STATES TREAS NTS DTD 11/15/2023 4.62500% DUE 11/15/2026	91282CJK8 4.55%	101.578	Level2			
2153775.4	37,000.0000	37,583.86	0.10%	100.56 220.96	37,205.36 37,205.36	378.50 378.50
UNITED STATES TREAS NTS DTD 2/15/2023 3.50000% DUE 2/15/2033	91282CGM7 3.61%	96.973	Level2			
2153775.4	77,000.0000	74,669.21	0.20%	99.43 1,017.95	76,562.11 76,562.11	-1,892.90 -1,892.90
UNITED STATES TREAS NTS DTD 5/31/2023 3.75000% DUE 5/31/2030	91282CHF1 3.78%	99.113	Level2			
2153775.4	55,000.0000	54,512.15	0.15%	97.60 180.33	53,677.96 53,677.96	834.19 834.19
UNITED STATES TREAS NTS DTD 8/15/2023 3.87500% DUE 8/15/2033	91282CHT1 3.88%	99.875	Level2			

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
2153775.4	120,000.0000	119,850.00	0.33%	95.08 1,756.39	114,092.98 114,092.98	5,757.02 5,757.02
UNITED STATES TREAS NTS DTD 8/31/2023 4.37500% DUE 8/31/2028	91282CHX2 4.28%	102.141	Level2			
2153775.4	131,000.0000	133,804.71	0.36%	98.32 1,936.66	128,794.82 128,794.82	5,009.89 5,009.89
Total Treasuries		873,316.89	2.37%	N/A 7,837.02	992,858.38 858,510.66	-119,541.49 14,806.23
Mutual Funds						
BRANDYWINEGLOBAL CORP CREDIT FUND OPEN-END FUND INSTL CL	52472T767 6.54%	10.430	Level2			
2153775.1	309,791.3350	3,231,123.62	8.78%	11.39 0.00	3,528,766.27 3,046,798.12	-297,642.65 184,325.50
WESTERN ASSET CORE PLUS BOND OPEN-END FUND CL I	957663503 4.23%	9.580	Level2			
2153775.1	348,565.7570	3,339,259.95	9.08%	11.85 0.00	4,130,988.57 3,265,511.41	-791,728.62 73,748.54
Total Mutual Funds		6,570,383.57	17.86%	N/A 0.00	7,659,754.84 6,312,309.53	-1,089,371.27 258,074.04
Other Fixed Income						
PUBLIC STORAGE PFD SER K 4.75%	74460W578 5.52%	21.540	Level n/a			
2153775.4	74.0000	1,593.96	0.00%	25.78 0.00	1,907.49 1,492.58	-313.53 101.38
Total Other Fixed Income		1,593.96	0.00%	N/A 0.00	1,907.49 1,492.58	-313.53 101.38
Non-US Corporate Bonds						

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
SCHLUMBERGER FINANCE FGN SR NT DTD 9/18/2020 1.40000% DUE 9/17/2025 2153775.4	80685XAC5 1.48% 37,000.0000	94.793 35,073.41	Level2 0.10%	100.65 149.64	37,238.70 33,889.04	-2,165.29 1,184.37
SHELL INTERNATIONAL FINANCE B V FGN SR NT DTD 11/7/2019 2.37500% DUE 11/7/2029 2153775.4	822582CD2 2.64% 35,000.0000	89.977 31,491.95	Level2 0.09%	87.12 124.69	30,490.25 30,490.25	1,001.70 1,001.70
TORONTO-DOMINION BANK FGN MED TERM BK NT SER C DTD 1/10/2023 5.10300% DUE 1/9/2026 2153775.4	89115A2K7 5.07% 15,000.0000	100.689 15,103.35	Level2 0.04%	99.96 365.72	14,993.55 14,993.55	109.80 109.80
Total Non-US Corporate Bonds		81,668.71	0.22%	N/A 640.05	82,722.50 79,372.84	-1,053.79 2,295.87
Total Fixed Income		9,974,926.71	27.11%	N/A 23,900.86	11,374,022.32 9,657,603.24	-1,399,095.61 317,323.47
Real Assets						
Reits						
VANGUARD REAL ESTATE ETF 2153775.1	922908553 3.95% 27,903.0000	88.360 2,465,509.08	Level n/a 6.70%	86.46 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42
Total Reits		2,465,509.08	6.70%	N/A 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42
Total Real Assets		2,465,509.08	6.70%	N/A 0.00	2,412,473.05 2,276,877.66	53,036.03 188,631.42



Account Statement

NWO AREA INDUSTRIES UAW 2153775

January 01, 2023 - December 31, 2023

Detailed Schedule of Holdings - Principal Assets (Continued)

Base Currency: USD

Security Description Portfolio Number	Asset Number Yield on Market Units/Par	Unit Price Price Date Market Value	FV Level* % of MV	Avg Unit Cost Accrued Income	Book Value Revalued Cost	Unrealized Gain/Loss On Book Value On Revalued Cost
Cash and Cash Equivalents						
Money Market Funds						
FEDERATED GOVERNMENT OBLIGATIONS	3140000V3	1.000	Level n/a			
INSTITUTIONAL SHARES	5.24%					
2153775.1	330,098.4600	330,098.46	0.90%	1.00	330,098.46	0.00
				780.01	330,098.46	0.00
2153775.2	0.1400	0.14	0.00%	1.00	0.14	0.00
				0.00	0.14	0.00
2153775.4	51,991.1700	51,991.17	0.14%	1.00	51,991.17	0.00
				191.06	51,991.17	0.00
2153775.7	192,224.5700	192,224.57	0.52%	1.00	192,224.57	0.00
				834.25	192,224.57	0.00
Total for Asset	574,314.3400	574,314.34	1.56%	1.00	574,314.34	0.00
				1,805.32	574,314.34	0.00
Total Money Market Funds		574,314.34	1.56%	N/A	574,314.34	0.00
				1,805.32	574,314.34	0.00
Total Cash and Cash Equivalents		574,314.34	1.56%	N/A	574,314.34	0.00
				1,805.32	574,314.34	0.00
Net Holdings		36,790,338.73	100.00%	N/A	31,638,541.71	5,151,797.02
				28,144.68	33,283,003.27	3,507,335.46
Total Holdings Principal Assets		\$36,790,338.73	100.00%	N/A	\$31,638,541.71	\$5,151,797.02
				\$28,144.68	\$33,283,003.27	\$3,507,335.46
Total Holdings		\$36,790,338.73			\$31,638,541.71	\$5,151,797.02
					\$33,283,003.27	\$3,507,335.46
Accrued Income On						
Principal Holdings		28,144.68		28,144.68	28,144.68	
Total Accrued Income		28,144.68		28,144.68	28,144.68	
Total Holdings with Accrued Income		\$36,818,483.41			\$31,666,686.39	\$5,151,797.02
					\$33,311,147.95	\$3,507,335.46



Schedule MB, line 6 – Summary of Plan Provisions.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1. Effective Date: November 1, 1950.
2. Plan Year: January 1st through December 31st.
3. Eligibility/Employees Covered: Immediate eligibility when performing work covered by the Collective Bargaining Agreement.
4. Service: 1 Year for each Plan Year in which 1,000 or more Hours are worked.
5. Credited Service: 1 Year for each Plan Year in which 1,530 or more Hours are worked with $\frac{1}{12}$ of a Year for each Plan Year in which $133\frac{1}{3}$ Hours are worked.
6. Normal Retirement:
 - a. Eligibility Age 65 and 5th anniversary of date of participation.
 - b. Monthly Benefit Benefit Credit per Year of Credited Service.

<u>Retirement Date</u>	<u>Benefit Credit</u>
Before 1/1/1998	\$22
1/1/1998 – 12/31/1998	\$25
1/1/1999 – 12/31/1999	\$30
1/1/2000 – 12/31/2000	\$33
1/1/2001 – 3/31/2009	\$35
After 4/1/2009	\$0

7. Early Retirement:
 - a. Eligibility Age 57 and 10 Years of Service.
 - b. Monthly Benefit Calculated as for Normal Retirement reduced $\frac{4}{10}$ of 1% per month from age 65 ($\frac{2}{10}$ of 1% per month if at least age 62 at retirement).

Schedule MB, line 6 – Summary of Plan Provisions.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

8. Vested Retirement:

- | | |
|--------------------|--|
| a. Eligibility | 5 Years of Service. |
| b. Monthly Benefit | Calculated as for Normal Retirement reduced $\frac{4}{10}$ of 1% per month from age 65 if age 57 with 10 Years of Service. |

9. Pre-Retirement Death:

- | | |
|--------------------|--|
| a. Eligibility | 5 Years of Service. |
| b. Monthly Benefit | Calculated as for Early or Normal Retirement reflecting a 55% Joint & Survivor Annuity payment form with death immediately after Retirement. |

10. Post-Retirement Death:

- | | |
|----------------|---------------------------|
| a. Eligibility | Payment status. |
| b. Benefit | \$2,500 one-time payment. |

11. Disability Benefit:

- | | |
|--------------------|--|
| a. Eligibility | Active participant with Total and Permanent Disability and 10 Years of Credited Service. |
| b. Monthly Benefit | Calculated as for Normal Retirement payable immediately offset by any other disability payments. Maximum 24 months of retroactive payments prior to the date on which the participant applies for a Disability Retirement Benefit. |

12. Actuarial Equivalency:

417(e)(3)(B) Applicable Mortality Table for 2014 at 5.00%. (55% Joint & Survivor Annuity is equal to 95% of the Single Life Annuity and the 75% Joint & Survivor Annuity is Actuarially Equivalent to the 55% Joint & Survivor Annuity).

Schedule MB, line 6 – Summary of Plan Provisions.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

13. Payment Forms:

a. Normal

Life Annuity for single participants and a reduced 55% Joint & Survivor Annuity for married participants.

b. Optional

Actuarially Equivalent 75% Joint & Survivor Annuity (QOSA). Upon written request, a pop-up is provided for Joint & Survivor Annuities.

14. Hourly Contribution Rate:

\$0.62 effective January 1, 2010.

15. Changes Since Last Year:

None.

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN: 34-4437724; Plan: 001
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2023

(a)	(c)	(d)	(e)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value

The attached KeyBank Detail Schedule of Asset Holdings (pages 17-46) is incorporated in
 herein by reference.

Following is a summation of assets (held at end of year) reflected on the attached statement:

* Key Bank:

Money market funds	\$ 574,314	574,314
Equity securities	2,524,438	3,063,875
Registered investment companies	17,165,767	23,177,222
Corporate obligations and other fixed income obligations	8,879,591	7,705,425
U.S. government securities and agency obligations	<u>2,494,431</u>	<u>2,269,502</u>
	<u>\$ 31,638,541</u>	<u>36,790,338</u>

*Party-in-interest.

Schedule MB, line 3(d) - Withdrawal Liability Amounts.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Payment Date	Periodic Amounts	Lump Sum Amounts	Total Amounts
1/23/2023	\$983	\$0	\$983
4/21/2023	\$2,949	\$0	\$2,949
5/25/2023	\$983	\$0	\$983
8/7/2023	\$1,966	\$0	\$1,966
9/6/2023	\$983	\$0	\$983
10/2/2023	\$983	\$0	\$983
11/7/2023	\$983	\$0	\$983
12/8/2023	\$983	\$0	\$983
12/31/2023	\$983	\$0	\$983

Schedule MB, line 9c and 9h – Schedule of Funding Standard Account Bases.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Charge Bases:

<u>Date</u> <u>Established</u>	<u>Type</u>	<u>Initial</u> <u>Balance</u>	<u>Rem.</u> <u>Years</u>	<u>Payment</u>	<u>Remaining</u> <u>Balance</u>
01/01/1993	Assumption	\$ 1,208,043	5	\$ 65,860	\$ 287,684
01/01/1994	Amendment	3,354,681	6	189,877	963,224
01/01/1997	Amendment	291,429	9	17,923	123,916
01/01/1997	Assumption	710,423	9	43,691	302,079
01/01/1998	Assumption	817,513	10	51,339	382,301
01/01/1998	Amendment	2,439,772	10	153,216	1,140,928
01/01/1999	Amendment	5,047,725	11	323,253	2,567,644
01/01/2000	Assumption	1,083,797	12	70,632	593,738
01/01/2000	Amendment	5,059,555	12	329,732	2,771,789
01/01/2001	Assumption	4,455,054	13	294,952	2,606,765
01/01/2005	Experience	2,632,377	2	171,090	330,614
01/01/2006	Experience	2,366,279	3	164,897	462,005
01/01/2009	Experience	6,534,035	6	524,059	2,658,499
01/01/2011	Experience	228,490	8	19,408	123,091
01/01/2012	Experience	128,176	9	11,118	76,860
01/01/2013	Experience	52,246	10	4,615	34,356
01/01/2014	Experience	158,189	11	14,194	112,750
01/01/2015	Assumption	91,418	7	9,507	54,475
01/01/2016	Experience	1,896,086	8	197,183	1,250,667
01/01/2017	Assumption	593,566	9	61,728	426,778
01/01/2018	Experience	347,589	10	36,148	269,170
01/01/2019	Experience	927,572	11	96,463	766,215
01/01/2020	Experience	323,965	12	33,691	283,210
01/01/2022	Assumption	89,355	14	9,292	85,869
01/01/2023	Experience	657,156	15	68,341	657,156
01/01/2023	Assumption	6,186	15	643	6,186
Total Charges				\$ 2,962,852	\$ 19,337,969

Schedule MB, line 9c and 9h – Schedule of Funding Standard Account Bases.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Credit Bases:

Date		Initial	Rem.		Remaining
<u>Established</u>	<u>Type</u>	<u>Balance</u>	<u>Years</u>	<u>Payment</u>	<u>Balance</u>
01/01/2004	Assumption	\$ 4,513,197	11	\$ 341,903	\$ 2,715,786
01/01/2006	Assumption	304,113	13	23,176	204,829
01/01/2010	Assumption	6,313,418	2	656,564	1,268,744
01/01/2010	Experience	4,365,153	2	453,954	877,226
01/01/2015	Experience	84,999	7	8,839	50,652
01/01/2016	Assumption	1,916,146	8	199,270	1,263,893
01/01/2017	Experience	673,066	9	69,996	483,938
01/01/2018	Assumption	435,862	10	45,327	337,534
01/01/2019	Assumption	106,434	11	11,069	87,918
01/01/2020	Assumption	268,158	12	27,887	234,425
01/01/2021	Experience	2,268,441	13	235,907	2,084,925
01/01/2021	Assumption	176,098	13	18,313	161,852
01/01/2022	Experience	2,612,386	14	271,675	2,510,413
	Total Credits			\$ 2,363,880	\$ 12,282,135
1.	Net Amortization				\$ 7,055,834
2.	Credit Balance				\$ 10,969,580
3.	Balance Test: [(1) - (2)]				\$ (3,913,746)
4.	Unfunded Accrued Liability:				
	a. Accrued Liability				\$ 36,402,412
	b. Actuarial Value of Assets				40,316,158
	c. Unfunded Accrued Liability: [(a) - (b)]				\$ (3,913,746)

Schedule MB, line 11 – Justification for Change in Actuarial Assumptions.

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Effective with the January 1, 2023 valuation, the following assumptions were changed based upon historical Plan and industry data as an indicator of anticipated future experience:

- The expense load was decreased from \$225,000 to \$180,000.
- The termination rates were updated.
- The disability rates were updated.