

Product: **Employee Benefit Plan**
Name: **TRUSTEES OF WAREHOUSE EMP
UNION LOCAL 73 COMPT. PREPAID LEGAL
SERVICE FUND**
FEIN: *******8915**
Bank Info:
Fiscal Year Begin Date: **1/1/2023**
IRS Message:

Category:

Plan Number: **501**

Fiscal Year End Date: **12/31/2023**

IRS Center: **DepartmentOfLabor**
e-Postmark: **9/4/2024 7:00 AM**

Notification:

eSigned:

Return Information

Date	Return ID	Type of Activity	Submission ID	Refund/(Due)	Updated By	eSign Date
09/04/2024	23K:11736:V1	Upload Started	223408915240904065017		Vogt,Tony	
09/04/2024	23K:11736:V1	Ready to Release by Customer				
09/04/2024	23K:11736:V1	Released for Transmission - Validation in Progress			Vogt, Tony	
09/04/2024	23K:11736:V1	Ready to transmit - Validation Complete				
09/04/2024	23K:11736:V1	Transmitted to FD				
09/04/2024	23K:11736:V1	Accepted by FD on 9/4/2024				

ID	Status Date	Status	State/Other	State Category	FBAR	FBAR BSA ID
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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. 1510-0110 1510-0089 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 TRUSTEES OF WAREHOUSE EMP UNION LOCAL 730 & CONT. COMPT. PREPAID LEGAL SERVICE FUND	1b Three-digit plan number (PN) ► 501
	1c Effective date of plan 11/01/1976
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) BOARD OF TRUSTEES OF WAREHOUSE 730 PREPAID LEGAL SE 911 RIDGEBROOK ROAD SPARKS MD 21152-9451	2b Employer Identification Number (EIN) 22-3408915 2c Plan Sponsor's telephone number 410-683-7763 2d Business code (see instructions) 493100

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	DocuSigned by: <i>Frank Myers</i> Signature of plan administrator	7/30/2024	FRANK MYERS
		Date	Enter name of individual signing as plan administrator
SIGN HERE	DocuSigned by: <i>[Signature]</i> Signature of employer/plan sponsor	7/18/2024	JASON PARADIS
		Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE		
		Date	Enter name of individual signing as DFE

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

Form 5500 (2023)
v. 230728

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

c Plan Name

4b EIN

4d PN

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

5 692

6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).

a (1) Total number of active participants at the beginning of the plan year

6a(1) 692

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

6a(2) 733

b Retired or separated participants receiving benefits

6b

c Other retired or separated participants entitled to future benefits

6c

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

6d 733

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

6e

f Total. Add lines 6d and 6e

6f

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

6g(1)

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

6g(2)

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

6h

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

7 8

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

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

4G

9a Plan funding arrangement (check all that apply)

- (1) ☐ Insurance
 (2) ☐ Code section 412(e)(3) insurance contracts
 (3) ☒ Trust
 (4) ☐ General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) ☐ Insurance
 (2) ☐ Code section 412(e)(3) insurance contracts
 (3) ☒ Trust
 (4) ☐ General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 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 TRUSTEES OF WAREHOUSE EMP UNION LOCAL 730 & CONT.		B Three-digit plan number (PN) ► 501
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF WAREHOUSE 730 PREPAID LEGAL SE		D Employer Identification Number (EIN) 22-3408915

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
CHARTWELL INVESTMENT PARTNERS	23-2891243

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a on page 1, 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)

SEE STATEMENT 1

STEVEN M. SINDLER

54-1840000

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	28,540.	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NOVAK FRANCELLE, LLC

61-1436956

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	19,912.	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ASSOCIATED ADMINISTRATORS

65-1205077

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 15 38	NONE	18,741.	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 on page 1, 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)	SEE STATEMENT 1
BLANK ROME LLP	23-1311874

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	6,958.	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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
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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 TRUSTEES OF WAREHOUSE EMP UNION LOCAL 730 & CONT.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">B Three-digit plan number (PN) ►</td> <td style="width: 40%; text-align: center;">501</td> </tr> </table>	B Three-digit plan number (PN) ►	501
B Three-digit plan number (PN) ►	501		
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF WAREHOUSE 730 PREPAID LEGAL SE	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">D Employer Identification Number (EIN)</td> <td style="width: 40%; text-align: center;">22-3408915</td> </tr> </table>	D Employer Identification Number (EIN)	22-3408915
D Employer Identification Number (EIN)	22-3408915		

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	11,886	9,970
(2) Participant contributions	1b(2)		
(3) Other SEE STATEMENT 2	1b(3)	6,256	5,464
c General investments:			
(1) Interest-bearing cash (incl. money market accounts & certificates of deposit)	1c(1)	76,567	42,252
(2) U.S. Government securities	1c(2)	349,737	313,356
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	38,548	143,666
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)	465,594	501,899
(14) Value of funds held in insurance co. general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1 d	Employer-related investments:		
	(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	948,588 1,016,607
Liabilities			
g	Benefit claims payable	1g	5,877 5,552
h	Operating payables	1h	5,237 7,819
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	11,114 13,371
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	937,474 1,003,236

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.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	101,322
	(B) Participants	2a(1)(B)	
	(C) Others (including rollovers)	2a(1)(C)	
	Noncash contributions	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)	101,322
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	5,327
	(B) U.S. Government securities	2b(1)(B)	2,901
	(C) Corporate debt instruments	2b(1)(C)	5,055
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	13,283
(2)	Dividends: (A) Preferred stock	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	21,620
	(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)	21,620
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	640,144
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	637,620
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	2,524
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	37,105
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	37,105

	(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)	-14,686
c Other income	2c	
d Total income. Add all income amounts in column (b) and enter total	2d	161,168
Expenses		
e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	
(2) To insurance carriers for the provision of benefits	2e(2)	
(3) Other SEE STATEMENT 3	2e(3)	28,540
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	28,540
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)	18,741
(3) Record keeping fees	2i(3)	2,982
(4) IQPA audit fees	2i(4)	20,343
(5) Investment advisory and investment management fees	2i(5)	5,258
(6) Bank or trust company trustee/custodial fees	2i(6)	
(7) Actuarial fees	2i(7)	
(8) Legal fees	2i(8)	10,090
(9) Valuation/appraisal fees	2i(9)	
(10) Other trustee fees and expenses	2i(10)	
(11) Other expenses SEE STATEMENT 4	2i(11)	9,452
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	66,866
j Total expenses. Add all expense amounts in column (b) and enter total	2j	95,406
Net Income and Reconciliation		
k Net income (loss). Subtract line 2j from line 2d	2k	65,762
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: **NOVAK FRANCELLE, LLC**(2) EIN: **61-1436956****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:

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?**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

	Yes	No	Amount
4a		X	
4b		X	
4c		X	
4d		X	
4e	X		500,000
4f		X	
4g		X	
4h		X	
4i	X		
4j	X		
4k		X	
4l		X	
4m			
4n			

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

5 b 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)

5 c 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 _____.

SCHEDULE C	OTHER SERVICE PROVIDER SERVICE CODES	STATEMENT 1
------------	--------------------------------------	-------------

NAME	SERVICE CODES
ASSOCIATED ADMINISTRATORS	13
ASSOCIATED ADMINISTRATORS	15
ASSOCIATED ADMINISTRATORS	38
ASSOCIATED ADMINISTRATORS	50

CODES TO SCHEDULE C, LINE 2(B)

SCHEDULE H	OTHER RECEIVABLES	STATEMENT 2
------------	-------------------	-------------

DESCRIPTION	BEGINNING	ENDING
INTEREST	1,310.	2,517.
PREPAID EXPENSES	4,531.	2,947.
OTHER	415.	0.
TOTAL TO SCHEDULE H, LINE 1B(3)	6,256.	5,464.

SCHEDULE H	OTHER PAYMENTS TO PROVIDE BENEFITS	STATEMENT 3
------------	------------------------------------	-------------

DESCRIPTION	AMOUNT
LEGAL SERVICES PROVIDER FEES	28,540.
TOTAL TO SCHEDULE H, LINE 2E(3)	28,540.

SCHEDULE H	OTHER ADMINISTRATIVE EXPENSES	STATEMENT 4
------------	-------------------------------	-------------

DESCRIPTION	AMOUNT
PRINTING, POSTAGE & SUPPLIES	1,497.
INSURANCE	6,567.
MEMBERSHIP DUES & MISCELLANEOUS	1,360.
TRUSTEES' MEETINGS AND TRAVEL	28.
TOTAL TO SCHEDULE H, LINE 2I(11)	9,452.

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

FINANCIAL STATEMENTS

DECEMBER 31, 2023

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

FINANCIAL STATEMENTS WITH SUPPLEMENTAL INFORMATION

DECEMBER 31, 2023 AND 2022

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees of the
Warehouse Employees Union Local No. 730 and
Contributing Companies' Prepaid Legal Services Fund

Opinion

We have audited the financial statements of the Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and benefit obligations as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits and benefit obligations for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits and benefit obligations of the Plan as of December 31, 2023 and 2022, and the changes in its net assets available for benefits and benefit obligations for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedules of Administrative Expenses, Schedule of Assets Held at End of Year, and Schedule of Reportable Transactions, together referred to as "supplemental information," are presented for the purpose of additional analysis and are not a required part of the financial statements. The supplemental Schedule of Assets Held at End of Year and Schedule of Reportable Transactions represent supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Supplemental information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

Norak Francella LLC

Columbia, Maryland
July 31, 2024

**WAREHOUSE EMPLOYEES UNION LOCAL No. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS AND
BENEFIT OBLIGATIONS**

DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
NET ASSETS AVAILABLE FOR BENEFITS		
ASSETS		
INVESTMENTS - at fair value		
Corporate obligations	\$ 143,666	\$ 38,548
Registered investment companies	501,899	465,594
United States Government and Government Agency obligations	313,356	349,737
Short-term investments	42,252	76,567
	<u>1,001,173</u>	<u>930,446</u>
RECEIVABLES		
Employer contributions	9,970	11,886
Interest	2,517	1,310
Other	-	415
	<u>12,487</u>	<u>13,611</u>
PREPAID EXPENSES	<u>2,947</u>	<u>4,531</u>
Total assets	<u>1,016,607</u>	<u>948,588</u>
LIABILITIES		
Accounts payable	<u>7,819</u>	<u>5,237</u>
Total liabilities	<u>7,819</u>	<u>5,237</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>1,008,788</u>	<u>943,351</u>
BENEFIT OBLIGATIONS		
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS		
Due to legal service providers	5,552	5,877
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, AT ESTIMATED AMOUNTS		
Participants' continuing eligibility	<u>12,000</u>	<u>13,200</u>
Total benefit obligations	<u>17,552</u>	<u>19,077</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	<u>\$ 991,236</u>	<u>\$ 924,274</u>

See accompanying notes to financial statements.

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS AND
BENEFIT OBLIGATIONS**

YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS		
ADDITIONS		
Employer contributions	\$ 101,322	\$ 100,232
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	24,943	(52,569)
Interest and dividends	34,903	22,141
Less: investment expenses	(5,258)	(4,408)
Investment income (loss) - net	<u>54,588</u>	<u>(34,836)</u>
Total additions	<u>155,910</u>	<u>65,396</u>
DEDUCTIONS		
Benefits paid for participants		
Legal services provider fees	28,865	31,703
Administrative expenses	61,608	47,321
Total deductions	<u>90,473</u>	<u>79,024</u>
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	<u>65,437</u>	<u>(13,628)</u>
CHANGES IN BENEFIT OBLIGATIONS		
Change due to legal service providers	325	(3,357)
Change in participants' continuing eligibility	1,200	6,200
Net decrease in benefit obligations	<u>1,525</u>	<u>2,843</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS		
NET INCREASE (DECREASE)	66,962	(10,785)
EXCESS		
Beginning of year	<u>924,274</u>	<u>935,059</u>
End of year	<u><u>\$ 991,236</u></u>	<u><u>\$ 924,274</u></u>

See accompanying notes to financial statements.

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1. DESCRIPTION OF THE PLAN

The following brief description of the Warehouse Employees Union Local No. 730 and Contributing Companies' Prepaid Legal Services Fund (the Plan), is provided for general information purposes only. Participants should refer to the Summary Plan Description for more complete information.

The Plan, which began operations in November 1976, covers employees covered by collective bargaining agreements between certain employers in the Washington, D.C. area and the following unions: Warehouse Employees Union Local No. 730 and Teamsters Local Union No. 922. In addition, employees of Local Union No 730 are covered.

The contributions to the Plan are made by the employers' rates specified in their collective bargaining agreement. The Plan provides certain specified legal services to the covered employees, the legal spouse residing with the employee, and dependent children of the employee. The Plan has entered into agreements with attorneys to provide the legal services and has agreed to pay the attorneys for expenses incurred in providing benefits under the Plan.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting - The financial statements are prepared using the accrual basis of accounting.

Valuation of Investments and Recognition of Income - The registered investment companies are carried at fair value which generally represents the net asset value of the funds as provided by the investment custodian as of the last business day of the year. Investments in United States Government and Government Agency obligations and corporate obligations are carried at estimated fair value as reported by the investment manager or as provided by the custodial bank. Short-term investments are carried at cost which approximates fair value.

Purchases and sales of investments are recorded on a trade-date basis. Interest and dividend income are recorded on the accrual basis. Net depreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Funding Policy and Revenue Recognition - Benefits are primarily funded through employer contributions pursuant to collective bargaining agreements between various employers and the Union. Employer contributions are accounted for as exchange transactions. The contributions are due on a monthly basis. It is the policy of the Trustees to pursue monies due.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Employer contributions receivable are accrued based on an analysis of subsequent employer reports and remittances. No allowance for doubtful accounts is considered necessary.

Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

Benefits Payable to Legal Service Providers - The due to legal service provider is based on services provided applicable to the years ended December 31, 2023 and 2022 and paid subsequent to year end.

Participants' Continuing Eligibility - At year end, participants were eligible for benefits during the subsequent five months based on prior credited employment. The amount recorded for participants' continuing eligibility is based on historical benefit experience.

NOTE 3. 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:

Basis of Fair Value Measurement:

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

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy.

NOTE 3. FAIR VALUE MEASUREMENTS (continued)

Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another.

In such instances, the transfer is reported at the beginning of the period. For the years ended December 31, 2023 and 2022, there were no transfers in or out of levels 1, 2 or 3.

There have been no changes in valuation methodologies used at December 31, 2023 and 2022.

Fair Value Measurements at December 31, 2023				
	Total	Level 1	Level 2	Level 3
Corporate obligations	\$ 143,666	\$ -	\$ 143,666	\$ -
Registered investment company	501,899	501,899	-	-
United States Government and Government Agency obligations	313,356	212,612	100,744	-
Short-term investments	42,252	42,252	-	-
	<u>\$ 1,001,173</u>	<u>\$ 756,763</u>	<u>\$ 244,410</u>	<u>\$ -</u>

Fair Value Measurements at December 31, 2022				
	Total	Level 1	Level 2	Level 3
Corporate obligations	\$ 38,548	\$ -	\$ 38,548	\$ -
Registered investment companies	465,594	465,594	-	-
United States Government and Government Agency obligations	349,737	229,169	120,568	-
Short-term investments	76,567	76,567	-	-
	<u>\$ 930,446</u>	<u>\$ 771,330</u>	<u>\$ 159,116</u>	<u>\$ -</u>

NOTE 4. PRIORITIES UPON TERMINATION

It is the intent of the Trustees to continue the Plan in full force and effect. However, to safeguard against any unforeseen contingencies, the right to discontinue the Plan is reserved to the Trustees. In the event of termination, the Trustees shall first satisfy or make provisions to satisfy the obligations of the Plan. Any remaining Plan assets will be distributed in such manner as will in the opinion of the Trustees bring about the purpose of the Plan. Termination shall not permit any part of the Plan to be used for or diverted to purposes other than the exclusive benefit of the participants.

NOTE 5. TAX STATUS

On February 14, 1995, the Internal Revenue Service advised that the Trust qualified under Section 501(c)(9) of the Internal Revenue Code and was, therefore, exempt from Federal income taxes.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the U.S. Federal, state, or local taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Typically, plan tax years will remain open for three years; however, this may differ depending upon the circumstances of the Plan.

NOTE 6. RISKS AND UNCERTAINTIES

The Plan invests in various investments. Investments are exposed to various risks such as economic, interest rate, market and sector risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and benefit obligations.

Benefit obligations are based on certain estimates and assumptions. Due to uncertainties inherent in the process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would-be material to these financial statements.

NOTE 7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits as reported on the financial statements for the years ended December 31, 2023 and 2022, to the balances as reported on Form 5500:

	<u>2023</u>	<u>2022</u>
Net assets available for benefits as reported on the financial statements	\$ 1,008,788	\$ 943,351
Benefit obligations currently payable	<u>(5,552)</u>	<u>(5,877)</u>
Net assets available for benefits as reported on Form 5500	<u>\$ 1,003,236</u>	<u>\$ 937,474</u>

NOTE 7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (continued)

The following is a reconciliation of benefits paid for participants as reported on the financial statements to the balances as reported on Form 5500:

	December 31,	
	2023	2022
Total benefits as reported on the financial statements	\$ 28,865	\$ 31,703
Add: Amounts currently payable at end of year	5,552	5,877
Less: Amounts currently payable at beginning of year	(5,877)	(2,520)
Total benefits as reported on Form 5500	<u>\$ 28,540</u>	<u>\$ 35,060</u>

Amounts due to the legal services provider at December 31, 2023 and 2022 are reported as benefit obligations in the financial statements but are included as liabilities on Form 5500.

NOTE 8. PARTY-IN-INTEREST TRANSACTIONS

The money market fund is managed by PNC. PNC is the Custodian, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. These transactions have been denoted as such on the supplemental schedules of assets held at end of year and reportable transactions. These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules of ERISA. For the years ended December 31, 2023 and 2022, the Plan paid custodial fees of \$1,840 and \$1,313, respectively, to PNC.

NOTE 9. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through July 31, 2024, the date the financial statements were available to be issued, and they have been evaluated in accordance with relevant accounting standards.

SUPPLEMENTAL INFORMATION

WAREHOUSE EMPLOYEES UNION LOCAL No. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND

SCHEDULES OF ADMINISTRATIVE EXPENSES

YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
Accounting and auditing fees	\$ 23,325	\$ 8,861
Conferences	-	631
Contract administrator fees	18,741	17,232
Insurance	6,567	5,533
Legal fees	10,090	12,408
Membership dues	1,360	1,310
Printing, postage and stationary	1,497	1,346
Trustees' meetings and travel	<u>28</u>	<u>-</u>
Total	<u><u>\$ 61,608</u></u>	<u><u>\$ 47,321</u></u>

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

SCHEDULE OF ASSETS HELD AT END OF YEAR

DECEMBER 31, 2023

Form 5500 Schedule H, Line 4i

FIN: 22-3408915
Plan No: 501

(a)	(b)	(c)			(d)	(e)
	Issuer, Borrower	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value			Cost	Current Value
		Description	Par/Maturity Value or Shares	Interest Rate	Maturity Date	
		<u>Corporate obligations:</u>				
	Ally Auto Receivables Trust	Note	10,000	3.450 %	06/15/27	\$ 9,998 \$ 9,747
	BMW Vehicle Lease Trust	Note	5,000	5.160	11/25/25	5,000 4,994
	CNH Equipment Trust	Note	10,000	5.150	04/17/28	9,998 10,036
	CNH Equipment Trust	Note	10,000	4.810	08/15/28	9,998 9,985
	CNH Equipment Trust	Note	10,000	5.460	03/17/31	9,999 10,170
	CarMax Auto Owner Trust	Note	10,000	4.750	10/15/27	9,999 9,980
	CarMax Auto Owner Trust	Note	10,000	5.340	08/16/27	9,920 10,029
	CarMax Auto Owner Trust	Note	10,000	6.000	05/15/28	10,000 10,107
	Fifth Third Auto Trust	Note	10,000	5.900	08/15/28	9,999 10,139
	Ford Credit Auto Owner Trust	Note	5,000	5.690	02/15/28	4,999 4,981
	Ford Credit Auto Owner Trust	Note	5,000	4.940	03/15/26	5,006 4,984
	Honda Auto Receivables Owner T	Note	10,000	0.600	12/20/27	9,311 9,472
	GM Financial Securitized Term	Note	10,000	3.100	02/16/27	9,998 9,806
	GM Financial Securitized Term	Note	10,000	0.820	10/16/26	9,276 9,492
	Toyota Auto Receivables	Note	10,000	4.630	09/15/27	10,000 9,940
	Toyota Auto Receivables	Note	5,000	3.110	08/16/27	4,880 4,814
	World Omni Auto Receivables TR	Note	5,000	4.830	05/15/28	4,999 4,990
		Total corporate obligations				<u>143,380</u> <u>143,666</u>
		<u>Registered investment company:</u>				
	Carillon Chartwell Short Term Duration HY		53,224			<u>515,987</u> <u>501,899</u>
		<u>United States Government and Government Agency obligations:</u>				
	Federal Farm Credit Bank	Note	20,000	0.550	07/22/26	20,032 18,265
	Federal Home Loan Mortgage Corp	Note	3,403	2.500	02/15/27	3,522 3,300
	Federal Home Loan Mortgage Corp	Note	2,606	5.000	12/15/25	2,694 2,588
	Federal Home Loan Mortgage Corp	Note	4,768	1.500	01/15/28	4,684 4,520
	Federal Home Loan Mortgage Corp	Note	86	4.500	08/01/25	91 86
	Federal Home Loan Mortgage Corp	Note	669	4.500	06/01/25	698 667
	Federal Home Loan Mortgage Corp	Note	4,411	2.500	01/01/28	4,381 4,248
	Federal Home Loan Mortgage Corp	Note	6,854	1.500	10/01/30	7,038 6,336
	Federal National Mortgage Assn	Note	1,925	7.000	07/01/32	2,214 1,986
	Federal National Mortgage Assn	Note	365	7.500	05/01/30	404 365
	Federal National Mortgage Assn	Note	3,863	2.500	03/01/29	3,909 3,712
	Federal National Mortgage Assn	Note	3,323	1.500	12/25/27	3,267 3,166
	Federal National Mortgage Assn	Note	3,659	1.750	05/25/28	3,695 3,484
	Federal National Mortgage Assn	Note	95	2.000	04/25/29	96 92
	Federal National Mortgage Assn	Note	12,230	3.500	12/25/52	11,649 11,861
	Federal National Mortgage Assn	Note	8,018	1.250	04/25/40	7,217 7,383
	Federal National Mortgage Assn	Note	664	3.500	03/25/33	684 651
	Federal National Mortgage Assn	Note	15	5.000	04/25/35	16 15
	FHLMC Multifamily Structured	Note	1,390	2.598	01/25/25	1,376 1,367
	FHLMC Multifamily Structured	Note	979	2.200	07/25/25	952 956
	FHLMC Multifamily Structured	Note	2,726	2.811	09/25/24	2,713 2,683
	FHLMC Multifamily Structured	Note	3,600	2.797	12/25/26	3,581 3,491
	FHLMC Multifamily Structured	Note	140	3.490	01/25/24	144 140
	Gov't Natl Mtg Assn	Note	2,079	3.000	12/16/25	2,082 2,030
	Gov't Natl Mtg Assn	Note	13,368	2.000	05/20/39	11,363 12,300

(a)	(b) Issuer, Borrower	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value			(d) Cost	(e) Current Value
		Par/Maturity	Interest	Maturity		
		Description Value or Shares	Rate	Date		
		<u>United States Government and</u>				
		<u>Government Agency obligations (continued):</u>				
	Gov't Natl Mtg Assn	Note 169	7.500 %	09/15/29	\$ 168	\$ 169
	Gov't Natl Mtg Assn	Note 127	7.500	08/15/25	140	127
	Gov't Natl Mtg Assn	Note 265	8.000	11/15/28	307	277
	Gov't Natl Mtg Assn	Note 940	7.500	12/15/28	1,067	961
	Gov't Natl Mtg Assn	Note 905	7.500	08/15/30	1,036	945
	Gov't Natl Mtg Assn	Note 2,456	7.000	09/15/31	2,843	2,573
	United States Treasury	Note 10,000	1.000	12/15/24	9,960	9,643
	United States Treasury	Note 40,000	0.750	03/31/26	39,900	37,111
	United States Treasury	Note 28,000	0.750	08/31/26	25,372	25,670
	United States Treasury	Note 50,000	2.750	07/31/27	47,267	47,996
	United States Treasury	Note 20,000	3.125	08/31/27	19,301	19,438
	United States Treasury	Note 15,000	4.000	02/29/28	14,817	15,049
	United States Treasury	Note 25,000	4.625	03/15/26	25,610	25,217
	United States Treasury	Note 35,000	1.500	01/31/27	32,069	32,488
	Total United States Government and Government Agency obligations				<u>318,359</u>	<u>313,356</u>
		<u>Short-term investments:</u>				
	Federated Hermes Govt Oblig Perm Shs #117	42,252	VAR	Demand	<u>42,252</u>	<u>42,252</u>
	Total assets held at end of year				<u>\$ 1,019,978</u>	<u>\$ 1,001,173</u>

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
AND CONTRIBUTING COMPANIES'
PREPAID LEGAL SERVICES FUND**

SCHEDULE OF REPORTABLE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2023

Form 5500, Schedule H, Line 4j

EIN: 22-3408915
Plan No: 501

(a) Identity of Party Involved	(b) Description	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset	(i) Net Gain (Loss) on Transaction
	USA Treasury Notes 4.625% Due 2/28/2025	\$ 30,414	N/A	\$ 30,414	\$ 30,414	N/A
	USA Treasury Notes 4.625% Due 2/28/2025	N/A	\$ 29,700	30,414	29,700	\$ (714)
	Federated Hermes Govt Oblig Prem SHS #117	379,393	N/A	379,393	379,393	N/A
	Federated Hermes Govt Oblig Prem SHS #117	N/A	413,709	413,709	413,709	-