October 9, 2026

Submitted Electronically through PBGC Filing Portal
Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005

Re: Special Financial Assistance Application for the Local 73 Retirement Plan

Dear Sir or Madam,

Pursuant to Pension Benefit Guaranty Corporation's ("PBGC") Final Rule, 29 C.F.R. § 4262, issued under Section 4262 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") the Board of Trustees of the Local 73 Retirement Plan ("Plan"), through their duly authorized trustees, hereby submits this revised application, and the accompanying exhibits to the PBGC for approval of Special Financial Assistance.

The Plan previously submitted a lock-in application on March 30, 2023. Thereafter, on May 6, 2025 the Plan submitted a complete application for Special Financial Assistance. The plan subsequently withdrew the May 6, 2025 application. By this submission, the Plan is providing a revised application in its place.

The Plan respectfully requests that PBGC treat this submission as a revised application, and to the extent applicable, review it on an expedited basis.

The revised application reflects certain updates and corrections to the Plan's prior submission, including:

- Updating the decline assumption for Contribution Base Units from 4.3% for all future years to 4.3% for the first 10 years beginning January 1, 2025 and 1.0% each year thereafter.
- For projected administrative expenses:
    - Updated the projection to start at $320,000 as of July 1, 2020, instead of July 1, 2019, consistent with the 2020 PPA Certification, with expenses continuing to increase at 2% annually.
    - Included additional attorney and actuarial expenses resulting from the resubmission of the special financial assistance application.
    - Included additional projected administrative expenses related to future work required to comply with Special Financial Assistance program requirements.

The Pension Fund's identifying information, the filer name and contact information and the total amount of Special Financial Assistance requested is included within Attachment A to this cover letter.

Sincerely,

The Board of Trustees
Local 73 Retirement Plan
by their duly authorized Trustees

By:

9.7.26

Signature — Date
Timothy Rice, Union Trustee
AUTHORIZED TRUSTEE

9/7/26

Signature — Date
Dan Culeton, Employer Trustee
AUTHORIZED TRUSTEE

Information from Section A

Plan Identifying Information

1)	**Name of Plan:**	Local 73 Retirement Plan
2)	**Employer Identification Number:**	15-6016577
3)	**Three-digit Plan Number:**	001
4)	**Notice of Filer Name:**	Dave Vassalotti Bolton Partners Northeast, Inc. 9000 Midlantic Drive, Suite 100 Mount Laurel, NJ 08054 (609) 588-9166 dvassalotti@boltonusa.com
5)	**Role of Filer:**	Senior Actuarial Consultant
6)	**Total Amount of SFA Requested:**	19,274,698

Section D, Item 1

The first page in this document provides the cover letter for the Plan's application for SFA with the required signature from the designated members of the Board of Trustees.

Section D, Item 2

The following identifies the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives.

Plan Sponsor Information

Name:	Board of Trustees of Local 73 Retirement Plan
Address:	UA Local # 81 107 Twin Oaks Drive Syracuse, NY 13206
Email:	hturk@ualocal81.org
Telephone #:	(315) 437-7397

Plan's Authorized Representatives

Actuary:	Ron Stonehill, ASA, EA, AAA Enrolled Actuary No.: 26-08567 Bolton Partners Northeast, Inc. 9000 Midlantic Drive, Suite 100 Mount Laurel, NJ 08054 (609) 588-9166 rstonehill@boltonusa.com Dave Vassalotti Bolton Partners Northeast, Inc. 9000 Midlantic Drive, Suite 100 Mount Laurel, NJ 08054 (609) 588-9166 dvassalotti@boltonusa.com
Legal Counsel:	Charles Blitman, Esq. Blitman & King Franklin Center, Suite 300 443 North Franklin Street Syracuse, NY 13204-5412 Phone: (315) 422-7111 Fax: (315) 471-2623 ceblitman@bklawyers.com
Fund Administrator:	Heather Turk UA Local # 81 107 Twin Oaks Drive Syracuse, NY 13206 (315) 437-7397 hturk@ualocal81.org

Section D, Item (3) – Eligibility

The Plan is eligible for SFA because it satisfies the eligibility requirements for a critical status plan under Section 4262.3(a)(3) as follows:

i) The Plan was certified by its actuary to be in critical status for the 2020 plan year.

ii) The 2020 Schedule MB shows a modified funded percentage under 40%, based on the following information:
   a) The current value of assets on line 2(a) is $64,509,919.
   b) The current value of withdrawal liability due to be received by the plan on an accrual basis is zero.
   c) The current liability measurement on line 2b(4) column (2) is $203,949,795.
   d) The resulting modified funded percentage is 31.63% < 40%.

iii) The 2020 Form 5500 shows a ratio of active participants to inactive participants that is less than 2 to 3 based on the following information:
   a) The active participant count on line 6a(2) is 239.
   b) The count for retired or separated participants receiving benefits on line 6b is 333.
   c) The count for other retired or separated participants entitled to future benefits on line 6c is 131.
   d) The count for deceased participants whose beneficiaries are receiving or are entitled to receive benefit on line 6e is 98.
   e) The resulting ratio is 239 / (333 + 131 + 98) = 42.53% < 66.6666%

Section D, Item (4) – Priority Group

N/A – The Fund is not in a priority group and this application is not being submitted prior to March 11, 2023.

Section D, Item (5) – Narrative Description of Future Contributions and Withdrawal Liability Collections

In accordance with Regulation §4262.8(a)(9), below we provide a detailed narrative of the factors specific to the Plan's current circumstances as well as a description of the development of the assumed future contributions and assumed future withdrawal liability payments used to calculate the SFA amount.

Narrative on Plan Circumstances Leading to Financial Distress

As of the July 1, 2007 actuarial valuation, the Local 73 Pension Fund was in strong financial condition, with $102.6 million in assets and a funded percentage of 96% on a market value basis. The plan maintained a positive credit balance and was on a stable long-term trajectory.

However, in the years that followed, the Fund experienced a rapid and severe financial deterioration caused by two extraordinary and unforeseeable events. First, the global financial crisis of 2008 triggered market-wide losses across all asset classes. Second, the Fund suffered direct exposure to the Bernard L. Madoff Investment Securities LLC fraud, resulting in the complete loss of all related investments. These two events together caused a devastating 36.6% investment loss over a two-year period.

Narrative on Plan Circumstances Leading to Financial Distress (cont.)

By July 1, 2009, plan assets had declined to $56.1 million, and the funded percentage dropped to 49%. Recognizing the seriousness of the situation, union members acted to preserve the plan, voluntarily redirecting their entire 2009 wage increase toward pension contributions. The contribution rate increased from $5.71 to $7.71 per hour, and again to $8.71 effective May 1, 2010. Despite a modest market rebound in 2010, the permanent write-down of Madoff-related investments, coupled with ongoing negative cash flow, led to further asset decline. As of July 1, 2010, the plan's assets totaled $54.6 million, with a funded percentage of just 45%.

In response, the Board of Trustees adopted a Rehabilitation Plan on October 12, 2010, taking aggressive but necessary actions including:

- Reducing adjustable benefits
- Lowering future benefit accrual rates
- Implementing a phased contribution rate increase

The contribution rate rose by $2.00/hour in 2011, with additional $0.50/hour increases scheduled annually over the next nine years. As of the current plan year, the contribution rate stands at $15.21 per hour—the highest in the region.

Historically, the plan served members employed in maintenance outages at three regional nuclear power facilities. These full shutdowns required significant labor and routinely involved workers from other union locals. However, the plants have since shifted to shorter, partial shutdowns, relying more on in-house staff. In some cases, the plants directly hired Local 73 members, diminishing demand for union labor and incentivizing members to leave the union. The plan's high contribution rate further discouraged union affiliation and made the Fund less competitive in the labor market.

As a result, the active participant count dropped from 342 in 2010 to approximately 240 today. In response to these declining numbers, Local 73 merged with Syracuse Local 267 on August 1, 2020, forming Local 81. The Local 73 Annuity and Welfare Funds were also merged. A defined benefit plan merger is under consideration, and the plan year was changed to match that of Local 81, effective January 1, 2024.

Due to ongoing active participant decline and a shrinking contribution base, the Trustees updated the Rehabilitation Plan effective July 1, 2022 to a "Reasonable Measures" plan. Based on current projections, the Fund is no longer expected to emerge from critical status.

The merged union currently places new members into one of two defined benefit plans based on residential jurisdiction. However, new members placed into the Local 73 plan have expressed dissatisfaction, as the Local 81 plan is in the green zone. The union faces increasing pressure to enroll all new members into the Local 81 plan. Doing so would leave the Local 73 plan closed to new entrants—accelerating the timeline to insolvency and making recovery impossible without external assistance.

In addition, the Fund's unusually high contribution rate and large unfunded liability deter new employers from joining. With fewer job opportunities locally, many members now work in other jurisdictions. Although their service hours are reciprocated back to the Fund, contributions are prorated due to the disparity in rates. As a result, members receive less than one full hour of pension credit for each hour worked elsewhere, further weakening support for the plan and diminishing benefit accruals.

Narrative on Plan Circumstances Leading to Financial Distress (cont.)

In total, the Fund faces numerous compounding challenges:

- Historic investment losses and fraud exposure
- Ongoing negative cash flow
- Structural labor market shifts reducing union participation
- Declining active membership and contribution base
- Unsustainable contribution rates
- Imminent risk of plan insolvency

The plan has taken all reasonable measures available under the Pension Protection Act and Rehabilitation Plan rules but is no longer projected to recover. Without Special Financial Assistance, the Fund could become insolvent and unable to pay promised benefits to current and future retirees.

Assumed Future Contributions

Assumed Future Contributions = Assumed Future CBUs x Contribution Rates

Assumed Future CBUs: Based on the Plan's 10-year geometric average for all employers. CBUs are assumed to decline 4.3% from January 1, 2025 through December 31, 2034 (first 10 years) and 1.0% for the remainder of the SFA projection period, through December 31, 2051.

Please note that in the previously withdrawn application, CBUs were assumed to decline by 4.3% in all future years. The PBGC provided feedback indicating that the initial CBU amount should be based on CBUs staying level between July 1, 2021 and July 1, 2023, with a 4.3% decline assumed for the first 10 years and a 1.0% decline thereafter. This essentially sets July 1, 2023 Plan Year as the initial year for the CBU decline assumption.

The last valuation that was completed was the January 1, 2025, so we updated the pivot year for the assumed population decline to be January 1, 2025.

See "Item D.6b: SFA Assumptions" for more information about this assumption and the supporting data.

Contribution Rates: The current hourly contribution rate is $15.21, as shown on page #33 of the July 1, 2021 valuation report, and as shown the following historical chart:

Effective Date		Hourly Contribution Rate
05/01/07	$	5.51
05/01/08		5.71
07/01/09		7.71
05/01/10		8.71
05/01/11		10.71
05/01/12		11.21
05/01/13		11.71
05/01/14		12.21
05/01/15		12.71
05/01/16		13.21
05/01/17		13.71
05/01/18		14.21
05/01/19		14.71
05/01/20		15.21

See “Item D.6b: SFA Assumptions” for more information about this assumption and the supporting data.

Assumed Future Withdrawal Liability Payments

The Plan maintains its Original Assumption: The plan has no known history of withdrawn employers and we do not anticipate any future withdrawals or future withdrawal liability obligations being due to the fund. This assumption was not explicitly disclosed in the 2020 PPA zone certification.

See “Item D.6b: SFA Assumptions” for more information about this assumption and the supporting data.

Section D, Item (6)(a) – Description of Assumption Changes to Determine Eligibility

The plan is eligible for SFA under Section 4282.3(a)(3). The determination of eligibility is made using the same assumption as the July 1, 2020 zone status certification, the last certification completed before January 1, 2021 and the Schedule MB for the 2020 plan year.

Section D, Item (6)(b) – Description of Assumption Changes to Determine SFA Amount

Mortality and Improvement

Original Assumption: The mortality table used in the 2020 PPA zone certification was:

> Healthy: 115% of the Sex Distinct RP-2014 Blue Collar Mortality Table for non-disabled lives with improvement using scale MP-2015 (using 50% of the ultimate rates),
>
> Disabled: 100% of Sex Distinct RP-2000 Disabled Retiree Mortality Table for disabled lives.

Reason the Original Assumption is Not Reasonable The older mortality tables are no longer reasonable for purposes of determining the amount of SFA because newer tables based on more recent studies from the Society of Actuaries that include significant multiemployer pension plan mortality experience data are now available.

Updated SFA Assumption: The updated mortality assumptions for determining the SFA amount are as follows:

> Healthy: PRI-2012 Blue Collar Employee and Healthy Retiree Tables (amount weighted) with generational projection using Scale MP-2021.
>
> Disabled: PRI-2012 Disabled Retiree Mortality Table (amount weighted) with generational projection using Scale MP-2021.

Reasonableness of Changed Assumption: Due to the small group of active participants covered by the Plan, we have relied upon the standard mortality tables published by the Society of Actuaries. In the prior mortality study, data for several plans in similar industries and/or the same geographic region were aggregated to increase the credibility of the study data. The PRI-2012 mortality tables reflect a significant amount of multiemployer plan data (41% overall, and 70% of the blue collar data). Based on the Plan demographics (i.e., plumbers, steamfitters, pipefitters, and HVAC service technicians), we have relied upon the blue-collar version of these tables. The standard improvement scale published in the year before the SFA measurement date is also used to reflect estimated future experience. This is the most recently published mortality improvement scale as of the SFA measurement date. The updated assumption is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

Administration Expenses

Original Assumption: $320,000 during the plan year beginning July 1, 2020. For projection purposes, expenses are assumed to increase 2% annually thereafter.

The annual administrative expenses were based on historical and current data as of the previous valuation date of July 1, 2020.

Reason the Original Assumption is Not Reasonable: The administrative expense assumption from the 2020 zone certification did not extend beyond the PPA projection period (June 30, 2034). The prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, December 31, 2051.

Administration Expenses (cont.)

Updated SFA Assumption: $332,928 for the plan year beginning July 1, 2022 plan year ($320,000 increased by 2% for two years), increasing 2% per year thereafter. The amount of administrative expenses for the plan year beginning in 2031 is adjusted to reflect the increase in the PBGC flat-rate premium to $52, with 2% annual increases reflected thereafter.

We have included the costs associated with preparation of the SFA application and the timing in which they were or are expected to be paid. We have also included additional projected administrative expenses related to future work required to comply with the Special Financial Assistance program. We have based these additional expenses on current hourly rates and estimated hours associated with work due to the Plan receiving SFA (including compliance reporting, the separate tracking of SFA assets, and updating internal programs and reports). In the initial year, 2026, we estimate the additional costs to be $16,200 for updating internal programs and $13,770 starting in 2027 for compliance reporting. These additional costs are based on 30 and 25 additional hours, respectively. We expect there to be efficiencies in the work required to meet the SFA requirements after the initial year, so we estimate additional costs to decline to $4,957 starting in 2027 for internal programming updates, and $9,410 in 2028 for compliance reporting. Additionally, SFA assets are projected to be exhausted after two years. We are aware that there is less work for compliance reporting once SFA assets are exhausted, so we reduced the compliance reporting costs by an additional 50%, to $4,799 starting 2029. We also assume that these additional costs will increase 2% per year thereafter.

Additionally, the administrative expense projection reflects the plan year change from a July 1 - June 30 plan year to a calendar plan year effective January 1, 2024.

Reasonableness of Changed Assumption: The updated assumption continues to apply a 2% annual increase for projecting administrative expenses—consistent with the rate used during the last full plan year in the projection period of the 2020 zone certification. This assumption is now extended through the end of the SFA projection period (December 31, 2051).

The revised projection reflects updated expectations for administrative costs, incorporating:

- Expenses incurred during the SFA application process (plan years 2023 through June 2026),
- The anticipated increase in the PBGC flat-rate premium beginning in 2031, and
- A $56,500 margin added to account for potential post-submission follow-up work related to the SFA application; $31,500 in actuarial fees and $25,000 for legal fees. The $31,500 margin reflects approximately 80 additional hours of professional services.

Lastly, the administrative expense projection has also been updated to reflect the change in the plan year beginning January 1, 2024.

Please note, there was no split between the PBGC premiums and other expenses in the original administrative expense assumption. In the baseline determination (Template 5A), the total administrative expense is projected to increase 2% per year through the projection period. The amount of the annual PBGC premium is determined based on the projected headcount and projected premium rate, and the difference between the total projected expense and the PBGC premiums is allocated as “other” expense. When the CBUs were changed, we kept the non-PBGC (“other”) expense the same and replaced the PBGC portion with the new head count (tied to new CBU assumption) times the PBGC per person premium. The details of each administrative expense projection can be seen in Templates 4A, and 5A. There was no attempt to (1) assume

Administration Expenses (cont.)

higher inflation due to changes in expectations since 2020, (2) reflect future PBGC rate increases tied to increases in national average wages (vs. CPI) or (3) move away from the simple 2% overall increase as was assumed in the 2020 zone certification. Increases applied to the PBGC rate include the $1 rounding rule (rounding occurs after applying the 2% annual compounded increases to the published premium rate for the 2023 plan year).

The administrative assumption changes outlined above are consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and are therefore reasonable for determining the amount of SFA.

Average Hourly Contribution Rate

Original Assumption: The 2020 PPA zone certification assumed the average hourly contribution rate for the plan year beginning July 1, 2020 would be $15.21. This rate reflected the negotiated increased rate as of May 1, 2020.

Reason the Original Assumption is Not Reasonable: The original assumption was only projected through the end of the period shown in the certification.

Updated SFA Assumption: The average hourly contribution rate of $15.21 is assumed to extend from July 1, 2022 through the end of the SFA projection period, December 31, 2051.

Reasonableness of Changed Assumption: The assumption is now extended from July 1, 2021 through the end of the SFA projection period, and reflects the average contribution rate for the current and succeeding plan years consistent with the terms of one or more collective bargaining agreements and contribution allocation arrangements agreed to prior to July 9, 2021. This change is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

Contribution Base Units (CBUs)

Original Assumption: The 2020 PPA zone certification assumed that each active participant (from the most recent completed valuation would work 1,400 hours each for a total of 239 active participants (count from the July 1, 2019 valuation) x 1,400 hours = 334,600 total CBUs.

Reason the Original Assumption is Not Reasonable: The CBU assumption from the 2020 zone certification did not extend beyond the original PPA projected plan period. The prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, December 31, 2051. Additionally, the fund experienced a CBU decline in its 10-year CBU history excluding the COVID period (as outlined in the PBGC's assumption guidance) that is now being reflected.

Updated SFA Assumption: We looked at the 10-year CBU history (excluding the COVID period). The data shows that the fund experienced a geometric decline of 4.3% per year. Based on this data, we are assuming the CBUs will decline 4.3% per year from January 1, 2025 through December 31, 2034, the first 10 years, and 1% per year through the remainder of the SFA projection period, December 31, 2051. The geometric decline was calculated as follows:

Contribution Base Units (CBUs) (cont.)

	Total CBUs	Ratio to prior year
6/30/2010	505,443	NA
6/30/2011	422,969	0.8368
6/30/2012	449,888	1.0636
6/30/2013	477,274	1.0609
6/30/2014	467,846	0.9802
6/30/2015	429,946	0.9190
6/30/2016	375,268	0.8728
6/30/2017	395,862	1.0549
6/30/2018	373,944	0.9446
6/30/2019	339,875	0.9089

The result is a geometric average decrease of 4.3% per year.

Starting with the January 1, 2025 valuation, we applied the 4.3% decline to the first 10 years and a 1% decline for each year thereafter for the SFA projection. The starting estimated CBUs were from the July 1, 2021 valuation. The July 1, 2021 valuation assumed 1,400 hours worked each future year for each active participant resulting in projected CBUs of 330,400 (236 active participants x 1,400 hours). The projected CBUs from July 1, 2021 through December 31, 2025 were assumed to be level, and starting January 1, 2026 the 4.3% decline in the active count, and hence the CBUs, were first reflected.

The projected active counts, hours, and total CBUs through 2051 are shown in the following table:

Plan Year Ending	Remaining Actives BOY	Remaining Actives EOY	Assumed Hours per Active	Assumed Annual CBUs
6/30/2021		236		
6/30/2022	236	236	1,400	330,400
6/30/2023	236	236	1,400	330,400
12/31/2023	236	236	700	165,200
12/31/2024	236	236	1,400	330,400
12/31/2025	236	226	1,400	330,400
12/31/2026	226	216	1,400	316,400
12/31/2027	216	207	1,400	302,400
12/31/2028	207	198	1,400	289,800
12/31/2029	198	189	1,400	277,200
12/31/2030	189	181	1,400	264,600
12/31/2031	181	173	1,400	253,400
12/31/2032	173	166	1,400	242,200
12/31/2033	166	159	1,400	232,400
12/31/2034	159	152	1,400	222,600
12/31/2035	152	151	1,400	212,800
12/31/2036	151	149	1,400	211,400
12/31/2037	149	148	1,400	208,600
12/31/2038	148	146	1,400	207,200
12/31/2039	146	145	1,400	204,400

12/31/2040	145	143	1,400	203,000
12/31/2041	143	142	1,400	200,200
12/31/2042	142	140	1,400	198,800
12/31/2043	140	139	1,400	196,000
12/31/2044	139	138	1,400	194,600
12/31/2045	138	136	1,400	193,200
12/31/2046	136	135	1,400	190,400
12/31/2047	135	133	1,400	189,000
12/31/2048	133	132	1,400	186,200
12/31/2049	132	131	1,400	184,800
12/31/2050	131	129	1,400	183,400
12/31/2051	129		1,400	180,600

Reasonableness of Changed Assumption: The updated assumption extends through the end of the SFA projection period, December 31, 2051, reflecting a 4.30% per year for the first 10 years, starting January 1, 2025 and a 1% decline for each year thereafter. This assumption is consistent with PBGC's assumption guidance for calculating a CBU decline and is therefore reasonable for determining the amount of SFA.

Employer Withdrawal Liability

Original Assumption: The plan has no known history of withdrawn employers and we do not anticipate any future withdrawals or future withdrawal liability obligations being due to the fund. This assumption was not explicitly disclosed in the 2020 PPA zone certification.

Reason the Original Assumption is Not Reasonable: The prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, December 31, 2051.

Updated SFA Assumption: The Plan maintains its Original Assumption, but is now extended through the end of the SFA projection period, December 31, 2051. The updated assumption is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

New Entrant Profile

Original Assumption: The new entrant profile reflects experience from the preceding plan year (2018 new entrants to the July 1, 2019 valuation). It was assumed in the 2019 valuation that each participant exiting the Plan is replaced by a new entrant.

Reason the Original Assumption is Not Reasonable: The 2020 PPA zone certification new entrant assumption did consider more than 1 years' worth of plan experience. Furthermore, it did not extend beyond the original PPA projection period.

Updated SFA Assumption: For purposes of determining the amount of SFA, the new entrant profile assumption was updated to reflect new entrants and rehires to the Plan during the period from July 1, 2016 through June 30, 2021. This period represents the most recent five years preceding the census date for the participant data used in the determination of the amount of SFA, July 1, 2021. For vested rehires returning from separated vested status, we have included only their age and vesting service totals for this purpose. Their vested accrued benefits were excluded from the active benefit projection since for anyone rehired in the future their prior vested benefit is currently reflected in the terminated vested census data and benefit payment projection. This ensures there is no double-counting of benefit accruals with respect to any presumed future rehires. The data used to produce the new entrant profile is summarized as follows:

New Entrant Profile (cont.)

2017 New Entrants					
Age Band	Vesting Service	Accrued Benefit	Total Count	Number Male	Number Female
15-24	0.45	24.44	8	8	0
25-34	1.78	121.85	5	5	0
35-44	5.40	56.67	3	3	0
45-54	11.70	69.83	2	2	0
55-64	N/A	N/A	0	0	0

2018 New Entrants					
Age Band	Vesting Service	Accrued Benefit	Total Count	Number Male	Number Female
15-24	0.83	41.08	6	6	0
25-34	0.58	36.13	4	4	0
35-44	N/A	N/A	0	0	0
45-54	N/A	N/A	0	0	0
55-64	N/A	N/A	0	0	0

2019 New Entrants					
Age Band	Vesting Service	Accrued Benefit	Total Count	Number Male	Number Female
15-24	0.58	28.69	8	8	0
25-34	1.26	88.40	5	4	1
35-44	0.78	38.25	4	3	1
45-54	7.30	86.36	2	2	0
55-64	0.35	29.75	2	2	0

2020 New Entrants					
Age Band	Vesting Service	Accrued Benefit	Total Count	Number Male	Number Female
15-24	0.51	27.93	7	7	0
25-34	0.75	54.42	12	12	0
35-44	0.47	26.92	6	6	0
45-54	2.90	50.89	3	3	0
55-64	N/A	N/A	0	0	0

2021 New Entrants					
Age Band	Vesting Service	Accrued Benefit	Total Count	Number Male	Number Female
15-24	0.60	35.26	11	11	0
25-34	0.66	38.43	10	10	0
35-44	3.13	63.75	4	4	0
45-54	N/A	N/A	0	0	0
55-64	24.30	101.07	1	1	0

It is assumed that as participants exit the Plan, new participants enter the plan to meet the assumed active participant count after the 4.3% per year reduction. The new entrant profile is as follows, based on the cumulative data for new entrants during plan years ending in 2017 – 2021:

New Entrant Profile (cont.)

Age Band	Vesting Service	Accrued Benefit	Weighted Percentage	Percent Male	Percent Female
15-24	0.59	31.37	38.8%	100.0%	0.0%
25-34	0.92	62.03	35.0%	97.2%	2.8%
35-44	2.04	43.50	16.5%	94.1%	5.9%
45-54	6.67	66.43	6.8%	100.0%	0.0%
55-64	8.33	53.52	2.9%	100.0%	0.0%

The Weighted Percentage and Percent Male/Female for each age band equal the total new entrant participants in that age band over the five-year observation period divided by the total new entrants over that five-year period, in total and by gender. The Vesting Service and Accrued Benefit (excluding amounts previously vested) equal to the average amount for all new entrant participants during the five-year period in each age band.

This assumption applies from July 1, 2022 through the end of the SFA projection period, December 31, 2051.

Reasonableness of Changed Assumption: The assumption for determining the amount of SFA was updated to reflect the most current census data and the latest available five-year experience period through June 30, 2021, grouped into 10 year age bands. Furthermore, the assumption is now extended from July 1, 2021 through the end of the SFA projection period, December 31, 2051.

The updated assumption better reflects the expected new entrant demographics of the Plan by measuring over a longer period, which should smooth out any temporary fluctuations in rehire demographics, and is consistent with the “acceptable” change in PBGC’s guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

Section E, Item 3: SFA Eligibility

Certification of SFA Eligibility

The Local 73 Retirement Plan is eligible for SFA because it satisfies the eligibility requirements for a critical status plan under Section 4262.3(a)(3) as follows:

i) The Plan was certified by its actuary to be in critical status for the 2020 plan year.

ii) The 2020 Schedule MB shows a modified funded percentage under 40%, based on the following information:
   a) The current value of assets on line 2(a) is $64,509,919.
   b) The current value of withdrawal liability due to be received by the plan on an accrual basis is zero.
   c) The current liability measurement on line 2b(4) column (2) is $203,949,795.
   d) The resulting modified funded percentage is 31.63% < 40%.

iii) The 2020 Form 5500 shows a ratio of active participants to inactive participants that is less than 2 to 3 based on the following information:
   a) The active participant count on line 6a(2) is 239.
   b) The count for retired or separated participants receiving benefits on line 6b is 333.
   c) The count for other retired or separated participants entitled to future benefits on line 6c is 131.
   d) The count for deceased participants whose beneficiaries are receiving or are entitled to receive benefit on line 6e is 98.
   e) The resulting ratio is 239 / (333 + 131 + 98) = 42.53% < 66.6666%

The actuarial assumptions and methods used in the determination of the Plan's SFA eligibility are the same as those used in the certification of the Plan's status as of July 1, 2020. This certification was prepared in accordance with generally recognized and accepted actuarial principles. Bolton Partners, Inc. ("Bolton") has performed the calculation of SFA at the request of the Board of Trustees of the Plan as part of the Plan's application for SFA. The calculation of the amount of SFA shown in the Plan's application for SFA is not applicable for other purposes. Bolton does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this report is based reflects Bolton's understanding as an actuarial firm.

Respectfully Submitted,

Ron Stonehill, ASA, EA, MAAA
Senior Consulting Actuary
Enrolled Actuary No.: 26-08567

Date: 10/9/2026

Section E, Item 5: SFA Amount Certification

Certification of the Amount of Special Financial Assistance

This is a certification that the requested amount of special financial assistance ("SFA") specified in this application, $19,274,698 is the amount to which the Local 73 Retirement Plan ("Plan") is entitled under §4262(j)(1) of ERISA and §4262.4 of the Pension Benefit Guaranty Corporation's ("PBGC") SFA regulation. This does not include interest from the December 31, 2022 SFA measurement date until the date of payment by the PBGC.

In general, the actuarial assumptions and methods used in the determination of the amount of SFA are the same as those used in the certification of the Plan's status as of July 1, 2020. Assumptions that were changed for purposes of determining the amount of SFA include those related to: administrative expenses; new entrants; and contribution base units (CBUs). Changes to assumptions for purposes of determining the amount of SFA, as well as justification for the changes, are described in Section D, item 6.b. of the Plan's application for SFA. This certification has relied on participant data provided by the Plan and used for the actuarial valuation as of July 1, 2021, a SFA measurement date of December 31, 2022, and the fair market value of assets as of the SFA measurement date provided by the Plan Auditor.

This certification was prepared in accordance with generally recognized and accepted actuarial principles. Bolton Partners, Inc. ("Bolton") has performed the calculation of SFA at the request of the Board of Trustees of the Plan as part of the Plan's application for SFA. The calculation of the amount of SFA shown in the Plan's application for SFA is not applicable for other purposes. Bolton does not practice law and, therefore, cannot and does not provide legal advice. Any statutory interpretation on which this report is based reflects Bolton's understanding as an actuarial firm. Bolton recommends that recipients of this report consult with legal counsel when making any decisions regarding compliance with ERISA, the Internal Revenue Code, or any other statute or regulation.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein and is currently compliant with the continuing professional education requirements developed by the Joint Board for the Enrollment of Actuaries.

Respectfully Submitted,



Ron Stonehill, ASA, EA, MAAA
Senior Consulting Actuary
Enrolled Actuary No.: 26-08567

Date: 10/9/2026

LOCAL 73 RETIREMENT FUND

Application for Special Financial Assistance

Under penalties of perjury under the laws of the United States of America, we declare that we are authorized Trustees, each a current member of the Board of Trustees of the Local 73 Retirement Fund, and that we have examined this application, including accompanying documents, and, to the best of our knowledge and belief, the application contains all the relevant facts relating to the application, all statements of fact contained in the application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.

Dated: 9.7.26

TIMOTHY RICE, UNION TRUSTEE

Dated: 9/7/26

DAN CULETON, EMPLOYER TRUSTEE

Application Checklist

v20240717p

Instructions for Section E, Item 1 of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance (SFA):

The Application to PBGC for Approval of Special Financial Assistance Checklist ("Application Checklist" or "Checklist") identifies all information required to be filed with an initial or revised application. For a supplemented application, instead use "Application Checklist - Supplemented." The Application Checklist is not required for a lock-in application.

For a plan required to submit additional information described in Addendum A of the SFA Filing Instructions, also complete Checklist Items #40.a. to #49.b., and if there is a merger as described in Addendum A, also complete Checklist Items #50 through #63.

Applications (including this Application Checklist), with the exception of lock-in applications, must be submitted to PBGC electronically through PBGC's e-Filing Portal, (https://efilingportal.pbgc.gov/site/). After logging into the e-Filing Portal, go to the Multiemployer Events section and click "Create New ME Filing." Under "Select a filing type," select "Application for Financial Assistance – Special." Note: revised and supplemented applications must be submitted by selecting "Create New ME Filing."

Note: If you go to the e-Filing Portal and do not see "Application for Financial Assistance – Special" under the "Select a Filing Type," then the e-Filing Portal is temporarily closed and PBGC is not accepting applications (other than lock-in applications) at the time, unless the plan is eligible to make an emergency filing under § 4262.10(f). PBGC's website, *www.pbgc.gov*, will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at *www.pbgc.gov* to inform prospective applicants about the current status of the e-Filing portal, as well as to provide advance notice of when PBGC expects to open or temporarily close the e-Filing Portal.

General instructions for completing the Application Checklist:

Complete all items that are shaded:

If required information was already filed: (1) through PBGC's e-Filing Portal; or (2) through any means for an insolvent plan, a plan that has received a partition, or a plan that submitted an emergency filing, the filer may either upload the information with the application or include a statement in the Plan Comments section of the Application Checklist indicating the date on which and the submission with which the information was previously filed. For any such items previously provided, enter N/A as the **Plan Response**.

For a revised application, the filer may, but is not required to, submit an entire application. For all Application Checklist Items that were previously filed that are not being changed, the filer may include a statement in the Plan Comments section of the Application Checklist to indicate that the other information was previously provided as part of the initial application. For each, enter N/A as the **Plan Response**.

Instructions for specific columns:

Plan Response: Provide a response to each item on the Application Checklist, using only the **Response Options** shown for each Checklist Item.

Name(s) of Files Uploaded: Identify the full name of the file or files uploaded that are responsive to the Checklist Item. The column **Upload as Document Type** provides guidance on the "document type" to select when submitting documents on PBGC's e-Filing Portal.

Page Number Reference(s): For Checklist Items #22 to #29c, submit all information in a single document and identify here the relevant page numbers for each such Checklist Item.

Plan Comments: Use this column to provide explanations for any **Plan Response** that is N/A, to respond as may be specifically identified for Checklist Items, and to provide any optional explanatory comments.

Additional guidance is provided in the following columns:

Upload as Document Type: When uploading documents in PBGC's e-Filing Portal, select the appropriate Document Type for each document that is uploaded. This column provides guidance on the Document Type to select for each Checklist Item. You may upload more than one document using the same Document Type, and there may be Document Types on the e-Filing Portal for which you have no documents to upload.

Required Filenaming (if applicable): For certain Checklist Items, a specified format for naming the file is required.

SFA Instructions Reference: Identifies the applicable section and item number in PBGC's Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance.

You must select N/A if a Checklist Item # is not applicable to your application. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39 on the Application Checklist. If there has been an event as described in § 4262.4(f), complete Checklist Items #40.a. through #49.b., and if there has been a merger described in Addendum A, also complete Checklist Items #50 through #63. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #40.a. through #49.b. if you are required to complete Checklist Items # 40.a. through #49.b. Your application will also be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63 if you are required to complete Checklist Items #50 through #63.

If a Checklist Item # asks multiple questions or requests multiple items, the Plan Response should only be Yes if the plan is providing all information requested for that Checklist Item.

Note, a Yes or No response is also required for Checklist Items #a through #f.

Note, in the case of a plan applying for priority consideration, the plan's application must also be submitted to the Treasury Department. If that requirement applies to an application, PBGC will transmit the application to the Treasury Department on behalf of the plan. See IRS Notice [NOTICE] for further information.

All information and documentation, unless covered by the Privacy Act, that is included in an SFA application may be posted on PBGC's website at *www.pbgc.gov* or otherwise publicly disclosed, without additional notification. Except to the extent required by the Privacy Act, PBGC provides no assurance of confidentiality in any information included in an SFA application.

Version Updates (newest version at top)

Version	Date updated

v20240717p	07/17/2024	Update checklist items 11.c, 34.a, and 35 for death audit requirements and to align with instructions
v07272023p	07/27/2023	Updated checklist to include new Template 10 requirement and reflect changes to eligibility and death audit instructions
v20221129p	11/29/2022	Updated checklist item 11. for new death audit requirements
v20220802p	08/02/2022	Fixed some of the shading in the checklist
v20220706p	07/06/2022	

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
Plan Information, Checklist, and Certifications									
a.		Is this application a revised application submitted after the denial of a previously filed application for SFA?	Yes No	No	N/A	N/A		N/A	N/A
b.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was initially submitted under the interim final rule?	Yes No	No	N/A	N/A		N/A	N/A
c.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was submitted under the final rule?	Yes No	Yes	N/A	N/A		N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	Yes	N/A	N/A	The lock-in application was filed on March 30, 2023, and confirmed by the PBGC.	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A		N/A	N/A
f.		Is this plan a MPRA plan as defined under § 4262.4(a)(3) of PBGC's SFA regulation?	Yes No	No	N/A	N/A		N/A	N/A
1.	Section B, Item (1)a.	Does the application include the most recent plan document or restatement of the plan document and all amendments adopted since the last restatement (if any)?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
2.	Section B, Item (1)b.	Does the application include the most recent trust agreement or restatement of the trust agreement, and all amendments adopted since the last restatement (if any)?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
3.	Section B, Item (1)c.	Does the application include the most recent IRS determination letter? Enter N/A if the plan does not have a determination letter.	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	N/A
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name*
5.a.		Does the application include the most recent rehabilitation plan (or funding improvement plan, if applicable), including all subsequent amendments and updates, and the percentage of total contributions received under each schedule of the rehabilitation plan or funding improvement plan for the most recent plan year available?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Rehabilitation plan (or funding improvement plan, if applicable)	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
5.b.	Section B, Item (3)	If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
6.	Section B, Item (4)	Does the application include the plan's most recently filed (as of the filing date of the initial application) Form 5500 (Annual Return/Report of Employee Benefit Plan) and all schedules and attachments (including the audited financial statement)? Is the 5500 filing provided as a single document using the required filename convention?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name*
7.a.		Does the application include the plan actuary's certification of plan status ("zone certification") for the 2018 plan year and each subsequent annual certification completed before the filing date of the initial application? Enter N/A if the plan does not have to provide certifications for any requested plan year. Is each zone certification (including the additional information identified in Checklist Items #7.b. and #7.c. below, if applicable) provided as a single document, separately for each plan year, using the required filename convention?	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Zone certification	*YYYYZoneYYYYMMDD Plan Name,* where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
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Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
7.b.	Section B, Item (5)	Does the application include documentation for all zone certifications that clearly identifies all assumptions used including the interest rate used for funding standard account purposes? If such information is provided in an addendum, addendums are only required for the most recent actuarial certification of plan status completed before January 1, 2021 and each subsequent annual certification. Is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7a.	Yes No N/A	N/A	N/A - include as part of documents in Checklist Item #7.a.	N/A	The information was previously provided as part of the initial application	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
7.c.		For a certification of critical and declining status, does the application include the required plan-year-by-plan-year projection (showing the items identified in Section B, Item (5)a. through (5)f. of the SFA Instructions) demonstrating the plan year that the plan is projected to become insolvent? If required, is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7.a. or if the application does not include a certification of critical and declining status.	Yes No N/A	N/A	N/A - include as part of documents in Checklist Item #7.a.	N/A	The application does not include a certification of critical and declining status	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
8.	Section B, Item (6)	Does the application include the most recent account statements for each of the plan's cash and investment accounts? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	Local 73 All Other Inv.pdf Local 73 Key Bank inv 08312026.pdf Local 73 Key Bank recs 08312026.pdf Local 73 Retirement Fund Investments - 8.31.2026 summary.xls	N/A		Bank/Asset statements for all cash and investment accounts	N/A
9.	Section B, Item (7)	Does the application include the most recent plan financial statement (audited, or unaudited if audited is not available)? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	Yes	Local 73 20251231 Unaudited Financial Statement.pdf	N/A	The last audited financial statement is as of December 31, 2023. The unaudited financials as of December 31, 2024 are also included.	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Does the application include all of the plan's written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability? Are all such items included as a single document using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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Unless otherwise specified:
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Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
11.a.	Section B, Item (9)a.	Does the application include documentation of a death audit to identify deceased participants that was completed on the census data used for SFA purposes, including identification of the service provider conducting the audit, date performed, the participant counts (provided separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) run through the death audit, and a copy of the results of the audit provided to the plan administrator by the service provider? If applicable, has personally identifiable information in this report been redacted prior to submission to PBGC? Is this information included as a single document using the required filenaming convention?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name*
11.b.		If any known deaths occurred before the date of the census data used for SFA purposes, is a statement certifying these deaths were reflected for SFA calculation purposes provided?	Yes No N/A	N/A	N/A - include as part of documents in Checklist Item #11.a.	N/A	The information was previously provided as part of the initial application	N/A	N/A - include as part of documents in Checklist Item #11.a.
11.c.	Section B, Item (9)b. & Item (9)c.	Does the application include full census data (Social Security Number, name, and participant status) of all participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format? Or, if this data was submitted in advance of the application, in accordance with Section B, Item (9)c. of the Instructions, does the application contain a description of how the results of PBGC's independent death audit are reflected for SFA calculation purposes?	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Submit the data file and the date of the census data through PBGC's secure file transfer system, Leapfile. Go to http://pbgc.leapfile.com, click on "Secure Upload" and then enter sfa@pbgc.gov as the recipient email address and upload the file(s) for secure transmission.	*Include as the subject "Submission of Terminated Vested Census Data for (Plan Name)," and as the memo "(Plan Name) terminated vested census data dated (date of census data) through Leapfile for independent audit by PBGC."*
12.	Section B, Item (10)	Does the application include information required to enable the plan to receive electronic transfer of funds if the SFA application is approved, including (if applicable) a notarized payment form? See SFA Instructions, Section B, Item (10).	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Other	N/A
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The information was previously provided as part of the initial application	Financial assistance spreadsheet (template)	*Template 1 Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
14.	Section C, Item (2)	If the plan was required to enter 10,000 or more participants on line 6f of the most recently filed Form 5500 (by the filing date of the initial application), does the application include a current listing of the 15 largest contributing employers (the employers with the largest contribution amounts) and the amount of contributions paid by each employer during the most recently completed plan year before the filing date of the initial application (without regard to whether a contribution was made on account of a year other than the most recently completed plan year)? If this information is required, it is required for the 15 largest contributing employers even if the employer's contribution is less than 5% of total contributions. Enter N/A if the plan is not required to provide this information. See Template 2. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	Less than 10,000 participants	Contributing employers	*Template 2 Plan Name*
15.	Section C, Item (3)	Does the application include historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the unit used), average contribution rates, and number of active participants at the beginning of each plan year? For the same period, does the application show all other sources of non-investment income such as withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and other identifiable sources of contributions? See Template 3. Does the uploaded file use the required filenaming convention?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name*
16.a.	Section C, Items (4)a., (4)e., and (4)f.	Does the application include the information used to determine the amount of SFA for the plan using the basic method described in § 4262.4(a)(1) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-4 SFA Details .4(a)(1)* sheet and Section C, Item (4) of the SFA Filing Instructions for more details on these requirements. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 4A Local 73.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 4A Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)e. - MPRA plan information A.	If the plan is a MPRA plan, does the application also include the information used to determine the amount of SFA for the plan using the increasing assets method described in § 4262.4(a)(2)(i) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D for more details on these requirements. Enter N/A if the plan is not a MPRA Plan.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	The Plan is not a MPRA Plan.	N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the increasing assets method described in § 4262.4(a)(2)(i), does the application also explicitly identify the projected SFA exhaustion year based on the increasing assets method? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the present value method.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	The Plan is not a MPRA Plan.	N/A	N/A - included in Template 4A Plan Name
16.b.iii.	Addendum D Section C, Item (4)a. - MPRA plan information B Addendum D Section C, Item (4)e. (4)f., and (4)g. - MPRA plan information B.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the present value method described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including *4B-1 SFA Ben Pmts* sheet, *4B-2 SFA Details 4(a)(2)(ii)* sheet, and *4B-3 SFA Exhaustion* sheet? See Addendum D and Template 4B. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the increasing assets method.	Yes No N/A	N/A	N/A	N/A	The Plan is not a MPRA Plan.	N/A	*Template 4B Plan Name*
16.c.	Section C, Items (4)b. and (4)c.	Does the application include identification of the non-SFA interest rate and the SFA interest rate, including details on how each was determined? See Template 4A, *4A-1 Interest Rates* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.d.	Section C, Item (4).e.ii.	For each year in the SFA coverage period, does the application include the projected benefit payments (excluding make-up payments, if applicable), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants? See Template 4A, *4A-2 SFA Ben Pmts* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
16.e.	Section C, Item (4)e.iv. and (4)e.v.	For each year in the SFA coverage period, does the application include a breakdown of the administrative expenses between PBGC premiums and all other administrative expenses? Does the application include the projected total number of participants at the beginning of each plan year in the SFA coverage period? See Template 4A, *4A-3 SFA Pcount and Admin Exp* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
17.a.	Section C, Item (5)	For a plan that is not a MPRA plan, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.a., #16.d., and #16.e. that shows the amount of SFA that would be determined using the basic method if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as in Checklist Item #16.a.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. If (a) the plan is a MPRA plan, or if (b) this item is not required for a plan that is not a MPRA plan, enter N/A. If entering N/A due to (b), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 5A Local 73.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*
17.b.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the increasing assets method, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.b.i., #16.d., and #16.e. that shows the amount of SFA that would be determined using the increasing assets method if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Checklist Item #16.b.i.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan is not a MPRA Plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

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EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
17.c.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the present value method, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Item #16.b.iii. that shows the amount of SFA that would be determined using the present value method if the assumptions used/methods are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's SFA interest rate which should be the same as used in Checklist Item #16.b.iii. See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan is not a MPRA Plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5B Plan Name*
18.a.	Section C, Item (6)	For a plan that is not a MPRA plan, does the application include a reconciliation of the change in the total amount of requested SFA due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.a? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.a. Enter N/A if the requested SFA amount in Checklist Item #16.a. is the same as the amount shown in the Baseline details of Checklist Item #17.a. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. If the plan is a MPRA plan, enter N/A. If the plan is otherwise not required to provide this item, enter N/A and provide an explanation in the Plan Comments. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 6A Local 73.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

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EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the increasing assets method, does the application include a reconciliation of the change in the total amount of requested SFA using the increasing assets method due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.i.? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.b. Enter N/A if the requested SFA amount in Checklist Item #16.b.i. is the same as the amount shown in the Baseline details of Checklist Item #17.b. See Addendum D. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement, and enter N/A if this item is not otherwise required. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan is not a MPRA Plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*
18.c.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the present value method, does the application include a reconciliation of the change in the total amount of requested SFA using the present value method due to each change in assumption/method from Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.iii.? See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan is not a MPRA Plan.	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6B Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

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EIN:	15-6016577
PN:	001
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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
19.a.	Section C, Item (7)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application include a table identifying which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status, and does that table include brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable (an abbreviated version of information provided in Checklist Item #28.a.)? Enter N/A if the plan is eligible for SFA under § 4262.3(a)(2) or § 4262.3(a)(4) or if the plan is eligible based on a certification of plan status completed before 1/1/2021. Also enter N/A if the plan is eligible based on a certification of plan status completed after 12/31/2020 but that reflects the same assumptions as those in the pre-2021 certification of plan status. See Template 7, *7a Assump Changes for Elig* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	No assumption changes were made for SFA eligibility.	Financial assistance spreadsheet (template)	*Template 7 Plan Name.*
19.b.	Section C, Item (7)b.	Does the application include a table identifying which assumptions/methods used to determine the requested SFA differ from those used in the pre-2021 certification of plan status (except the interest rates used to determine SFA)? Does this item include brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? If a changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's SFA assumptions guidance, does the application state so? This should be an abbreviated version of information provided in Checklist Item #28.b. See Template 7, *7b Assump Changes for Amount* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No	Yes	Template 7 Local 73.xlsx	N/A		Financial assistance spreadsheet (template)	*Template 7 Plan Name*
20.a.	Section C, Item (8)	Does the application include details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount, including total contributions, contribution base units (including identification of base unit used), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams? See Template 8.	Yes No	Yes	Template 8 Local 73.xlsx	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 8 Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20240717p

APPLICATION CHECKLIST

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
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20.b.	Section C, Item (8)	Does the application separately show the amounts of projected withdrawal liability payments for employers that are currently withdrawn as of the date the initial application is filed, and assumed future withdrawals? Does the application also provide the projected number of active participants at the beginning of each plan year? See Template 8.	Yes No	Yes	N/A - include as part of Checklist Item #20.a.	N/A		N/A	N/A - included in *Template 8 Plan Name*
21.	Section C, Item (10)	Does the application provide a table identifying and describing all assumptions and methods used in i) the pre-2021 certification of plan status, ii) the "Baseline" projection in Section C Item (5), and iii) the determination of the amount of SFA in Section C Item (4)? Does the table state if each changed assumption falls under Section III, Acceptable Assumption Changes, or Section IV, Generally Accepted Assumption Changes, in PBGC's SFA assumptions guidance, or if it should be considered an "Other Change"? Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 10 Local 73.xlsx	N/A		Financial assistance spreadsheet (template)	*Template 10 Plan Name*
22.	Section D	Was the application signed and dated by an authorized trustee who is a current member of the board of trustees or another authorized representative of the plan sponsor and include the printed name and title of the signer?	Yes No	Yes	SFA App Local 73.pdf	Page 2	Identify here the name of the single document that includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.).	Financial Assistance Application	*SFA App Plan Name*
23.a.	Section D, Item (1)	For a plan that is not a MPRA plan, does the application include an optional cover letter? Enter N/A if the plan is a MPRA plan, or if the plan is not a MPRA plan and did not include an optional cover letter.	Yes N/A	Yes	N/A - included as part of SFA App Plan Name	Pages 1-2	For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document.	N/A	N/A - included as part of SFA App Plan Name
23.b.		For a plan that is a MPRA plan, does the application include a cover letter? Does the cover letter identify the calculation method (basic method, increasing assets method, or present value method) that provides the greatest amount of SFA? For a MPRA plan with a partition, does the cover letter include a statement that the plan has been partitioned under section 4233 of ERISA? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	The Plan is not a MPRA Plan.	N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Does the application include the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives?	Yes No	Yes	N/A - included as part of SFA App Plan Name	Page 4		N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
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v20240717p

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25.	Section D, Item (3)	Does the application identify the eligibility criteria in § 4262.3 that qualifies the plan as eligible to receive SFA, and include the requested information for each item that is applicable, as described in Section D, Item (3) of the SFA Filing Instructions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	Page 5	This plan satisfies the eligibility requirements for a critical status plan under Section 4262.3(a)(3).	N/A	N/A - included as part of SFA App Plan Name
26.a.	Section D, Item (4)	If the plan's application is submitted on or before March 11, 2023, does the application identify the plan's priority group (see § 4262.10(d)(2))? Enter N/A if the plan's application is submitted after March 11, 2023.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	The Plan is submitting an application after March 11, 2023.	N/A	N/A - included as part of SFA App Plan Name
26.b.		If the plan is submitting an emergency application under § 4262.10(f), is the application identified as an emergency application with the applicable emergency criteria identified? Enter N/A if the plan is not submitting an emergency application.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	The Plan is not submitting an emergency application.	N/A	N/A - included as part of SFA App Plan Name
27.	Section D, Item (5)	Does the application include a detailed narrative description of the development of the assumed future contributions and assumed future withdrawal liability payments used in the basic method (and in the increasing assets method for a MPRA plan)?	Yes No	Yes	N/A - included as part of SFA App Plan Name	Pages 5 - 8		N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application identify which assumptions/methods (if any) used in showing the plan's eligibility for SFA differ from those used in the most recent certification of plan status completed before 1/1/2021? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Enter N/A if the plan is not eligible under § 4262.3(a)(1) or § 4262.3(a)(3). Enter N/A if there are no such assumption changes.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name	Page 8	No assumption changes were made for SFA eligibility.	N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
28.b.	Section D, Item (6)b.	Does the application identify which assumptions/methods (if any) used to determine the requested SFA amount differ from those used in the most recent certification of plan status completed before 1/1/2021 (excluding the plan's non-SFA and SFA interest rates, which must be the same as the interest rates required by § 4262.4(e)(1) and (2))? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Does the application state if the changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's SFA Assumptions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	Pages 9 - 15		N/A	N/A - included as part of SFA App Plan Name
28.c.	Section D, Item (6)	If the mortality assumption uses a plan-specific mortality table or a plan-specific adjustment to a standard mortality table (regardless of if the mortality assumption is changed or unchanged from that used in the most recent certification of plan status completed before 1/1/2021), is supporting information provided that documents the methodology used and the rationale for selection of the methodology used to develop the plan-specific rates, as well as detailed information showing the determination of plan credibility and plan experience? Enter N/A is the mortality assumption does not use a plan-specific mortality table or a plan-specific adjustment to a standard mortality table for eligibility or for determining the SFA amount.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	A plan-specific mortality table was not used to determine the requested SFA amount.	N/A	N/A - included as part of SFA App Plan Name
29.a.	Section D, Item (7)	Does the application include, for an eligible plan that implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA, a narrative description of how the plan will reinstate the benefits that were previously suspended and a proposed schedule of payments (equal to the amount of benefits previously suspended) to participants and beneficiaries? Enter N/A for a plan that has not implemented a suspension of benefits.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	The Plan has not implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA.	N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	If Yes was entered for Checklist Item #29.a., does the proposed schedule show the yearly aggregate amount and timing of such payments, and is it prepared assuming the effective date for reinstatement is the day after the SFA measurement date? Enter N/A for a plan that entered N/A for Checklist Item #29.a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	29.a. was "N/A"	N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

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29.c.	Section D, Item (7)	If the plan restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, does the proposed schedule reflect the amount and timing of payments of restored benefits and the effect of the restoration on the benefits remaining to be reinstated? Enter N/A for a plan that did not restore benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date. Also enter N/A for a plan that entered N/A for Checklist Items #29.a. and #29.b.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	N/A	29.a. and 29.b. were "N/A"	N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Does the application include a fully completed Application Checklist, including the required information at the top of the Application Checklist (plan name, employer identification number (EIN), 3-digit plan number (PN), and SFA amount requested)?	Yes No	Yes	App Checklist Local 73.xlsx	N/A		Special Financial Assistance Checklist	*App Checklist Plan Name*
30.b.	Section E, Item (1) - Addendum A	If the plan is required to provide information required by Addendum A of the SFA Filing Instructions (for "certain events"), are the additional Checklist Items #40.a. through #49.b. completed? Enter N/A if the plan is not required to submit the additional information described in Addendum A.	Yes No N/A	N/A	N/A	N/A	The Plan has not experienced an event described in § 4262.4(f) during the period beginning July 9, 2021 and ending on the SFA measurement date.	Special Financial Assistance Checklist	N/A
31.	Section E, Item (2)	If the plan claims SFA eligibility under § 4262.3(a)(1) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(1) or claims SFA eligibility under § 4262.3(a)(1) using a zone certification completed before January 1, 2021, enter N/A. Is the information for this Checklist Item #31 contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	This plan satisfies the eligibility requirements for a critical status plan under Section 4262.3(a)(3).	Financial Assistance Application	*SFA Elig Cert CD Plan Name*

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
32.a.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(3) or claims SFA eligibility under § 4262.3(a)(3) using a zone certification completed before January 1, 2021, enter N/A. Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?		Yes	SFA Elig Cert C Local 73.pdf	N/A		Financial Assistance Application	*SFA Elig Cert C Plan Name*
32.b.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation, does the application include a certification from the plan's enrolled actuary that the plan qualifies for SFA based on the applicable certification of plan status for SFA eligibility purposes for the specified year, and by meeting the other requirements of § 4262.3(c) of PBGC's SFA regulation. Does the provided certification include: (i) identification of the specified year for each component of eligibility (certification of plan status for SFA eligibility purposes, modified funding percentage, and participant ratio) (ii) derivation of the modified funded percentage (iii) derivation of the participant ratio Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above? Does the certification identify all assumptions and methods (including supporting rationale, and where applicable, reliance on the plan sponsor) used to develop the withdrawal liability receivable that is utilized in the calculation of the modified funded percentage? Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3).	Yes No N/A	Yes	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name

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33.	Section E, Item (4)	If the plan's application is submitted on or prior to March 11, 2023, does the application include a certification from the plan's enrolled actuary that the plan is eligible for priority status, with specific identification of the applicable priority group? This item is not required (enter N/A) if the plan is insolvent, has implemented a MPRA suspension as of 3/11/2021, is in critical and declining status and had 350,000+ participants, or is listed on PBGC's website at *www.pbgc.gov* as being in priority group 6. See § 4262.10(d). Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the filename uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan is submitting an application after March 11, 2023.	Financial Assistance Application	*PG Cert Plan Name*
34.a.	Section E, Item (5)	Does the application include the certification by the plan's enrolled actuary that the requested amount of SFA is the amount to which the plan is entitled under section 4262(j)(1) of ERISA and § 4262.4 of PBGC's SFA regulation? Does this certification include: (i) plan actuary's certification that identifies the requested amount of SFA and certifies that this is the amount to which the plan is entitled? (ii) clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? (iii) the count of participants (provided separately, after reflection of the death audit results in Section B(9), for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) as of the participant census date? Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?	Yes No	Yes	SFA Amount Cert Local 73.pdf	N/A		Financial Assistance Application	*SFA Amount Cert Plan Name*

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34.b.		If the plan is a MPRA plan, does the certification by the plan's enrolled actuary identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A	The Plan is not a MPRA Plan.	N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	Does the application include the plan sponsor's identification of the amount of fair market value of assets at the SFA measurement date and certification that this amount is accurate? Does the application also include: (i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)? (ii) a reconciliation of the fair market value of assets from the date of the most recent audited plan financial statements to the SFA measurement date (showing beginning and ending fair market value of assets for this period as well as the following items for the period: contributions, withdrawal liability payments, benefits paid, administrative expenses, and investment income)? (iii) if the SFA measurement date is the end of a plan year for which the audited plan financial statements have been issued, does the application include a reconciliation schedule showing adjustments, if any, made to the audited fair market value of assets used to determine the SFA amount? With the exception of account statements and financial statements already provided as Checklist Items #8 and #9, is all information contained in a single document that is uploaded using the required filenaming convention?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Financial Assistance Application	*FMV Cert Plan Name*
36.	Section E, Item (7)	Does the application include a copy of the executed plan amendment required by § 4262.6(e)(1) of PBGC's SFA regulation which (i) is signed by authorized trustee(s) of the plan and (ii) includes the plan compliance language in Section E, Item (7) of the SFA Filing Instructions?	Yes No	N/A	N/A	N/A	The information was previously provided as part of the initial application	Pension plan documents, all versions available, and all amendments signed and dated	*Compliance Amend Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
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v20240717p

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37.	Section E, Item (8)	In the case of a plan that suspended benefits under section 305(e)(9) or section 4245 of ERISA, does the application include: (i) a copy of the proposed plan amendment(s) required by § 4262.6(e)(2) to reinstate suspended benefits and pay make-up payments? (ii) a certification by the plan sponsor that the proposed plan amendment(s) will be timely adopted? Is the certification signed by either all members of the plan's board of trustees or by one or more trustees duly authorized to sign the certification on behalf of the entire board (including, if applicable, documentation that substantiates the authorization of the signing trustees)? Enter N/A if the plan has not suspended benefits. Is all information included in a single document that is uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan has not implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA.	Pension plan documents, all versions available, and all amendments signed and dated	*Reinstatement Amend Plan Name*
38.	Section E, Item (9)	In the case of a plan that was partitioned under section 4233 of ERISA, does the application include a copy of the executed plan amendment required by § 4262.9(c)(2)? Enter N/A if the plan was not partitioned. Is the document uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A	N/A	The Plan was not partitioned under section 4233 of ERISA.	Pension plan documents, all versions available, and all amendments signed and dated	*Partition Amend Plan Name*
39.	Section E, Item (10)	Does the application include one or more copies of the penalties of perjury statement (see Section E, Item (10) of the SFA Filing Instructions) that (a) are signed by an authorized trustee who is a current member of the board of trustees, and (b) includes the trustee's printed name and title. Is all such information included in a single document and uploaded using the required filenaming convention?	Yes No	Yes	Penalty Local 73.pdf	N/A		Financial Assistance Application	*Penalty Plan Name*
Additional Information for Certain Events under § 4262.4(f) - Applicable to Any Events in § 4262.4(f)(2) through (f)(4) and Any Mergers in § 4262.4(f)(1)(ii) **NOTE: If the plan is not required to provided information described in Addendum A of the SFA Filing Instructions, the Plan Response should be left blank for the remaining Checklist Items.**									
40.a.	Addendum A for Certain Events Section C, Item (4)	Does the application include an additional version of Checklist Item #16.a. (also including Checklist Items #16.c., #16.d., and #16.e.), that shows the determination of the SFA amount using the basic method described in § 4262.4(a)(1) as if any events had not occurred? See Template 4A.	Yes No			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4A Plan Name CE* . For an additional submission due to a merger, *Template 4A Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
40.b.i.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.i. that shows the determination of the SFA amount using the increasing assets method as if any events had not occurred? See Template 4A, sheet *4A-5 SFA Details .5(a)(2)(i)* . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A		N/A - included as part of file in Checklist Item #40.a.	N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.ii. that explicitly identifies the projected SFA exhaustion year based on the increasing assets method? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.iii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the present value method described in § 4262.4(a)(2)(ii), does the application also include an additional version of Checklist Item #16.b.iii. that shows the determination of the SFA amount using the present value method as if any events had not occurred? See Template 4B, sheet *4B-1 SFA Ben Pmts,* sheet *4B-2 SFA Details .4(a)(2)(ii),* and sheet *4B-3 SFA Exhaustion.* Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4B Plan Name CE* . For an additional submission due to a merger, *Template 4B Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
41.	Addendum A for Certain Events Section C, Item (4)	For any merger, does the application show the SFA determination for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? See Template 4A for a non-MPRA plan using the basic method, and for a MPRA plan using the increasing assets method. See Template 4B for a MPRA Plan using the present value method. Enter N/A if the plan has not experienced a merger.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For an additional submission due to a merger, *Template 4A (or Template 4B) Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

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42.a.	Addendum A for Certain Events Section D	Does the application include a narrative description of any event and any merger, including relevant supporting documents which may include plan amendments, collective bargaining agreements, actuarial certifications related to a transfer or merger, or other relevant materials?	Yes No		N/A - included as part of SFA App Plan Name		For each Checklist Item #42.a. through #45.b., identify the relevant page number(s) within the single document.	Financial Assistance Application	*SFA App Plan Name*
42.b.	Addendum A for Certain Events Section D	For a transfer or merger event, does the application include identifying information for all plans involved including plan name, EIN and plan number, and the date of the transfer or merger?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.a.	Addendum A for Certain Events Section D	Does the narrative description in the application identify the amount of SFA reflecting any event, the amount of SFA determined as if the event had not occurred, and confirmation that the requested SFA is no greater than the amount that would have been determined if the event had not occurred, unless the event is a contribution rate reduction and such event lessens the risk of loss to plan participants and beneficiaries?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.b.	Addendum A for Certain Events Section D	For a merger, is the determination of SFA as if the event had not occurred equal to the sum of the amount that would be determined for this plan and each plan merged into this plan (each as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.a.	Addendum A for Certain Events Section D	Does the application include an additional version of Checklist Item #25 that shows the determination of SFA eligibility as if any events had not occurred?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.b.	Addendum A for Certain Events Section D	For any merger, does this item include demonstrations of SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
45.a.	Addendum A for Certain Events Section D	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a detailed demonstration that shows that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.b.	Addendum A for Certain Events Section D	Does the demonstration in Checklist Item #45.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the plan entered N/A for Checklist Item #45.a.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
46.a.	Addendum A for Certain Events Section E, Items (2) and (3)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA eligibility but with eligibility determined as if any events had not occurred? This should be in the format of Checklist Item #31 if the SFA eligibility is based on the plan status of critical and declining using a zone certification completed on or after January 1, 2021. This should be in the format of Checklist Items #32.a. and #32.b. if the SFA eligibility is based on the plan status of critical using a zone certification completed on or after January 1, 2021. If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Is all relevant information contained in a single document and uploaded using the required filenaming convention?	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name CE*
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	For any merger, does the application include additional certifications of the SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
47.a.	Addendum A for Certain Events Section E, Item (5)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA amount (in the format of Checklist Item #34.a.), but with the SFA amount determined as if any events had not occurred?	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE
47.b.	Addendum A for Certain Events Section E, Item (5)	If the plan is a MPRA plan, does the certification in Checklist Item #46.a. identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
47.c.	Addendum A for Certain Events Section E, Item (5)	Does the certification in Checklist Items #47.a. and #47.b. (if applicable) clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information?	Yes No		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
48.a.	Addendum A for Certain Events Section E, Item (5)	For any merger, does the application include additional certifications of the SFA amount determined for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans*)* ? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Amount Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
48.b.	Addendum A for Certain Events Section E, Item (5)	For any merger, do the certifications clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A - included in SFA Amount Cert Plan Name CE

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
PN:	001
SFA Amount Requested:	$19,274,698

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----------Filers provide responses here for each Checklist Item:----------

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
49.a.	Addendum A for Certain Events Section E	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a certification from the plan's enrolled actuary (or, if appropriate, from the plan sponsor) with respect to the demonstration to support a finding that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A			N/A		Financial Assistance Application	*Cont Rate Cert Plan Name CE*
49.b.	Addendum A for Certain Events Section E	Does the demonstration in Checklist Item #48.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A - included in Cont Rate Cert Plan Name CE
Additional Information for Certain Events under § 4262.4(f) - Applicable Only to Any Mergers in § 4262.4(f)(1)(ii)									
		Plans that have experienced mergers identified in § 4262.4(f)(1)(ii) must complete Checklist Items #50 through #63. If you are required to complete Checklist Items #50 through #63, your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63. All other plans should not provide any responses for Checklist Items #50 through #63.							
50.	Addendum A for Certain Events Section B, Item (1)a.	In addition to the information provided with Checklist Item #1, does the application also include similar plan documents and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
51.	Addendum A for Certain Events Section B, Item (1)b.	In addition to the information provided with Checklist Item #2, does the application also include similar trust agreements and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
52.	Addendum A for Certain Events Section B, Item (1)c.	In addition to the information provided with Checklist Item #3, does the application also include the most recent IRS determination for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if the plan does not have a determination letter.	Yes No N/A			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
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Unless otherwise specified:
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Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
53.	Addendum A for Certain Events Section B, Item (2)	In addition to the information provided with Checklist Item #4, for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii), does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the application filing date?	Yes No			N/A	Identify here how many reports are provided.	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name Merged*, where "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
54.	Addendum A for Certain Events Section B, Item (3)	In addition to the information provided with Checklist Items #5.a. and #5.b., does the application include similar rehabilitation plan information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	In addition to the information provided with Checklist Item #6, does the application include similar Form 5500 information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name Merged*, "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
56.	Addendum A for Certain Events Section B, Item (5)	In addition to the information provided with Checklist Items #7.a., #7.b., and #7.c., does the application include similar certifications of plan status for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A	Identify how many zone certifications are provided.	Zone certification	*YYYYZoneYYYYMMDD Plan Name Merged,* where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared. "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
57.	Addendum A for Certain Events Section B, Item (6)	In addition to the information provided with Checklist Item #8, does the application include the most recent cash and investment account statements for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Bank/Asset statements for all cash and investment accounts	N/A
58.	Addendum A for Certain Events Section B, Item (7)	In addition to the information provided with Checklist Item #9, does the application include the most recent plan financial statement (audited, or unaudited if audited is not available) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
59.	Addendum A for Certain Events Section B, Item (8)	In addition to the information provided with Checklist Item #10, does the application include all of the written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Are all such items included in a single document using the required filenaming convention?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20240717p

Plan name:	Local 73 Retirement Plan
EIN:	15-6016577
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Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
60.	Addendum A for Certain Events Section B, Item (9)	In addition to the information provided with Checklist Item #11, does the application include documentation of a death audit (with the information described in Checklist Item #11) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No					Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
61.	Addendum A for Certain Events Section C, Item (1)	In addition to the information provided with Checklist Item #13, does the application include the same information in the format of Template 1 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that fully merged into this plan is not required to respond Yes to line 8b(1) on the most recently filed Form 5500 Schedule MB.	Yes No N/A					Financial assistance spreadsheet (template)	*Template 1 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
62.	Addendum A for Certain Events Section C, Item (2)	In addition to the information provided with Checklist Item #14, does the application include the same information in the format of Template 2 (if required based on the participant threshold) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that merged into this plan has less than 10,000 participants on line 6f of the most recently filed Form 5500.	Yes No N/A					Contributing employers	*Template 2 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name fore the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	In addition to the information provided with Checklist Item #15, does the application include similar information in the format of Template 3 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)?	Yes No					Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

LOCAL 73 RETIREMENT FUND

Financial Statements and Supplemental Information as of December 31, 2025 and 2024 Together with Independent Auditor's Report

Draft- Subject to Change

LOCAL 73 RETIREMENT FUND

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Draft- Subject to Change

INDEPENDENT AUDITOR'S REPORT

October 7, 2026

To the Board of Trustees of the
Local 73 Retirement Fund:

Opinion
We have audited the accompanying financial statements of the Local 73 Retirement Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2025 and 2024, and changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the 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 the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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Responsibilities of Management for the Financial Statements (Continued)
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 generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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.

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Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedule, 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.

Draft- Subject to Change

LOCAL 73 RETIREMENT FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Investments, at fair value:		
Money market fund	$ 1,128,262	$ 1,368,421
Mutual funds	55,100,434	50,066,279
Partnership	3,817,711	4,347,812
Open-ended real estate fund	808,638	1,070,285
Pooled separate account	-	440,405
Common collective trust funds	14,015,116	13,235,247
Total investments, at fair value	74,870,161	70,528,449
Receivables:		
Employers' contributions	735,850	705,375
Interest and dividends	35,276	39,403
Total receivables	771,126	744,778
Office equipment, net	1,598	2,421
Prepaid expenses	68,500	68,500
Cash	1,195	(52,875)
Total assets	75,712,580	71,291,273
LIABILITIES		
Accounts payable and accrued expenses	23,178	39,952
Reciprocals payable	119,351	47,492
Total liabilities	142,529	87,444
NET ASSETS AVAILABLE FOR BENEFITS	$ 75,570,051	$ 71,203,829

Draft: Subject to Change

The accompanying notes are an integral part of these statements.

LOCAL 73 RETIREMENT FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
ADDITIONS:		
Investment income:		
Net appreciation in fair value of investments	$ 7,726,498	$ 7,654,140
Interest and dividends	1,041,213	988,047
	8,767,711	8,642,187
Less: Investment management expenses	(126,695)	(115,798)
Net investment income	8,641,016	8,526,389
Employers' contributions, net of reciprocals paid of $464,410 and $1,234,959 for the years ended December 31, 2025 and 2024, respectively.	5,407,872	5,553,186
Other income (expense)	332,799	(73)
Total additions	14,381,687	14,079,502
DEDUCTIONS:		
Benefits paid to or for participants	9,638,822	9,629,447
Administrative expenses:		
Administration fees reimbursed	42,415	77,790
Accounting fees	48,212	41,790
Actuary fees	112,119	53,956
Computer expense	25,258	15,067
Depreciation	823	8,485
Insurance	57,280	72,887
Legal fees	52,200	27,396
Meetings and seminars	1,495	808
Office supplies	6,235	9,601
Payroll audit fees	16,650	4,743
Rent	5,100	5,100
Telephone	558	1,890
All other expenses	8,298	3,643
Total administrative expenses	376,643	323,156
Total deductions	10,015,465	9,952,603
NET INCREASE	4,366,222	4,126,899
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	71,203,829	67,076,930
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 75,570,051	$ 71,203,829

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The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of Local 73 Retirement Fund (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

Effective July 31, 2020, Plumbers and Pipefitters Local Union No. 73 (Local 73) merged into UA Local No. 81, a newly formed entity. A new collective bargaining agreement (CBA) was signed on May 1, 2021; however, the Plan has not yet merged. The Plan is a defined benefit pension plan that provides retirement benefits that are actuarially computed for all eligible employees covered under the CBA between the Plumbers and Pipefitters Local Union No. 81 (Local 81) and the employer contractors that are signatory to the CBA. All members of the former Local 73 within the jurisdiction of Local 81's territory are covered by the Plan. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is a multiemployer plan with funding provided by participating employers at rates set by union-negotiated contracts under the CBA. The funding standard account is positive.

Contributions

Employers make contributions on a per hour basis for the hours worked by covered participants based on a union negotiated rate under the CBA. Contributions are also received from other locals at the amounts collected pursuant to their CBA. The contribution rate per hour is as follows:

July 1, 2022 – December 31, 2025 (South)	$	10.27
July 1, 2022 – December 31, 2025 (North)	$	15.21

Eligibility

To be eligible for the Plan a participant must have 500 hours of service within one plan year in this Plan or in one of the prior retirement or pension plans.

Normal Pension

Normal pension is attained at age 65 and 5 eligibility credits. Eligibility credits are based on the sum of credited past service plus credited future service, except that any Plan year in which the participant had at least 1,000 hours of service must count as a full eligibility credit rather than a fraction. See the Plan document for eligibility credits under the Plan.

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1. DESCRIPTION OF PLAN (Continued)

Unreduced Early Pension
Unreduced early pension is attained at age 62 with 10 eligibility credits or attained at age 60 with 30 eligibility credits.

Monthly pension for credited service from July 1, 1989:

- For retirement service after July 1, 2011 the rate is $85 times the participant's years (and fractions) of credited service at retirement; plus
- For retirement service from May 1, 1989 to June 30, 2011: $103.25 times the participant's years (and fractions) of credited service at retirement; plus
- $110 multiplied by the number of the years (and fractions) of credited service while a participant of Local 73 or former Local 273; plus
- $35 multiplied by the number of years (and fractions) of credited service while a participant of former Local 187 prior to July 1, 1975; or
- The monthly accrued benefit earned by those participants under the New York State Pipeline Local 802 Pension Plan prior to May 1, 1989; or
- The monthly accrued benefit payable in full at age 62 or in a reduced amount prior to age 62 earned by those participants under the U.A. Local 117 Pension Plan prior to May 1, 1989.
- In addition, a supplemental pension of $200 per month may be payable until the earlier of the time the participant reaches age 65, or becomes entitled to Medicare benefits if the participant has met eligibility rules.

Early Retirement
Early retirement is attained of age 55 and at least 10 eligibility credits.

Monthly pension:

- A pension computed as for normal retirement, based on credited service and starting at early retirement, but reduced by one-half of 1% for each month by which retirement age precedes age 62 or age 60 if the participant has accumulated 30 years of vesting service.

In addition, a supplemental pension may also be payable.

Disability Retirement
Total and permanent disability is attained with at least 10 eligibility credits.

Monthly pension:

- Computed as for early retirement, based on credited service to the date that disability commenced.

Vesting
Pensions become 100% vested upon completion of 5 eligibility credits and 1 hour of service after July 1, 1997 or 10 eligibility credits.

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1. DESCRIPTION OF PLAN (Continued)

Termination of Service Benefit
Requirements - Break in service before retirement but after earning vested rights (that is, with 5 or more eligibility credits). Eligibility credit is earned through working 1,000 hours during the fiscal year. Partial credit can also be earned.

Monthly pension:

- A pension computed as for normal retirement, based on credited service earned prior to the break in service and on the pension formula in effect at the time of the break in service.

- The vested monthly pension may start in full at age 65, or in a reduced amount as early as age 55.

Vested Death Benefit
If a former participant with vested rights dies before his vested pension payments start, a death benefit as described below under the Surviving Spouse Benefit would be payable.

Surviving Spouse Benefit
Requirements - Death of a participant after earning 5 eligibility credits, provided they were married at death and had been married to the same spouse during the one year prior to death.

Amount of Benefit:

- 50% of the monthly benefit the participant would have received if they had terminated employment the day before their death, had survived to the earliest retirement age, and then had retired under the married couple form of pension. The benefit is payable monthly for life starting on the first day of the month when the participant would have reached early retirement age.

Death Benefits After Retirement
A lump-sum death benefit of $5,000 is payable to the beneficiary of a retired member who retired in any pension form other than separated vested while covered under the Plan.

Re-Employment of Retired Employees
No retirement benefits are payable to a participant for any month in which they return to work in the industry, trade and geographic area covered by the Plan. If a retired participant returns to work after attaining age 65, no benefits are payable if he works 40 or more hours per month in the industry, trade and geographic area covered by the Plan in that month. No benefits are payable to a participant while they are receiving weekly disability benefits from the Local 73 Health and Welfare Fund.

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1. DESCRIPTION OF PLAN (Continued)

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

1. Benefits attributable to employee contributions, taking into account those paid out before termination.

2. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.

3. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.

4. All other vested benefits (that is, vested benefits not insured by the PBGC).

5. All nonvested benefits

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

Whether all participants receive their benefits should the Plan be terminated at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations, the priority of those benefits to be paid, and the level and type of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty while other benefits may not be provided for at all.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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, liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those and such differences may be significant.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Cash
Cash consists of checking accounts. Cash balances are insured by the Federal Deposit Insurance Corporation (FDIC) and at times may exceed federally insured limits.

Employers' Contributions Receivable
Contributions receivable from participating employers under the collective bargaining agreement and other locals pursuant to reciprocal agreements have been estimated on the basis of subsequent receipts as of the financial statement date. The Plan considers employers' contributions receivable to be fully collectible; accordingly, no allowance for doubtful accounts is required. If amounts become uncollectible, they will be charged to operations when that determination is made.

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.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes gains and losses on investments bought and sold as well as held during the year.

Investment Fees
Net investment returns reflect certain fees paid by the various investment funds to their affiliated investment advisors, transfer agents, and others as further discussed in each fund prospectus or other published documents. These fees are deducted prior to allocation of the Plan's investment earnings activity and thus not separately identifiable as an expense.

Office Equipment
Office equipment is recorded at cost and depreciated using the straight-line method over the estimated useful lives of the respective assets. Total depreciation expense for the years ended December 31, 2025 and 2024 was $823 and $8,485, respectively.

Reciprocals
Reciprocals are pursuant to agreements and represent either monies collected from other locals for Local 73 members working in another jurisdiction (included in employer contributions), or monies paid to other locals for their members working in the Local 73 jurisdiction (classified as reciprocals payable).

Leases
The Plan determines if an arrangement is a lease at inception. For all underlying classes of assets, the Plan has elected to not recognize right-of-use assets and lease liabilities for short-term leases that have a lease term of twelve months or less at lease commencement and do not include an option to purchase the underlying asset that the Plan is reasonably certain to exercise.

Payment of Benefits
Benefit payments to participants are recorded when paid.

Administrative Expenses
All administrative expenses are paid by the Plan.

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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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). 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; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used during the years ended December 31, 2025 and 2024.

Level 1 Fair Value Measurements
The fair value of the money market fund and mutual funds are based on quoted net asset values of the shares held by the Plan at year-end.

Level 3 Fair Value Measurements
The Plan has an investment in Beacon Associates LLC I (partnership), a New York Limited Liability Company, that was formed for the purpose of pooling its members' capital in order to have such capital invested through trading and investment strategies, both directly and indirectly through other private investment funds with the objective of providing above-average rates of return, while attempting to minimize risk. Such strategies include securities strategies involving stocks (common and preferred), bonds (corporate and government), stock and index options and other financial instruments including derivatives, forward contracts, futures contracts and options. Under the original offering memorandum, the minimum initial investment is $500,000 and withdrawals can be made at the end of each calendar quarter upon at least sixty days prior written notice. Fair value represents the Plan's proportionate share of the partnership's underlying assets, which approximates estimated fair value of the partnership based on information provided by the investment managers using the audited financial statements of the partnership at year-end. There was a court decision in October 2014 to determine whether the net equity or valuation method would be used to distribute assets recovered. The court decided the net equity method should be used until such times as all investors are made whole. At that point, the valuation method will be utilized. Further information concerning the partnership may be obtained from their separate audited financial statements.

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3. FAIR VALUE MEASUREMENTS (Continued)

Level 3 Fair Value Measurements (Continued)

The Plan has an investment in AFL-CIO Building Investment Trust (common collective trust fund), a tax-exempt entity. The investment strategy of AFL-CIO Building Investment Trust is to invest primarily in equity real estate assets. The principal objective is to generate competitive income and long-term capital appreciation while protecting investor's capital. The value represents the Plan's proportionate share of the net unit value of the underlying assets, which approximates estimated fair value of the common collective trust fund based on appraisals by independent third-party appraisers using the Uniform Standards of Professional Appraisal Practice approach. The units are valued quarterly and withdrawals are permitted with a 30-day redemption notice requirement. The common collective trust fund applied and received a waiver from the Office of the Comptroller of the Currency of the One Year Redemption Requirement. The waiver effectively permits the AFL-CIO Building Investment Trust to complete redemption requests over an indefinite period of time while certain economic and market conditions continue. There are no unfunded commitments. Further information concerning the common collective trust fund may be obtained from their separate audited financial statements.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of:

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 1,128,262	$ -	$ -	$ 1,128,262
Mutual funds	55,100,434	-	-	55,100,434
Common collective trust fund	-	-	849,026	849,026
Partnership	-	-	7,092	7,092
	$ 56,228,696	$ -	$ 856,118	57,084,814
Investments measured at NAV (a)				17,785,347
Total investments at fair value				$ 74,870,161

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3. FAIR VALUE MEASUREMENTS (Continued)

Level 3 Fair Value Measurements (Continued)

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 1,368,421	$ -	$ -	$ 1,368,421
Mutual funds	50,066,279	-	-	50,066,279
Common collective trust fund	-	-	815,435	815,435
Partnership	-	-	6,329	6,329
	$ 51,434,700	$ -	$ 821,764	52,256,464
Investments measured at NAV (a)				18,271,985
Total investments at fair value				$ 70,528,449

(a) Certain investments measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented on the statements of net assets available for benefits.

The following table sets forth a summary of the changes in the fair value of the Plan's Level 3 investments:

	Partnership	Common Collective Trust Fund	Total
Balance, December 31, 2023	$ 4,739	$ 812,343	$ 817,082
Sales	(20,420)	-	(20,420)
Realized/unrealized gains (losses) relating to investments held at reporting date	22,010	3,092	25,102
Balance, December 31, 2024	6,329	815,435	821,764
Sales	(15,385)	-	(15,385)
Realized/unrealized gains relating to investments held at reporting date	16,148	33,591	49,739
Balance, December 31, 2025	$ 7,092	$ 849,026	$ 856,118

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3. FAIR VALUE MEASUREMENTS (Continued)

Level 3 Fair Value Measurements (Continued)
The realized/unrealized gains (losses) on the partnership and common collective trust fund for the years ended December 31, 2025 and 2024 are included in net appreciation in fair value of investments on the statements of changes in net assets available for benefits.

For Level 3 assets, Plan management determines the fair value measurement valuation policies and procedures. Annually, Plan management determines if the current valuation techniques used in the fair value measurements are still appropriate and evaluates and adjusts the unobservable inputs as it deems appropriate. The Plan's Board of Trustees approves the fair value measurement policies and procedures on an annual basis. There were no changes in the valuation techniques during the current year.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

	Fair Value	Valuation Techniques	Unobservable Inputs	Range (Weighted Average)
December 31, 2025				
Common collective trust fund	$ 849,026	Fair value of investment in common collective trust fund	Fair value information from investment funds based on audited financial statements	100%
Partnership	$ 7,092	Fair value of investment in affiliated partnership	Fair value information from investment funds based on audited financial statements	100%
December 31, 2024				
Common collective trust fund	$ 815,435	Fair value of investment in common collective trust fund	Fair value information from investment funds based on audited financial statements	100%
Partnership	$ 6,329	Fair value of investment in affiliated partnership	Fair value information from investment funds based on audited financial statements	100%

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3. FAIR VALUE MEASUREMENTS (Continued)

Investments Measured at NAV Practical Expedient

The Plan has an investment in RREEF America REIT II, Inc. (open-ended real estate fund, the REIT), a Maryland corporation classified as a real estate investment trust. The investment is an open-ended core fund organized to serve as a collective investment vehicle through which eligible investors may invest in a professionally managed real estate portfolio consisting of multifamily, industrial, retail and office properties in targeted metropolitan areas within the continental United States. The principal investment objective is to generate attractive, predictable investment returns from a target portfolio of low-risk equity investments in income-producing real estate while maximizing the total return to shareholders through cash dividends and appreciation in the value of the shares. The REIT is valued quarterly. The REIT maintains a redemption plan whereby shareholders may redeem shares. Redemption requests must be received in writing 45 days prior to the end of the quarter. Redemptions are paid in accordance with the terms of the REIT's Articles of Incorporation and upon approval by its Board of Directors. There are no unfunded commitments. Fair value represents the Plan's proportionate share of the net asset value of the RREEF America REIT II, Inc's underlying assets, which approximates estimated fair value of the REIT. Further information concerning the REIT may be obtained from their separate audited financial statements.

The Plan invests in National Investment Services (NIS) Commingled Funds (common collective trust funds) - NIS Core Fixed Income Fund, NIS High Yield Fund, and NIS Total Absolute Return Fund. The NIS Core Fixed Income Fund was formed for the purpose of achieving a consistent total rate of return through a diversified portfolio of fixed income securities consisting primarily of U.S. government, corporate and mortgage-backed securities. The long-term objective is to outperform the Barclays Aggregate Bond Index over a full market cycle. The NIS High Yield Fund was formed for the purpose of achieving high and consistent returns through a diversified portfolio of high yield fixed income corporate securities by emphasizing securities of companies with improving credit ratings in recovering industries. The long-term objective is to outperform the Citigroup High Yield Market Capped Index over a full market cycle. The investment objective of the NIS Total Absolute Return Fund is to achieve a consistent annual return through a portfolio of fixed income securities consisting primarily of the Barclays Aggregate 1-3 Year Index and similar securities. The long-term objective is to outperform the annual average return of one-year U.S. Treasury Bills while minimizing volatility. There are no unfunded commitments or withdrawal restrictions on the common collective trust funds. Fair value represents the Plan's proportionate share of the net asset value of the common collective trust funds' underlying assets, which approximates estimated fair value of the common collective trust funds. Further information concerning the common collective trust funds may be obtained from their separate audited financial statements.

The Plan has an investment in Stockbridge Niche Logistics Fund LP (partnership), a Delaware limited partnership formed for the purpose of investing in real estate. The investment is an open-ended commingled trust fund that acquires equity interests in industrial niche logistics properties across the supply chain within the United States. The investment is valued quarterly. The partnership maintains a redemption plan whereby shareholders may redeem shares. Redemption requests must be received in writing 45 days prior to the end of the quarter. Redemptions are paid in accordance with the terms of the partnership agreement. There are no unfunded commitments. Fair value represents the Plan's proportionate share of the net asset value of the Stockbridge Niche Logistics Fund LP's underlying assets, which approximates estimated fair value of the partnership. Further information concerning the partnership may be obtained from their separate audited financial statements.

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3. FAIR VALUE MEASUREMENTS (Continued)

Investments Measured at NAV Practical Expedient (Continued)

The Plan has an investment in Stockbridge Smart Markets Fund LP (partnership), a Delaware limited partnership formed for the purpose of investing in real estate. The investment is an open-ended commingled investment fund that acquires equity interests primarily in office, multifamily, industrial, retail and mixed-use properties in targeted metropolitan areas within the United States. The investment is valued quarterly. The partnership maintains a redemption plan whereby shareholders may redeem shares. Redemption requests must be received in writing 45 days prior to the end of the quarter. Redemptions are paid in accordance with the terms of the partnership agreement. There are no unfunded commitments. Fair value represents the Plan's proportionate share of the net asset value of the Stockbridge Smart Markets Fund LP's underlying assets, which approximates estimated fair value of the partnership. Further information concerning the partnership may be obtained from their separate audited financial statements.

The Plan has an investment in U.S. Core Partners Collective Investment Trust (common collective trust). The investment is an open-ended commingled fund investing in high quality, income-producing office, logistics, retail, residential and self-storage assets in select U.S. metropolitan markets that exhibit strong growth demographics. The investment is valued monthly. Redemption requests must be received in writing 75 days prior to the end of the quarter. Redemptions are paid in accordance with the terms of the agreement. There are no unfunded commitments. Fair value represents the Plan's proportionate share of the net asset value of the U.S. Core Partners Collective Investment Trust's underlying assets, which approximates estimated fair value of the common collective trust fund. Further information concerning the common collective trust fund may be obtained from their separate audited financial statements.

The Plan has an investment in Principal Life Insurance U.S. Property Separate Account (pooled separate account). The investment is an open-ended commingled real estate account and a separate account of Principal Life Insurance Company. The account is a diversified real estate equity account consisting primarily of high quality, well-leased real estate properties in the multifamily, industrial, office, retail and hotel sectors. The investment is valued daily. The pooled separate account maintains a redemption plan whereby shareholders may redeem shares. Redemption requests must be received in writing 5 days prior to the end of the quarter. Redemptions are paid in accordance with the terms of the agreement. There are no unfunded commitments. Fair value represents the Plan's proportionate share of the net asset value of the Principal Life Insurance U.S. Property Separate Account's underlying assets, which approximates estimated fair value of the pooled separate account. Further information concerning the pooled separate account may be obtained from their separate audited financial statements.

4. PROPERTY AND EQUIPMENT

Property and equipment consists of the following as of December 31:

	2025	2024
Office equipment (estimated lives 3-10 years)	$ 5,065	$ 5,065
Computer equipment and software (estimated lives 5-10 years)	40,827	40,827
	45,892	45,892
Less: Accumulated depreciation	(44,294)	(43,471)
	$ 1,598	$ 2,421

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5. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Effective January 1, 2024, Plumbers & Steamfitters Local 267 Pension Fund paid for all the expenses i.e.: office supplies, copier supplies, computer expenses, telephone, maintenance, dues, insurance and travel expenses of the Plan and billed the Plan on a monthly basis for 40% of those total costs. Through December 31, 2025 and 2024, the total amount paid for these costs totaled $xxxx and $21,114, respectively, and have been shown in the respective expense accounts on the statements of changes in net available for benefits.

Effective January 1, 2024 and through December 31, 2024, Plumbers & Steamfitters Local 81 Insurance Fund paid for all salaries, taxes and benefits for employees and billed the Plan on a monthly basis for 40% of those total costs for the shared employees. Through December 31, 2024, the total amount paid for these costs was $78,532 and have been shown in the respective expense accounts on the statement of changes in net assets available for benefits.

Effective January 1, 2025, Plumbers & Steamfitters Local 81 Union paid for all salaries, taxes and benefits for employees and billed the Plan on a monthly basis based on actual hours worked by the shared employees. Through December 31, 2025, the total amount paid for these costs was $42,415 and have been shown in the respective expense accounts on the statement of changes in net assets available for benefits.

Effective July 1, 2023, the Plan rents office space from Plumbers & Steamfitters Local 267 Pension Fund under a yearly lease with automatic annual renewal provisions which can be cancelled at any time by either party without penalty. The lease is $12,750 annually shared between the Plan, Local 73 Health and Welfare Fund (effective January 1, 2024, Plumbers & Steamfitters Local 267 Insurance Fund) and Plumbers & Steamfitters Local 267 Annuity Fund. The Plan's share of rent was $5,100 for each of the years ended December 31, 2025 and 2024.

6. INCOME TAX STATUS

The Plan obtained its latest determination letter on June 16, 2015, in which the Internal Revenue Service (IRS) stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and therefore, believe the Plan is qualified and the related trust is tax-exempt.

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7. PRIORITY OF CLAIMS

Under the terms of federal law, the assets of the Plan are to be used for the benefit of the participants, surviving spouses, and beneficiaries in an order of priority that is set forth by ERISA and its related regulations. If all of the Plan benefits are provided by the assets of the Plan and there are still funds remaining, the funds are to be used to increase the benefits of all participants.

According to the Plan description, funds which have been properly contributed to the Plan may never be returned to any employer or the local union.

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

8. PLAN AMENDMENTS

There were no significant Plan amendments adopted during the years ended December 31, 2025 and 2024.

9. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The calculation of the present value of vested benefits is presented as of the beginning of year benefit information date. The calculation of the present value of vested benefits was made as of January 1:

	2025
Actuarial present value of accumulated plan benefits:	
Vested benefits-	
Participants currently receiving benefits	$ 83,461,724
Other participants	27,699,770
	111,161,494
Nonvested benefits	1,257,120
Total actuarial present value of accumulated plan benefits	$ 112,418,614

The details of change in actuarial present value of accumulated plan benefits is as follows as of January 1:

	2025
Actuarial present value of accumulated plan benefits - beginning of year	$ 113,582,865
Increase (decrease) during the year attributed to:	
Plan experience	470,738
Benefits paid	(9,629,447)
Interest	7,994,458
Net decrease	(1,164,251)
Actuarial present value of accumulated plan benefits - end of year	$ 112,418,614

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9. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (Continued)

The more significant assumptions and methods underlying the actuarial computations are as follows:

Assumptions

1. Investment Yield: 7.35% annual compound interest in the future based on expected earnings from portfolio analysis (4.01% for current liability).

2. Healthy Mortality Table: PRI-2012 Blue Collar Employee and Health Retiree Tables with generational projections using Scale MP-2021. Disability Mortality Table: PRI-2012 Disabled Retiree Mortality Table with generational projections using Scale MP-2021.

3. Disability: 1973 Disability Model, Transaction of Societies of Actuaries, XXVI.

4. Age at Pension:

Age	Rate
55-58	5%
59	10%
60	20%
61	10%
62	30%
63	50%
64	50%
65	100%

5. Turnover: It is assumed that terminations of employment, other than death, disability or pension, will occur at a moderate rate (T-5 in Pension Actuary's Handbook, offset by the 1951 GAM Male Table).

6. Administration Expenses: It is assumed $320,000 will be the annual cost of administration.

7. Number of Active Participants: It is assumed that the number of active participants will remain constant with replacements being made immediately upon pension, death or disability. Participants who worked zero hours in the prior plan year are assumed to be separated participants.

8. Entry age: It is assumed that each active participant enters the plan on his/her union initiation date.

9. Marital status: 85% of all participants are assumed to be married. Wives are assumed to be 3 years younger than husbands.

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9. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (Continued)

Changes from prior year's valuation:
The mortality assumption used to compute Current Liability was changed from the IRS Static Mortality Table to the IRS Generational Mortality Table, in order to align with current industry standards.

Methods

1. Costing: Unit credit cost method

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 under the Plan are accumulated based on employees' hours worked during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by an independent actuary 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 foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025. Had the valuation been performed as of December 31, there would be no material differences.

10. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such 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 employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would-be material to the financial statements.

Draft - Subject to Change

11. FUNDING POLICY

Under federal Pension Law, a plan will generally be considered to be in “endangered” status if, at the beginning of the plan year the funded percentage of the plan is less than 80% or in “critical” status if the plan is less than 65% (other factors may apply). A plan can also have a change in status if the plan is expected to have an accumulated funding deficiency for any of the next six years. If a pension plan enters endangered status, the Trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the Trustees of the plan are required to adopt a rehabilitation plan.

Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time.

On September 29, 2010, the actuary certified that Plan is in critical status as defined by the Pension Protection Act of 2006 for the Plan year beginning July 1, 2010 because the Plan’s funded percentage was less than 65%. As a result, the Board of Trustees adopted a rehabilitation plan effective October 12, 2010. The Plan’s rehabilitation period is the 10-year period beginning on July 1, 2012 and ending on July 1, 2022. The following changes were made to the Plan as a result of the rehabilitation plan:

1. Increase in the hourly contribution rate by $2.00 per hour effective May 1, 2011 and by $0.50 per hour annually thereafter until May 1, 2020.

Effective January 1, 2011:

1. “Thirty Years” Early Retirement Factors: Participants electing to retire between the ages of 55 and 60 with at least 30 years of Vesting Service will be subject to a 6% per year factor for the Early Retirement Reduction from age 60.

2. “Less Than Thirty Years” Early Retirement Factors: Participants electing to retire between the ages of 55 and 62 with at least 10 years of Vesting Service, but less than thirty (30) years of Vesting Service, will be subject to a 6% per year factor for the Early Retirement Reduction from age 62.

3. "Pop-Up” Feature: The “pop up" feature will be available for the 50% Joint and Survivor benefit with a corresponding reduction in the monthly benefit.

4. Benefit Form: The normal benefit form is revised from the 120 guaranteed payment method to a life annuity for unmarried participants. For married participants, the normal benefit form is revised to a 50% Joint and Survivor benefit that is actuarially equivalent to a lift annuity instead of the 120 guaranteed payment method.

5. Disability Benefits: The disability pension shall be reduced by 6% per year for each year that the benefit commences before the Participant attains age 60/62.

6. Benefit Accrual Rate: For benefits accrued on and after July 1, 2011, the multiplier for each year of Credited Future Service is changed from $103.25 to $85.00.

As of December 31, 2025 and 2024, the Plan remained in critical status and there were no changes or updates made to the rehabilitation plan.

The Plan met the minimum funding requirements of ERISA for the years ended December 31, 2025 and 2024.

Although it has expressed no intent to do so, the Trustees have a right to terminate the Plan, subject to the provisions set forth in ERISA.

Draft Subject to Change

12. CONTINGENCIES RELATING TO MADOFF INVESTMENTS

On December 11, 2008, the founder of Bernard L. Madoff Investment Securities LLC (Madoff), Bernard L. Madoff, was arrested for alleged fraud in running a $50 billion "Ponzi scheme." The Plan had investments in Income Plus Investment Fund and Beacon Associates LLC I, of which a portion was invested in the Madoff investments. The Board of Trustees had determined as of June 30, 2008 to write-off any amounts associated with the Madoff investments. The Plan is part of three separate class action suits seeking recovery from different investment managers who provided investment advice to the Plan and the Board of Trustees are continually seeking reasonable means of recovery of these assets through the legal process. Any subsequent recoveries of this money or assessments as a result of the clawback provisions through the legal process will be recorded in the year received in other income on the statements of changes in net assets available for benefits.

On December 18, 2008, Beacon Associates LLC I informed investors of their intent to liquidate. The methodology of the liquidation was finalized by the United States District Court, Southern District of New York in a ruling dated July 27, 2010. Under the court ruling, liquidation is to occur in proportion to each member's capital accounts as of the date of the discovery of the losses.

The date of final liquidation has not been finalized. Due to the uncertainty surrounding the allocation methodology to be used and the amount of liquidated assets to be disbursed, the Trustees believe the Plan's final disbursements may be different from amounts reported as of December 31, 2025 and 2024 and that difference may be material. On August 26, 2025 and August 14, 2024, the Plan received $15,385 and $20,420, respectively, from Beacon Associates LLC I as a partial distribution of the investment.

On March 14, 2011, the Plan was notified that in accordance with generally accepted accounting principles the auditor's for Beacon Associates LLC I had established a separate reserve for the clawback claim by the Madoff Bankruptcy Trustee. As a result, the Plan's investment in Beacon Associates LLC I as of December 31, 2010 was reduced by an additional $534,693 for this reserve which was recorded within the appreciation in fair value of investments on the statements of net assets available for benefits. However, this clawback may be reversed by amounts held by the Madoff bankruptcy trustee which have not been addressed in the Beacon financial statement amounts.

On July 22, 2009, the Income Plus Investment Fund suspended capital withdrawals and began a process of liquidation. The methodology of the liquidation was brought to court in 2010. Due to the uncertainty surrounding the allocation methodology to be used and the amount of liquidated assets to be disbursed, the Trustees believe the Plan's final disbursements may be different from amounts reported as of December 31, 2025 and 2024. A declaratory judgment was approved in Federal court in August 2013. On February 12, 2025 and February 28, 2025, the Plan received $866 and $12,944, respectively, from Income Plus Investment Fund as a partial distribution of the investment. On June 11, 2024 and November 19, 2024, the Plan received $13,228 and $3,215, respectively, from Income Plus Investment Fund as a partial distribution of the investment.

On January 2, 2025, the Plan received $315,043, from the Madoff Victim Fund which is recorded in other income on the statements of changes in net assets available for benefits.

Draft- Subject to Change

13. SUBSEQUENT EVENTS

On February 23, 2026, the Plan received $2,319 from Income Plus Investment Fund as a partial distribution of the investment.

On February 27, 2026, the Plan received $41,105 from Income Plus Investment Fund as a partial distribution of the investment.

On May 6, 2025, the Plan filed an application for Special Financial Assistance under the American Rescue Plan through the PBGC which is projected to cause the Plan to avoid insolvency. As of the date the financial statements were issued, the application was under review and has not been approved and no funding has been received.

The Plan has evaluated subsequent events through October 7, 2026, which is the date the financial statements were available to be issued.

Draft- Subject to Change

LOCAL 73 RETIREMENT FUND

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 15-6016577 PLAN NUMBER: 001
DECEMBER 31, 2025

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
	AFL-CIO Building Investment Trust	Common collective trust	$ 450,005	$ 849,026
	U.S. Core Partners Collective Investment Trust	Common collective trust	1,178,312	996,840
	NIS Core Fixed Income Fund	Common collective trust	9,272,886	10,743,443
	NIS High Yield Fund	Common collective trust	330,176	448,292
	NIS Total Absolute Return Fund	Common collective trust	751,007	977,515
	RREEF America REIT II	Open-ended real estate fund	193,989	808,638
	Beacon Associates LLC I	Partnership	-	7,092
	Stockbridge Niche Logistics Fund LP	Partnership	2,800,000	2,817,539
	Stockbridge Smart Markets Fund LP	Partnership	1,350,000	993,080
	Federated Government Obligations Instl Shs	Money market fund	1,128,262	1,128,262
	Baird Core Plus Fund	Mutual fund	9,914,462	9,979,387
	FidelityAdvisor International Equity	Mutual fund	561,180	569,953
	Fidelity Global EX US Index	Mutual fund	1,060,000	1,060,568
	Harbor International Core	Mutual fund	569,833	573,828
	Hartford Schroders Intl Multi-Cap	Mutual fund	580,544	569,222
	Janus Henderson Overseas	Mutual fund	560,000	567,956
	MFS International Growth	Mutual fund	365,237	350,552
	Vanguard Total Stk Mkt Index Fund Instl Shs	Mutual fund	12,289,034	41,428,968
				$ 74,870,161

* A party-in-interest as defined by ERISA

Draft- Subject to Change

LOCAL 73 RETIREMENT FUND

SCHEDULE H, LINE 4(j) - SCHEDULE OF REPORTABLE TRANSACTIONS
EIN: 15-6016577 PLAN NUMBER: 001
FOR THE YEAR ENDED DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value	Net Gain (Loss)
Single Transactions:						
Federated Government Obligations Instl Shs	Money market fund	$ 3,728,131	$ -	$ 3,728,131	$ 3,728,131	$ -
Federated Government Obligations Instl Shs	Money market fund	-	3,633,850	3,633,850	3,633,850	-
Series of Transactions:						
Federated Government Obligations Instl Shs	Money market fund	$ 13,384,583	$ -	$ 13,384,583	$ 13,384,583	$ -
Federated Government Obligations Instl Shs	Money market fund	-	13,624,741	13,624,741	13,624,741	-

Draft- Subject to Change

The accompanying notes are an integral part of these schedules.

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipt	4.05	4.05		0.90	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Real Estate Ventures													0.00
transfers in									1,000,000.00				1,000,000.00
Dividend	20,107.59	20,167.82	159,679.95	25435.6	18,358.47	324,995.40	14,710.08	19,826.62	137,914.68	18,882.61	19,668.94	154,420.97	934,168.73
cash sales	2,091.15	25,000.00		1813.19			1,921.14		400,000.00	141,717.23	500,000.00		1,072,542.71
Redemptions/SALE	370,000.00	275,000.00	290,000.00	375000	375,000.00	300,000.00	420,000.00	430,000.00				460000	3,295,000.00
Interest													0.00
Transfers out													0.00
fees	2,091.15			1,813.19			1,921.14			1,717.23			7,542.71
Purchases	19,947.67	20,004.04	159,538.37	25,337.07	18,269.61	324,920.91	14,635.65	19,754.65	137,848.51	18,635.99	19,544.69	154,380.19	932,817.35
purchases w/ dividends													0.00
ACI Purchases	163.97	167.83	141.58	99.43	91.11	76.74	76.68	74.22	1,000,068.42	248.87	126.50	43.03	1,001,378.38
Transfer to us	370,000.00	300,000.00	290,000.00	375000	375,000.00	300,000.00	420,000.00	430,000.00	400,000.00	140,000.00	500,000.00	460,000.00	4,360,000.00
													0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

LOCAL 73 RETIREMENT FUND
INVESTMENTS-directed by strategic at Key
06/30/2020

- 5% reportable transaction.

	JUNE 30, 2019			ACQUISITIONS		DISPOSITIONS			GAIN	APPREC	JUNE 30, 2020		
	FACE	COST	MARKET	FACE	COST	FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS													
US GOVERNMENT SECURITIES													
										0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	86,857.93	86,857.93	86,857.93	1,001,378.38	1,001,378.38	1,072,542.71	1,072,542.71	1,072,542.71	0.00	(0.00)	15,693.60	15,693.60	15,693.60
							0.00	0.00	0.00				
MUTUAL FUNDS					0.00		0.00				0.00	0.00	0.00
											0.00	0.00	0.00
											0.00	0.00	0.00
METRO. WEST TOT RTN BOND										0.00	0.00	0.00	0.00
										0.00	0.00	0.00	0.00
Baird Core Plus bond Fund	728,062.48	7,913,483.74	8,307,192.82	20,038.90	233,316.19	74,716.76	812,941.57	980,000.00	127,015.14	440,228.14	673,384.62	7,333,858.36	8,127,752.29
										0.00	0.00	0.00	
T.ROWE PR.-INTL DISC FD	9,876.75	540,196.96	631,621.68	115.65	7,802.67				0.00	69,639.97	9,992.40	547,999.63	709,064.32
American Europacific Growth Fund	15,224.72	801,219.12	804,169.92	442.61	24,423.03	560.64	29,504.50	30,000.00		550.79	15,106.69	796,137.65	799,143.74
Hartford Schroders Intl. Multi-Cap	107,466.96	1,020,115.84	963,978.63	3,284.86	27,876.15				0.00	(127,990.61)	110,751.82	1,047,991.99	863,864.17
Hartford International Value Fund	84,760.96	1,250,000.00	1,237,509.94	2,540.77	39,153.20	2,994.01	44,153.76	45,000.00	1,216.88	(250,695.21)	84,307.72	1,244,999.44	982,184.81
Harding Loevner Intl Equity	48,245.08	1,075,000.00	1,085,996.82	773.60	18,287.78				0.00	8,439.39	49,018.68	1,093,287.78	1,112,723.99
Templeton Foreign Fund													
Goldman Sachs INTL Small Caps	56,471.76	667,638.65	648,860.44	1,975.80	23,492.25				0.00	(59,237.87)	58,447.56	691,130.90	613,114.82
VANGUARD TOTAL STK MKT	412,480.21	16,136,106.25	30,131,697.16	7,712.31	558,466.08	30,081.92	1,183,952.63	2,240,000.00	42,866.58	1,264,625.97	390,110.60	15,510,619.70	29,757,655.79
TOTAL MUTUAL FUNDS	1,462,588.92	29,403,760.56	43,811,027.41	36,884.50	932,817.35	108,353.33	2,070,552.46	3,295,000.00	171,098.59	1,345,560.58	1,391,120.09	28,266,025.45	42,965,503.93
TOTALSTRATEGIC	1,549,446.85	29,490,618.49	43,897,885.34	1,038,262.88	1,934,195.73	1,180,896.04	3,143,095.17	4,367,542.71	171,098.59	1,345,560.58	1,391,120.09	28,281,719.05	42,981,197.53

42,981,197.53

42,981,197.53

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipts	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Real Estate Ventures	115,229.75			419,619.78									534,849.53
transfers in							708,526.14			406,697.30			1,115,223.44
Dividend	16,455.20	17,334.75	147,960.29	15924.86	17,141.11	309,984.61	14,750.31	1.48	154,804.95	18,368.87	18,375.33	177,020.15	908,121.91
cash sales	401,726.68		32505.93	1417130.46	350,000.00	925,000.00	331,373.32	739,996.27	1,499,987.71	177,194.96	200,000.00		6,074,915.33
Redemptions/SALES	300,000.00	400,000.00	3,052,494.07			2,000,000.00	1,000,000.00	1,400,000.00	400,000.00	100,000.00	150,000.00	350000	9,152,494.07
Interest													0.00
Transfers out													0.00
fees	1,726.68			2,133.79			2,031.56			2,194.96			8,086.99
Purchases			1,380,000.00	1,255,000.00		925,000.00	14,749.75	300,000.00	1,400,000.00				5,274,749.75
purchases w/ dividends	16,454.15	17,331.78	147,959.46	15923.78	17,139.87	309,022.86			154,794.91	18,365.35	18,372.69	177,014.72	892,379.57
ACI Purchases	415,233.05	5.22	1,380,003.08	419619.78	3.49	925,964.00	1,187,870.71	1,400,000.00		406,703.07	4.89	7.68	6,135,414.97
Transfer to us	400,000.00	400,000.00	325,000.00	160000	350,000.00	350,000.00	450,000.00	440,000.00	500,000.00	275,000.00	350,000.00	350,000.00	4,350,000.00
Transfer to NIS						725,000.00	400,000.00						1,125,000.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,125,000.00

INVESTMENTS-directed by strategic at Key - 5% reportable transaction.
06/30/2021

	JUNE 30, 2020 FACE	COST	MARKET	ACQUISITIONS FACE	COST	DISPOSITIONS FACE	COST	MARKET	GAIN (LOSS)	APPREC (DEPREC)	JUNE 30, 2021 FACE	COST	MARKET
INVESTMENTS													
US GOVERNMENT SECURITIES										0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	15,693.60	15,693.60	15,693.60	6,135,414.97	6,135,414.97	6,074,915.33	6,074,915.33	6,074,915.33	0.00	0.00	76,193.24	76,193.24	76,193.24
							0.00	0.00	0.00				
MUTUAL FUNDS					0.00		0.00				0.00	0.00	0.00
											0.00	0.00	0.00
											0.00	0.00	0.00
METRO. WEST TOT RTN BOND										0.00	0.00	0.00	0.00
										0.00	0.00	0.00	0.00
Baird Core Plus bond Fund	673,384.62	7,333,858.36	8,127,752.29	125,181.97	1,514,370.72				0.00	(155,151.96)	798,566.59	8,848,229.08	**9,486,971.05**
										0.00	0.00	0.00	
T.ROWE PR.-INTL DISC FD	9,992.40	547,999.63	709,064.32	443.20	38,970.56	2,534.21	142,540.88	250,000.00	68,345.00	225,028.25	7,901.39	444,429.31	**791,408.13**
MFS Instl International Fund				33,396.65	910,137.91	3,185.73	86,818.65	100,000.00		190,145.65	30,210.92	823,319.26	**1,000,283.56**
American Europacific Growth Fund	15,106.69	796,137.65	799,143.74	3,404.75	206,003.74	4,755.44	254,766.05	350,000.00		318,089.31	13,756.00	747,375.34	**973,236.79**
FidelityAdvisor Int'l Capital App				38,861.67	1,027,210.68	8,028.26	212,206.87	250,000.00		187,875.08	30,833.41	815,003.81	**965,085.76**
Hartford Schroders Intl. Multi-Cap	110,751.82	1,047,991.99	863,864.17	675.55	5,370.58	111,427.36	1,053,362.57	884,751.05	15,516.36	(0.06)	0.01	0.00	0.00
Hartford International Value Fund	84,307.72	1,244,999.44	982,184.81			84,307.71	1,244,999.44	1,012,070.26	29,885.58	(0.13)	0.01	0.00	0.00
Harding Loevner Int'l Small Cos				31,556.45	550,000.00	7,173.60	125,029.31	150,000.00		126,913.28	24,382.85	424,970.69	**526,913.28**
Harding Loevner Intl Equity	49,018.68	1,093,287.78	1,112,723.99	325.71	9,032.02	16,538.30	369,276.83	460,000.00	84,031.57	245,284.52	32,806.10	733,042.97	**991,072.10**
Templeton Foreign Fund										0.00	0.00	0.00	
Goldman Sachs INTL Small Caps	58,447.56	691,130.90	613,114.82			58,447.55	691,130.90	670,672.76	57,558.02	(0.08)	0.01	0.00	0.00
VANGUARD TOTAL STK MKT	390,110.60	15,510,619.70	29,757,655.79	19,778.95	1,906,033.11	53,900.42	2,183,809.51	5,025,000.00	861,229.13	11,128,489.59	355,989.13	15,232,843.30	**38,628,407.62**
TOTAL MUTUAL FUNDS	1,391,120.09	28,266,025.45	42,965,503.93	253,624.89	6,167,129.32	350,298.58	6,363,941.01	9,152,494.07	1,116,565.66	12,266,673.45	1,294,446.41	28,069,213.76	53,363,378.29
TOTALSTRATEGIC	1,406,813.69	28,281,719.05	42,981,197.53	6,389,039.86	12,302,544.29	6,425,213.91	12,438,856.34	15,227,409.40	1,116,565.66	12,266,673.45	1,294,446.41	28,145,407.00	53,439,571.53

53,439,571.53

53,439,571.53

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipts	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Real Estate Ventures							168,457.99			434,569.16			603,027.15
transfers in	176,628.25			984547.25					1,800,000.00	1,600,000.00			4,561,175.50
Dividend	18,655.18	17,462.74	139,325.31	21,625.98	18,800.74	459,666.43	70,282.04	20,016.66	126,770.29	10,426.97	11,595.42	135,361.88	1,049,989.64
cash sales	1,202,171.35			887,191.28	410,000.00	20,938.81	172,258.79	100,000.00	6,842,687.43	1,878,923.58	100,000.00	10,000.00	11,624,171.24
Redemptions/SALES	1,000,000.00	350,000.00			410,000.00	375,000.00	200,000.00	240,000.00	12,082,312.57	1,320,000.00	315,000.00	3,177,290.35	19,469,602.92
Interest													0.00
Transfers out													0.00
fees	2,171.35			2,191.28			2,258.79			2,232.22			8,853.64
Purchases	375,000.00			521,625.08	18,796.93	459,662.87			11,150,000.00				12,525,084.88
purchases w/ dividends	18,653.68	17,459.44	139,324.38				70,278.92	20,012.84	126,767.77	10,409.81	11,553.03	862,573.83	1,277,033.70
ACI Purchases	1,176,632.00	5.55	3.18	984,550.40	410,006.06	20,944.62	168,463.36	6.07	6,815,004.77	2,034,588.57	44.64	80.65	11,610,329.87
Transfer to us	325,000.00	350,000.00		385,000.00	410,000.00	375,000.00	370,000.00	340,000.00	410,000.00	275,000.00	415,000.00	560,000.00	4,215,000.00
Transfer to other									2,350,000.00	2,921,691.36		1,900,000.00	7,171,691.36
Transfer to NIS	500,000.00												500,000.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

INVESTMENTS-directed by strategic at Key - 5% reportable transaction.
06/30/2022

	JUNE 30, 2021 FACE	COST	MARKET	ACQUISITIONS FACE	COST	DISPOSITIONS FACE	COST	MARKET	GAIN (LOSS)	APPREC (DEPREC)	JUNE 30, 2022 FACE	COST	MARKET
INVESTMENTS													
US GOVERNMENT SECURITIES													
										0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	76,193.24	76,193.24	76,193.24	11,610,329.87	11,610,329.87	11,624,171.24	11,624,171.24	11,624,171.24	0.00	(0.00)	62,351.87	62,351.87	62,351.87
							0.00	0.00	0.00				
MUTUAL FUNDS													
					0.00		0.00				0.00	0.00	0.00
											0.00	0.00	0.00
											0.00	0.00	0.00
METRO. WEST TOT RTN BOND										0.00	0.00	0.00	0.00
										0.00	0.00	0.00	0.00
Baird Core Plus bond Fund	798,566.59	8,848,229.08	9,486,971.05	92,428.02	1,093,042.71	890,994.61	9,941,271.79	9,747,312.57	(832,701.15)	(0.04)	0.00	0.00	0.00
Baird Intermediate Fund				740,126.50	7,989,518.16	315,000.39	3,400,514.88	3,295,000.00	(105,366.43)	(180,593.94)	425,126.11	4,589,003.28	4,408,557.79
T.ROWE PR.-INTL DISC FD	7,901.39	444,429.31	791,408.13	1,253.06	102,086.59				0.00	(355,942.66)	9,154.45	546,515.90	537,552.06
MFS Instl International Fund	30,210.92	823,319.26	1,000,283.56	1,658.43	54,595.36				0.00	(199,824.39)	31,869.35	877,914.62	855,054.53
American Europacific Growth Fund	13,756.00	747,375.34	973,236.79	840.92	51,849.25				0.00	(321,222.51)	14,596.92	799,224.59	703,863.53
FidelityAdvisor Int'l Capital App	30,833.41	815,003.81	965,085.76	63,516.22	765,585.45	32,081.62	853,298.91	727,290.35	138,811.75	(420,506.39)	62,268.01	727,290.35	721,686.22
										0.00	0.00	0.00	
Vanguard Ultra Short Term Fund				161,242.86	3,200,669.83	158,445.95	3,145,151.37	3,140,000.00	(5,151.20)	(251.71)	2,796.91	55,518.46	55,266.92
Harding Loevner Int'l Small Cos	24,382.85	424,970.69	526,913.28	781.75	16,362.11				0.00	(147,939.54)	25,164.60	441,332.80	395,335.85
Harding Loevner Intl Equity	32,806.10	733,042.97	991,072.10	839.54	24,497.78				0.00	(248,449.42)	33,645.64	757,540.75	767,120.46
										0.00	0.00	0.00	
Goldman Sachs INTL Small Caps										0.00	0.00	0.00	0.00
VANGUARD TOTAL STK MKT	355,989.13	15,232,843.30	38,628,407.62	4,716.58	503,911.34	22,713.20	976,005.59	2,560,000.00	95,885.66	(5,647,229.02)	337,992.51	14,760,749.05	31,020,975.60
TOTAL MUTUAL FUNDS	1,294,446.39	28,069,213.76	53,363,378.29	1,067,403.88	13,802,118.58	1,419,235.77	18,316,242.54	19,469,602.92	-708,521.37	-7,521,959.62	942,614.51	23,555,089.80	39,465,412.96
TOTALSTRATEGIC	1,370,639.63	28,145,407.00	53,439,571.53	12,677,733.75	25,412,448.45	13,043,407.01	29,940,413.78	31,093,774.16	(708,521.37)	(7,521,959.62)	942,614.51	23,617,441.67	39,527,764.83

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipts	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	27.00
Real Estate Ventures				194,617.28	12,738.47		76,162.17				38,757.52		322,275.44
transfers in	2,079,358.73			410,000.00	1,000,000.00					2,158,361.90	508.08		5,648,228.71
Dividend	9,684.64	10,491.45	139,892.38	11,240.11	9,708.17	240,818.22	10,407.06	12,463.09	141,270.26	13,420.86	17,803.19	150,477.02	767,676.45
cash sales	2,095,373.11			510,532.34	1,000,000.00	100,000.00	1,763.84	43,940.78		3,750,543.04	325,000.00		7,827,153.11
Redemptions/SALES	200,000.00	400,000.00	365,000.00	165,000.00		325,000.00	285,000.00	476,059.22	440,000.00	710,000.00		600,000.00	3,966,059.22
Interest													0.00
Transfers out													0.00
fees	1,916.29			1,743.38			1,763.84			1,862.74			7,286.25
Purchases	1,075,000.00				1,000,000.00					700,000.00			2,775,000.00
purchases w/ dividends	9,630.65	10,037.38	139,809.46	11,150.75	9,521.60	239,583.36	9,906.55	12,251.80	140,853.90	13,090.67	15,057.10	148,646.21	759,539.43
ACI Purchases	2,079,414.97	456.32	85.17	604,708.89	1,012,927.29	1,237.11	76,664.93	213.54	418.61	4,131,081.84	41,505.86	1,833.06	7,950,547.59
Transfer to us	360,000.00	400,000.00	365,000.00	265,000.00		425,000.00	285,000.00	520,000.00	440,000.00	375,000.00	325,000.00	600,000.00	4,360,000.00
Transfer to other	858,456.82			408,788.96						1,411,292.80	508.08		2,679,046.66
Transfer to NIS													0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

INVESTMENTS-directed by strategic at Key
06/30/2023

- 5% reportable transaction.

	JUNE 30, 2022			ACQUISITIONS		DISPOSITIONS			GAIN	APPREC	JUNE 30, 2023		
	FACE	COST	MARKET	FACE	COST	FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS													
US GOVERNMENT SECURITIES													
										0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	62,351.87	62,351.87	62,351.87	7,950,547.59	7,950,547.59	7,827,153.11	7,827,153.11	7,827,153.11	0.00	(0.00)	185,746.35	185,746.35	**185,746.35**
							0.00	0.00	0.00				
MUTUAL FUNDS													
					0.00		0.00				0.00	0.00	0.00
											0.00	0.00	0.00
											0.00	0.00	0.00
METRO. WEST TOT RTN BOND										0.00	0.00	0.00	0.00
										0.00	0.00	0.00	0.00
Baird Core Plus bond Fund	0.00	0.00	0.00										
Baird Intermediate Fund	425,126.11	4,589,003.28	4,408,557.79	224,597.18	2,317,640.76	80,847.04	866,477.01	815,000.00	(21,961.33)	(137,898.30)	568,876.25	6,040,167.03	**5,751,338.92**
T.ROWE PR.-INTL DISC FD	9,154.45	546,515.90	537,552.06	284.52	16,553.16				0.00	20,069.94	9,438.97	563,069.06	**574,175.16**
MFS Instl International Fund	31,869.35	877,914.62	855,054.53	395.98	11,317.13	4,078.30	112,397.95	125,000.00	15,491.56	148,222.09	28,187.03	776,833.80	**905,085.31**
American Europacific Growth Fund	14,596.92	799,224.59	703,863.53	269.02	13,592.66				0.00	97,643.57	14,865.94	812,817.25	**815,099.76**
FidelityAdvisor Int'l Capital App	62,268.01	727,290.36	721,686.22	232.42	2,988.86				0.00	168,455.98	62,500.43	730,279.22	**893,131.06**
										0.00	0.00	0.00	
Vanguard Ultra Short Term Fund	2,796.91	55,518.46	55,266.92	38.66	762.18	2,835.57	56,280.64	56,059.22	30.14	(0.02)	0.00	0.00	0.00
Harding Loevner Int'l Small Cos	25,164.60	441,332.80	395,335.85	511.36	8,833.05				0.00	46,700.92	25,675.96	450,165.85	**450,869.82**
Harding Loevner Intl Equity	33,645.64	757,540.75	767,120.46	827.07	19,757.62	971.63	21,916.75	25,000.00	2,821.50	106,328.29	33,501.08	755,381.62	**871,027.87**
										0.00	0.00	0.00	
Goldman Sachs INTL Small Caps										0.00	0.00	0.00	0.00
VANGUARD TOTAL STK MKT	337,992.51	14,760,749.05	31,020,975.60	11,874.53	1,143,094.01	29,643.35	1,335,203.18	2,945,000.00	219,819.29	4,930,692.38	320,223.68	14,568,639.88	**34,369,581.28**
TOTAL MUTUAL FUNDS	942,614.50	23,555,089.81	39,465,412.96	239,030.73	3,534,539.43	118,375.90	2,392,275.53	3,966,059.22	216,201.17	5,380,214.84	1,063,269.34	24,697,353.71	44,630,309.18
TOTALSTRATEGIC	1,004,966.37	23,617,441.68	39,527,764.83	8,189,578.32	11,485,087.02	7,945,529.01	10,219,428.64	11,793,212.33	216,201.17	5,380,214.84	1,063,269.34	24,883,100.06	44,816,055.53

INVESTMENTS-directed by strategic at Key
06/30/2024

- 5% reportable transaction.

	JUNE 30, 2022			ACQUISITIONS		DISPOSITIONS			GAIN	APPREC	JUNE 30, 2023		
	FACE	COST	MARKET	FACE	COST	FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS													
US GOVERNMENT SECURITIES										0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	185,746.35	185,746.35	185,746.35	21,126,712.85	21,126,712.85	931,399.74	931,399.74	931,399.74	0.00	(20,226,963.36)	20,381,059.46	20,381,059.46	154,096.10
							0.00	0.00	0.00				-
MUTUAL FUNDS					0.00		0.00				0.00	0.00	
											0.00	0.00	
											0.00	0.00	
METRO. WEST TOT RTN BOND										0.00	0.00	0.00	
										0.00	0.00	0.00	
	0.00	0.00	0.00										
Baird Intermediate Fund	568,876.25	6,040,167.03	5,751,338.92	8,305.40	83,095.18				0.00	122,080.27	577,181.65	6,123,262.21	**5,956,514.37**
T.ROWE PR.-INTL DISC FD	9,438.97	563,069.06	574,175.16	198.93	12,178.22				0.00	20,740.40	9,637.90	575,247.28	**607,093.78**
MFS Instl International Fund	28,187.03	776,833.80	905,085.31	477.96	15,533.59				0.00	23,605.54	28,664.99	792,367.39	**944,224.44**
American Europacific Growth Fund	14,865.94	812,817.25	815,099.76	540.27	29,045.09				0.00	(1,424.73)	15,406.21	841,862.34	**842,720.12**
FidelityAdvisor Int'l Capital App	62,500.43	730,279.22	893,131.06	278.07	4,062.53				0.00	63,317.29	62,778.50	734,341.75	**960,510.88**
										0.00	0.00	0.00	
										0.00	0.00	0.00	
Harding Loevner Int'l Small Cos	25,675.96	450,165.86	450,869.82	333.13	5,906.45				0.00	13,468.10	26,009.09	456,072.31	**470,244.37**
Harding Loevner Intl Equity	33,501.08	755,381.62	871,027.87	1,317.03	33,676.45				0.00	(1,870.94)	34,818.11	789,058.07	**902,833.38**
										0.00	0.00	0.00	
Goldman Sachs INTL Small Caps										0.00	0.00	0.00	
VANGUARD TOTAL STK MKT	320,223.68	14,568,639.88	34,369,581.28	2,449.20	269,513.66	19,856.32	906,614.70	2,125,000.00	(6,585.47)	2,470,801.23	302,816.56	13,931,538.84	**34,978,310.70**
TOTAL MUTUAL FUNDS	1,063,269.34	24,697,353.72	44,630,309.18	13,899.98	453,011.17	19,856.32	906,614.70	2,125,000.00	-6,585.47	2,710,717.16	1,057,313.00	24,243,750.19	45,662,452.04
TOTALSTRATEGIC	1,249,015.69	24,883,100.07	44,816,055.53	21,140,612.83	21,579,724.02	951,256.06	1,838,014.44	3,056,399.74	(6,585.47)	(17,516,246.20)	1,057,313.00	44,624,809.65	45,816,548.14

	January	February	March	April	May	June	July	August	September	October	November	December	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,453.28	0.00	0.00
Other Cash Receipts	119,483.39	30,079.32	2.25	115,157.42	208,922.03	2.25	491,356.41	2.25	2.25	427,437.81	57,673.84	345,174.57	1,795,293.79
Real Estate Ventures													0.00
transfers in													0.00
Dividend	15,370.97	17,670.07	151,645.41	22,558.42	1,582.71	23,588.79	131,108.13	950.11	116,626.63	795.52	3,873.30	246,575.63	732,345.69
cash sales	1,819.47										529,580.27	400,000.00	931,399.74
Redemptions/SALES	450,000.00	450,000.00	2,600,000.00		500,000.00	250,000.00	300,000.00	500,000.00	2,500,000.00	17,589,373.02		50,000.00	25,189,373.02
Interest					22,629.84	23,473.76	23,177.56	22,992.78	23,973.26	29,580.27	31,182.20	44,089.83	221,099.50
Transfers out													0.00
fees	1,819.47			1,972.88			1,935.67			2,067.67			7,795.69
Purchases	14,688.11	16,790.57	1,150,448.51	21,077.62	22,629.84	44,928.46	153,725.60	22,992.78	138,152.07		60,762.47	288,807.17	1,935,003.20
purchases w/ dividends													0.00
ACI Purchases	120,166.25	30,958.82	1,001,199.15	114,665.34	210,504.74	2,136.34	489,980.83	952.36	1,002,450.07	17,731,665.67	75,000.42	347,032.86	21,126,712.85
Transfer to us	450,000.00	450,000.00	600,000.00		500,000.00	250,000.00	300,000.00	500,000.00	500,000.00	300,000.00	500,000.00	450,000.00	4,800,000.00
Transfer to other													0.00
Transfer to NIS									1,000,000.00				1,000,000.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,453.28	0.00	0.00	0.00

INVESTMENTS-directed by strategic at Key - 5% reportable transaction.
12/31/2024

	December 31, 2023			ACQUISITIONS			DISPOSITIONS			GAIN	APPREC	December 31, 2024		
	FACE	COST	MARKET	FACE	COST		FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS														
US GOVERNMENT SECURITIES											0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	154,096.10	154,096.10	154,096.10	21,126,712.85	21,126,712.85		21,126,712.85	21,126,712.85	21,126,712.85	0.00	(0.00)	154,096.10	154,096.10	154,096.10
								0.00	0.00	0.00			-	
MUTUAL FUNDS					0.00			0.00				0.00	0.00	
Baird Intermediate Fund	579,261.10	6,144,701.65	5,977,974.60	977,468.17	10,044,635.63		695,140.95	7,333,045.54	7,260,096.85	105,370.10	(243,384.41)	861,588.31	8,856,291.74	**8,624,499.07**
T.ROWE PR.-INTL DISC FD	9,637.94	575,247.28	607,093.78	305.43	19,685.04		1,871.11	111,678.36	130,000.00	12,055.07	(1,653.54)	8,072.26	483,253.96	**507,180.35**
MFS Instl International Fund	28,664.98	792,367.39	944,224.44	214.14	7,432.90		13,678.09	378,094.62	500,000.00	49,264.10	13,177.39	15,201.03	421,705.67	**514,098.83**
American Europacific Growth Fund	15,406.22	841,862.34	842,720.12	884.44	49,311.73		4,214.51	230,641.87	250,000.00	19,224.97	(12,525.99)	12,076.15	660,532.20	**648,730.83**
FidelityAdvisor Int'l Capital App	62,778.49	734,341.74	960,510.88	1,121.01	18,743.31		23,235.65	271,795.41	400,000.00	43,915.76	31,924.72	40,663.85	481,289.64	**655,094.67**
Harding Loevner Int'l Small Cos	26,009.09	456,072.30	470,244.37	261.15	4,309.04		8,192.33	143,653.47	150,000.00	2,011.29	(25,929.02)	18,077.91	316,727.87	**300,635.68**
Harding Loevner Intl Equity	34,818.10	789,058.07	902,833.38	1,765.56	43,026.79		10,670.71	241,822.70	300,000.00	24,111.93	(35,363.76)	25,912.96	590,262.16	**634,608.34**
VANGUARD TOTAL STK MKT	302,816.30	13,931,538.84	34,978,310.70	3,737.51	499,298.20		35,859.51	1,661,884.54	4,600,000.00	449,962.71	6,853,859.12	270,694.30	12,768,952.50	**38,181,430.73**
TOTAL MUTUAL FUNDS	1,059,392.22	24,265,189.61	45,683,912.27	985,757.42	10,686,442.64		792,862.86	10,372,616.51	13,590,096.85	705,915.93	6,580,104.51	1,252,286.78	24,579,015.74	50,066,278.50
TOTALSTRATEGIC	1,213,488.32	24,419,285.71	45,838,008.37	22,112,470.27	31,813,155.49		21,919,575.71	31,499,329.36	34,716,809.70	705,915.93	6,580,104.51	1,252,286.78	24,733,111.84	50,220,374.60

	January	February	March	April	May	June	July	August	September	October	November	December	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipts	550,888.98	56,148.01	441,910.97	207,652.65	58,322.99	2.25	363,015.15	68,459.97	2.25	532,966.54	86,460.45	2.25	2,365,832.46
Real Estate Ventures													0.00
transfers in													0.00
Dividend	376.04	1,134.06	131,682.03	2,248.32	941.03	21,051.66	117,894.99	480.62	115,486.43	581.32	812.76	226,517.86	619,207.12
cash sales						1,379,203.44	200,000.00	350,000.00	250,000.00		200,000.00	4,860,659.86	7,239,863.30
Redemptions/SALES	2,394.79	300,000.00	500,000.00	252,025.86	250,000.00	875,000.00	502,207.16			452,222.57	150,000.00	350,000.00	3,633,850.38
Interest	26,801.29	28,213.14	30,785.38	28,955.81	29,818.18	33,501.80	35,754.55	33,817.82	32,935.43	33,617.49	34,407.05	51,174.14	399,782.08
Transfers out													0.00
fees	2,394.79			2,025.86			2,207.16			2,222.57			8,850.38
Purchases	26,801.29	28,213.14	160,664.50	28,955.81	29,818.18	928,873.01	153,408.24	33,817.82	147,868.10	33,617.49	34,407.05	3,865,100.68	5,471,545.31
purchases w/ dividends													0.00
ACI Purchases	551,265.02	57,282.07	443,713.88	209,900.97	59,264.02	879,886.14	563,256.45	68,940.59	556.01	533,547.86	87,273.21	273,253.43	3,728,139.65
Transfer to us		300,000.00	500,000.00	250,000.00	250,000.00	500,000.00	500,000.00	350,000.00	250,000.00	450,000.00	350,000.00	350,000.00	4,050,000.00
Transfer to other												1,000,000.00	1,000,000.00
Transfer to NIS													0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

INVESTMENTS-directed by strategic at Key - 5% reportable transaction.
12/31/2025

	December 31, 2024			ACQUISITIONS			DISPOSITIONS			GAIN	APPREC	December 31, 2025		
	FACE	COST	MARKET	FACE	COST		FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS														
US GOVERNMENT SECURITIES											0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	20,133.04	20,133.04	20,133.04	3,728,139.65	3,728,139.65		3,633,850.38	3,633,850.38	3,633,850.38	0.00	0.00	114,422.31	114,422.31	114,422.31
								0.00	0.00	0.00			-	
MUTUAL FUNDS					0.00			0.00				0.00	0.00	
Baird Intermediate Fund	861,588.31	8,834,852.30	8,624,499.07	108,392.78	1,079,609.44					0.00	275,278.85	969,981.09	9,914,461.74	9,979,387.36
T.ROWE PR.-INTL DISC FD	8,072.26	483,253.96	507,180.35				8,072.26	483,253.96	610,822.10	127,568.38	(23,926.63)	0.00	0.00	
MFS Instl International Fund	15,201.03	421,705.67	514,098.83	2,799.70	110,000.00		18,000.73	531,705.67	731,009.44	199,303.77	(92,393.16)	0.00	0.00	
MFS International Growth				7,383.16	365,237.28						(14,685.27)	7,383.16	365,237.28	350,552.01
American Europacific Growth Fund	12,076.15	660,532.20	648,730.83	506.78	30,371.21		12,582.93	690,903.41	823,678.40	132,775.04	11,801.32	0.00	0.00	
FidelityAdvisor Int'l Capital App	40,663.85	481,289.64	655,094.67	1,341.92	25,000.00		42,005.78	506,289.64	782,987.65	276,697.93	(173,804.95)	(0.01)	0.00	
FidelityAdvisor Int'l Equity				38,149.46	561,180.15						8,772.78	38,149.46	561,180.15	569,952.93
Fidelity Global EX US Index				56,836.46	1,060,000.00						568.36	56,836.46	1,060,000.00	1,060,568.36
Janus Henderson Overseas				9,944.95	560,000.00						7,955.98	9,944.95	560,000.00	567,955.98
Harbor International Core				33,874.14	569,832.63						3,995.25	33,874.14	569,832.63	573,827.88
Hartford Schroders Int'l Multi-Cap				42,008.99	580,544.19						(11,322.50)	42,008.99	580,544.19	569,221.69
Harding Loevner Int'l Small Cos	18,077.91	316,727.87	300,635.68				18,077.91	316,727.87	344,203.44	27,475.61	16,092.15	0.00	0.00	
Harding Loevner Intl Equity	25,912.96	590,262.16	634,608.34	1,790.19	50,000.00		27,703.15	640,262.16	847,162.27	206,900.06	(44,346.13)	(0.00)	0.00	
VANGUARD TOTAL STK MKT	270,694.30	12,768,952.50	38,181,430.73	3,185.06	479,597.77		20,072.05	959,516.21	3,100,000.00	2,129,041.23	3,738,897.81	253,807.31	12,289,034.06	41,428,967.54
TOTAL MUTUAL FUNDS	1,252,286.78	24,557,576.30	50,066,278.50	306,213.59	5,471,372.67		146,514.81	4,128,658.92	7,239,863.30	3,099,762.02	3,702,883.86	1,411,985.56	25,900,290.05	55,100,433.75
TOTALSTRATEGIC	1,272,419.82	24,577,709.34	50,086,411.54	4,034,353.24	9,199,512.32		3,780,365.19	7,762,509.30	10,873,713.68	3,099,762.02	3,702,883.86	1,411,985.56	26,014,712.36	55,214,856.06

	January	February	March	April	May	June	July	August	September	October	November	December	Total
Beginning Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Cash Receipts	34,524.01	119,110.34	2.25	23,770.25	117,994.10	2.25	27,051.54	117,758.53					440,213.27
Real Estate Ventures													0.00
transfers in													0.00
Dividend	753.96	379.95	124,033.24	200.82		129,618.40	20.57	50.04					255,056.98
cash sales	2,508.85	200,000.00			200,000.00								402,508.85
Redemptions/SALES	200,000.00	200,000.00	400,000.00	400,000.00		1,250,000.00	450,000.00	400,000.00					3,300,000.00
Interest	30,819.62	32,863.81	36,006.58	32,353.38	36,767.45	34,018.25	37,547.62	34,484.73					274,861.44
Transfers out													0.00
fees	2,508.85			2,261.28			2,355.02						7,125.15
Purchases													0.00
purchases w/ dividends	30,819.62	32,863.81	159,598.90	32,353.38	36,767.45	163,275.45	37,547.62	34,484.73					527,710.96
ACI Purchases	35,277.97	119,490.29	443.17	21,709.79	117,994.10	363.45	24,717.09	117,808.57					437,804.43
Transfer to us	200,000.00	400,000.00	400,000.00	400,000.00	200,000.00	250,000.00	450,000.00	400,000.00					2,700,000.00
Transfer to other						1,000,000.00							1,000,000.00
Transfer to NIS													0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

INVESTMENTS-directed by strategic at Key - 5% reportable transaction.
08/31/2026

	December 31, 2025			ACQUISITIONS			DISPOSITIONS			GAIN	APPREC	August 31, 2026		
	FACE	COST	MARKET	FACE	COST		FACE	COST	MARKET	(LOSS)	(DEPREC)	FACE	COST	MARKET
INVESTMENTS														
US GOVERNMENT SECURITIES											0.00	0.00	0.00	0.00
TOTAL US GOV'T SECURITIES	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Key Bank cash	114,422.31	114,422.31	114,422.31	437,804.43	437,804.43		402,508.85	402,508.85	402,508.85	0.00	0.00	149,717.89	149,717.89	149,717.89
								0.00	0.00	0.00				-
MUTUAL FUNDS					0.00			0.00				0.00	0.00	
Baird Intermediate Fund	967,932.82	9,914,461.74	9,979,387.36	26,989.19	274,861.44		19,685.04	201,644.57	200,000.00	(1,600.95)	(271,021.06)	975,236.97	9,987,678.61	9,781,626.79
MFS International Growth	7,383.16	365,237.28	350,552.01								25,619.53	7,383.16	365,237.28	376,171.54
FidelityAdvisor Int'l Equity	38,149.46	561,180.15	569,952.93								84,691.80	38,149.46	561,180.15	654,644.73
Fidelity Global EX US Index	56,836.46	1,060,000.00	1,060,568.36								180,171.58	56,836.46	1,060,000.00	1,240,739.94
Janus Henderson Overseas	9,944.95	560,000.00	567,955.98								102,234.07	9,944.95	560,000.00	670,190.05
Harbor International Core	33,874.14	569,832.63	573,827.88								103,654.86	33,874.14	569,832.63	677,482.74
Hartford Schroders Int'l Multi-Cap	42,008.99	580,544.19	569,221.69	521.65	7,828.35						116,199.31	42,530.64	588,372.54	693,249.35
VANGUARD TOTAL STK MKT	253,807.31	12,289,034.06	41,428,967.54	1,495.87	245,021.17		17,668.80	861,853.00	3,100,000.00	2,232,553.88	2,932,441.58	237,634.38	11,672,202.23	43,738,984.17
TOTAL MUTUAL FUNDS	1,409,937.28	25,900,290.05	55,100,433.75	29,006.71	527,710.96		37,353.84	1,063,497.57	3,300,000.00	2,230,952.93	3,273,991.67	1,401,590.15	25,364,503.44	57,833,089.31
TOTALSTRATEGIC	1,524,359.59	26,014,712.36	55,214,856.06	466,811.14	965,515.39		439,862.69	1,466,006.42	3,702,508.85	2,230,952.93	3,273,991.67	1,401,590.15	25,514,221.33	57,982,807.20

Local 73 Retirement Fund
Other Investments - Market Value
08/31/2026

Stockbridge Niche Logistics Fund, LP	$	2,846,001.44	Value at 6/30/2026 (quarterly valued)
Stockbridge Smart Markets Fund, LP	$	1,000,171.46	Value at 6/30/2026 (quarterly valued)
RREEF America II LP	$	580,010.30	Value at 6/30/2026 (quarterly valued)
AFL-CIO Building Investment Trust	$	876,782.17	Value at 6/30/2026 (quarterly valued)
CBRE US Core Partners CIT	$	1,020,006.00	Value at 8/31/2026
NIS	$	13,185,984.00	Value at 8/31/2026
Total	$	19,508,955.37	

AFL-CIO Building Investment Trust

Local 73 Retirement Fund

UNAUDITED ACCOUNT STATEMENT

For the period end Jun 30, 2026

Investment Summary			
Investment Balance	$876,782.17	Market Value Per Unit	$5,880.5161

ACCOUNT SUMMARY	QUARTER TO DATE
Beginning net asset value	$856,374.45
Contributions	0.00
Distributions	0.00
Distribution Reinvested	0.00
Redemptions	0.00
Transfers	0.00
Unrealized gain or loss	12,730.02
Realized gain or loss	0.00
Net investment income or loss	7,677.70
Ending net asset value	**$876,782.17**

BIT Performance	Gross	Net
Quarter To Date	2.58%	2.38%
Year To Date	3.67%	3.27%
1 Year	5.50%	4.70%
3 Year	1.20%	0.43%
5 Year	(4.81%)	(5.58%)
10 Year	(0.05%)	(0.90%)

Beginning Units	Units Purchased	Units Redeemed	Units Transferred	Ending Units
149.0995	0.0000	0.0000	0.0000	149.0995

AFL-CIO Building Investment Trust

Local 73 Retirement Fund

UNAUDITED ACCOUNT STATEMENT

For the period end Jun 30, 2026

DISCLOSURE NOTES

Performance shown represents past performance and should not be considered indicative of, or a guarantee of, future results. Current performance may be lower or higher than that shown. Investment return and principal value will fluctuate. Your investment, when redeemed, may be worth more or less than the original cost. Any fee waivers result in higher performance than would have otherwise been realized.

Performance return figures represent the total change in net assets with capital gains and income dividends reinvested based on standard timeweighted calculations. BIT net performance returns reflect all applicable expenses and trustee fees borne by the Fund. BIT gross performance returns exclude the impact of the trustee fees.

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The AFL-CIO Building Investment Trust (the "BIT", the "Trust", or the "Fund") is a bank collective investment trust for which Great Gray Trust Company, LLC ("Great Gray") serves as the trustee. The BIT is a bank collective investment fund; it is not a mutual fund. Great Gray maintains ultimate fiduciary authority over the management of, and investments made in, the BIT, and has retained RREEF America L.L.C., a Delaware limited liability company and affiliate of DWS Group, ("DWS") as the investment advisor to the BIT. The BIT and its units are exempt from registration under the Investment Company Act of 1940 and the Securities Act of 1933, respectively.

INVESTMENTS IN THE BIT ARE NOT BANK DEPOSITS OR OBLIGATIONS OF AND ARE NOT INSURED OR GUARANTEED BY GREAT GRAY, ANY OTHER BANK, THE FDIC, THE FEDERAL RESERVE, OR ANY OTHER GOVERNMENTAL AGENCY. THE BIT IS A COMMINGLED INVESTMENT VEHICLE, AND AS SUCH, THE VALUES OF THE UNDERLYING INVESTMENTS WILL RISE AND FALL ACCORDING TO MARKET ACTIVITY; IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THE BIT.

Participation in a collective investment trust fund is limited primarily to qualified retirement plans and certain state or local government plans and is not available to IRAs, non-governmental health and welfare plans and, in certain cases, Keogh (H.R. 10) plans. Collective investment trust funds may be suitable investments for plan fiduciaries seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges, and expenses of any pooled investment fund carefully before investing.

Investing in real estate involves risk. Real estate equities are subject to risks similar to those associated with the direct ownership of real estate. Portfolios concentrated in real estate may experience price volatility and other risks association with non-diversification.

The BIT generally invests directly or indirectly in commercial real estate through equity investment and occasionally through the provision of financing. Investments in estate will be subject to risks inherent in or customarily associated with the ownership of income-producing real estate in the case of equity investments, and subject to risks inherent in or customarily associated with the risks of lending secured by directly or indirectly by income-producing real estate in the case of financing. For more information, please see the latest Investment Memorandum.

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INVESTOR INQUIRIES
bitir@aflcio-lcp.com

August 01, 2026

Fund Name: RREEF America II LP

Client Name: Local 73 Retirement Fund (Board Approved - Unaudited)

Quarter Ended: 06/30/2026

Statement of Account

	Transaction Date	Amount	Number of Units	Per Unit[1]
Prior Period Ending Market Value	**03/31/2026**	**$692,582.60**	**5,442.0103**	**$127.27**
Contribution – Reinvested Distributions		0.00	0.0000	$0.00
Contribution – Capital Calls		0.00	0.0000	$0.00
Distribution – Income	06/30/2026	(4,935.90)		
Distribution – Return of Capital		0.00		
Distribution – Realized Gain		0.00		
Redemptions		(111,105.75)	(873.0202)	$127.27
Net Income Before Fees		6,233.92		
Net Realized and Unrealized Gain (Loss)		(1,379.96)		
Ending Market Value – Before Fees		**$581,394.91**		
Intermediate Entity Fee		(437.26)		
Partnership Fee		(947.35)	**(7.4505)**	**$127.15**
Incentive Fees		0.00		
Ending Market Value – After Fees	**06/30/2026**	**$580,010.30**	**4,561.5396**	**$127.15**
Distribution – Income – To be Reinvested		0.00	0.0000	$0.00
Distribution – Return of Capital – To be Reinvested		0.00	0.0000	$0.00
Distribution – Realized Gain – To be Reinvested		0.00	0.0000	$0.00
Ending Market Value plus Reinvestments		**$580,010.30**	**4,561.5396**	**$127.15**
Distribution – Income – To be Paid	07/31/2026	4,935.90		
Distribution – Return of Capital – To be Paid		0.00		
Distribution – Realized Gain – To be Paid		0.00		
Ending Market Value plus Reinvestments & Distributions		**$584,946.20**		

Past performance is not indicative of future results.

Client Fund Performance (based on market value)

	Current Quarter	12 Months Ended June 30, 2026	Since Inception July 01, 2014
Time Weighted Total Return Before Fees	0.8%	5.6%	6.8%
Time Weighted Total Return After Management Fees	0.6%	4.6%	5.8%
Time Weighted Total Return After Management and Incentive Fees	0.6%	4.6%	5.8%
NCREIF Property Index	1.3%	5.0%	5.9%
NCREIF Fund Index ODCE – Gross	1.5%	4.4%	6.0%
NCREIF Fund Index ODCE – Net	1.3%	3.6%	5.1%

Past performance is not indicative of future results.
1 Per unit amounts are rounded.

STOCKBRIDGE

CAPITAL ACCOUNT STATEMENT

June 30, 2026

Stockbridge Niche Logistics Fund, LP

Investor: Local 73 Retirement Fund

SUMMARY

Partnership Interests	1,890.36
Price per Partnership Interest	$1,505.54
Capital account balance	$2,846,001.44

CAPITAL ACCOUNT (UNITS)

period ending Jun 30, 2026

	2Q 2026	TTM	ITD
Beginning balance	$2,799,282.87 1,890.36	$2,882,991.22 1,890.36	$0.00 0.00
Contributions	$0.00 0.00	$0.00 0.00	$2,800,000.00 1,878.81
DRP Contributions	$0.00 0.00	$0.00 0.00	$18,021.81 11.55
Distributions	($12,255.98)	($59,247.89)	($201,370.89)
Appreciation (depreciation)	$46,718.57	($36,989.64)	$17,451.95
Incentive Allocation	$0.00	$0.00	$10,527.82
Net investment income	$17,625.28	$80,564.26	$282,130.82
Management fees	($5,369.30)	($21,316.51)	($80,760.07)
Ending balance	$2,846,001.44 1,890.36	$2,846,001.44 1,890.36	$2,846,001.44 1,890.36

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STOCKBRIDGE

CAPITAL ACTIVITY

Total commitment	$2,800,000.00
Contributions to date	$2,800,000.00
DRP Contributions to date	$18,021.81
Unfunded commitment	$0.00

DISTRIBUTION SUMMARY

Operating income	$201,370.89

TRANSACTIONS THIS PERIOD

Date	Type	Description		Amount
Jun 30, 2026	Distribution	Q2 2026 Distribution		$12,255.98
Jun 30, 2026	Net income	Q2 2026 Net Income		$58,974.55
		Appreciation (depreciation)	$46,718.57	
		Net investment income	$17,625.28	
		Management fees	($5,369.30)	

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STOCKBRIDGE

CAPITAL ACCOUNT STATEMENT

June 30, 2026

Smart Markets Fund, LP

Investor: Local 73 Retirement Fund

SUMMARY

Shares	577.95
Price per Share	$1,730.56
Capital account balance	$1,000,171.46

CAPITAL ACCOUNT (UNITS)

period ending Jun 30, 2026

	2Q 2026	YTD 2026	ITD
Beginning balance	$993,932.09 577.95	$993,080.10 577.95	$0.00 0.00
Contributions	$0.00 0.00	$0.00 0.00	$2,350,000.00 1,132.67
DRP Contributions	$0.00 0.00	$0.00 0.00	$53,310.95 25.71
Redemptions	$0.00 0.00	$0.00 0.00	($1,000,000.00) (580.43)
Distributions	($9,857.41)	($20,033.76)	($252,709.20)
Appreciation (depreciation)	$6,239.37	$7,091.35	($403,139.52)
Net investment income	$11,837.37	$23,980.96	$307,834.10
Management fees	($1,979.96)	($3,947.19)	($55,124.87)
Ending balance	$1,000,171.46 577.95	$1,000,171.46 577.95	$1,000,171.46 577.95

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STOCKBRIDGE

CAPITAL ACTIVITY

Ownership	0.03%
Total commitment	$2,350,000.00
Contributions to date	$2,350,000.00
DRP Contributions to date	$53,310.95
Redemptions to date	$1,000,000.00
Unfunded commitment	$0.00

DISTRIBUTION SUMMARY

Operating income	$252,709.20

TRANSACTIONS THIS PERIOD

Date	Type	Description		Amount
Jun 30, 2026	Distribution	Distribution Jun 30, 2026		$9,857.41
Jun 30, 2026	Net income	Net Income June 30, 2026		$16,096.78
		Appreciation (depreciation)	$6,239.37	
		Net investment income	$11,837.37	
		Management fees	($1,979.96)	

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CBRE CIT Series
CBRE CIT Series
,

Account Transaction Summary

Local 73 Retirement Fund
705 East Seneca Street
Oswego, NY 13126

Account #: [redacted]

Your Portfolio Summary As Of Monday, August 31, 2026:

Fund	Number of Shares	Last Price (USD)	Market Value (USD)	*% Port.
U S Core Partners Collective Investment Trust, CL 1 Class 1	117,831.225	8.6565	1,020,006.00	100.00%
		Total	1,020,006.00	

***When applicable, the % of portfolio is calculated using the US dollar equivalent value at current exchange rates**

U S Core Partners Collective Investment Trust, CL 1 Class 1

Trade Date	Trade Type	Amount	Shares Transacted	Price/Share	Balance
01-Aug-2026	Starting Balance				117,831.225

National Investment Services

Local 73 Retirement Fund
Total Fund

Performance Overview

Gross of Fees | US Dollar
8/31/2026

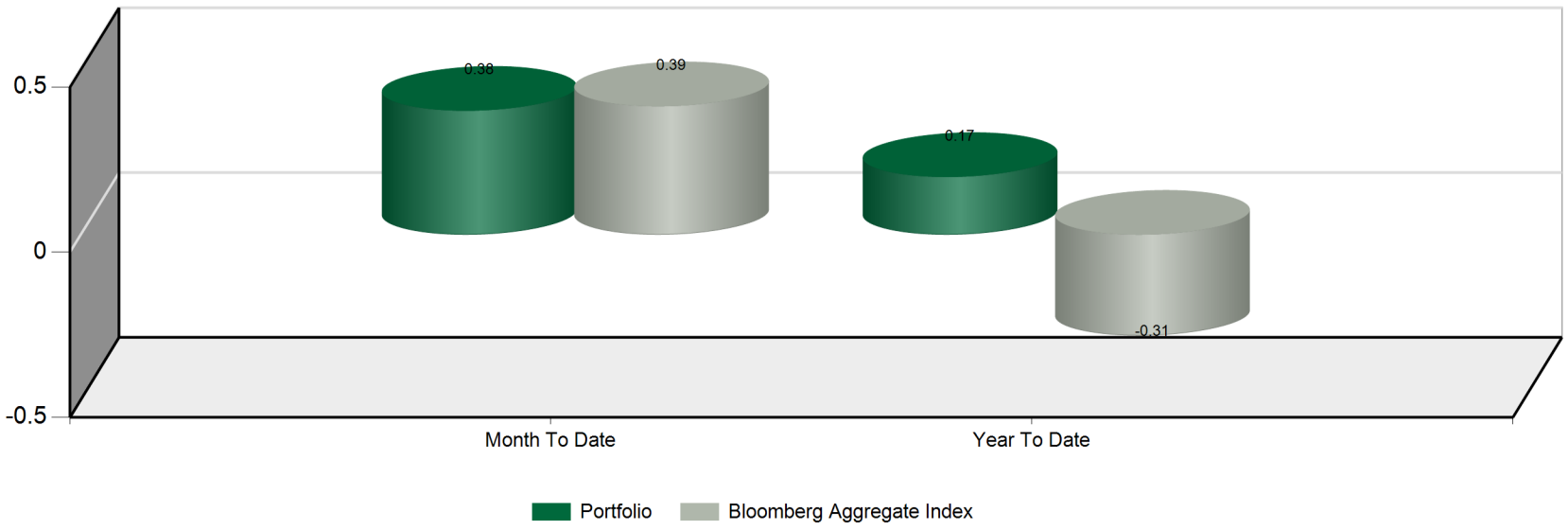
Performance History

Portfolio	Month To Date	Year To Date
Account - Gross	**0.38**	**0.17**
Index		
Bloomberg Aggregate Index	0.39	-0.31

*** Performance Inception Date - 11/30/2016**

Activity Summary

	Annualized Inception To Date*
Market Value at Inception*	**10,000,000**
Net Additions	165,000
Gains/Losses	3,020,984
Market Value - 8/31/2026	**13,185,984**



KEYBANK N.A.
MAIL CODE OH-01-51-0633
4910 TIEDEMAN ROAD
BROOKLYN, OHIO 44144

KeyBank National Association
Mutual Fund Investment Sweep
Account Statement
August 31, 2026

For client inquiries call
Corporate Client Services at
1-800-821-2829

LOCAL 73 RETIREMENT FUND
705 E SENECA ST
P O BOX 911
OSWEGO NY 13126-0911

Account Summary - Assets

Mutual Fund Investment Sweep Account:	Account Number	Closing Balance/Share Values
Federated Government Obligations *	[redacted]	$1,025,863.71
Total Investments		$1,025,863.71

Sweep Activity Summary

Total Mutual Fund Balances on July 31, 2026	$895,464.29
Additions	
Total Purchases	$900,000.00
Other Additions	$1,382.55
Deductions	
Total Redemptions	($770,983.13)
Other Deductions	($0.00)
Total Mutual Fund Balances on August 31, 2026	$1,025,863.71

Federated Government Obligations *	
Investment Allocation	100%
Current Daily Annualized Yield on 08-31-26	3.33%
Dividends earned 08-31-26	$1,382.55
Dividend Y-T-D	$11,446.97

*These products are mutual funds.

AN INVESTMENT IN A MONEY MARKET MUTUAL FUND IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. ALTHOUGH MONEY MARKET MUTUAL FUNDS SEEK TO PRESERVE THE VALUE OF YOUR INVESTMENT AT $1.00 PER SHARE, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THESE FUNDS.

Account Title: LOCAL 73 RETIREMENT FUND

Monthly Mutual Funds Investment Sweep Activity

Federated Government Obligations **Account Number:** [redacted]

Transaction	Amount	Balance
Share Value on Jul. 31, 2026	$895,464.29	$895,464.29
08/03/26 REDEMPTION	($739,312.94)	$156,151.35
08/05/26 REDEMPTION	($23,323.01)	$132,828.34
08/06/26 PURCHASE	$80,000.00	$212,828.34
08/07/26 REDEMPTION	($3,077.75)	$209,750.59
08/11/26 PURCHASE	$95,000.00	$304,750.59
08/13/26 PURCHASE	$12,500.00	$317,250.59
08/14/26 PURCHASE	$7,500.00	$324,750.59
08/17/26 REDEMPTION	($5,269.43)	$319,481.16
08/18/26 PURCHASE	$112,500.00	$431,981.16
08/19/26 PURCHASE	$107,500.00	$539,481.16
08/21/26 PURCHASE	$22,500.00	$561,981.16
08/24/26 PURCHASE	$10,000.00	$571,981.16
08/27/26 PURCHASE	$410,000.00	$981,981.16
08/28/26 PURCHASE	$42,500.00	$1,024,481.16
08/31/26 DIVIDEND PAYMENT	$1,382.55	$1,025,863.71
Share Value on Aug. 31, 2026	$1,025,863.71	$1,025,863.71

LOCAL 73 RETIREMENT FUND
Reconciliation Summary
109 · KeyBank Retirement Sweep Acct, Period Ending 08/31/2026

	Aug 31, 26	
Beginning Balance		895,464.29
Cleared Transactions		
Checks and Payments - 4 items	-770,983.13	
Deposits and Credits - 11 items	901,382.55	
Total Cleared Transactions	130,399.42	
Cleared Balance		**1,025,863.71**
Register Balance as of 08/31/2026		1,025,863.71
New Transactions		
Checks and Payments - 2 items	-774,522.56	
Total New Transactions	-774,522.56	
Ending Balance		**251,341.15**

LOCAL 73 RETIREMENT FUND
Reconciliation Detail
109 · KeyBank Retirement Sweep Acct, Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						895,464.29
Cleared Transactions						
Checks and Payments - 4 items						
Transfer	08/03/2026			X	-739,312.94	-739,312.94
Transfer	08/05/2026			X	-23,323.01	-762,635.95
Transfer	08/07/2026			X	-3,077.75	-765,713.70
Transfer	08/17/2026			X	-5,269.43	-770,983.13
Total Checks and Payments					-770,983.13	-770,983.13
Deposits and Credits - 11 items						
Transfer	08/06/2026			X	80,000.00	80,000.00
Transfer	08/11/2026			X	95,000.00	175,000.00
Transfer	08/13/2026			X	12,500.00	187,500.00
Transfer	08/14/2026			X	7,500.00	195,000.00
Transfer	08/18/2026			X	112,500.00	307,500.00
Transfer	08/19/2026			X	107,500.00	415,000.00
Transfer	08/21/2026			X	22,500.00	437,500.00
Transfer	08/24/2026			X	10,000.00	447,500.00
Transfer	08/27/2026			X	410,000.00	857,500.00
Transfer	08/28/2026			X	42,500.00	900,000.00
Deposit	08/31/2026			X	1,382.55	901,382.55
Total Deposits and Credits					901,382.55	901,382.55
Total Cleared Transactions					130,399.42	130,399.42
Cleared Balance					130,399.42	1,025,863.71
Register Balance as of 08/31/2026					130,399.42	1,025,863.71
New Transactions						
Checks and Payments - 2 items						
Transfer	09/01/2026				-771,521.27	-771,521.27
Transfer	09/02/2026				-3,001.29	-774,522.56
Total Checks and Payments					-774,522.56	-774,522.56
Total New Transactions					-774,522.56	-774,522.56
Ending Balance					**-644,123.14**	**251,341.15**

LOCAL 73 RETIREMENT FUND
Reconciliation Summary
107 · CASH- CHECKING KEY BANK [redacted], Period Ending 08/31/2026

	Aug 31, 26	
Beginning Balance		50,000.00
Cleared Transactions		
Checks and Payments - 64 items	-1,770,529.12	
Deposits and Credits - 27 items	1,772,821.39	
Total Cleared Transactions	2,292.27	
Cleared Balance		**52,292.27**
Uncleared Transactions		
Checks and Payments - 17 items	-52,891.22	
Total Uncleared Transactions	-52,891.22	
Register Balance as of 08/31/2026		**-598.95**
New Transactions		
Checks and Payments - 25 items	-961,111.56	
Deposits and Credits - 4 items	874,925.00	
Total New Transactions	-86,186.56	
Ending Balance		**-86,785.51**

LOCAL 73 RETIREMENT FUND
Reconciliation Detail
107 · CASH- CHECKING KEY BANK [redacted], Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						50,000.00
Cleared Transactions						
Checks and Payments - 64 items						
Check	05/12/2026	59642	U A LOCAL 81	X	-44.18	-44.18
Check	05/15/2026	59617	PL & PF National Pe...	X	-2,296.71	-2,340.89
Check	06/01/2026	59649	AUDLIN RICHARD A.	X	-3,158.28	-5,499.17
Check	06/04/2026	59696	PL & PF National Pe...	X	-5,049.72	-10,548.89
Check	06/08/2026	59691	U A LOCAL 81	X	-44.39	-10,593.28
Check	07/01/2026	59707	[redacted]	X	-45.68	-10,638.96
Check	07/14/2026	59736	PL & PF National Pe...	X	-3,741.66	-14,380.62
Check	07/27/2026	59758	[redacted]	X	-3,089.04	-17,469.66
Check	07/27/2026	59751	[redacted]	X	-2,857.04	-20,326.70
Check	07/27/2026	59738	Blitman & KIng LLP	X	-2,745.80	-23,072.50
Check	07/27/2026	59757	[redacted]	X	-2,305.98	-25,378.48
Check	07/27/2026	59756	[redacted]	X	-2,181.85	-27,560.33
Check	07/27/2026	59745	[redacted]	X	-1,972.60	-29,532.93
Check	07/27/2026	59754	[redacted]	X	-1,822.16	-31,355.09
Check	07/27/2026	59761	Plumbers & Steamfit...	X	-1,640.00	-32,995.09
Check	07/27/2026	59750	[redacted]	X	-1,550.28	-34,545.37
Check	07/27/2026	59747	[redacted]	X	-1,427.37	-35,972.74
Check	07/27/2026	59752	[redacted]	X	-755.00	-36,727.74
Check	07/27/2026	59759	[redacted]	X	-743.20	-37,470.94
Check	07/27/2026	59743	[redacted]	X	-635.96	-38,106.90
Check	07/27/2026	59744	[redacted]	X	-604.66	-38,711.56
Check	07/27/2026	59748	[redacted]	X	-486.27	-39,197.83
Check	07/27/2026	59740	verizon	X	-129.21	-39,327.04
Check	07/27/2026	59760	[redacted]	X	-82.11	-39,409.15
Check	07/27/2026	59753	[redacted]	X	-80.32	-39,489.47
Check	07/27/2026	59746	[redacted]	X	-45.68	-39,535.15
Check	07/27/2026	59739	U A LOCAL 81	X	-44.27	-39,579.42
Check	07/27/2026	59741	W B MASON	X	-29.92	-39,609.34
General Journal	08/01/2026	aug p...		X	-654,417.91	-694,027.25
General Journal	08/01/2026	aug p...		X	-81,858.28	-775,885.53
General Journal	08/01/2026	aug p...		X	-26,003.87	-801,889.40
Check	08/01/2026	ach	UA RECIPROCAL P...	X	-102.00	-801,991.40
Check	08/03/2026	59762	LOCAL 267	X	-425.00	-802,416.40
Check	08/03/2026	59763	Compudat Systems,...	X	-380.00	-802,796.40
Check	08/04/2026	59764	BME	X	-5.78	-802,802.18
Transfer	08/06/2026			X	-80,000.00	-882,802.18
Check	08/06/2026	59767	LOCAL 267 RETIRE...	X	-21,690.23	-904,492.41
Check	08/06/2026	59768	Local 400 Pension F...	X	-4,624.21	-909,116.62
Check	08/06/2026	59769	Local 434 Retiremen...	X	-4,563.00	-913,679.62
Check	08/06/2026	59770	UA LOCAL 81	X	-3,752.17	-917,431.79
Check	08/06/2026	59765	13 Local Pension	X	-973.44	-918,405.23
Check	08/07/2026	59773	Bonadio & Associat...	X	-18,000.00	-936,405.23
Check	08/07/2026	59772	Compudat Systems,...	X	-3,000.00	-939,405.23
Check	08/07/2026	59771	Integra Consulting Inc	X	-442.80	-939,848.03
Check	08/10/2026	59774	[redacted]	X	-308.00	-940,156.03
Transfer	08/11/2026			X	-95,000.00	-1,035,156.03
Check	08/12/2026	59775	Segal Select Insura...	X	-1,550.00	-1,036,706.03
Transfer	08/13/2026			X	-12,500.00	-1,049,206.03
Check	08/13/2026	59776	DARCANGELO & C...	X	-4,000.00	-1,053,206.03
Check	08/13/2026	59778	Oswego County Mut...	X	-1,088.91	-1,054,294.94
Check	08/13/2026	ach	Key Bank	X	-313.57	-1,054,608.51
Check	08/13/2026	59777	W B MASON	X	-10.69	-1,054,619.20
Transfer	08/14/2026			X	-7,500.00	-1,062,119.20
Transfer	08/18/2026			X	-112,500.00	-1,174,619.20
Transfer	08/19/2026			X	-107,500.00	-1,282,119.20
Check	08/19/2026	ach	Key Bank	X	-40.00	-1,282,159.20
Transfer	08/21/2026			X	-22,500.00	-1,304,659.20
Check	08/21/2026	59779	Blitman & KIng LLP	X	-2,376.15	-1,307,035.35
Transfer	08/24/2026			X	-10,000.00	-1,317,035.35
Check	08/24/2026	59780	J & A Mechanical	X	-179.88	-1,317,215.23
Check	08/24/2026	59781	BME	X	-30.55	-1,317,245.78
Transfer	08/27/2026			X	-410,000.00	-1,727,245.78

LOCAL 73 RETIREMENT FUND
Reconciliation Detail
107 · CASH- CHECKING KEY BANK [redacted], Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Transfer	08/28/2026			X	-42,500.00	-1,769,745.78
Check	08/31/2026			X	-783.34	-1,770,529.12
Total Checks and Payments					-1,770,529.12	-1,770,529.12
Deposits and Credits - 27 items						
Deposit	08/03/2026			X	1,096.28	1,096.28
Deposit	08/03/2026			X	3,052.10	4,148.38
Deposit	08/03/2026			X	6,048.00	10,196.38
Transfer	08/03/2026			X	739,312.94	749,509.32
Deposit	08/04/2026			X	11,290.58	760,799.90
Deposit	08/05/2026			X	101.65	760,901.55
Deposit	08/05/2026			X	315.65	761,217.20
Transfer	08/05/2026			X	23,323.01	784,540.21
Deposit	08/06/2026			X	1,107.20	785,647.41
Deposit	08/06/2026			X	96,830.81	882,478.22
Transfer	08/07/2026			X	3,077.75	885,555.97
Deposit	08/07/2026			X	10,790.91	896,346.88
Deposit	08/10/2026			X	100,507.60	996,854.48
Deposit	08/12/2026			X	854.70	997,709.18
Deposit	08/13/2026			X	16,122.60	1,013,831.78
Deposit	08/13/2026			X	25,797.51	1,039,629.29
Transfer	08/17/2026			X	5,269.43	1,044,898.72
Deposit	08/17/2026			X	122,408.54	1,167,307.26
Deposit	08/18/2026			X	26,025.05	1,193,332.31
Deposit	08/18/2026			X	84,661.25	1,277,993.56
Deposit	08/20/2026			X	17,880.80	1,295,874.36
Deposit	08/21/2026			X	2,730.24	1,298,604.60
Deposit	08/21/2026			X	11,102.59	1,309,707.19
Transfer	08/26/2026			X	400,000.00	1,709,707.19
Deposit	08/27/2026			X	54,287.95	1,763,995.14
Deposit	08/28/2026			X	4,088.25	1,768,083.39
Deposit	08/28/2026			X	4,738.00	1,772,821.39
Total Deposits and Credits					1,772,821.39	1,772,821.39
Total Cleared Transactions					2,292.27	2,292.27
Cleared Balance					2,292.27	52,292.27
Uncleared Transactions						
Checks and Payments - 17 items						
Check	04/01/2026	59566	P & S LOCAL 81 IN...		-1,288.00	-1,288.00
Check	05/15/2026	59623	BENESYS INC		-4,494.56	-5,782.56
Check	05/15/2026	59618	LOCAL 104 RETIRE...		-3,380.42	-9,162.98
Check	05/31/2026				-844.71	-10,007.69
General Journal	06/01/2026	jul 30 ...	[redacted]		-4,592.00	-14,599.69
Check	06/09/2026	59671	LOCAL 22 RETIRE...		-121.68	-14,721.37
Check	06/30/2026				-896.30	-15,617.67
Check	07/01/2026	59702	[redacted]		-3,158.28	-18,775.95
Check	07/08/2026	59729	Local 400 Pension F...		-7,141.54	-25,917.49
Check	07/27/2026	59742	[redacted]		-3,158.28	-29,075.77
Check	07/27/2026	59749	[redacted]		-2,972.40	-32,048.17
Check	07/27/2026	59755	[redacted]		-258.40	-32,306.57
Check	08/06/2026	59766	PL & PF National Pe...		-3,254.94	-35,561.51
Check	08/26/2026	59804	National Investment ...		-11,668.00	-47,229.51
Check	08/26/2026	59802	[redacted]		-5,000.00	-52,229.51
Check	08/26/2026	59803	LOCAL 267		-532.50	-52,762.01
Check	08/26/2026	59801	verizon		-129.21	-52,891.22
Total Checks and Payments					-52,891.22	-52,891.22
Total Uncleared Transactions					-52,891.22	-52,891.22
Register Balance as of 08/31/2026					-50,598.95	-598.95

LOCAL 73 RETIREMENT FUND
Reconciliation Detail
107 · CASH- CHECKING KEY BANK [redacted], Period Ending 08/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
New Transactions						
Checks and Payments - 25 items						
General Journal	09/01/2026	sept p...			-689,392.17	-689,392.17
General Journal	09/01/2026	sept p...			-90,031.46	-779,423.63
General Journal	09/01/2026	sept p...			-29,190.95	-808,614.58
Check	09/01/2026	59782	[redacted]		-3,158.28	-811,772.86
Check	09/01/2026	59797			-3,089.04	-814,861.90
Check	09/01/2026	59788			-2,972.40	-817,834.30
Check	09/01/2026	59790			-2,857.04	-820,691.34
Check	09/01/2026	59796			-2,305.98	-822,997.32
Check	09/01/2026	59795			-2,181.85	-825,179.17
Check	09/01/2026	59785			-1,972.60	-827,151.77
Check	09/01/2026	59793			-1,822.16	-828,973.93
Check	09/01/2026	59800	Plumbers & Steamfit...		-1,665.00	-830,638.93
Check	09/01/2026	59789	[redacted]		-1,550.28	-832,189.21
Check	09/01/2026	59791			-755.00	-832,944.21
Check	09/01/2026	59783			-635.96	-833,580.17
Check	09/01/2026	59784			-604.66	-834,184.83
Check	09/01/2026	59787			-486.27	-834,671.10
Check	09/01/2026	59794			-258.40	-834,929.50
Check	09/01/2026	ach	UA RECIPROCAL P...		-102.00	-835,031.50
Check	09/01/2026	59798	WOODWORTH CH...		-82.11	-835,113.61
Check	09/01/2026	59792	[redacted]		-80.32	-835,193.93
Check	09/01/2026	59786			-45.68	-835,239.61
Transfer	09/03/2026				-85,000.00	-920,239.61
Transfer	09/04/2026				-35,486.35	-955,725.96
Check	09/08/2026	59805	JBM COMPUTER		-5,385.60	-961,111.56
Total Checks and Payments					-961,111.56	-961,111.56
Deposits and Credits - 4 items						
Transfer	09/01/2026				771,521.27	771,521.27
Transfer	09/02/2026				3,001.29	774,522.56
Deposit	09/02/2026				5,427.18	779,949.74
Deposit	09/03/2026				94,975.26	874,925.00
Total Deposits and Credits					874,925.00	874,925.00
Total New Transactions					-86,186.56	-86,186.56
Ending Balance					**-136,785.51**	**-86,785.51**

KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

[redacted]

47 31 T 215 00000 R EM AO
LOCAL 73 RETIREMENT FUND
107 TWIN OAKS DRIVE
SUITE 1A
SYRACUSE NY 13206-1205

Questions or comments?
Call 1-800-821-2829
Dial 711 for TTY/TRS

Deposit Account Agreement and Funds Availability Policy Update. We've updated Section 6 of your Deposit Account Agreement (DAA) to provide additional details on how overdraft fees work for ATM and everyday (one-time) debit card transactions. In addition, we have updated the Key Private Bank Personal Checking account name to display correctly in the Consumer Accounts table.

For your reference, we have provided the updated DAA language below.

The following only applies to the specific Consumer and Business Account types listed: If an ATM card or everyday (one time) debit card transaction is authorized by us when there are available funds in your account, but there are no longer funds to cover the full transaction amount (which may be different than the amount authorized) at the time the transaction is settled, you will not be charged an Overdraft Item ("OD") Charge on that transaction.

You can find a full copy of the DAA at key.com/daa.

Commercial Transaction [redacted]
LOCAL 73 RETIREMENT FUND

Beginning balance 7-31-26	$50,000.00
27 Additions	+1,772,821.39
63 Subtractions	-1,769,745.78
Net fees and charges	-783.34
Ending balance 8-31-26	**$52,292.27**

Additions

Deposits	*Date*	*Serial #*	*Source*	
	8-3		Recip Admin Servuars Recip	$6,048.00
	8-3		Recip Admin Servuars Recip	3,052.10
	8-3		Pen Return	1,096.28
	8-4		Recip Admin Servuars Recip	11,290.58
	8-5		Recip Admin Servuars Recip	315.65
	8-5		Recip Admin Servuars Recip	101.65
	8-6		Key Capture Deposit	96,830.81
	8-6		Recip Admin Servuars Recip	1,107.20
	8-7		Key Capture Deposit	10,790.91
	8-10		Key Capture Deposit	100,507.60

[redacted]

[redacted]

Additions
(con't)

Deposits	Date	Serial #	Source	
	8-12		Recip Admin Servuars Recip	854.70
	8-13		Key Capture Deposit	25,797.51
	8-13		Key Capture Deposit	16,122.60
	8-17		Key Capture Deposit	122,408.54
	8-18		Key Capture Deposit	84,661.25
	8-18		Key Capture Deposit	26,025.05
	8-20		Key Capture Deposit	17,880.80
	8-21		Key Capture Deposit	11,102.59
	8-21		Recip Admin Servuars Recip	2,730.24
	8-27		Key Capture Deposit	54,287.95
	8-28		Recip Admin Servuars Recip	4,738.00
	8-28		Recip Admin Servuars Recip	4,088.25

Transfers	Date	Serial #	Source	
	8-3		Investment Fund Redemption	$739,312.94
	8-5		Investment Fund Redemption	23,323.01
	8-7		Investment Fund Redemption	3,077.75
	8-17		Investment Fund Redemption	5,269.43
	8-27		Transfer From Key Trust #[redacted]	400,000.00
			Total additions	**$1,772,821.39**

Subtractions

Paper Checks ** check missing from sequence*

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
59617	8-28	$2,296.71	59748	8-3	486.27	*59767	8-7	21,690.23
*59642	8-7	44.18	*59750	8-3	1,550.28	59768	8-17	4,624.21
*59649	8-7	3,158.28	59751	8-3	2,857.04	59769	8-18	4,563.00
*59691	8-7	44.39	59752	8-12	755.00	59770	8-7	3,752.17
*59696	8-28	5,049.72	59753	8-5	80.32	59771	8-18	442.80
*59707	8-27	45.68	59754	8-3	1,822.16	59772	8-14	3,000.00
*59736	8-3	3,741.66	*59756	8-4	2,181.85	59773	8-14	18,000.00
*59738	8-3	2,745.80	59757	8-4	2,305.98	59774	8-17	308.00
59739	8-7	44.27	59758	8-4	3,089.04	59775	8-19	1,550.00
59740	8-4	129.21	59759	8-11	743.20	59776	8-18	4,000.00
59741	8-3	29.92	59760	8-11	82.11	59777	8-18	10.69
*59743	8-4	635.96	59761	8-7	1,640.00	59778	8-17	1,088.91
59744	8-4	604.66	59762	8-10	425.00	59779	8-27	2,376.15
59745	8-11	1,972.60	59763	8-10	380.00	59780	8-28	179.88
59746	8-27	45.68	59764	8-7	5.78	59781	8-31	30.55
59747	8-6	1,427.37	59765	8-17	973.44			

Paper Checks Paid **$107,010.15**

Withdrawals	Date	Serial #	Location	
	8-3		Pen Pens Benef	$654,417.91
	8-3		Irs Usataxpymt	81,858.28
	8-5		Nys Dtf Promp Wttax Paymnt	26,003.87
	8-11		Recip Admin Servuars Recip	102.00
	8-13		Internet Trf To CCA Xxxxxxxxxxx[redacted]	313.57

[redacted]

[redacted]

Subtractions
(con't)

Withdrawals	*Date*	*Serial #*	*Location*	
	8-19		Internet Trf To CCA Xxxxxxxxxxx[redacted]	40.00

Transfers	*Date*	*Serial #*	*Destination*	
	8-6		Purchase	$80,000.00
	8-11		Purchase	95,000.00
	8-13		Purchase	12,500.00
	8-14		Purchase	7,500.00
	8-18		Purchase	112,500.00
	8-19		Purchase	107,500.00
	8-21		Purchase	22,500.00
	8-24		Purchase	10,000.00
	8-27		Purchase	410,000.00
	8-28		Purchase	42,500.00
			Total subtractions	**$1,769,745.78**

Fees and charges

Date		*Quantity*	*Unit Charge*	
8-10-26	Jul Analysis Service Chg	1	783.34	-$783.34
	Fees and charges assessed this period			**-$783.34**

See your Account Analysis statement for details.

[redacted]

TEMPLATE 4A

v20220802p

SFA Determination - under the "basic method" for all plans, and under the "increasing assets method" for MPRA plans

File name: *Template 4A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

If submitting additional information due to a merger under § 4262.4(f)(1)(ii): *Template 4A Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

If submitting additional information due to certain events with limitations under § 4262.4(f)(1)(i): *Template 4A Plan Name Add* , where "Plan Name" is an abbreviated version of the plan name.

If submitting a supplemented application under § 4262.4(g)(6): *Template 4A Supp Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (4) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

IFR filers submitting a supplemented application should see Addendum C for more information.

MPRA plans using the "increasing assets method" should see Addendum D for more information.

For all plans, provide information used to determine the amount of SFA under the "basic method" described in § 4262.4(a)(1).

For MPRA plans, also provide information used to determine the amount of SFA under the "increasing assets method" described in § 4262.4(a)(2)(i).

The information to be provided is:

NOTE: All items below are provided on Sheet '4A-4 SFA Details .4(a)(1)' unless otherwise indicated.

a. The amount of SFA calculated using the "basic method", determined as a lump sum as of the SFA measurement date.

b. Non-SFA interest rate required under § 4262.4(e)(1) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]

c. SFA interest rate required under § 4262.4(e)(2) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]

d. Fair market value of assets as of the SFA measurement date. This amount should include any assets at the SFA measurement date attributable to financial assistance received by the plan under section 4261 of ERISA, but should not reflect a payable for amounts owed to PBGC for all amounts of such financial assistance received by the plan.

e. For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"):

   i. Separately identify the projected amount of contributions, projected withdrawal liability payments reflecting a reasonable allowance for amounts considered uncollectible, and other payments expected to be made to the plan (excluding the amount of financial assistance under section 4261 of ERISA and SFA to be received by the plan).

   ii. Identify the benefit payments described in § 4262.4(b)(1) (including any benefits that were restored under 26 CFR 1.432(e)(9)-(1)(e)(3) and excluding the payments in e.iii. below), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants.
   [Sheet: 4A-2 SFA Ben Pmts]

   Identify total benefit payments paid and expected to be paid from projected SFA assets separately from total benefit payments paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

   iii. Separately identify the make-up payments described in § 4262.4(b)(1) attributable to the reinstatement of benefits under § 4262.15 that were previously suspended through the SFA measurement date.
   [Also see applicable examples in Section C, Item (4)e.iii. of the SFA instructions.]

   iv. Separately identify administrative expenses paid and expected to be paid (excluding the amount owed PBGC under section 4261 of ERISA) for premiums to PBGC and for all other administrative expenses.
   [Sheet: 4A-3 SFA Pcount and Admin Exp]

   Identify total administrative expenses paid and expected to be paid from projected SFA assets separately from total administrative expenses paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

   v. Provide the projected total participant count at the beginning of each year.
   [Sheet: 4A-3 SFA Pcount and Admin Exp]

   vi. Provide the projected investment income earned by assets not attributable to SFA based on the non-SFA interest rate in b. above and the projected fair market value of non-SFA assets at the end of each plan year.

   vii. Provide the projected investment income earned by assets attributable to SFA based on the SFA interest rate in c. above (excluding investment returns for the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets) and the projected fair market value of SFA assets at the end of each plan year.

f. The projected SFA exhaustion year. This is the first day of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets. Note this date is only required for the calculation method under which the requested amount of SFA is determined.

Additional instructions for each individual worksheet:

Sheet

4A-1 SFA Determination - non-SFA Interest Rate and SFA Interest Rate

See instructions on 4A-1 Interest Rates.

4A-2 SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6) if the total projected benefit payments are the same as those used in the application approved under the interim final rule.

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date), and
--Year-by-year deterministic projection of benefit payments.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify benefit payments described in § 4262.4(b)(1) for current retirees and beneficiaries, current terminated vested participants not yet in pay status, currently active participants, and new entrants. On this Sheet 4A-2, show all benefit payments as positive amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, the benefit payments in this Sheet 4A-2 projection should reflect prospective reinstatement of benefits assuming such reinstatements commence as of the SFA measurement date. If the plan restored or partially restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, the benefit payments in this Sheet 4A-2 should reflect fully restored prospective benefits.

Make-up payments to be paid to restore previously suspended benefits should not be included in this Sheet 4A-2, and are separately shown in Sheet 4A-4.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-3 SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6).

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date), and
--Year-by-year deterministic projection of participant count and administrative expenses.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify the projected total participant count at the beginning of each year, as well as administrative expenses, separately for premiums to PBGC and for all other administrative expenses. On this Sheet 4A-3, show all administrative expenses as positive amounts.

Any amounts owed to PBGC for financial assistance under section 4261 of ERISA should not be included in this Sheet 4A-3.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-4 SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
--MPRA plan status and, if applicable, certain MPRA information,
--Fair Market Value of Assets as of the SFA measurement date,
--SFA Amount as of the SFA measurement date calculated under the "basic method",
--Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "basic method"), and
--Year-by-year deterministic projection.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), provide each of the items requested in Columns (1) through (12). Show payments INTO the plan as positive amounts and payments OUT of the plan as negative amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, Column (5) should show the make-up payments to be paid to restore the previously suspended benefits. These amounts should be determined as if such make-up payments are paid beginning as of the SFA measurement date. If the plan sponsor elects to pay these amounts as a lump sum, then the lump sum amount is assumed paid as of the SFA measurement date. If the plan sponsor elects to pay equal installments over 60 months, the first monthly payment is assumed paid on the first regular payment date on or after the SFA measurement date. See the examples in the SFA Instructions. If the make-up payments are paid over 60 months, each row in the projection should reflect the monthly payments for that period. The prospective reinstatement of suspended benefits is included in Column (4); Column (5) is only for make-up payments for past benefits that were suspended.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-5 SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

This sheet is to only be used by MPRA plans. For such plans, this sheet should be completed in addition to Sheet 4A-4.

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
--MPRA plan status, and if applicable, certain MPRA information,
--Fair Market Value of Assets as of the SFA measurement date,
--SFA Amount as of the SFA measurement date calculated under the "increasing assets method",
--Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "increasing assets method"), and
--Year-by-year deterministic projection.

This sheet is identical to Sheet 4A-4, and the information in Columns (1) through (6) should be the same as that used in the "basic method" calculation in Sheet 4A-4. The SFA Amount as of the SFA Measurement Date will differ from that calculated in Sheet 4A-4, as it will be calculated in accordance with § 4262.4(a)(2)(i) as the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 4A - Sheet 4A-1 v20220802p

SFA Determination - non-SFA Interest Rate and SFA Interest Rate

Provide the non-SFA interest rate and SFA interest rate used, including supporting details on how they were determined.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund	
EIN:	15-6016577	
PN:	001	
Initial Application Date:		
SFA Measurement Date:	12/31/2022	For a plan other than a plan described in § 4262.4(g) (i.e., for a plan that has not filed an initial application under PBGC's interim final rule), the last day of the third calendar month immediately preceding the plan's initial application date. For a plan described in § 4262.4(g) (i.e., for a plan that filed an initial application prior to publication of the final rule), the last day of the calendar quarter immediately preceding the plan's initial application date.
Last day of first plan year ending after the measurement date:	06/30/2023	

Non-SFA Interest Rate Used:	5.85%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.77%	Rate used in projection of SFA assets.

Development of non-SFA interest rate and SFA interest rate:

Plan Interest Rate:	7.35%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.

	Month Year	Corresponding ERISA Section 303(h)(2)(C)(i), (ii), and (iii) rates disregarding modifications made under clause (iv) of such section. (i)	(ii)	(iii)	
Month in which plan's initial application is filed, and corresponding segment rates (leave (i), (ii), and (iii) blank if the IRS Notice for this month has not yet been issued):	March 2023	2.50%	3.83%	4.06%	24-month average segment rates without regard to interest rate stabilization rules. These rates are issued by IRS each month. For example, the applicable segment rates for August 2021 are 1.13%, 2.70%, and 3.38%. Those rates were issued in IRS Notice 21-50 on August 16, 2021 (see page 2 of notice under the heading "24-Month Average Segment Rates Without 25-Year Average Adjustment"). They are also available on IRS' Funding Yield Curve Segment Rate Tables web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%	

Non-SFA Interest Rate Limit *(lowest 3rd segment rate plus 200 basis points)* :	5.85%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Calculation *(lesser of Plan Interest Rate and Non-SFA Interest Rate Limit)*:	5.85%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Match Check:	Match	If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.

SFA Interest Rate Limit (*lowest average of the 3 segment rates plus 67 basis points*):	3.77%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (*lesser of Plan Interest Rate and SFA Interest Rate Limit*):	3.77%	This amount is calculated based on the other information entered above.
SFA Interest Rate Match Check:	Match	If the SFA Interest Rate Calculation is not equal to the SFA Interest Rate Used, provide explanation below.

TEMPLATE 4A - Sheet 4A-2

v20220802p

SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-2.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
SFA Measurement Date:	12/31/2022

On this Sheet, show all benefit payment amounts as positive amounts.

		PROJECTED BENEFIT PAYMENTS for:				
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
12/31/2022	06/30/2023	$4,575,435	$166,931	$195,660	$41	$4,938,066
07/01/2023	12/31/2023	$4,446,005	$203,833	$309,056	$81	$4,958,974
01/01/2024	12/31/2024	$8,757,632	$434,310	$730,038	$320	$9,922,299
01/01/2025	12/31/2025	$8,479,487	$507,577	$945,820	$877	$9,933,761
01/01/2026	12/31/2026	$8,197,497	$621,651	$1,165,102	$1,924	$9,986,174
01/01/2027	12/31/2027	$7,917,489	$720,180	$1,393,961	$3,752	$10,035,382
01/01/2028	12/31/2028	$7,631,618	$857,553	$1,605,672	$6,680	$10,101,523
01/01/2029	12/31/2029	$7,339,097	$1,009,181	$1,783,609	$10,477	$10,142,364
01/01/2030	12/31/2030	$7,040,529	$1,082,994	$1,938,866	$14,605	$10,076,993
01/01/2031	12/31/2031	$6,737,714	$1,180,989	$2,080,332	$19,251	$10,018,285
01/01/2032	12/31/2032	$6,430,173	$1,284,031	$2,210,405	$24,376	$9,948,984
01/01/2033	12/31/2033	$6,118,689	$1,336,958	$2,326,383	$30,294	$9,812,323
01/01/2034	12/31/2034	$5,804,087	$1,360,075	$2,440,121	$38,164	$9,642,446
01/01/2035	12/31/2035	$5,487,232	$1,379,589	$2,552,603	$47,293	$9,466,716
01/01/2036	12/31/2036	$5,169,055	$1,388,905	$2,642,012	$56,016	$9,255,987
01/01/2037	12/31/2037	$4,850,590	$1,380,642	$2,718,368	$64,008	$9,013,607
01/01/2038	12/31/2038	$4,532,988	$1,425,551	$2,797,063	$71,429	$8,827,031
01/01/2039	12/31/2039	$4,217,502	$1,466,690	$2,876,963	$78,680	$8,639,834
01/01/2040	12/31/2040	$3,905,481	$1,481,032	$2,962,070	$86,936	$8,435,518
01/01/2041	12/31/2041	$3,598,346	$1,516,263	$3,030,954	$96,889	$8,242,451
01/01/2042	12/31/2042	$3,297,511	$1,524,055	$3,094,576	$109,713	$8,025,854
01/01/2043	12/31/2043	$3,004,348	$1,528,147	$3,159,650	$125,225	$7,817,369
01/01/2044	12/31/2044	$2,720,198	$1,528,990	$3,240,588	$145,165	$7,634,940
01/01/2045	12/31/2045	$2,446,395	$1,496,516	$3,332,004	$171,417	$7,446,331
01/01/2046	12/31/2046	$2,184,268	$1,462,818	$3,390,098	$200,550	$7,237,734
01/01/2047	12/31/2047	$1,935,103	$1,431,271	$3,414,670	$230,864	$7,011,907
01/01/2048	12/31/2048	$1,700,116	$1,382,227	$3,415,070	$260,471	$6,757,883
01/01/2049	12/31/2049	$1,480,432	$1,326,928	$3,409,987	$287,260	$6,504,606
01/01/2050	12/31/2050	$1,277,026	$1,305,300	$3,428,829	$312,453	$6,323,607
01/01/2051	12/31/2051	$1,090,677	$1,276,222	$3,448,138	$337,207	$6,152,243

TEMPLATE 4A - Sheet 4A-3

v20220802p

SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-3.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
SFA Measurement Date:	12/31/2022

On this Sheet, show all administrative expense amounts as positive amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	**PROJECTED ADMINISTRATIVE EXPENSES** for: PBGC Premiums	Other	Total
12/31/2022	06/30/2023	799	$25,568	$204,799	$230,367
07/01/2023	12/31/2023	798	$0	$173,210	$173,210
01/01/2024	12/31/2024	798	$42,693	$324,211	$366,904
01/01/2025	12/31/2025	797	$28,692	$389,270	$417,962
01/01/2026	12/31/2026	785	$29,045	$465,908	$494,953
01/01/2027	12/31/2027	775	$29,450	$352,494	$381,944
01/01/2028	12/31/2028	765	$29,835	$354,718	$384,553
01/01/2029	12/31/2029	754	$29,406	$357,711	$387,117
01/01/2030	12/31/2030	743	$29,720	$364,771	$394,491
01/01/2031	12/31/2031	732	$38,064	$371,364	$409,428
01/01/2032	12/31/2032	720	$38,160	$378,689	$416,849
01/01/2033	12/31/2033	708	$38,232	$386,182	$424,414
01/01/2034	12/31/2034	695	$38,225	$393,890	$432,115
01/01/2035	12/31/2035	681	$38,136	$402,499	$440,635
01/01/2036	12/31/2036	673	$38,361	$410,611	$448,972
01/01/2037	12/31/2037	663	$39,117	$418,779	$457,896
01/01/2038	12/31/2038	653	$39,180	$427,290	$466,470
01/01/2039	12/31/2039	642	$39,162	$436,042	$475,204
01/01/2040	12/31/2040	632	$39,184	$444,942	$484,126
01/01/2041	12/31/2041	620	$39,060	$454,079	$493,139
01/01/2042	12/31/2042	610	$39,650	$463,253	$502,903
01/01/2043	12/31/2043	599	$39,534	$472,745	$512,279
01/01/2044	12/31/2044	588	$39,396	$482,448	$521,844
01/01/2045	12/31/2045	578	$39,882	$492,234	$532,116
01/01/2046	12/31/2046	567	$39,690	$502,365	$542,055
01/01/2047	12/31/2047	557	$39,547	$512,735	$552,282
01/01/2048	12/31/2048	546	$39,858	$523,154	$563,012
01/01/2049	12/31/2049	536	$39,664	$533,443	$573,107
01/01/2050	12/31/2050	526	$39,976	$544,265	$584,241
01/01/2051	12/31/2051	515	$39,655	$555,555	$595,210

TEMPLATE 4A - Sheet 4A-4 v20220802p

SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-4.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund	
EIN:	15-6016577	
PN:	001	
MPRA Plan?	No	Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
If a MPRA Plan, which method yields the greatest amount of SFA?		MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Measurement Date:	12/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	$63,732,590	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$19,274,698	Per § 4262.4(a)(1), the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero.
Projected SFA exhaustion year:	01/01/2024	Only required on this sheet if the requested amount of SFA is based on the "basic method". Plan Year Start Date of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets.
Non-SFA Interest Rate:	5.85%	
SFA Interest Rate:	3.77%	

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments (should match total from Sheet 4A-2)	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	06/30/2023	$2,512,692	$0		-$4,938,066		-$230,367	-$5,168,432	$311,928	$14,418,193	$0	$1,873,653	$68,118,935
07/01/2023	12/31/2023	$2,512,692	$0		-$4,958,974		-$173,210	-$5,132,183	$221,567	$9,507,577	$0	$2,000,130	$72,631,757
01/01/2024	12/31/2024	$5,025,384	$0		-$9,922,299		-$366,904	-$9,507,577	$0	$0	-$781,626	$4,371,324	$81,246,839
01/01/2025	12/31/2025	$5,025,384	$0		-$9,933,761		-$417,962	$0	$0	$0	-$10,351,723	$4,599,359	$80,519,859
01/01/2026	12/31/2026	$4,812,444	$0		-$9,986,174		-$494,953	$0	$0	$0	-$10,481,127	$4,546,959	$79,398,136
01/01/2027	12/31/2027	$4,599,504	$0		-$10,035,382		-$381,944	$0	$0	$0	-$10,417,325	$4,477,038	$78,057,353
01/01/2028	12/31/2028	$4,407,858	$0		-$10,101,523		-$384,553	$0	$0	$0	-$10,486,075	$4,391,094	$76,370,229
01/01/2029	12/31/2029	$4,216,212	$0		-$10,142,364		-$387,117	$0	$0	$0	-$10,529,481	$4,285,620	$74,342,580
01/01/2030	12/31/2030	$4,024,566	$0		-$10,076,993		-$394,491	$0	$0	$0	-$10,471,484	$4,163,149	$72,058,811
01/01/2031	12/31/2031	$3,854,214	$0		-$10,018,285		-$409,428	$0	$0	$0	-$10,427,713	$4,025,898	$69,511,210
01/01/2032	12/31/2032	$3,683,862	$0		-$9,948,984		-$416,849	$0	$0	$0	-$10,365,833	$3,873,736	$66,702,975
01/01/2033	12/31/2033	$3,534,804	$0		-$9,812,323		-$424,414	$0	$0	$0	-$10,236,737	$3,708,879	$63,709,922
01/01/2034	12/31/2034	$3,385,746	$0		-$9,642,446		-$432,115	$0	$0	$0	-$10,074,561	$3,534,163	$60,555,270
01/01/2035	12/31/2035	$3,236,688	$0		-$9,466,716		-$440,635	$0	$0	$0	-$9,907,351	$3,350,139	$57,234,746
01/01/2036	12/31/2036	$3,215,394	$0		-$9,255,987		-$448,972	$0	$0	$0	-$9,704,959	$3,161,111	$53,906,292
01/01/2037	12/31/2037	$3,172,806	$0		-$9,013,607		-$457,896	$0	$0	$0	-$9,471,502	$2,971,900	$50,579,496
01/01/2038	12/31/2038	$3,151,512	$0		-$8,827,031		-$466,470	$0	$0	$0	-$9,293,501	$2,781,801	$47,219,308
01/01/2039	12/31/2039	$3,108,924	$0		-$8,639,834		-$475,204	$0	$0	$0	-$9,115,037	$2,589,148	$43,802,343
01/01/2040	12/31/2040	$3,087,630	$0		-$8,435,518		-$484,126	$0	$0	$0	-$8,919,644	$2,394,275	$40,364,604
01/01/2041	12/31/2041	$3,045,042	$0		-$8,242,451		-$493,139	$0	$0	$0	-$8,735,589	$2,197,246	$36,871,303
01/01/2042	12/31/2042	$3,023,748	$0		-$8,025,854		-$502,903	$0	$0	$0	-$8,528,757	$1,998,238	$33,364,532
01/01/2043	12/31/2043	$2,981,160	$0		-$7,817,369		-$512,279	$0	$0	$0	-$8,329,648	$1,797,605	$29,813,649
01/01/2044	12/31/2044	$2,959,866	$0		-$7,634,940		-$521,844	$0	$0	$0	-$8,156,784	$1,594,249	$26,210,980
01/01/2045	12/31/2045	$2,938,572	$0		-$7,446,331		-$532,116	$0	$0	$0	-$7,978,447	$1,388,021	$22,559,127
01/01/2046	12/31/2046	$2,895,984	$0		-$7,237,734		-$542,055	$0	$0	$0	-$7,779,788	$1,178,888	$18,854,210
01/01/2047	12/31/2047	$2,874,690	$0		-$7,011,907		-$552,282	$0	$0	$0	-$7,564,189	$967,753	$15,132,465
01/01/2048	12/31/2048	$2,832,102	$0		-$6,757,883		-$563,012	$0	$0	$0	-$7,320,895	$755,818	$11,399,490
01/01/2049	12/31/2049	$2,810,808	$0		-$6,504,606		-$573,107	$0	$0	$0	-$7,077,712	$543,837	$7,676,422
01/01/2050	12/31/2050	$2,789,514	$0		-$6,323,607		-$584,241	$0	$0	$0	-$6,907,848	$330,321	$3,888,410

TEMPLATE 4A - Sheet 4A-5

v20220802p

SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-5.

PLAN INFORMATION

Abbreviated Plan Name:		
EIN:		
PN:		
MPRA Plan?		Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
If a MPRA Plan, which method yields the greatest amount of SFA?		MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Measurement Date:		
Fair Market Value of Assets as of the SFA Measurement Date:		
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:		Per § 4262.4(a)(2)(i), the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.
Projected SFA exhaustion year:		Only required on this sheet if the requested amount of SFA is based on the "increasing assets method". Plan Year Start Date of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets.
Non-SFA Interest Rate:		
SFA Interest Rate:		

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments (should match total from Sheet 4A-2)	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))

TEMPLATE 5A

v20220802p

Baseline - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 5A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (5) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 5A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions that were changed in accordance with Section III, Acceptable Assumption Changes in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E. of PBGC's SFA assumptions guidance).

Provide a separate deterministic projection ("Baseline") using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (Sheets 4A-2, 4A-3, and either 4A-4 or 4A-5) that shows the amount of SFA that would be determined if all underlying assumptions and methods used in the projection were the same as those used in the pre-2021 certification of plan status, except the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Template 4A (Sheet 4A-1).

For purposes of this Template 5A, any assumption change made in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance should be reflected in this Baseline calculation of the SFA amount and supporting projection information, except that an assumption change for “missing” terminated vested participants described in Section III.E of PBGC’s SFA assumptions guidance should not be reflected in the Baseline projections. See examples in the SFA instructions for Section C, Item (5).

Additional instructions for each individual worksheet:

Sheet

5A-1 Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

5A-2 Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

5A-3 Baseline - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the Baseline SFA amount under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 5A-3.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine the Baseline SFA amount under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to identify the projected SFA exhaustion year in Sheet 5A-3.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 5A - Sheet 5A-1

v20220802p

Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
SFA Measurement Date:	12/31/2022

On this Sheet, show all benefit payment amounts as positive amounts.

		PROJECTED BENEFIT PAYMENTS for:				
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
12/31/2022	06/30/2023	$4,575,435	$166,931	$195,660	$41	$4,938,066
07/01/2023	12/31/2023	$4,446,005	$203,833	$309,056	$81	$4,958,974
01/01/2024	12/31/2024	$8,757,632	$434,310	$730,038	$320	$9,922,299
01/01/2025	12/31/2025	$8,479,487	$507,577	$945,820	$877	$9,933,761
01/01/2026	12/31/2026	$8,197,497	$621,651	$1,165,102	$1,949	$9,986,199
01/01/2027	12/31/2027	$7,917,489	$720,180	$1,393,961	$3,827	$10,035,457
01/01/2028	12/31/2028	$7,631,618	$857,553	$1,605,672	$6,876	$10,101,719
01/01/2029	12/31/2029	$7,339,097	$1,009,181	$1,783,609	$11,019	$10,142,905
01/01/2030	12/31/2030	$7,040,529	$1,082,994	$1,938,866	$15,813	$10,078,201
01/01/2031	12/31/2031	$6,737,714	$1,180,989	$2,080,332	$21,625	$10,020,660
01/01/2032	12/31/2032	$6,430,173	$1,284,031	$2,210,405	$28,648	$9,953,256
01/01/2033	12/31/2033	$6,118,689	$1,336,958	$2,326,383	$37,152	$9,819,181
01/01/2034	12/31/2034	$5,804,087	$1,360,075	$2,440,121	$48,019	$9,652,301
01/01/2035	12/31/2035	$5,487,232	$1,379,589	$2,552,603	$60,791	$9,480,214
01/01/2036	12/31/2036	$5,169,055	$1,388,905	$2,642,012	$73,939	$9,273,910
01/01/2037	12/31/2037	$4,850,590	$1,380,642	$2,718,368	$87,303	$9,036,902
01/01/2038	12/31/2038	$4,532,988	$1,425,551	$2,797,063	$101,569	$8,857,170
01/01/2039	12/31/2039	$4,217,502	$1,466,690	$2,876,963	$116,825	$8,677,979
01/01/2040	12/31/2040	$3,905,481	$1,481,032	$2,962,070	$133,248	$8,481,830
01/01/2041	12/31/2041	$3,598,346	$1,516,263	$3,030,954	$151,352	$8,296,914
01/01/2042	12/31/2042	$3,297,511	$1,524,055	$3,094,576	$172,706	$8,088,847
01/01/2043	12/31/2043	$3,004,348	$1,528,147	$3,159,650	$197,192	$7,889,336
01/01/2044	12/31/2044	$2,720,198	$1,528,990	$3,240,588	$226,750	$7,716,525
01/01/2045	12/31/2045	$2,446,395	$1,496,516	$3,332,004	$263,540	$7,538,454
01/01/2046	12/31/2046	$2,184,268	$1,462,818	$3,390,098	$305,071	$7,342,255
01/01/2047	12/31/2047	$1,935,103	$1,431,271	$3,414,670	$349,488	$7,130,531
01/01/2048	12/31/2048	$1,700,116	$1,382,227	$3,415,070	$395,855	$6,893,267
01/01/2049	12/31/2049	$1,480,432	$1,326,928	$3,409,987	$443,555	$6,660,901
01/01/2050	12/31/2050	$1,277,026	$1,305,300	$3,428,829	$492,728	$6,503,882
01/01/2051	12/31/2051	$1,090,677	$1,276,222	$3,448,138	$543,358	$6,358,394

TEMPLATE 5A - Sheet 5A-2 v20220802p

Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
SFA Measurement Date:	12/31/2022

On this Sheet, show all administrative expense amounts as positive amounts.

			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
12/31/2022	06/30/2023	799	$25,568	$153,680	$179,248
07/01/2023	12/31/2023	798	$0	$155,829	$155,829
01/01/2024	12/31/2024	798	$42,693	$314,255	$356,948
01/01/2025	12/31/2025	797	$28,692	$321,151	$349,843
01/01/2026	12/31/2026	796	$29,452	$327,388	$356,840
01/01/2027	12/31/2027	795	$30,210	$333,767	$363,977
01/01/2028	12/31/2028	795	$31,005	$340,251	$371,256
01/01/2029	12/31/2029	793	$30,927	$347,755	$378,682
01/01/2030	12/31/2030	791	$31,640	$354,616	$386,256
01/01/2031	12/31/2031	789	$41,028	$360,686	$401,714
01/01/2032	12/31/2032	786	$41,658	$367,837	$409,495
01/01/2033	12/31/2033	783	$42,282	$375,163	$417,445
01/01/2034	12/31/2034	779	$42,845	$382,699	$425,544
01/01/2035	12/31/2035	774	$43,344	$391,119	$434,463
01/01/2036	12/31/2036	770	$43,890	$398,994	$442,884
01/01/2037	12/31/2037	766	$45,194	$406,918	$452,112
01/01/2038	12/31/2038	761	$45,660	$415,183	$460,843
01/01/2039	12/31/2039	755	$46,055	$423,697	$469,752
01/01/2040	12/31/2040	750	$46,500	$432,341	$478,841
01/01/2041	12/31/2041	744	$46,872	$441,243	$488,115
01/01/2042	12/31/2042	739	$48,035	$450,135	$498,170
01/01/2043	12/31/2043	734	$48,444	$459,369	$507,813
01/01/2044	12/31/2044	729	$48,843	$468,809	$517,652
01/01/2045	12/31/2045	724	$49,956	$478,295	$528,251
01/01/2046	12/31/2046	719	$50,330	$488,168	$538,498
01/01/2047	12/31/2047	714	$50,694	$498,244	$548,938
01/01/2048	12/31/2048	709	$51,757	$508,361	$560,118
01/01/2049	12/31/2049	704	$52,096	$518,378	$570,474
01/01/2050	12/31/2050	700	$53,200	$528,870	$582,070
01/01/2051	12/31/2051	695	$53,515	$539,875	$593,390

TEMPLATE 5A - Sheet 5A-3 v20220802p

Baseline - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$63,732,590
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$2,534,891
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments (should match total from Sheet 5A-1)	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 5A-2)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	06/30/2023	$2,512,692	$0		-$4,938,066		-$179,248	-$2,534,891	$0	$0	-$2,582,423	$1,836,686	$65,499,545
07/01/2023	12/31/2023	$2,512,692	$0		-$4,958,974		-$155,829	$0	$0	$0	-$5,114,802	$1,851,385	$64,748,820
01/01/2024	12/31/2024	$5,025,384	$0		-$9,922,299		-$356,948	$0	$0	$0	-$10,279,247	$3,636,315	$63,131,272
01/01/2025	12/31/2025	$5,025,384	$0		-$9,933,761		-$349,843	$0	$0	$0	-$10,283,604	$3,541,562	$61,414,614
01/01/2026	12/31/2026	$5,025,384	$0		-$9,986,199		-$356,840	$0	$0	$0	-$10,343,039	$3,439,424	$59,536,384
01/01/2027	12/31/2027	$5,025,384	$0		-$10,035,457		-$363,977	$0	$0	$0	-$10,399,433	$3,327,922	$57,490,257
01/01/2028	12/31/2028	$5,025,384	$0		-$10,101,719		-$371,256	$0	$0	$0	-$10,472,975	$3,206,103	$55,248,769
01/01/2029	12/31/2029	$5,025,384	$0		-$10,142,905		-$378,682	$0	$0	$0	-$10,521,587	$3,073,574	$52,826,140
01/01/2030	12/31/2030	$5,025,384	$0		-$10,078,201		-$386,256	$0	$0	$0	-$10,464,457	$2,933,497	$50,320,565
01/01/2031	12/31/2031	$5,025,384	$0		-$10,020,660		-$401,714	$0	$0	$0	-$10,422,374	$2,788,135	$47,711,710
01/01/2032	12/31/2032	$5,025,384	$0		-$9,953,256		-$409,495	$0	$0	$0	-$10,362,751	$2,637,236	$45,011,580
01/01/2033	12/31/2033	$5,025,384	$0		-$9,819,181		-$417,445	$0	$0	$0	-$10,236,625	$2,482,915	$42,283,254
01/01/2034	12/31/2034	$5,025,384	$0		-$9,652,301		-$425,544	$0	$0	$0	-$10,077,845	$2,327,886	$39,558,679
01/01/2035	12/31/2035	$5,025,384	$0		-$9,480,214		-$434,463	$0	$0	$0	-$9,914,676	$2,173,203	$36,842,590
01/01/2036	12/31/2036	$5,025,384	$0		-$9,273,910		-$442,884	$0	$0	$0	-$9,716,794	$2,020,018	$34,171,198
01/01/2037	12/31/2037	$5,025,384	$0		-$9,036,902		-$452,112	$0	$0	$0	-$9,489,014	$1,870,310	$31,577,879
01/01/2038	12/31/2038	$5,025,384	$0		-$8,857,170		-$460,843	$0	$0	$0	-$9,318,013	$1,723,531	$29,008,781
01/01/2039	12/31/2039	$5,025,384	$0		-$8,677,979		-$469,752	$0	$0	$0	-$9,147,731	$1,578,149	$26,464,583
01/01/2040	12/31/2040	$5,025,384	$0		-$8,481,830		-$478,841	$0	$0	$0	-$8,960,671	$1,434,707	$23,964,003
01/01/2041	12/31/2041	$5,025,384	$0		-$8,296,914		-$488,115	$0	$0	$0	-$8,785,029	$1,293,488	$21,497,847
01/01/2042	12/31/2042	$5,025,384	$0		-$8,088,847		-$498,170	$0	$0	$0	-$8,587,017	$1,154,927	$19,091,141
01/01/2043	12/31/2043	$5,025,384	$0		-$7,889,336		-$507,813	$0	$0	$0	-$8,397,149	$1,019,609	$16,738,985
01/01/2044	12/31/2044	$5,025,384	$0		-$7,716,525		-$517,652	$0	$0	$0	-$8,234,177	$886,707	$14,416,899
01/01/2045	12/31/2045	$5,025,384	$0		-$7,538,454		-$528,251	$0	$0	$0	-$8,066,705	$755,694	$12,131,272
01/01/2046	12/31/2046	$5,025,384	$0		-$7,342,255		-$538,498	$0	$0	$0	-$7,880,753	$627,347	$9,903,251
01/01/2047	12/31/2047	$5,025,384	$0		-$7,130,531		-$548,938	$0	$0	$0	-$7,679,469	$502,812	$7,751,978
01/01/2048	12/31/2048	$5,025,384	$0		-$6,893,267		-$560,118	$0	$0	$0	-$7,453,385	$383,481	$5,707,458
01/01/2049	12/31/2049	$5,025,384	$0		-$6,660,901		-$570,474	$0	$0	$0	-$7,231,374	$270,278	$3,771,746
01/01/2050	12/31/2050	$5,025,384	$0		-$6,503,882		-$582,070	$0	$0	$0	-$7,085,952	$161,232	$1,872,410
01/01/2051	12/31/2051	$5,025,384	$0		-$6,358,394		-$593,390	$0	$0	$0	-$6,951,784	$53,993	$3

TEMPLATE 6A

v20220802p

Reconciliation - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 6A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (6) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 6A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions changed in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance).

This Template 6A is also not required if the requested SFA amount from Template 4A is the same as the SFA amount shown in Template 5A (Baseline).

If the assumptions/methods used to determine the requested SFA amount differ from those in the "Baseline" projection in Template 5A, then provide a reconciliation of the change in the total amount of SFA due to each change in assumption/method from the Baseline to the requested SFA as shown in Template 4A.

For each assumption/method change from the Baseline through the requested SFA amount, provide a deterministic projection using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (either Sheet 4A-4 or Sheet 4A-5).

Additional instructions for each individual worksheet:

Sheet

6A-1 **Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"**

For Item number 1, show the SFA amount determined in Template 5A using the "Baseline" assumptions and methods. If there is only one change in assumptions/methods between the Baseline (Template 5A) and the requested SFA amount (Template 4A), then show on Item number 2 the requested SFA amount, and briefly identify the change in assumptions from the Baseline.

If there is more than one change in assumptions/methods from the Baseline, show each individual change as a separate Item number. Each Item number should reflect all changes already measured in the prior Item number. For example, the difference between the SFA amount shown for Item number 4 and Item number 5 should be the incremental change due to changing the identified single assumption/method. The Item numbers should show assumption/method changes in the order that they were incrementally measured.

6A-2 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the intermediate Item number 2 SFA amount from Sheet 6A-1 under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine each intermediate SFA amount from Sheet 6A-1 under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

A Reconciliation Details sheet is not needed for the last Item number shown in the Sheet 6A-1 Reconciliation, since the information should be the same as shown in Template 4A. For example, if there is only one assumption change from the Baseline, then Item number 2 should identify what assumption changed between the Baseline and Item number 2, where Item number 2 is the requested SFA amount. Since details on the determination of the requested SFA amount are shown in Template 4A, a separate Sheet 6A-2 Reconciliation Details is not required here.

6A-3 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 3 SFA amount from Sheet 6A-1.

6A-4 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 4 SFA amount from Sheet 6A-1.

6A-5 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 5 SFA amount from Sheet 6A-1.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 6A - Sheet 6A-1

v20220802p

Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 6A Instructions for Additional Instructions for Sheet 6A-1.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A

Item number	Basis for Assumptions/Methods. For each Item, briefly describe the incremental change reflected in the SFA amount.	Change in SFA Amount (from prior Item number)	SFA Amount	NOTE: A sheet with Recon Details is not required for the last Item number provided, since that information should be the same as provided in Template 4A.
1	Baseline	N/A	$2,534,891	From Template 5A.
2	SFA Expenses	$440,904	$2,975,795	Show details supporting the SFA amount on Sheet 6A-2.
3	CBU decline of 4.3% for first 10 years and 1% thereafter	$16,298,903	$19,274,698	Show details supporting the SFA amount on Sheet 6A-3. will match template 4A
4				Show details supporting the SFA amount on Sheet 6A-4.
5				Show details supporting the SFA amount on Sheet 6A-5.

Create additional rows as needed, and create additional detailed sheets by copying Sheet 6A-5 and re-labeling the header and the sheet name to be 6A-6, 6A-7, etc.

TEMPLATE 6A - Sheet 6A-2

Item Description (from 6A-1):	

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$63,732,590
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$2,975,795
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	06/30/2023	$2,512,692	$0		-$4,938,066		-$230,367	-$2,975,795	$0	$0	-$2,192,637	$1,842,266	$65,894,911
07/01/2023	12/31/2023	$2,512,692	$0		-$4,958,974		-$173,210	$0	$0	$0	-$5,132,183	$1,862,536	$65,137,956
01/01/2024	12/31/2024	$5,025,384	$0		-$9,922,299		-$366,904	$0	$0	$0	-$10,289,203	$3,658,792	$63,532,929
01/01/2025	12/31/2025	$5,025,384	$0		-$9,933,761		-$417,962	$0	$0	$0	-$10,351,723	$3,563,095	$61,769,685
01/01/2026	12/31/2026	$5,025,384	$0		-$9,986,199		-$495,360	$0	$0	$0	-$10,481,559	$3,456,202	$59,769,712
01/01/2027	12/31/2027	$5,025,384	$0		-$10,035,457		-$382,704	$0	$0	$0	-$10,418,160	$3,341,031	$57,717,967
01/01/2028	12/31/2028	$5,025,384	$0		-$10,101,719		-$385,723	$0	$0	$0	-$10,487,442	$3,219,007	$55,474,916
01/01/2029	12/31/2029	$5,025,384	$0		-$10,142,905		-$393,438	$0	$0	$0	-$10,536,343	$3,086,378	$53,050,336
01/01/2030	12/31/2030	$5,025,384	$0		-$10,078,201		-$401,307	$0	$0	$0	-$10,479,508	$2,946,179	$50,542,391
01/01/2031	12/31/2031	$5,025,384	$0		-$10,020,660		-$417,066	$0	$0	$0	-$10,437,726	$2,800,669	$47,930,718
01/01/2032	12/31/2032	$5,025,384	$0		-$9,953,256		-$425,154	$0	$0	$0	-$10,378,410	$2,649,596	$45,227,288
01/01/2033	12/31/2033	$5,025,384	$0		-$9,819,181		-$433,417	$0	$0	$0	-$10,252,597	$2,495,073	$42,495,148
01/01/2034	12/31/2034	$5,025,384	$0		-$9,652,301		-$441,835	$0	$0	$0	-$10,094,136	$2,339,812	$39,766,208
01/01/2035	12/31/2035	$5,025,384	$0		-$9,480,214		-$451,080	$0	$0	$0	-$9,931,294	$2,184,865	$37,045,163
01/01/2036	12/31/2036	$5,025,384	$0		-$9,273,910		-$459,834	$0	$0	$0	-$9,733,744	$2,031,380	$34,368,183
01/01/2037	12/31/2037	$5,025,384	$0		-$9,036,902		-$469,401	$0	$0	$0	-$9,506,303	$1,881,335	$31,768,599
01/01/2038	12/31/2038	$5,025,384	$0		-$8,857,170		-$478,478	$0	$0	$0	-$9,335,648	$1,734,180	$29,192,515
01/01/2039	12/31/2039	$5,025,384	$0		-$8,677,979		-$487,739	$0	$0	$0	-$9,165,718	$1,588,379	$26,640,560
01/01/2040	12/31/2040	$5,025,384	$0		-$8,481,830		-$497,188	$0	$0	$0	-$8,979,018	$1,444,473	$24,131,399
01/01/2041	12/31/2041	$5,025,384	$0		-$8,296,914		-$506,829	$0	$0	$0	-$8,803,743	$1,302,741	$21,655,781
01/01/2042	12/31/2042	$5,025,384	$0		-$8,088,847		-$517,259	$0	$0	$0	-$8,606,106	$1,163,616	$19,238,675
01/01/2043	12/31/2043	$5,025,384	$0		-$7,889,336		-$527,283	$0	$0	$0	-$8,416,619	$1,027,679	$16,875,119
01/01/2044	12/31/2044	$5,025,384	$0		-$7,716,525		-$537,512	$0	$0	$0	-$8,254,036	$894,099	$14,540,566
01/01/2045	12/31/2045	$5,025,384	$0		-$7,538,454		-$548,508	$0	$0	$0	-$8,086,962	$762,345	$12,241,333
01/01/2046	12/31/2046	$5,025,384	$0		-$7,342,255		-$559,160	$0	$0	$0	-$7,901,415	$633,190	$9,998,492
01/01/2047	12/31/2047	$5,025,384	$0		-$7,130,531		-$570,013	$0	$0	$0	-$7,700,544	$507,775	$7,831,107
01/01/2048	12/31/2048	$5,025,384	$0		-$6,893,267		-$581,615	$0	$0	$0	-$7,474,882	$387,490	$5,769,099
01/01/2049	12/31/2049	$5,025,384	$0		-$6,660,901		-$592,400	$0	$0	$0	-$7,253,301	$273,252	$3,814,434
01/01/2050	12/31/2050	$5,025,384	$0		-$6,503,882		-$604,435	$0	$0	$0	-$7,108,317	$163,084	$1,894,585
01/01/2051	12/31/2051	$5,025,384	$0		-$6,358,394		-$616,202	$0	$0	$0	-$6,974,596	$54,632	$5

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$63,732,590
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$19,274,698
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
12/31/2022	06/30/2023	$2,512,692	$0		-$4,938,066		-$230,367	-$5,168,432	$311,928	$14,418,193	$0	$1,873,653	$68,118,935
07/01/2023	12/31/2023	$2,512,692	$0		-$4,958,974		-$173,210	-$5,132,183	$221,567	$9,507,577	$0	$2,000,130	$72,631,757
01/01/2024	12/31/2024	$5,025,384	$0		-$9,922,299		-$366,904	-$9,507,577	$0	$0	-$781,626	$4,371,324	$81,246,839
01/01/2025	12/31/2025	$5,025,384	$0		-$9,933,761		-$417,962	$0	$0	$0	-$10,351,723	$4,599,359	$80,519,859
01/01/2026	12/31/2026	$4,812,444	$0		-$9,986,174		-$494,953	$0	$0	$0	-$10,481,127	$4,546,959	$79,398,136
01/01/2027	12/31/2027	$4,599,504	$0		-$10,035,382		-$381,944	$0	$0	$0	-$10,417,325	$4,477,038	$78,057,353
01/01/2028	12/31/2028	$4,407,858	$0		-$10,101,523		-$384,553	$0	$0	$0	-$10,486,075	$4,391,094	$76,370,229
01/01/2029	12/31/2029	$4,216,212	$0		-$10,142,364		-$387,117	$0	$0	$0	-$10,529,481	$4,285,620	$74,342,580
01/01/2030	12/31/2030	$4,024,566	$0		-$10,076,993		-$394,491	$0	$0	$0	-$10,471,484	$4,163,149	$72,058,811
01/01/2031	12/31/2031	$3,854,214	$0		-$10,018,285		-$409,428	$0	$0	$0	-$10,427,713	$4,025,898	$69,511,210
01/01/2032	12/31/2032	$3,683,862	$0		-$9,948,984		-$416,849	$0	$0	$0	-$10,365,833	$3,873,736	$66,702,975
01/01/2033	12/31/2033	$3,534,804	$0		-$9,812,323		-$424,414	$0	$0	$0	-$10,236,737	$3,708,879	$63,709,922
01/01/2034	12/31/2034	$3,385,746	$0		-$9,642,446		-$432,115	$0	$0	$0	-$10,074,561	$3,534,163	$60,555,270
01/01/2035	12/31/2035	$3,236,688	$0		-$9,466,716		-$440,635	$0	$0	$0	-$9,907,351	$3,350,139	$57,234,746
01/01/2036	12/31/2036	$3,215,394	$0		-$9,255,987		-$448,972	$0	$0	$0	-$9,704,959	$3,161,111	$53,906,292
01/01/2037	12/31/2037	$3,172,806	$0		-$9,013,607		-$457,896	$0	$0	$0	-$9,471,502	$2,971,900	$50,579,496
01/01/2038	12/31/2038	$3,151,512	$0		-$8,827,031		-$466,470	$0	$0	$0	-$9,293,501	$2,781,801	$47,219,308
01/01/2039	12/31/2039	$3,108,924	$0		-$8,639,834		-$475,204	$0	$0	$0	-$9,115,037	$2,589,148	$43,802,343
01/01/2040	12/31/2040	$3,087,630	$0		-$8,435,518		-$484,126	$0	$0	$0	-$8,919,644	$2,394,275	$40,364,604
01/01/2041	12/31/2041	$3,045,042	$0		-$8,242,451		-$493,139	$0	$0	$0	-$8,735,589	$2,197,246	$36,871,303
01/01/2042	12/31/2042	$3,023,748	$0		-$8,025,854		-$502,903	$0	$0	$0	-$8,528,757	$1,998,238	$33,364,532
01/01/2043	12/31/2043	$2,981,160	$0		-$7,817,369		-$512,279	$0	$0	$0	-$8,329,648	$1,797,605	$29,813,649
01/01/2044	12/31/2044	$2,959,866	$0		-$7,634,940		-$521,844	$0	$0	$0	-$8,156,784	$1,594,249	$26,210,980
01/01/2045	12/31/2045	$2,938,572	$0		-$7,446,331		-$532,116	$0	$0	$0	-$7,978,447	$1,388,021	$22,559,127
01/01/2046	12/31/2046	$2,895,984	$0		-$7,237,734		-$542,055	$0	$0	$0	-$7,779,788	$1,178,888	$18,854,210
01/01/2047	12/31/2047	$2,874,690	$0		-$7,011,907		-$552,282	$0	$0	$0	-$7,564,189	$967,753	$15,132,465
01/01/2048	12/31/2048	$2,832,102	$0		-$6,757,883		-$563,012	$0	$0	$0	-$7,320,895	$755,818	$11,399,490
01/01/2049	12/31/2049	$2,810,808	$0		-$6,504,606		-$573,107	$0	$0	$0	-$7,077,712	$543,837	$7,676,422
01/01/2050	12/31/2050	$2,789,514	$0		-$6,323,607		-$584,241	$0	$0	$0	-$6,907,848	$330,321	$3,888,410
01/01/2051	12/31/2051	$2,746,926	$0		-$6,152,243		-$595,210	$0	$0	$0	-$6,747,453	$112,120	$2

TEMPLATE 6A - Sheet 6A-4

Item Description (from 6A-1):	

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	
EIN:	
PN:	
MPRA Plan?	
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	
Fair Market Value of Assets as of the SFA Measurement Date:	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	
Non-SFA Interest Rate:	
SFA Interest Rate:	

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	
EIN:	
PN:	
MPRA Plan?	
If a MPRA Plan, which method yields the greatest amount of SFA?	
SFA Measurement Date:	
Fair Market Value of Assets as of the SFA Measurement Date:	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	
Non-SFA Interest Rate:	
SFA Interest Rate:	

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))

Version Updates

Version	Date updated
v20220701p	07/01/2022

TEMPLATE 7

v20220701p

7a - Assumption/Method Changes for SFA Eligibility

File name: *Template 7 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)a. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

Sheet 7a of Template 7 is not required if the plan is eligible for SFA under § 4262.3(a)(2) (MPRA suspensions) or § 4262.3(a)(4) (certain insolvent plans) of PBGC's special financial assistance regulation.

Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed before January 1, 2021.

Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed after December 31, 2020 but reflects the same assumptions as those in the pre-2021 certification of plan status.

Provide a table identifying which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status and brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

This table should identify all changed assumptions/methods (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)a. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used in showing the plan's eligibility for SFA (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Prior assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7a is intended as an abbreviated version of more detailed information provided in Section D, Item (6)a. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

Template 7 - Sheet 7a v20220701p

Assumption/Method Changes - SFA Eligibility

PLAN INFORMATION

Abbreviated Plan Name:	
EIN:	
PN:	

Brief description of basis for qualifying for SFA (e.g., critical and declining status in 2020, insolvent plan, critical status and meet other criteria)	

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used in showing the plan's eligibility for SFA (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable

TEMPLATE 7

v20220701p

7b - Assumption/Method Changes for SFA Amount

File name: *Template 7 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)b. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

Provide a table identifying which assumptions/methods used in determining the amount of SFA differ from those used in the pre-2021 certification of plan status (except the non-SFA and SFA interest rates) and brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

Please state if the changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's guidance on Special Financial Assistance Assumptions.

This table should identify all changed assumptions/methods except for the interest rates (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)b. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Original assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

For example, assume the plan is projected to be insolvent in 2029 in the pre-2021 certification of plan status. The plan changes its CBU assumption by extending the assumption to the later projection years as described in Paragraph A, "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's guidance on Special Financial Assistance Assumptions. Complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
CBU Assumption	Decrease from most recent plan year's actual number of CBUs by 2% per year to 2028	Same number of CBUs for each projection year to 2028 as shown in (A), then constant CBUs for all years after 2028.	Original assumption does not address years after original projected insolvency in 2029. Proposed assumption uses acceptable extension methodology.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7b is intended as an abbreviated version of more detailed information provided in Section D, Item (6)b. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

Template 7 - Sheet 7b v20220701p

Assumption/Method Changes - SFA Amount

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption (See Section D, Item 6(b) for more detail)	Healthy: 115% of the Sex Distinct RP-2014 Blue Collar Mortality Table for non-disabled lives with improvement using scale MP-2015 (using 50% of the ultimate rates), Disabled: the Sex Distinct RP-2000 Disabled Retiree Mortality Table for disabled lives.	Healthy: PRI-2012 Blue Collar Employee and Healthy Retiree Tables with generational projection using Scale MP-2021. Disabled: PRI-2012 Disabled Retiree Mortality Table with generational projection using Scale MP-2021.	The older mortality tables are no longer reasonable for purposes of determining the amount of SFA because newer tables based on more recent studies that include multiemployer pension plan mortality experience data are now available. New assumption reflects more recently published experience for blue collar workers. The updated assumption is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.
New Entrant Profile (See Section D, Item 6(b) for more detail)	The new entrant profile reflects experience from the preceding plan year (2018 new entrants to the July 1, 2019 valuation). It was assumed in the 2019 valuation that each participant exiting the Plan is replaced by a new entrant.	For purposes of determining the amount of SFA, the new entrant profile assumption was updated to reflect new entrants and rehires to the Plan during the period from July 1, 2016 through June 30, 2021. This period represents the most recent five years preceding the census date for the participant data used in the determination of the amount of SFA, July 1, 2021. For vested rehires returning from separated vested status, we have included only their age and vesting service totals for this purpose. Their vested accrued benefits were excluded.	The 2020 PPA zone certification new entrant assumption did not consider more than 1 years' worth of plan experience. Furthermore, it did not extend beyond the original PPA projection period. The assumption for determining the amount of SFA was updated to reflect the most current census data and the latest available five-year experience period through June 30, 2021. Furthermore, the assumption is now extended from July 1, 2021 through the end of the SFA projection period, December 31, 2051. The updated assumption better reflects the expected new entrant demographics of the Plan by measuring over a longer period, which should smooth out any temporary fluctuations in rehire demographics, and is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

Administration Expenses (See Section D, Item 6(b) for more detail)	$320,000 during the plan year beginning July 1, 2020. For projection purposes, expenses are assumed to increase 2% annually thereafter.	$332,928 for the plan year beginning July 1, 2022 plan year ($320,000 increased by 2% for two years), increasing 2% per year thereafter. The amount of administrative expenses for the plan year beginning in 2031 is adjusted to reflect the increase in the PBGC flat-rate premium to $52, with 2% annual increases reflected thereafter. We have included the costs associated with preparation of the SFA application, future SFA compliance requirements, and the timing in which they were or are expected to be paid. Additionally, the administrative expense projection reflects the plan year change from a July 1 - June 30 plan year to a calendar plan year effective January 1, 2024.	The updated assumption continues to apply a 2% annual increase for projecting administrative expenses—consistent with the rate used during the last full plan year in the projection period of the 2020 zone certification. This assumption is now extended through the end of the SFA projection period (December 31, 2051). The revised projection reflects updated expectations for administrative costs, incorporating: •$212,395 in additonal expenses incurred during the SFA application process (plan years 2023 through June 2026) •The anticipated increase in the PBGC flat-rate premium beginning in 2031 •A $56,500 margin, $31,500 for actuarial consulting and $25,000 for legal consulting, added to account for potential post-submission follow-up work related to the SFA application. This margin reflects approximately 80 additional hours of actuarial professional services, and •$16,200 of additional expense during 2026 for updating internal materials (reports, projections, etc.) to account for SFA. This reflects roughly 30 hours of additional actuarial professional sesrvices. Due to expected efficiencies after the initial year, these future expenses are expected to decrease to $4,957 (based on 9 hours of additional services) and increase 2% per year. •$13,770 of additional expense starting in 2027 for compliance reporting requirements. This reflect roughly 25 hours of addtitional actuarial professional services in the intiial year. Due to expected efficiencies after the initial year, these future expenses are expected to decrease to $9,410 (based on 16.75 hours of additional services) and increase 2% per year. After an additional 2 years, once SFA assets are exhausted, the filing expenses are expected to decrease another 50% and increase 2% per year going forward. Lastly, the administrative expense projection has also been updated to reflect the change in the plan year beginning January 1, 2024. Please note, there was no split between the PBGC premiums and other expenses in the original administrative expense assumption. In the baseline determination (Template 5A), the total administrative expense is projected to increase 2% per year through the projection period. The amount of the annual PBGC premium is determined based on the projected headcount and projected premium rate, and the difference between the total projected expense and the PBGC premiums is allocated as “other” expense. When the CBUs were changed, we kept the non-PBGC (“other”) expense the same and replaced the PBGC portion with the new head count (tied to new CBU assumption) times the PBGC per person premium. The details of each administrative expense projection can be seen in Templates 4A, and 5A. There was no attempt to (1) assume higher inflation due to changes in expectations since 2020, (2) reflect future PBGC rate increases tied to increases in national average wages (vs. CPI) or (3) move away from the simple 2% overall increase as was assumed in the 2020 zone certification. Increases applied to the PBGC rate include the $1 rounding rule (rounding occurs after applying the 2% annual compounded increases to the published premium rate for the 2023 plan year). The administrative assumption changes outlined above are consistent with the “acceptable” change in PBGC’s guidance on SFA assumptions and are therefore reasonable for determining the amount of SFA.
Average Hourly Contribution Rate (See Section D, Item 6(b) for more detail)	The 2020 PPA zone certification assumed the average hourly contribution rate for the plan year beginning July 1, 2020 would be $15.21.	The current journeyman rate is still $15.21 per hour. It is assumed that this rate will extend through the end of the SFA projection period, December 31, 2051.	The assumption is now extended from July 1, 2021 through the end of the SFA projection period, December 31, 2051. This change is consistent with the “acceptable” change in PBGC’s guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.
CBU Assumption (See Section D, Item 6(b) for more detail)	The 2020 PPA zone certification assumed that each active participant (from the most recent completed valuation) would work 1,400 hours each (count from the July 1, 2019 valuation).	The final CBU assumption assumes that CBUs will decline at a rate of 4.3% from January 1, 2025 for the first 10 years and 1% per year thereafter through December 31, 2051 (the end of the SFA projection period). We also had to adjust the projection for the plan year change.	The CBU assumption from the 2020 zone certification did not extend beyond the original PPA projected plan period. The prior assumption is no longer reasonable because it must be extended through the end of the SFA projection period, December 31, 2051. The updated assumption extends through the end of the SFA projection period, December 31, 2051. Reflecting a 4.3% decline for the first 10 years starting January 1, 2025 and 1% per year thereafter through December 31, 2051, is consistent with the methodology developed in the PBGC’s guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.

Version Updates v20220802p

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 8

File name: *Template 8 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

v20220802p

Contribution and Withdrawal Liability Details

Provide details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount. This should include total contributions, contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams. For withdrawal liability, separately show amounts for currently withdrawn employers and for future assumed withdrawals. Also provide the projected number of active participants at the beginning of each plan year.

The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001

Unit (e.g. hourly, weekly)	hourly

					All Other Sources of Non-Investment Income					
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Contributions*	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments for Currently Withdrawn Employers	Withdrawal Liability Payments for Projected Future Withdrawals	Projected Number of Active Participants (Including New Entrants) at the Beginning of the Plan Year
12/31/2022	06/30/2023	$2,512,692	165,200	$15.21				$0	$0	226
07/01/2023	12/31/2023	$2,512,692	165,200	$15.21				$0	$0	216
01/01/2024	12/31/2024	$5,025,384	330,400	$15.21				$0	$0	212
01/01/2025	12/31/2025	$5,025,384	330,400	$15.21				$0	$0	203
01/01/2026	12/31/2026	$4,812,444	316,400	$15.21				$0	$0	194
01/01/2027	12/31/2027	$4,599,504	302,400	$15.21				$0	$0	185
01/01/2028	12/31/2028	$4,407,858	289,800	$15.21				$0	$0	177
01/01/2029	12/31/2029	$4,216,212	277,200	$15.21				$0	$0	170
01/01/2030	12/31/2030	$4,024,566	264,600	$15.21				$0	$0	163
01/01/2031	12/31/2031	$3,854,214	253,400	$15.21				$0	$0	156
01/01/2032	12/31/2032	$3,683,862	242,200	$15.21				$0	$0	152
01/01/2033	12/31/2033	$3,534,804	232,400	$15.21				$0	$0	150
01/01/2034	12/31/2034	$3,385,746	222,600	$15.21				$0	$0	149
01/01/2035	12/31/2035	$3,236,688	212,800	$15.21				$0	$0	147
01/01/2036	12/31/2036	$3,215,394	211,400	$15.21				$0	$0	146
01/01/2037	12/31/2037	$3,172,806	208,600	$15.21				$0	$0	144
01/01/2038	12/31/2038	$3,151,512	207,200	$15.21				$0	$0	143
01/01/2039	12/31/2039	$3,108,924	204,400	$15.21				$0	$0	141
01/01/2040	12/31/2040	$3,087,630	203,000	$15.21				$0	$0	140
01/01/2041	12/31/2041	$3,045,042	200,200	$15.21				$0	$0	139
01/01/2042	12/31/2042	$3,023,748	198,800	$15.21				$0	$0	137
01/01/2043	12/31/2043	$2,981,160	196,000	$15.21				$0	$0	136
01/01/2044	12/31/2044	$2,959,866	194,600	$15.21				$0	$0	134
01/01/2045	12/31/2045	$2,938,572	193,200	$15.21				$0	$0	133
01/01/2046	12/31/2046	$2,895,984	190,400	$15.21				$0	$0	132
01/01/2047	12/31/2047	$2,874,690	189,000	$15.21				$0	$0	130
01/01/2048	12/31/2048	$2,832,102	186,200	$15.21				$0	$0	129
01/01/2049	12/31/2049	$2,810,808	184,800	$15.21				$0	$0	128
01/01/2050	12/31/2050	$2,789,514	183,400	$15.21				$0	$0	127
01/01/2051	12/31/2051	$2,746,926	180,600	$15.21				$0	$0	125

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of Non-Investment Income."

Template 10 #REF!

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

PLAN INFORMATION

Abbreviated Plan Name:	Local 73 Retirement Fund
EIN:	15-6016577
PN:	001

	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
SFA Measurement Date	N/A	N/A	12/31/2022	12/31/2022	N/A	
Census Data as of		07/01/2019	07/01/2021	07/01/2021	N/A	
DEMOGRAPHIC ASSUMPTIONS						
Base Mortality - Healthy	*2019AVR Local 73.pdf pg 29*	115% RP-2014 (BC) Mortality Table	PRI-2012 (BC) Employee and Healthy Retiree Tables	Same as baseline	Acceptable Change	
Mortality Improvement - Healthy	*2019AVR Local 73.pdf pg 29*	MP-2015	MP-2021	Same as baseline	Acceptable Change	
Base Mortality - Disabled	*2019AVR Local 73.pdf pg 29*	RP-2000 Disabled Retiree Mortality	PRI-2012 Disabled Retiree Mortality Table	Same as baseline	Acceptable Change	
Mortality Improvement - Disabled	*2019AVR Local 73.pdf pg 29*	N/A	MP-2021	Same as baseline	Acceptable Change	
Retirement - Actives	*2019AVR Local 73.pdf pg 29*	Age / Rate: 55 - 58: 5.00%; 59: 10.00%; 60: 20.00%; 61: 10.00%; 62: 30.00%; 63: 50.00%; 64: 50.00%; 65: 100.00%	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Retirement - TVs	*Not explicitly stated*	Earliest of age 60 with 30 years, or age 62 with 10 years, or age 65 with 5 years	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Turnover	*2019AVR Local 73.pdf pg 29*	T-5 in the Pension Actuary's Handbook	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Disability	*2019AVR Local 73.pdf pg 29*	1973 Disability Model, Transactions of Society of Actuaries, XXVI	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Optional Form Elections - Actives	*Not explicitly stated*	Life Annuity	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Optional Form Elections - TVs	*Not explicitly stated*	Life Annuity	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Marital Status	*2019AVR Local 73.pdf pg 30*	85% married	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Spouse Age Difference	*2019AVR Local 73.pdf pg 30*	Wives 3 years younger than husbands	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Active Participant Count	*2019AVR Local 73.pdf pg 30*	The number of active participants will remain constant.	Same as Pre-2021 Zone Cert	The number of active participants will decrease in direct correlation with the CBU decline assumption. The active participant count is rounded to the nearest integer each year.	Other Change	
New Entrant Profile	*Not explicitly stated*	The new entrant profile reflects experience from the preceding plan year (2018 new entrants to the July 1, 2019 valuation). It was assumed in the 2019 valuation that each participant exiting the Plan is replaced by a new entrant.	The assumption for determining the amount of SFA was updated to reflect the most current census data and the latest available five-year experience period through June 30, 2021	Same as baseline	Acceptable Change	
Missing or Incomplete Data	*Not explicitly stated*	Actives and Terminated vested participants with missing date of birth are assumed to be 42.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
"Missing" Terminated Vested Participant Assumption	*N/A*	None	None	None	No Change	
Treatment of Participants Working Past Retirement Date	*Not explicitly stated*	Participants are assumed to retire on the valuation date if they have worked or waited past their last retirement decrement age	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Assumptions Related to Reciprocity		N/A	N/A	N/A		
Other Demographic Assumption 1	*Not explicitly stated*	Terminated Vested participants past their normal retirement age are given an actuarial increase.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Demographic Assumption 2	*Not explicitly stated*	Terminated Vested participants past their required mandatory retirement age are paid retroactive to their RMD date.	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Demographic Assumption 3						

NON-DEMOGRAPHIC ASSUMPTIONS

Contribution Base Units	*2019AVR Local 73.pdf pg 29*	The 2020 PPA zone certification assumed that each active participant (from the most recent completed valuation) would work 1,400 hours each (count from the July 1, 2019 valuation).	Same as Pre-2021 Zone Cert but extended through SFA projection period	The final CBU assumption assumes that CBUs will decline at 4.3% from January 1, 2025 for the first 10 years and 1% each year thereafter to December 31, 2051 (the end of the SFA projection period). In order to properly run this decline through our valuation software, we needed to apply the decline to the active population. We also had to adjust the projection for the plan year change.	Other Change	The updated assumption extends through the end of the SFA projection period, December 31, 2051, reflecting a 4.30% decline per year for the first 10 years starting January 1, 2025 and 1% each year thereafter. This assumption is consistent with PBGC's assumption guidance for calculating a CBU decline and is therefore reasonable for determining the amount of SFA.
Contribution Rate	*2020AVR Local 73.pdf pg 33*	The 2020 PPA zone certification assumed the average hourly contribution rate for the plan year beginning July 1, 2021 would be $15.21.	Same as Pre-2021 Zone Cert but extended through SFA projection period	Same as baseline	No Change	
Administrative Expenses	*2020 Local 73 ZC.pdf p. 13*	$320,000 during the plan year beginning July 1, 2020. For projection purposes, expenses are assumed to increase 2% annually thereafter.	$332,928 for the plan year beginning July 1, 2022 plan year ($320,000 increased by 2% for two years), increasing 2% per year thereafter. The amount of administrative expenses for the plan year beginning in 2031 is adjusted to reflect the increase in the PBGC flat-rate premium to $52, with 2% annual increases reflected thereafter. Additionally, the administrative expense projection reflects the plan year change from a July 1 - June 30 plan year to a calendar plan year effective January 1, 2024.	$332,928 for the plan year beginning July 1, 2022 plan year ($320,000 increased by 2% for two years), increasing 2% per year thereafter. The amount of administrative expenses for the plan year beginning in 2031 is adjusted to reflect the increase in the PBGC flat-rate premium to $52, with 2% annual increases reflected thereafter. We have included the costs associated with preparation of the SFA application and the timing in which they were or are expected to be paid as well as future additional expenses for future SFA reporting, tracking, and compliance requirements. Additionally, the administrative expense projection reflects the plan year change from a July 1 - June 30 plan year to a calendar plan year effective January 1, 2024.	Acceptable Change	
Assumed Withdrawal Payments - Currently Withdrawn Employers	*N/A*	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Assumed Withdrawal Payments -Future Withdrawals	*N/A*	None	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Assumption 1					No Change	
Other Assumption 2						
Other Assumption 3						
CASH FLOW TIMING ASSUMPTIONS						
Benefit Payment Timing	*Not explicitly stated*	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Contribution Timing	*Not explicitly stated*	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Withdrawal Payment Timing	*Not explicitly stated*	N/A	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Administrative Expense Timing	*Not explicitly stated*	Mid-year	Same as Pre-2021 Zone Cert	Same as baseline	No Change	
Other Payment Timing						

Create additional rows as needed.

Per ASOP 4, effective for measurement dates after February 15, 2023, when measuring pension obligations, the combined effect of assumptions is expected to have no significant bias (i.e., it is not significantly optimistic or pessimistic) for non-prescribed assumptions except when provisions for adverse deviation are included. If the SFA measurement date is after February 15, 2023, provide a statement indicating that in the signing Actuary's professional opinion, the combined effect of non-prescribed assumptions used for measuring the pension obligations used to determine SFA does not have significant bias. Please note that this attestation only applies to the final SFA assumptions (see (D) above).	The signing Actuary's professional opinion, the combined effect of non-prescribed assumptions used for measuring the pension obligations used to determine SFA does not have significant bias. Please note that this attestation only applies to the final SFA assumptions (see (D) above).	NOTE: Not required for plans with a measurement date before February 15, 2023