

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2021</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	<input checked="" type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) <input type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____
B This return/report is:	<input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	<input checked="" type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	<input type="checkbox"/>

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>505</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>03/01/1976</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>52-1036399</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>571-336-7600</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>482110</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>505</u>	1c Effective date of plan <u>03/01/1976</u>		2b Employer Identification Number (EIN) <u>52-1036399</u>		2c Plan Sponsor's telephone number <u>571-336-7600</u>		2d Business code (see instructions) <u>482110</u>	
1b Three-digit plan number (PN) ▶	<u>505</u>										
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2b Employer Identification Number (EIN) <u>52-1036399</u>											
2c Plan Sponsor's telephone number <u>571-336-7600</u>											
2d Business code (see instructions) <u>482110</u>											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>NATIONAL CARRIERS' CONFERENCE COMMITTEE</u> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <u>251 - 18TH STREET, SOUTH, SUITE 750</u> <u>ARLINGTON, VA 22202</u> </div> <div style="width: 45%;"> <u>251 - 18TH STREET, SOUTH, SUITE 750</u> <u>ARLINGTON, VA 22202</u> </div> </div>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	BRENDAN M. BRANON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>																				
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN																				
5 Total number of participants at the beginning of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">5</td> <td style="text-align: right;">120432</td> </tr> </table>	5	120432																		
5	120432																				
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="background-color: #cccccc; height: 20px;"></td> </tr> <tr> <td style="width: 10%; text-align: center;">6a(1)</td> <td style="text-align: right;">120432</td> </tr> <tr> <td style="text-align: center;">6a(2)</td> <td style="text-align: right;">118182</td> </tr> <tr> <td style="text-align: center;">6b</td> <td></td> </tr> <tr> <td style="text-align: center;">6c</td> <td></td> </tr> <tr> <td style="text-align: center;">6d</td> <td style="text-align: right;">118182</td> </tr> <tr> <td style="text-align: center;">6e</td> <td></td> </tr> <tr> <td style="text-align: center;">6f</td> <td></td> </tr> <tr> <td style="text-align: center;">6g</td> <td></td> </tr> <tr> <td style="text-align: center;">6h</td> <td></td> </tr> </table>			6a(1)	120432	6a(2)	118182	6b		6c		6d	118182	6e		6f		6g		6h	
6a(1)	120432																				
6a(2)	118182																				
6b																					
6c																					
6d	118182																				
6e																					
6f																					
6g																					
6h																					
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">7</td> <td style="text-align: right;">47</td> </tr> </table>	7	47																		
7	47																				
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions: 4D																					

9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL CARRIERS' CONFERENCE COMMITTEE	D Employer Identification Number (EIN) 52-1036399	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
AETNA, INC.	151 FARMINGTON AVENUE HARTFORD, CT 06186
06-6033492	

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

AETNA, INC.

151 FARMINGTON AVENUE
HARTFORD, CT 06186

06-6033492

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 13 15	NONE	4106964	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

TMDG, LLC

500 E PRATT STREET SUITE 525
BALTIMORE, MD 21202

03-0583064

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	152505	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

UNITED HEALTHCARE

185 ASYLUM STREET
HARTFORD, CT 06103

36-2739571

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	57097	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

TRUIST BANK

303 PEACHTREE STREET NE 15TH FLOOR
ATLANTA, GA 30308

56-1074313

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	NONE	15742	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN</u>	B Three-digit plan number (PN) ►	<u>505</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NATIONAL CARRIERS' CONFERENCE COMMITTEE</u>	D Employer Identification Number (EIN) <u>52-1036399</u>	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	7280140	8509039
(2) Participant contributions.....	1b(2)	134055	133711
(3) Other	1b(3)	801813	3218889
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	9924265	6576284
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	18140273 18437923
Liabilities			
g	Benefit claims payable	1g	7378780 6907286
h	Operating payables	1h	257233 339148
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	7636013 7246434
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	10504260 11191489

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	93772800
	(B) Participants	2a(1)(B)	1533352
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	95306152
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	367
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	367
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		95306519
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	90282137	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		90282137
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	157350	
(2) Contract administrator fees.....	2i(2)	4164061	
(3) Investment advisory and management fees.....	2i(3)	15742	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		4337153
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		94619290
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		687229
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: TMDG, LLC

(2) EIN: 03-0583064

d The opinion of an independent qualified public accountant is **not attached** because:

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.



INDEPENDENT AUDITOR'S REPORT

To the National Carriers' Conference Committee with respect to
The Railroad Employees National Dental Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of The Railroad Employees National Dental Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and of plan benefit obligations as of December 31, 2021, the related statements of changes in net assets available for benefits and of changes in plan benefit obligations for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 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 ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules, schedule of assets (held at end of year) and schedule of reportable transactions as of or for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Baltimore, Maryland
October 14, 2022

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR) December 31, 2021

Schedule H, Form 5500

Part IV, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1036399

Plan No. 505

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, and Par or Maturity Value		Cost	Current Value
<i>Cash and cash equivalents</i>				
* Truist Bank Account 70-04-102-7036737	Money Market Fund Federated Hermes Trsy Oblig Mmkt Instl #68		\$ 6,576,284	\$ 6,576,284

* Known party-in-interest to the Plan

Form **5558**

(Rev. September 2018)

Department of the Treasury
Internal Revenue Service**Application for Extension of Time
To File Certain Employee Plan Returns**

▶ For Privacy Act and Paperwork Reduction Act Notice, see instructions.

▶ Go to www.irs.gov/Form5558 for the latest information.

OMB No. 1545-0212

File With IRS Only**Part I Identification****A** Name of filer, plan administrator, or plan sponsor (see instructions)**NATIONAL CARRIERS' CONFERENCE COMMITTEE**

Number, street, and room or suite no. (If a P.O. box, see instructions)

251 - 18TH STREET, SOUTH, SUITE 750

City or town, state, and ZIP code

ARLINGTON, VA 22202**B** Filer's identifying number (see instructions)

Employer identification number (EIN) (9 digits XX-XXXXXXX)

52-1036399

Social security number (SSN) (9 digits XXX-XX-XXXX)

C Plan namePlan
number

Plan year ending -

MM

DD

YYYY

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN**505****12****31****2021****Part II Extension of Time To File Form 5500 Series, and/or Form 8955-SSA****1** ☐ Check this box if you are requesting an extension of time on line 2 to file the first Form 5500 series return/report for the plan listed in Part I, C above.**2** I request an extension of time until **10/17/2022** to file Form 5500 series. See instructions.**Note:** A signature IS NOT required if you are requesting an extension to file Form 5500 series.**3** I request an extension of time until _____ to file Form 8955-SSA. See instructions.**Note:** A signature IS NOT required if you are requesting an extension to file Form 8955-SSA.The application is **automatically approved** to the date shown on line 2 and/or line 3 (above) if **(a)** the Form 5558 is filed on or before the normal due date of Form 5500 series, and/or Form 8955-SSA for which this extension is requested; and **(b)** the date on line 2 and/or line 3 (above) is not later than the 15th day of the 3rd month after the normal due date.**Part III Extension of Time To File Form 5330 (see instructions)****4** I request an extension of time until _____ to file Form 5330.

You may be approved for up to a 6-month extension to file Form 5330, after the normal due date of Form 5330.

a Enter the Code section(s) imposing the tax ▶ **a****b** Enter the payment amount attached ▶ **b****c** For excise taxes under section 4980 or 4980F of the Code, enter the reversion/amendment date ▶ **c****5** State in detail why you need the extension:

Under penalties of perjury, I declare that to the best of my knowledge and belief, the statements made on this form are true, correct, and complete, and that I am authorized to prepare this application.

Signature ▶

Date ▶

Form **5558** (Rev. 9-2018)

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

**FINANCIAL STATEMENTS
(Together with Report of Independent Public Accountants)**

DECEMBER 31, 2021 and 2020

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

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INDEPENDENT AUDITOR'S REPORT

To the National Carriers' Conference Committee with respect to
The Railroad Employees National Dental Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of The Railroad Employees National Dental Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and of plan benefit obligations as of December 31, 2021, the related statements of changes in net assets available for benefits and of changes in plan benefit obligations for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 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 ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules, schedule of assets (held at end of year) and schedule of reportable transactions as of or for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Baltimore, Maryland
October 14, 2022

FINANCIAL STATEMENTS

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2021 and 2020

	2021	2020
<hr/>		
ASSETS		
Investments, at fair value	\$ 6,576,284	\$ 9,924,265
	<hr/>	
Receivables:		
Participating railroads' contributions	8,509,039	7,280,140
Participants' COBRA contributions	133,711	134,055
Accrued interest	24	115
	<hr/>	
	8,642,774	7,414,310
	<hr/>	
Amounts due from participating railroads	3,218,865	801,698
	<hr/>	
Total assets	18,437,923	18,140,273
	<hr/>	
LIABILITIES		
Accounts payable and accrued expenses	339,148	257,233
	<hr/>	
Total liabilities	339,148	257,233
	<hr/>	
NET ASSETS AVAILABLE FOR BENEFITS	\$ 18,098,775	\$ 17,883,040
	<hr/>	

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS Year Ended December 31, 2021

ADDITIONS	
Investment income:	
Interest income	\$ 367
Less investment expenses	<u>(15,742)</u>
	<u>(15,375)</u>
 Participating railroads' contributions	 93,772,800
Participants' COBRA contributions	<u>1,533,352</u>
	<u>95,306,152</u>
 Total additions	 <u>95,290,777</u>
 DEDUCTIONS	
Benefits paid to or for participants, beneficiaries, and dependents:	
Dental claims	90,753,631
 Administrative expenses	 <u>4,321,411</u>
 Total deductions	 <u>95,075,042</u>
 Net increase	 215,735
 NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	<u>17,883,040</u>
 End of year	 <u><u>\$ 18,098,775</u></u>

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

STATEMENTS OF PLAN BENEFIT OBLIGATIONS

(As Determined by the Plan Sponsor and Aetna)

December 31, 2021 and 2020

	2021	2020
<hr/>		
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS		
Dental claims payable	<u>\$ 1,637,674</u>	<u>\$ 1,723,401</u>
OTHER OBLIGATIONS FOR CURRENT BENEFITS COVERAGE, AT PRESENT VALUE OF ESTIMATED AMOUNTS		
Dental claims incurred but not reported	5,269,612	5,655,379
Accumulated eligibility credit and extended benefit coverage	<u>11,191,489</u>	<u>10,504,260</u>
	<u>16,461,101</u>	<u>16,159,639</u>
PLAN'S TOTAL BENEFIT OBLIGATION	<u><u>\$ 18,098,775</u></u>	<u><u>\$ 17,883,040</u></u>

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

STATEMENT OF CHANGES IN PLAN BENEFIT OBLIGATIONS

(As Determined by the Plan Sponsor and Aetna)

Year Ended December 31, 2021

AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS

Claims payable:

Balance at beginning of year	\$ 1,723,401
Claims reported and approved for payment	90,667,904
Dental claims paid	<u>(90,753,631)</u>

Balance at end of year	<u>1,637,674</u>
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OTHER OBLIGATIONS FOR CURRENT BENEFITS COVERAGE, AT PRESENT VALUE OF ESTIMATED AMOUNTS

Balance at beginning of year	16,159,639
Net change during the year:	
Other	<u>301,462</u>

Balance at end of year	<u>16,461,101</u>
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PLAN'S TOTAL BENEFIT OBLIGATION	<u><u>\$ 18,098,775</u></u>
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THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan

The following description of The Railroad Employees National Dental Plan (the Plan) provides only general information. Participants should refer to the Plan's Summary Plan Description for a more complete description of the Plan's provisions.

General: The Plan and related Trust were established in 1976 pursuant to collective-bargaining to provide dental benefits to eligible employees of participating railroads and their beneficiaries. The Plan is administered by the National Carriers' Conference Committee and is subject to the provisions of the Railway Labor Act, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Benefits: The Plan benefits are provided on a self-insured basis. The Plan is primarily administered by a third party administrator, Aetna, pursuant to an Administrative Service Only contract.

Eligibility: Upon satisfying the eligibility and coverage requirements, as outlined in the Plan's Summary Plan Description, employees of the participating railroads and their dependents are entitled to receive the benefits provided by the Plan. Additional extended benefit coverage provisions may be available for certain participants who become disabled (including pregnancy), furloughed, suspended, or dismissed. (See Note 5 regarding the liability for financial statement reporting purposes for extended benefit coverage.)

Funding: The participating railroads' obligation to provide contributions to the Plan arises pursuant to the terms and conditions of the collective-bargaining agreements, plan document, and related practices. Contributions to the Plan are provided by the participating railroads on a monthly basis in the amount determined after discussions with Aetna. The railroads fund the obligations of the Plan as they become due and payable during the year.

Tax status: The Trust established under the Plan to hold the Plan's assets received an exemption letter from the Internal Revenue Service (IRS) stating that the Trust is tax-exempt under the provisions of Section 501(c)9 of the Internal Revenue Code (IRC). However, as a result of the Plan's funding policy, from time to time the Trust may be subject to income taxes. No federal or state income taxes have been recorded in 2021 for unrelated business taxable income.

In addition, the Plan and the Trust are required to operate in conformity with the IRC to maintain the tax-exempt status of the Trust. The Plan Administrator believes that the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the related Trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if it has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Plan termination: In the event of termination of the Plan, the Trust's remaining assets will be used to provide for the payment of any and all obligations of the Plan. Such payments shall be for the exclusive benefit of the plan participants and beneficiaries and to defray the administrative expenses of the Plan.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies

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

Use of estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets, liabilities, plan benefit obligations, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Valuation of investments and income recognition: Investments are reported 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. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

Fair value of financial instruments: The Plan Administrator believes the carrying value of financial instruments, as stated in the financial statements, approximates their fair value.

Payment of benefits: Claim payments are recorded when paid by the Plan. Amounts processed by the third party administrator, but not paid by the Plan and claims incurred but not reported as of December 31st are recorded as plan benefit obligations within the accompanying statements of plan benefit obligations.

Participating railroads' contributions and contributions receivable: Each participating railroad provides a monthly contribution to the Plan as determined annually. Participating railroad contributions are recognized as revenue in the period in which the compensated service giving rise to the contribution is rendered.

Participants' COBRA contributions and contributions receivable: Participants and beneficiaries who experience a qualifying event, as defined by Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) guidelines, may self-pay to continue coverage in the Plan for a limited period of time. Participants' COBRA contributions are recognized when due and payable.

Terminated and withdrawing railroads' withdrawal liability receivable: Upon termination or withdrawal from the Plan in whole or in part, a railroad is assessed a withdrawal liability, as provided for pursuant to the Plan document, which approximates the individual railroad's claim run-out liability. This run-out liability is due and payable 10 days subsequent to the railroad's receipt of a bill for such payment. As of December 31, 2021 and 2020, there are no outstanding amounts receivable from terminating or withdrawing railroads as it relates to the withdrawal liability.

Allowance for doubtful accounts: The Plan utilizes the allowance method to account for uncollectible receivables. Unless otherwise noted, an allowance for doubtful accounts for the Plan's receivable balances is not considered necessary as probable uncollectible amounts have been determined by the Plan Administrator not to be significant to the financial statements.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Amounts due from participating railroads: The amounts due from participating railroads represent an unfunded commitment, pursuant to the collective-bargaining agreements, plan document, and related practices, by each participating railroad, to contribute to the Plan sufficient funds to enable the Plan to pay the benefits provided by it for that railroad's employees and their eligible dependents.

Subsequent events: The Plan Administrator has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued.

Note 3. Information Certified by the Plan's Trustee

The following is a summary of the Plan's asset information as of December 31, 2021 and 2020, and for the year ended December 31, 2021, included throughout the Plan's financial statements and ERISA-required supplemental schedules, obtained by management and agreed to or derived from information certified by Truist Bank, the trustee of the Plan. The Plan Administrator has obtained certifications from the trustee that information provided to the Plan Administrator by the trustee related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and ERISA-required supplemental schedules related to the following assets:

	2021	2020
Investment at fair value:		
Money Market Fund	\$ 6,576,284	\$ 9,924,265

Truist Bank also certified to the completeness and accuracy of \$367 of interest related to the aforementioned plan assets for the year ended December 31, 2021.

Note 4. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides the framework for measuring fair value. The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 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.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

Level 2 Inputs to the valuation methodology include:

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

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

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

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

The valuation methodology used for assets measured at fair value as of December 31, 2021 and 2020 is as follows:

Money market funds: Shares of a money market portfolio are considered cash equivalents and are valued at their carrying amount due to their short-term nature.

The following tables present by level, within the fair value hierarchy, the Plan's assets measured at fair value as of December 31, 2021 and 2020:

Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 6,576,284	\$ -	\$ -	\$ 6,576,284
Total assets at fair value	\$ 6,576,284	\$ -	\$ -	\$ 6,576,284

Assets at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 9,924,265	\$ -	\$ -	\$ 9,924,265
Total assets at fair value	\$ 9,924,265	\$ -	\$ -	\$ 9,924,265

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 5. Post-Retirement Benefits and Other Plan Benefit Obligations

The Plan provides no post-retirement benefits.

Plan obligations as of December 31st for dental claims payable and dental claims incurred by participants but not reported as of that date are estimated by Aetna. Accumulated eligibility credit and extended benefit coverage available to Plan participants are estimated by the Plan Administrator. These estimated amounts are reported in the accompanying statement of plan benefit obligations at present value. Based on the current nature of the obligation, generally within three months of year end, discounting the obligation was not necessary.

For measurement purposes, the claim obligation calculations relating to claims payable and dental claims incurred by participants but not reported as of December 31st are developed from historical run-out patterns. The accumulated eligibility credit and extended benefit coverage calculations are developed by applying the contract rate or its equivalent to the total estimated number of months of future Plan coverage that is attributable to employee service rendered to December 31st. If the actual claims experience of these employees is more favorable than that provided by the contract rate or its equivalent, actual future costs will be lower. Alternatively, if the actual claims experience of the Plan is less favorable than that provided by the contract rate or its equivalent, actual future cost will be higher.

Note 6. Concentration of Participating Railroads

There are approximately 47 railroads participating in the Plan, of which 5 Class I railroads comprised approximately 87% of the total Plan activity as of and for the years ended December 31, 2021 and 2020. This activity includes, but is not limited to, participating railroads' contributions receivable and amounts due from participating railroads as of December 31, 2021 and 2020, and participating railroads' contributions for the year ended December 31, 2021 as follows:

	Percentage of Total Plan Activity 2021	Percentage of Total Plan Activity 2020
Railroad:		
A	26.5%	26.3%
B	23.0%	23.1%
C	12.5%	13.3%
D	12.4%	12.4%
E	12.4%	12.2%

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 7. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying 2021 and 2020 financial statements to the Form 5500:

	<u>2021</u>	<u>2020</u>
Net assets available for benefits as reported within the financial statements	\$ 18,098,775	\$ 17,883,040
Benefit obligations currently payable	<u>(6,907,286)</u>	<u>(7,378,780)</u>
Net assets available for benefits as reported within the Form 5500	<u>\$ 11,191,489</u>	<u>\$ 10,504,260</u>

The following is a reconciliation of benefits paid to participants per the financial statements to the Form 5500 for the year ended December 31, 2021:

	<u>2021</u>
Benefits paid to or for participants as reported within the financial statements	\$ 90,753,631
Add: Amounts payable at end of year	6,907,286
Less: Amounts payable at beginning of year	<u>(7,378,780)</u>
Benefits paid to or for participants as reported within the Form 5500	<u>\$ 90,282,137</u>

Amounts currently payable to or for participants, dependents, and beneficiaries are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to December 31st but not yet paid as of that date and for incurred but not reported benefit claims as of December 31st.

Note 8. Party in Interest Transactions

The Plan paid administrative fees to service providers during the year that are considered party in interest transactions. This includes management fees paid to Truist Bank, the trustee of the Plan, for certain Plan assets invested in money market funds. These transactions are exempt from the prohibited transaction rules of ERISA.

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

NOTES TO FINANCIAL STATEMENTS

Note 9. Risks and Uncertainties

The Plan invests in money market funds with Truist Bank. These investments are exposed to credit risk. Due to the level of risk associated with these investments given the current economic condition and uncertainty in the market place, it is at least reasonably possible that changes in the value of these investments may occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

The total obligations for claims payable, claims incurred but not reported, accumulated eligibility, and extended benefit coverage as calculated and reported to the Plan by Aetna or as determined by the Plan Sponsor are based on certain assumptions pertaining to contract rates and its equivalent, total estimated number of months of future Plan coverage that is attributable to employee service rendered to December 31st, participant data, interest rates, health care trend and inflation, and other employee demographics, all of which are subject to change or may not be reflective of actual experience. 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.

SUPPLEMENTARY INFORMATION

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR) December 31, 2021

Schedule H, Form 5500

Part IV, Line 4i – Schedule of Assets (Held at End of Year)

EIN: 52-1036399

Plan No. 505

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, and Par or Maturity Value		Cost	Current Value
<i>Cash and cash equivalents</i>				
* Truist Bank Account 70-04-102-7036737	Money Market Fund Federated Hermes Trsy Oblig Mmkt Instl #68		\$ 6,576,284	\$ 6,576,284

* Known party-in-interest to the Plan

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended December 31, 2021

Schedule H, Form 5500

Part IV, Line 4j – Schedule of Reportable Transactions

EIN: 52-1036399

Plan No. 505

(a)	(b)	(c)	(d)	(g)	(h)
Identity of Party Involved	Description of Assets	Purchase Price	Selling Price	Asset Cost	Current Value

Truist Bank

Account 70-04-102-7036737 (See attached schedule as prepared and reported by Truist Bank)

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
BEGINNING MARKET VALUE				9,924,380.42		
COMPARATIVE VALUE (5%)				496,219.02		

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/04/21 S	646,252.2400	1.0000	0	646,252 *	646,252	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/06/21 S	503,913.7400	1.0000	0	503,914 *	503,914	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/20/21 S	677,927.9200	1.0000	0	677,928 *	677,928	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/25/21 B	635,253.9500	1.0000	0	-635,254 *	635,254	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/28/21 B	719,897.8400	1.0000	0	-719,898 *	719,898	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/29/21 B	4,255,165.3200	1.0000	0	-4,255,165 *	4,255,165	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
02/02/21 S	705,596.6800	1.0000	0	705,597 *	705,597	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/19/21 B	537,759.8300	1.0000	0	-537,760 *	537,760	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/24/21 B	1,580,888.5600	1.0000	0	-1,580,889 *	1,580,889	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/25/21 B	1,954,266.0000	1.0000	0	-1,954,266 *	1,954,266	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/01/21 B	1,432,020.5300	1.0000	0	-1,432,021 *	1,432,021	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/02/21 S	628,915.8200	1.0000	0	628,916 *	628,916	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/17/21 B	965,698.5500	1.0000	0	-965,699 *	965,699	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/30/21 B	2,380,162.9900	1.0000	0	-2,380,163 *	2,380,163	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/31/21 B	1,909,577.4200	1.0000	0	-1,909,577 *	1,909,577	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/01/21 B	580,091.7300	1.0000	0	-580,092 *	580,092	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/05/21 S	989,219.9300	1.0000	0	989,220 *	989,220	0

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/19/21 B	945,726.2400	1.0000	0	-945,726 *	945,726	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/23/21 B	513,688.3000	1.0000	0	-513,688 *	513,688	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/28/21 B	2,334,161.3600	1.0000	0	-2,334,161 *	2,334,161	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/29/21 B	1,670,486.4800	1.0000	0	-1,670,486 *	1,670,486	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/03/21 S	534,028.5800	1.0000	0	534,029 *	534,029	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/18/21 B	582,737.1200	1.0000	0	-582,737 *	582,737	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/26/21 B	1,349,411.2700	1.0000	0	-1,349,411 *	1,349,411	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/28/21 B	1,933,703.8800	1.0000	0	-1,933,704 *	1,933,704	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/02/21 S	590,539.9100	1.0000	0	590,540 *	590,540	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/03/21 B	555,411.3600	1.0000	0	-555,411 *	555,411	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/18/21 B	1,219,906.0400	1.0000	0	-1,219,906 *	1,219,906	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/24/21 B	645,283.8100	1.0000	0	-645,284 *	645,284	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/29/21 B	659,098.3500	1.0000	0	-659,098 *	659,098	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/01/21 B	3,412,321.6900	1.0000	0	-3,412,322 *	3,412,322	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/07/21 S	802,555.3600	1.0000	0	802,555 *	802,555	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/27/21 B	585,984.9700	1.0000	0	-585,985 *	585,985	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/29/21 B	3,375,849.2200	1.0000	0	-3,375,849 *	3,375,849	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/30/21 B	1,599,143.3900	1.0000	0	-1,599,143 *	1,599,143	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/04/21 S	723,381.9300	1.0000	0	723,382 *	723,382	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/20/21 B	528,302.3800	1.0000	0	-528,302 *	528,302	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/26/21 B	973,194.3900	1.0000	0	-973,194 *	973,194	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/27/21 B	1,999,676.7100	1.0000	0	-1,999,677 *	1,999,677	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/31/21 B	2,014,129.2000	1.0000	0	-2,014,129 *	2,014,129	

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

RAILROAD - EMP DENTAL PLAN

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/02/21 S	579,635.2800	1.0000	0	579,635 *	579,635	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/17/21 B	903,112.5400	1.0000	0	-903,113 *	903,113	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/22/21 B	568,048.7400	1.0000	0	-568,049 *	568,049	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/29/21 B	2,334,847.3300	1.0000	0	-2,334,847 *	2,334,847	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/30/21 B	2,052,339.4500	1.0000	0	-2,052,339 *	2,052,339	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/05/21 S	574,921.6600	1.0000	0	574,922 *	574,922	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/25/21 B	1,651,653.4300	1.0000	0	-1,651,653 *	1,651,653	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/27/21 B	1,317,828.3000	1.0000	0	-1,317,828 *	1,317,828	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/28/21 B	678,726.3400	1.0000	0	-678,726 *	678,726	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/01/21 B	1,731,935.6800	1.0000	0	-1,731,936 *	1,731,936	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/05/21 S	588,144.7600	1.0000	0	588,145 *	588,145	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/18/21 B	942,162.8700	1.0000	0	-942,163 *	942,163	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/24/21 B	2,647,551.4400	1.0000	0	-2,647,551 *	2,647,551	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/29/21 B	2,432,311.8900	1.0000	0	-2,432,312 *	2,432,312	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/01/21 S	586,369.6400	1.0000	0	586,370 *	586,370	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/17/21 B	875,472.5200	1.0000	0	-875,473 *	875,473	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/27/21 S	659,594.1100	1.0000	0	659,594 *	659,594	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/29/21 B	3,349,212.7300	1.0000	0	-3,349,213 *	3,349,213	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/30/21 B	1,700,705.3100	1.0000	0	-1,700,705 *	1,700,705	
GRAND TOTAL			0	76,825,904	76,825,904	0

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 60934N500 - FED HERMES TREASURY OBLIG

01/05/21 B	115.2600	1.0000	0	-115	115
01/25/21 B	635,253.9500	1.0000	0	-635,254 *	635,254
01/28/21 B	719,897.8400	1.0000	0	-719,898 *	719,898
01/29/21 B	4,255,165.3200	1.0000	0	-4,255,165 *	4,255,165
02/01/21 B	59,667.7200	1.0000	0	-59,668	59,668
02/02/21 B	57.8200	1.0000	0	-58	58
02/19/21 B	537,759.8300	1.0000	0	-537,760 *	537,760
02/24/21 B	1,580,888.5600	1.0000	0	-1,580,889 *	1,580,889
02/25/21 B	1,954,266.0000	1.0000	0	-1,954,266 *	1,954,266
03/01/21 B	1,432,020.5300	1.0000	0	-1,432,021 *	1,432,021
03/02/21 B	49.5700	1.0000	0	-50	50
03/17/21 B	965,698.5500	1.0000	0	-965,699 *	965,699
03/30/21 B	2,380,162.9900	1.0000	0	-2,380,163 *	2,380,163
03/31/21 B	1,909,577.4200	1.0000	0	-1,909,577 *	1,909,577
04/01/21 B	580,091.7300	1.0000	0	-580,092 *	580,092
04/05/21 B	49.2500	1.0000	0	-49	49
04/19/21 B	945,726.2400	1.0000	0	-945,726 *	945,726
04/23/21 B	513,688.3000	1.0000	0	-513,688 *	513,688
04/28/21 B	2,334,161.3600	1.0000	0	-2,334,161 *	2,334,161
04/29/21 B	1,670,486.4800	1.0000	0	-1,670,486 *	1,670,486
05/05/21 B	44.2500	1.0000	0	-44	44
05/17/21 B	130,193.1700	1.0000	0	-130,193	130,193
05/18/21 B	582,737.1200	1.0000	0	-582,737 *	582,737
05/26/21 B	1,349,411.2700	1.0000	0	-1,349,411 *	1,349,411
05/28/21 B	1,933,703.8800	1.0000	0	-1,933,704 *	1,933,704
06/02/21 B	33.5900	1.0000	0	-34	34
06/03/21 B	555,411.3600	1.0000	0	-555,411 *	555,411
06/11/21 B	254,224.2900	1.0000	0	-254,224	254,224



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/18/21 B	1,219,906.0400	1.0000	0	-1,219,906 *	1,219,906	
06/24/21 B	645,283.8100	1.0000	0	-645,284 *	645,284	
06/29/21 B	659,098.3500	1.0000	0	-659,098 *	659,098	
07/01/21 B	3,412,321.6900	1.0000	0	-3,412,322 *	3,412,322	
07/02/21 B	18.9100	1.0000	0	-19	19	
07/19/21 B	385,534.1300	1.0000	0	-385,534	385,534	
07/27/21 B	585,984.9700	1.0000	0	-585,985 *	585,985	
07/29/21 B	3,375,849.2200	1.0000	0	-3,375,849 *	3,375,849	
07/30/21 B	1,599,143.3900	1.0000	0	-1,599,143 *	1,599,143	
08/03/21 B	19.1800	1.0000	0	-19	19	
08/20/21 B	528,302.3800	1.0000	0	-528,302 *	528,302	
08/26/21 B	973,194.3900	1.0000	0	-973,194 *	973,194	
08/27/21 B	1,999,676.7100	1.0000	0	-1,999,677 *	1,999,677	
08/31/21 B	2,014,129.2000	1.0000	0	-2,014,129 *	2,014,129	
09/02/21 B	19.2300	1.0000	0	-19	19	
09/17/21 B	903,112.5400	1.0000	0	-903,113 *	903,113	
09/22/21 B	568,048.7400	1.0000	0	-568,049 *	568,049	
09/29/21 B	2,334,847.3300	1.0000	0	-2,334,847 *	2,334,847	
09/30/21 B	2,052,339.4500	1.0000	0	-2,052,339 *	2,052,339	
10/04/21 B	14.8400	1.0000	0	-15	15	
10/19/21 B	336,087.1900	1.0000	0	-336,087	336,087	
10/25/21 B	1,651,653.4300	1.0000	0	-1,651,653 *	1,651,653	
10/27/21 B	1,317,828.3000	1.0000	0	-1,317,828 *	1,317,828	
10/28/21 B	678,726.3400	1.0000	0	-678,726 *	678,726	
11/01/21 B	1,731,935.6800	1.0000	0	-1,731,936 *	1,731,936	
11/02/21 B	16.6300	1.0000	0	-17	17	
11/18/21 B	942,162.8700	1.0000	0	-942,163 *	942,163	
11/24/21 B	2,647,551.4400	1.0000	0	-2,647,551 *	2,647,551	
11/29/21 B	2,432,311.8900	1.0000	0	-2,432,312 *	2,432,312	
12/02/21 B	18.6100	1.0000	0	-19	19	
12/14/21 B	0.8900	1.0000	0	-1	1	
12/17/21 B	875,472.5200	1.0000	0	-875,473 *	875,473	
12/29/21 B	3,349,212.7300	1.0000	0	-3,349,213 *	3,349,213	
12/30/21 B	1,700,705.3100	1.0000	0	-1,700,705 *	1,700,705	
SUB-TOTAL OF BUYS # 62			0	68,201,070	68,201,070	
01/04/21 S	646,252.2400	1.0000	0	646,252 *	646,252	0
01/05/21 S	444,615.9500	1.0000	0	444,616	444,616	0
01/06/21 S	503,913.7400	1.0000	0	503,914 *	503,914	0
01/07/21 S	380,185.3600	1.0000	0	380,185	380,185	0
01/08/21 S	269,508.8500	1.0000	0	269,509	269,509	0
01/11/21 S	2,351.6700	1.0000	0	2,352	2,352	0
01/11/21 S	306,888.9900	1.0000	0	306,889	306,889	0
01/12/21 S	473,398.8700	1.0000	0	473,399	473,399	0
01/13/21 S	425,619.0100	1.0000	0	425,619	425,619	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/14/21 S	300,456.0300	1.0000	0	300,456	300,456	0
01/15/21 S	280,161.5700	1.0000	0	280,162	280,162	0
01/19/21 S	135,474.1800	1.0000	0	135,474	135,474	0
01/20/21 S	677,927.9200	1.0000	0	677,928 *	677,928	0
01/21/21 S	398,082.4400	1.0000	0	398,082	398,082	0
01/22/21 S	438,479.7700	1.0000	0	438,480	438,480	0
01/26/21 S	421,480.9600	1.0000	0	421,481	421,481	0
01/27/21 S	431,085.6800	1.0000	0	431,086	431,086	0
02/02/21 S	705,596.6800	1.0000	0	705,597 *	705,597	0
02/03/21 S	429,636.2200	1.0000	0	429,636	429,636	0
02/04/21 S	327,399.3500	1.0000	0	327,399	327,399	0
02/05/21 S	269,548.7900	1.0000	0	269,549	269,549	0
02/08/21 S	1,479.5700	1.0000	0	1,480	1,480	0
02/08/21 S	259,243.1700	1.0000	0	259,243	259,243	0
02/09/21 S	410,163.6500	1.0000	0	410,164	410,164	0
02/10/21 S	415,818.0400	1.0000	0	415,818	415,818	0
02/11/21 S	297,870.5000	1.0000	0	297,871	297,871	0
02/12/21 S	394,073.1600	1.0000	0	394,073	394,073	0
02/16/21 S	269,071.5300	1.0000	0	269,072	269,072	0
02/17/21 S	430,913.6800	1.0000	0	430,914	430,914	0
02/18/21 S	120,824.7600	1.0000	0	120,825	120,825	0
02/22/21 S	283,938.5700	1.0000	0	283,939	283,939	0
02/23/21 S	332,199.5600	1.0000	0	332,200	332,200	0
02/26/21 S	446,051.0200	1.0000	0	446,051	446,051	0
03/02/21 S	628,915.8200	1.0000	0	628,916 *	628,916	0
03/03/21 S	431,638.8700	1.0000	0	431,639	431,639	0
03/04/21 S	335,057.0400	1.0000	0	335,057	335,057	0
03/05/21 S	282,789.0100	1.0000	0	282,789	282,789	0
03/08/21 S	1,438.2400	1.0000	0	1,438	1,438	0
03/08/21 S	277,368.8400	1.0000	0	277,369	277,369	0
03/09/21 S	410,857.6600	1.0000	0	410,858	410,858	0
03/10/21 S	426,144.5900	1.0000	0	426,145	426,145	0
03/11/21 S	297,582.4200	1.0000	0	297,582	297,582	0
03/12/21 S	414,067.4300	1.0000	0	414,067	414,067	0
03/15/21 S	303,920.8700	1.0000	0	303,921	303,921	0
03/16/21 S	417,010.2100	1.0000	0	417,010	417,010	0
03/18/21 S	309,078.6100	1.0000	0	309,079	309,079	0
03/19/21 S	428,945.9500	1.0000	0	428,946	428,946	0
03/22/21 S	274,558.9600	1.0000	0	274,559	274,559	0
03/23/21 S	397,022.7200	1.0000	0	397,023	397,023	0
03/24/21 S	448,644.5500	1.0000	0	448,645	448,645	0
03/25/21 S	330,828.2900	1.0000	0	330,828	330,828	0
03/26/21 S	396,637.9600	1.0000	0	396,638	396,638	0
03/29/21 S	293,166.5400	1.0000	0	293,167	293,167	0
04/05/21 S	989,219.9300	1.0000	0	989,220 *	989,220	0
04/06/21 S	404,779.6700	1.0000	0	404,780	404,780	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
04/07/21 S	408,615.1300	1.0000	0	408,615	408,615	0
04/08/21 S	1,351.4500	1.0000	0	1,351	1,351	0
04/08/21 S	177,787.2700	1.0000	0	177,787	177,787	0
04/09/21 S	402,053.1800	1.0000	0	402,053	402,053	0
04/12/21 S	283,437.1900	1.0000	0	283,437	283,437	0
04/13/21 S	346,829.0600	1.0000	0	346,829	346,829	0
04/14/21 S	441,915.2000	1.0000	0	441,915	441,915	0
04/15/21 S	346,149.9400	1.0000	0	346,150	346,150	0
04/16/21 S	285,408.4200	1.0000	0	285,408	285,408	0
04/20/21 S	387,920.2800	1.0000	0	387,920	387,920	0
04/21/21 S	437,215.2300	1.0000	0	437,215	437,215	0
04/22/21 S	345,439.3300	1.0000	0	345,439	345,439	0
04/26/21 S	280,390.5900	1.0000	0	280,391	280,391	0
04/27/21 S	41,184.1500	1.0000	0	41,184	41,184	0
04/30/21 S	424,596.9200	1.0000	0	424,597	424,597	0
05/03/21 S	534,028.5800	1.0000	0	534,029 *	534,029	0
05/04/21 S	420,182.4900	1.0000	0	420,182	420,182	0
05/05/21 S	426,928.5300	1.0000	0	426,929	426,929	0
05/06/21 S	341,267.2400	1.0000	0	341,267	341,267	0
05/07/21 S	261,272.7800	1.0000	0	261,273	261,273	0
05/10/21 S	1,297.6600	1.0000	0	1,298	1,298	0
05/10/21 S	299,537.9100	1.0000	0	299,538	299,538	0
05/11/21 S	342,715.6600	1.0000	0	342,716	342,716	0
05/12/21 S	396,944.7100	1.0000	0	396,945	396,945	0
05/13/21 S	347,927.6200	1.0000	0	347,928	347,928	0
05/14/21 S	366,952.5000	1.0000	0	366,953	366,953	0
05/19/21 S	428,140.6300	1.0000	0	428,141	428,141	0
05/20/21 S	293,087.9300	1.0000	0	293,088	293,088	0
05/21/21 S	384,452.0600	1.0000	0	384,452	384,452	0
05/24/21 S	265,502.7600	1.0000	0	265,503	265,503	0
05/25/21 S	368,529.0100	1.0000	0	368,529	368,529	0
05/27/21 S	12,218.2200	1.0000	0	12,218	12,218	0
06/01/21 S	291,839.2700	1.0000	0	291,839	291,839	0
06/02/21 S	590,539.9100	1.0000	0	590,540 *	590,540	0
06/04/21 S	329,724.5000	1.0000	0	329,725	329,725	0
06/07/21 S	135,284.1300	1.0000	0	135,284	135,284	0
06/08/21 S	1,223.1800	1.0000	0	1,223	1,223	0
06/08/21 S	323,905.8300	1.0000	0	323,906	323,906	0
06/09/21 S	408,150.2500	1.0000	0	408,150	408,150	0
06/10/21 S	375,633.8800	1.0000	0	375,634	375,634	0
06/14/21 S	258,795.4400	1.0000	0	258,795	258,795	0
06/15/21 S	328,179.6100	1.0000	0	328,180	328,180	0
06/16/21 S	253,320.2200	1.0000	0	253,320	253,320	0
06/17/21 S	317,509.8100	1.0000	0	317,510	317,510	0
06/21/21 S	245,611.3700	1.0000	0	245,611	245,611	0
06/22/21 S	342,661.7700	1.0000	0	342,662	342,662	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/23/21 S	441,716.7800	1.0000	0	441,717	441,717	0
06/25/21 S	396,493.4800	1.0000	0	396,493	396,493	0
06/28/21 S	289,445.1900	1.0000	0	289,445	289,445	0
06/30/21 S	435,678.3300	1.0000	0	435,678	435,678	0
07/02/21 S	467,750.6900	1.0000	0	467,751	467,751	0
07/06/21 S	303,432.7400	1.0000	0	303,433	303,433	0
07/07/21 S	802,555.3600	1.0000	0	802,555 *	802,555	0
07/08/21 S	288,187.0600	1.0000	0	288,187	288,187	0
07/09/21 S	1,156.9500	1.0000	0	1,157	1,157	0
07/09/21 S	414,815.8700	1.0000	0	414,816	414,816	0
07/12/21 S	235,138.8000	1.0000	0	235,139	235,139	0
07/13/21 S	240,778.5200	1.0000	0	240,779	240,779	0
07/14/21 S	443,773.5800	1.0000	0	443,774	443,774	0
07/15/21 S	364,767.9600	1.0000	0	364,768	364,768	0
07/16/21 S	294,622.1100	1.0000	0	294,622	294,622	0
07/20/21 S	385,758.5400	1.0000	0	385,759	385,759	0
07/21/21 S	406,134.7500	1.0000	0	406,135	406,135	0
07/22/21 S	347,594.1200	1.0000	0	347,594	347,594	0
07/23/21 S	422,900.8300	1.0000	0	422,901	422,901	0
07/26/21 S	296,141.8100	1.0000	0	296,142	296,142	0
07/28/21 S	421,803.3800	1.0000	0	421,803	421,803	0
08/02/21 S	299,200.2900	1.0000	0	299,200	299,200	0
08/03/21 S	432,877.9400	1.0000	0	432,878	432,878	0
08/04/21 S	723,381.9300	1.0000	0	723,382 *	723,382	0
08/05/21 S	264,959.2800	1.0000	0	264,959	264,959	0
08/06/21 S	385,077.1500	1.0000	0	385,077	385,077	0
08/09/21 S	1,123.9900	1.0000	0	1,124	1,124	0
08/09/21 S	286,894.6600	1.0000	0	286,895	286,895	0
08/10/21 S	281,501.0100	1.0000	0	281,501	281,501	0
08/11/21 S	427,495.4700	1.0000	0	427,495	427,495	0
08/12/21 S	329,816.4800	1.0000	0	329,816	329,816	0
08/13/21 S	411,265.5900	1.0000	0	411,266	411,266	0
08/16/21 S	149,488.0200	1.0000	0	149,488	149,488	0
08/17/21 S	231,803.6000	1.0000	0	231,804	231,804	0
08/18/21 S	246,241.0000	1.0000	0	246,241	246,241	0
08/19/21 S	326,188.4800	1.0000	0	326,188	326,188	0
08/23/21 S	276,331.5700	1.0000	0	276,332	276,332	0
08/24/21 S	383,675.5000	1.0000	0	383,676	383,676	0
08/25/21 S	451,845.1700	1.0000	0	451,845	451,845	0
08/30/21 S	262,567.8700	1.0000	0	262,568	262,568	0
09/01/21 S	481,344.1000	1.0000	0	481,344	481,344	0
09/02/21 S	579,635.2800	1.0000	0	579,635 *	579,635	0
09/03/21 S	378,419.2500	1.0000	0	378,419	378,419	0
09/07/21 S	366,435.7000	1.0000	0	366,436	366,436	0
09/08/21 S	472,881.5800	1.0000	0	472,882	472,882	0
09/09/21 S	1,081.3500	1.0000	0	1,081	1,081	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
09/09/21 S	266,830.9000	1.0000	0	266,831	266,831	0
09/10/21 S	340,107.2800	1.0000	0	340,107	340,107	0
09/13/21 S	272,373.9300	1.0000	0	272,374	272,374	0
09/14/21 S	311,703.9700	1.0000	0	311,704	311,704	0
09/15/21 S	246,007.0000	1.0000	0	246,007	246,007	0
09/16/21 S	289,470.8600	1.0000	0	289,471	289,471	0
09/20/21 S	267,938.3600	1.0000	0	267,938	267,938	0
09/21/21 S	368,375.2400	1.0000	0	368,375	368,375	0
09/23/21 S	259,743.7200	1.0000	0	259,744	259,744	0
09/24/21 S	356,524.8500	1.0000	0	356,525	356,525	0
09/27/21 S	244,588.1300	1.0000	0	244,588	244,588	0
09/28/21 S	323,630.5500	1.0000	0	323,631	323,631	0
10/01/21 S	395,407.1600	1.0000	0	395,407	395,407	0
10/04/21 S	289,016.5900	1.0000	0	289,017	289,017	0
10/05/21 S	574,921.6600	1.0000	0	574,922 *	574,922	0
10/06/21 S	384,425.1400	1.0000	0	384,425	384,425	0
10/07/21 S	228,481.9200	1.0000	0	228,482	228,482	0
10/08/21 S	1,034.1500	1.0000	0	1,034	1,034	0
10/08/21 S	196,844.2000	1.0000	0	196,844	196,844	0
10/12/21 S	456,215.5400	1.0000	0	456,216	456,216	0
10/13/21 S	383,265.1000	1.0000	0	383,265	383,265	0
10/14/21 S	209,780.3300	1.0000	0	209,780	209,780	0
10/15/21 S	396,323.9700	1.0000	0	396,324	396,324	0
10/18/21 S	255,845.7000	1.0000	0	255,846	255,846	0
10/20/21 S	392,662.2900	1.0000	0	392,662	392,662	0
10/21/21 S	309,556.7300	1.0000	0	309,557	309,557	0
10/22/21 S	358,617.7700	1.0000	0	358,618	358,618	0
10/26/21 S	371,332.4200	1.0000	0	371,332	371,332	0
10/29/21 S	414,520.4100	1.0000	0	414,520	414,520	0
11/02/21 S	334,538.3100	1.0000	0	334,538	334,538	0
11/03/21 S	372,662.0300	1.0000	0	372,662	372,662	0
11/04/21 S	262,664.2300	1.0000	0	262,664	262,664	0
11/05/21 S	588,144.7600	1.0000	0	588,145 *	588,145	0
11/08/21 S	1,075.6700	1.0000	0	1,076	1,076	0
11/08/21 S	245,676.3500	1.0000	0	245,676	245,676	0
11/09/21 S	272,392.5400	1.0000	0	272,393	272,393	0
11/10/21 S	360,362.0200	1.0000	0	360,362	360,362	0
11/12/21 S	411,087.7100	1.0000	0	411,088	411,088	0
11/15/21 S	315,806.7200	1.0000	0	315,807	315,807	0
11/16/21 S	298,594.6800	1.0000	0	298,595	298,595	0
11/17/21 S	390,598.9500	1.0000	0	390,599	390,599	0
11/19/21 S	386,211.7100	1.0000	0	386,212	386,212	0
11/22/21 S	257,905.6500	1.0000	0	257,906	257,906	0
11/23/21 S	364,919.1200	1.0000	0	364,919	364,919	0
11/26/21 S	322,125.9600	1.0000	0	322,126	322,126	0
11/30/21 S	208,279.2400	1.0000	0	208,279	208,279	0



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
12/01/21 S	586,369.6400	1.0000	0	586,370 *	586,370	0
12/02/21 S	293,193.2800	1.0000	0	293,193	293,193	0
12/03/21 S	285,593.6400	1.0000	0	285,594	285,594	0
12/06/21 S	204,687.2600	1.0000	0	204,687	204,687	0
12/07/21 S	358,548.2200	1.0000	0	358,548	358,548	0
12/08/21 S	1,128.4900	1.0000	0	1,128	1,128	0
12/08/21 S	382,436.7000	1.0000	0	382,437	382,437	0
12/09/21 S	177,599.6000	1.0000	0	177,600	177,600	0
12/10/21 S	393,030.6900	1.0000	0	393,031	393,031	0
12/13/21 S	250,987.4800	1.0000	0	250,987	250,987	0
12/14/21 S	365,069.3100	1.0000	0	365,069	365,069	0
12/15/21 S	274,781.1400	1.0000	0	274,781	274,781	0
12/16/21 S	265,734.0800	1.0000	0	265,734	265,734	0
12/20/21 S	262,537.5700	1.0000	0	262,538	262,538	0
12/21/21 S	15,551.8600	1.0000	0	15,552	15,552	0
12/22/21 S	404,542.1800	1.0000	0	404,542	404,542	0
12/23/21 S	330,964.8800	1.0000	0	330,965	330,965	0
12/27/21 S	659,594.1100	1.0000	0	659,594 *	659,594	0
12/28/21 S	245,730.7700	1.0000	0	245,731	245,731	0
12/31/21 S	347,157.4500	1.0000	0	347,157	347,157	0
SUB-TOTAL OF SALES # 213			0	71,549,061	71,549,061	0
SUB-TOTAL			0	139,750,131	139,750,131	0
GRAND TOTAL			0	139,750,131	139,750,131	0

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE
BOUGHT/SOLDSHARES
PAR VALUEUNIT
PRICEEXPENSE
INCURREDPRINCIPAL CASHERISA COSTERISA COST
GAIN/LOSS

F O O T N O T E S

* = SINGLE TRANSACTION IS 5% REPORTABLE
B = BUY TRANSACTION
S = SELL TRANSACTION
R = REINVESTMENT TRANSACTION

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**OMB Nos. 1210 - 0110
1210 - 0089**2021****This Form is Open to Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2021 or fiscal plan year beginning **01/01/2021** and ending **12/31/2021**

- A** This return/report is for: ☒ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instr.)
- B** This return/report is: ☐ a single-employer plan ☐ a DFE (specify) _____
☐ the first return/report ☐ the final return/report
☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here ☒
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
☐ special extension (enter description) _____
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ☐

Part II Basic Plan Information - enter all requested information

1a Name of plan THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN	1b Three-digit plan number (PN) ▶ 505
	1c Effective date of plan 03/01/1976
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) NATIONAL CARRIERS' CONFERENCE COMMITTEE 251 - 18TH STREET, SOUTH, SUITE 750 ARLINGTON VA 22202	2b Employer Identification Number (EIN) 52-1036399 2c Plan Sponsor's telephone number 571-336-7600 2d Business code (see instructions) 482110

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

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

SIGN HERE		10/14/2022	BRENDAN M. BRANON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
--	--

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
--	-----------------------------------

5 Total number of participants at the beginning of the plan year	5	120,432
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).		
a (1) Total number of active participants at the beginning of the plan year	6a(1)	120,432
a (2) Total number of active participants at the end of the plan year	6a(2)	118,182
b Retired or separated participants receiving benefits	6b	
c Other retired or separated participants entitled to future benefits	6c	
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	118,182
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	
f Total. Add lines 6d and 6e	6f	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	47

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

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

4D

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

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

a Pension Schedules

- (1) ☐ **R** (Retirement Plan Information)
 (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
 (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended December 31, 2021

Schedule H, Form 5500

Part IV, Line 4j – Schedule of Reportable Transactions

EIN: 52-1036399

Plan No. 505

(a)	(b)	(c)	(d)	(g)	(h)
Identity of Party Involved	Description of Assets	Purchase Price	Selling Price	Asset Cost	Current Value

Truist Bank

Account 70-04-102-7036737 (See attached schedule as prepared and reported by Truist Bank)

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
BEGINNING MARKET VALUE				9,924,380.42		
COMPARATIVE VALUE (5%)				496,219.02		

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/04/21 S	646,252.2400	1.0000	0	646,252 *	646,252	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/06/21 S	503,913.7400	1.0000	0	503,914 *	503,914	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/20/21 S	677,927.9200	1.0000	0	677,928 *	677,928	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/25/21 B	635,253.9500	1.0000	0	-635,254 *	635,254	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/28/21 B	719,897.8400	1.0000	0	-719,898 *	719,898	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/29/21 B	4,255,165.3200	1.0000	0	-4,255,165 *	4,255,165	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
02/02/21 S	705,596.6800	1.0000	0	705,597 *	705,597	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/19/21 B	537,759.8300	1.0000	0	-537,760 *	537,760	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/24/21 B	1,580,888.5600	1.0000	0	-1,580,889 *	1,580,889	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/25/21 B	1,954,266.0000	1.0000	0	-1,954,266 *	1,954,266	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/01/21 B	1,432,020.5300	1.0000	0	-1,432,021 *	1,432,021	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/02/21 S	628,915.8200	1.0000	0	628,916 *	628,916	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/17/21 B	965,698.5500	1.0000	0	-965,699 *	965,699	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/30/21 B	2,380,162.9900	1.0000	0	-2,380,163 *	2,380,163	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/31/21 B	1,909,577.4200	1.0000	0	-1,909,577 *	1,909,577	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/01/21 B	580,091.7300	1.0000	0	-580,092 *	580,092	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/05/21 S	989,219.9300	1.0000	0	989,220 *	989,220	0

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/19/21 B	945,726.2400	1.0000	0	-945,726 *	945,726	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/23/21 B	513,688.3000	1.0000	0	-513,688 *	513,688	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/28/21 B	2,334,161.3600	1.0000	0	-2,334,161 *	2,334,161	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/29/21 B	1,670,486.4800	1.0000	0	-1,670,486 *	1,670,486	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/03/21 S	534,028.5800	1.0000	0	534,029 *	534,029	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/18/21 B	582,737.1200	1.0000	0	-582,737 *	582,737	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/26/21 B	1,349,411.2700	1.0000	0	-1,349,411 *	1,349,411	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/28/21 B	1,933,703.8800	1.0000	0	-1,933,704 *	1,933,704	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/02/21 S	590,539.9100	1.0000	0	590,540 *	590,540	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/03/21 B	555,411.3600	1.0000	0	-555,411 *	555,411	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/18/21 B	1,219,906.0400	1.0000	0	-1,219,906 *	1,219,906	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/24/21 B	645,283.8100	1.0000	0	-645,284 *	645,284	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/29/21 B	659,098.3500	1.0000	0	-659,098 *	659,098	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/01/21 B	3,412,321.6900	1.0000	0	-3,412,322 *	3,412,322	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/07/21 S	802,555.3600	1.0000	0	802,555 *	802,555	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/27/21 B	585,984.9700	1.0000	0	-585,985 *	585,985	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/29/21 B	3,375,849.2200	1.0000	0	-3,375,849 *	3,375,849	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/30/21 B	1,599,143.3900	1.0000	0	-1,599,143 *	1,599,143	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/04/21 S	723,381.9300	1.0000	0	723,382 *	723,382	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/20/21 B	528,302.3800	1.0000	0	-528,302 *	528,302	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/26/21 B	973,194.3900	1.0000	0	-973,194 *	973,194	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/27/21 B	1,999,676.7100	1.0000	0	-1,999,677 *	1,999,677	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/31/21 B	2,014,129.2000	1.0000	0	-2,014,129 *	2,014,129	

1/1/21 THROUGH 12/31/21

ACCOUNT 7036737

RAILROAD - EMP DENTAL PLAN

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/02/21 S	579,635.2800	1.0000	0	579,635 *	579,635	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/17/21 B	903,112.5400	1.0000	0	-903,113 *	903,113	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/22/21 B	568,048.7400	1.0000	0	-568,049 *	568,049	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/29/21 B	2,334,847.3300	1.0000	0	-2,334,847 *	2,334,847	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/30/21 B	2,052,339.4500	1.0000	0	-2,052,339 *	2,052,339	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/05/21 S	574,921.6600	1.0000	0	574,922 *	574,922	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/25/21 B	1,651,653.4300	1.0000	0	-1,651,653 *	1,651,653	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/27/21 B	1,317,828.3000	1.0000	0	-1,317,828 *	1,317,828	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/28/21 B	678,726.3400	1.0000	0	-678,726 *	678,726	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/01/21 B	1,731,935.6800	1.0000	0	-1,731,936 *	1,731,936	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/05/21 S	588,144.7600	1.0000	0	588,145 *	588,145	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/18/21 B	942,162.8700	1.0000	0	-942,163 *	942,163	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/24/21 B	2,647,551.4400	1.0000	0	-2,647,551 *	2,647,551	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/29/21 B	2,432,311.8900	1.0000	0	-2,432,312 *	2,432,312	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/01/21 S	586,369.6400	1.0000	0	586,370 *	586,370	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/17/21 B	875,472.5200	1.0000	0	-875,473 *	875,473	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/27/21 S	659,594.1100	1.0000	0	659,594 *	659,594	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/29/21 B	3,349,212.7300	1.0000	0	-3,349,213 *	3,349,213	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/30/21 B	1,700,705.3100	1.0000	0	-1,700,705 *	1,700,705	
GRAND TOTAL			0	76,825,904	76,825,904	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

ISSUE: 60934N500 - FED HERMES TREASURY OBLIG

01/05/21 B	115.2600	1.0000	0	-115	115
01/25/21 B	635,253.9500	1.0000	0	-635,254 *	635,254
01/28/21 B	719,897.8400	1.0000	0	-719,898 *	719,898
01/29/21 B	4,255,165.3200	1.0000	0	-4,255,165 *	4,255,165
02/01/21 B	59,667.7200	1.0000	0	-59,668	59,668
02/02/21 B	57.8200	1.0000	0	-58	58
02/19/21 B	537,759.8300	1.0000	0	-537,760 *	537,760
02/24/21 B	1,580,888.5600	1.0000	0	-1,580,889 *	1,580,889
02/25/21 B	1,954,266.0000	1.0000	0	-1,954,266 *	1,954,266
03/01/21 B	1,432,020.5300	1.0000	0	-1,432,021 *	1,432,021
03/02/21 B	49.5700	1.0000	0	-50	50
03/17/21 B	965,698.5500	1.0000	0	-965,699 *	965,699
03/30/21 B	2,380,162.9900	1.0000	0	-2,380,163 *	2,380,163
03/31/21 B	1,909,577.4200	1.0000	0	-1,909,577 *	1,909,577
04/01/21 B	580,091.7300	1.0000	0	-580,092 *	580,092
04/05/21 B	49.2500	1.0000	0	-49	49
04/19/21 B	945,726.2400	1.0000	0	-945,726 *	945,726
04/23/21 B	513,688.3000	1.0000	0	-513,688 *	513,688
04/28/21 B	2,334,161.3600	1.0000	0	-2,334,161 *	2,334,161
04/29/21 B	1,670,486.4800	1.0000	0	-1,670,486 *	1,670,486
05/05/21 B	44.2500	1.0000	0	-44	44
05/17/21 B	130,193.1700	1.0000	0	-130,193	130,193
05/18/21 B	582,737.1200	1.0000	0	-582,737 *	582,737
05/26/21 B	1,349,411.2700	1.0000	0	-1,349,411 *	1,349,411
05/28/21 B	1,933,703.8800	1.0000	0	-1,933,704 *	1,933,704
06/02/21 B	33.5900	1.0000	0	-34	34
06/03/21 B	555,411.3600	1.0000	0	-555,411 *	555,411
06/11/21 B	254,224.2900	1.0000	0	-254,224	254,224



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/18/21 B	1,219,906.0400	1.0000	0	-1,219,906 *	1,219,906	
06/24/21 B	645,283.8100	1.0000	0	-645,284 *	645,284	
06/29/21 B	659,098.3500	1.0000	0	-659,098 *	659,098	
07/01/21 B	3,412,321.6900	1.0000	0	-3,412,322 *	3,412,322	
07/02/21 B	18.9100	1.0000	0	-19	19	
07/19/21 B	385,534.1300	1.0000	0	-385,534	385,534	
07/27/21 B	585,984.9700	1.0000	0	-585,985 *	585,985	
07/29/21 B	3,375,849.2200	1.0000	0	-3,375,849 *	3,375,849	
07/30/21 B	1,599,143.3900	1.0000	0	-1,599,143 *	1,599,143	
08/03/21 B	19.1800	1.0000	0	-19	19	
08/20/21 B	528,302.3800	1.0000	0	-528,302 *	528,302	
08/26/21 B	973,194.3900	1.0000	0	-973,194 *	973,194	
08/27/21 B	1,999,676.7100	1.0000	0	-1,999,677 *	1,999,677	
08/31/21 B	2,014,129.2000	1.0000	0	-2,014,129 *	2,014,129	
09/02/21 B	19.2300	1.0000	0	-19	19	
09/17/21 B	903,112.5400	1.0000	0	-903,113 *	903,113	
09/22/21 B	568,048.7400	1.0000	0	-568,049 *	568,049	
09/29/21 B	2,334,847.3300	1.0000	0	-2,334,847 *	2,334,847	
09/30/21 B	2,052,339.4500	1.0000	0	-2,052,339 *	2,052,339	
10/04/21 B	14.8400	1.0000	0	-15	15	
10/19/21 B	336,087.1900	1.0000	0	-336,087	336,087	
10/25/21 B	1,651,653.4300	1.0000	0	-1,651,653 *	1,651,653	
10/27/21 B	1,317,828.3000	1.0000	0	-1,317,828 *	1,317,828	
10/28/21 B	678,726.3400	1.0000	0	-678,726 *	678,726	
11/01/21 B	1,731,935.6800	1.0000	0	-1,731,936 *	1,731,936	
11/02/21 B	16.6300	1.0000	0	-17	17	
11/18/21 B	942,162.8700	1.0000	0	-942,163 *	942,163	
11/24/21 B	2,647,551.4400	1.0000	0	-2,647,551 *	2,647,551	
11/29/21 B	2,432,311.8900	1.0000	0	-2,432,312 *	2,432,312	
12/02/21 B	18.6100	1.0000	0	-19	19	
12/14/21 B	0.8900	1.0000	0	-1	1	
12/17/21 B	875,472.5200	1.0000	0	-875,473 *	875,473	
12/29/21 B	3,349,212.7300	1.0000	0	-3,349,213 *	3,349,213	
12/30/21 B	1,700,705.3100	1.0000	0	-1,700,705 *	1,700,705	
SUB-TOTAL OF BUYS # 62			0	68,201,070	68,201,070	
01/04/21 S	646,252.2400	1.0000	0	646,252 *	646,252	0
01/05/21 S	444,615.9500	1.0000	0	444,616	444,616	0
01/06/21 S	503,913.7400	1.0000	0	503,914 *	503,914	0
01/07/21 S	380,185.3600	1.0000	0	380,185	380,185	0
01/08/21 S	269,508.8500	1.0000	0	269,509	269,509	0
01/11/21 S	2,351.6700	1.0000	0	2,352	2,352	0
01/11/21 S	306,888.9900	1.0000	0	306,889	306,889	0
01/12/21 S	473,398.8700	1.0000	0	473,399	473,399	0
01/13/21 S	425,619.0100	1.0000	0	425,619	425,619	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
01/14/21 S	300,456.0300	1.0000	0	300,456	300,456	0
01/15/21 S	280,161.5700	1.0000	0	280,162	280,162	0
01/19/21 S	135,474.1800	1.0000	0	135,474	135,474	0
01/20/21 S	677,927.9200	1.0000	0	677,928 *	677,928	0
01/21/21 S	398,082.4400	1.0000	0	398,082	398,082	0
01/22/21 S	438,479.7700	1.0000	0	438,480	438,480	0
01/26/21 S	421,480.9600	1.0000	0	421,481	421,481	0
01/27/21 S	431,085.6800	1.0000	0	431,086	431,086	0
02/02/21 S	705,596.6800	1.0000	0	705,597 *	705,597	0
02/03/21 S	429,636.2200	1.0000	0	429,636	429,636	0
02/04/21 S	327,399.3500	1.0000	0	327,399	327,399	0
02/05/21 S	269,548.7900	1.0000	0	269,549	269,549	0
02/08/21 S	1,479.5700	1.0000	0	1,480	1,480	0
02/08/21 S	259,243.1700	1.0000	0	259,243	259,243	0
02/09/21 S	410,163.6500	1.0000	0	410,164	410,164	0
02/10/21 S	415,818.0400	1.0000	0	415,818	415,818	0
02/11/21 S	297,870.5000	1.0000	0	297,871	297,871	0
02/12/21 S	394,073.1600	1.0000	0	394,073	394,073	0
02/16/21 S	269,071.5300	1.0000	0	269,072	269,072	0
02/17/21 S	430,913.6800	1.0000	0	430,914	430,914	0
02/18/21 S	120,824.7600	1.0000	0	120,825	120,825	0
02/22/21 S	283,938.5700	1.0000	0	283,939	283,939	0
02/23/21 S	332,199.5600	1.0000	0	332,200	332,200	0
02/26/21 S	446,051.0200	1.0000	0	446,051	446,051	0
03/02/21 S	628,915.8200	1.0000	0	628,916 *	628,916	0
03/03/21 S	431,638.8700	1.0000	0	431,639	431,639	0
03/04/21 S	335,057.0400	1.0000	0	335,057	335,057	0
03/05/21 S	282,789.0100	1.0000	0	282,789	282,789	0
03/08/21 S	1,438.2400	1.0000	0	1,438	1,438	0
03/08/21 S	277,368.8400	1.0000	0	277,369	277,369	0
03/09/21 S	410,857.6600	1.0000	0	410,858	410,858	0
03/10/21 S	426,144.5900	1.0000	0	426,145	426,145	0
03/11/21 S	297,582.4200	1.0000	0	297,582	297,582	0
03/12/21 S	414,067.4300	1.0000	0	414,067	414,067	0
03/15/21 S	303,920.8700	1.0000	0	303,921	303,921	0
03/16/21 S	417,010.2100	1.0000	0	417,010	417,010	0
03/18/21 S	309,078.6100	1.0000	0	309,079	309,079	0
03/19/21 S	428,945.9500	1.0000	0	428,946	428,946	0
03/22/21 S	274,558.9600	1.0000	0	274,559	274,559	0
03/23/21 S	397,022.7200	1.0000	0	397,023	397,023	0
03/24/21 S	448,644.5500	1.0000	0	448,645	448,645	0
03/25/21 S	330,828.2900	1.0000	0	330,828	330,828	0
03/26/21 S	396,637.9600	1.0000	0	396,638	396,638	0
03/29/21 S	293,166.5400	1.0000	0	293,167	293,167	0
04/05/21 S	989,219.9300	1.0000	0	989,220 *	989,220	0
04/06/21 S	404,779.6700	1.0000	0	404,780	404,780	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
04/07/21 S	408,615.1300	1.0000	0	408,615	408,615	0
04/08/21 S	1,351.4500	1.0000	0	1,351	1,351	0
04/08/21 S	177,787.2700	1.0000	0	177,787	177,787	0
04/09/21 S	402,053.1800	1.0000	0	402,053	402,053	0
04/12/21 S	283,437.1900	1.0000	0	283,437	283,437	0
04/13/21 S	346,829.0600	1.0000	0	346,829	346,829	0
04/14/21 S	441,915.2000	1.0000	0	441,915	441,915	0
04/15/21 S	346,149.9400	1.0000	0	346,150	346,150	0
04/16/21 S	285,408.4200	1.0000	0	285,408	285,408	0
04/20/21 S	387,920.2800	1.0000	0	387,920	387,920	0
04/21/21 S	437,215.2300	1.0000	0	437,215	437,215	0
04/22/21 S	345,439.3300	1.0000	0	345,439	345,439	0
04/26/21 S	280,390.5900	1.0000	0	280,391	280,391	0
04/27/21 S	41,184.1500	1.0000	0	41,184	41,184	0
04/30/21 S	424,596.9200	1.0000	0	424,597	424,597	0
05/03/21 S	534,028.5800	1.0000	0	534,029 *	534,029	0
05/04/21 S	420,182.4900	1.0000	0	420,182	420,182	0
05/05/21 S	426,928.5300	1.0000	0	426,929	426,929	0
05/06/21 S	341,267.2400	1.0000	0	341,267	341,267	0
05/07/21 S	261,272.7800	1.0000	0	261,273	261,273	0
05/10/21 S	1,297.6600	1.0000	0	1,298	1,298	0
05/10/21 S	299,537.9100	1.0000	0	299,538	299,538	0
05/11/21 S	342,715.6600	1.0000	0	342,716	342,716	0
05/12/21 S	396,944.7100	1.0000	0	396,945	396,945	0
05/13/21 S	347,927.6200	1.0000	0	347,928	347,928	0
05/14/21 S	366,952.5000	1.0000	0	366,953	366,953	0
05/19/21 S	428,140.6300	1.0000	0	428,141	428,141	0
05/20/21 S	293,087.9300	1.0000	0	293,088	293,088	0
05/21/21 S	384,452.0600	1.0000	0	384,452	384,452	0
05/24/21 S	265,502.7600	1.0000	0	265,503	265,503	0
05/25/21 S	368,529.0100	1.0000	0	368,529	368,529	0
05/27/21 S	12,218.2200	1.0000	0	12,218	12,218	0
06/01/21 S	291,839.2700	1.0000	0	291,839	291,839	0
06/02/21 S	590,539.9100	1.0000	0	590,540 *	590,540	0
06/04/21 S	329,724.5000	1.0000	0	329,725	329,725	0
06/07/21 S	135,284.1300	1.0000	0	135,284	135,284	0
06/08/21 S	1,223.1800	1.0000	0	1,223	1,223	0
06/08/21 S	323,905.8300	1.0000	0	323,906	323,906	0
06/09/21 S	408,150.2500	1.0000	0	408,150	408,150	0
06/10/21 S	375,633.8800	1.0000	0	375,634	375,634	0
06/14/21 S	258,795.4400	1.0000	0	258,795	258,795	0
06/15/21 S	328,179.6100	1.0000	0	328,180	328,180	0
06/16/21 S	253,320.2200	1.0000	0	253,320	253,320	0
06/17/21 S	317,509.8100	1.0000	0	317,510	317,510	0
06/21/21 S	245,611.3700	1.0000	0	245,611	245,611	0
06/22/21 S	342,661.7700	1.0000	0	342,662	342,662	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/23/21 S	441,716.7800	1.0000	0	441,717	441,717	0
06/25/21 S	396,493.4800	1.0000	0	396,493	396,493	0
06/28/21 S	289,445.1900	1.0000	0	289,445	289,445	0
06/30/21 S	435,678.3300	1.0000	0	435,678	435,678	0
07/02/21 S	467,750.6900	1.0000	0	467,751	467,751	0
07/06/21 S	303,432.7400	1.0000	0	303,433	303,433	0
07/07/21 S	802,555.3600	1.0000	0	802,555 *	802,555	0
07/08/21 S	288,187.0600	1.0000	0	288,187	288,187	0
07/09/21 S	1,156.9500	1.0000	0	1,157	1,157	0
07/09/21 S	414,815.8700	1.0000	0	414,816	414,816	0
07/12/21 S	235,138.8000	1.0000	0	235,139	235,139	0
07/13/21 S	240,778.5200	1.0000	0	240,779	240,779	0
07/14/21 S	443,773.5800	1.0000	0	443,774	443,774	0
07/15/21 S	364,767.9600	1.0000	0	364,768	364,768	0
07/16/21 S	294,622.1100	1.0000	0	294,622	294,622	0
07/20/21 S	385,758.5400	1.0000	0	385,759	385,759	0
07/21/21 S	406,134.7500	1.0000	0	406,135	406,135	0
07/22/21 S	347,594.1200	1.0000	0	347,594	347,594	0
07/23/21 S	422,900.8300	1.0000	0	422,901	422,901	0
07/26/21 S	296,141.8100	1.0000	0	296,142	296,142	0
07/28/21 S	421,803.3800	1.0000	0	421,803	421,803	0
08/02/21 S	299,200.2900	1.0000	0	299,200	299,200	0
08/03/21 S	432,877.9400	1.0000	0	432,878	432,878	0
08/04/21 S	723,381.9300	1.0000	0	723,382 *	723,382	0
08/05/21 S	264,959.2800	1.0000	0	264,959	264,959	0
08/06/21 S	385,077.1500	1.0000	0	385,077	385,077	0
08/09/21 S	1,123.9900	1.0000	0	1,124	1,124	0
08/09/21 S	286,894.6600	1.0000	0	286,895	286,895	0
08/10/21 S	281,501.0100	1.0000	0	281,501	281,501	0
08/11/21 S	427,495.4700	1.0000	0	427,495	427,495	0
08/12/21 S	329,816.4800	1.0000	0	329,816	329,816	0
08/13/21 S	411,265.5900	1.0000	0	411,266	411,266	0
08/16/21 S	149,488.0200	1.0000	0	149,488	149,488	0
08/17/21 S	231,803.6000	1.0000	0	231,804	231,804	0
08/18/21 S	246,241.0000	1.0000	0	246,241	246,241	0
08/19/21 S	326,188.4800	1.0000	0	326,188	326,188	0
08/23/21 S	276,331.5700	1.0000	0	276,332	276,332	0
08/24/21 S	383,675.5000	1.0000	0	383,676	383,676	0
08/25/21 S	451,845.1700	1.0000	0	451,845	451,845	0
08/30/21 S	262,567.8700	1.0000	0	262,568	262,568	0
09/01/21 S	481,344.1000	1.0000	0	481,344	481,344	0
09/02/21 S	579,635.2800	1.0000	0	579,635 *	579,635	0
09/03/21 S	378,419.2500	1.0000	0	378,419	378,419	0
09/07/21 S	366,435.7000	1.0000	0	366,436	366,436	0
09/08/21 S	472,881.5800	1.0000	0	472,882	472,882	0
09/09/21 S	1,081.3500	1.0000	0	1,081	1,081	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
09/09/21 S	266,830.9000	1.0000	0	266,831	266,831	0
09/10/21 S	340,107.2800	1.0000	0	340,107	340,107	0
09/13/21 S	272,373.9300	1.0000	0	272,374	272,374	0
09/14/21 S	311,703.9700	1.0000	0	311,704	311,704	0
09/15/21 S	246,007.0000	1.0000	0	246,007	246,007	0
09/16/21 S	289,470.8600	1.0000	0	289,471	289,471	0
09/20/21 S	267,938.3600	1.0000	0	267,938	267,938	0
09/21/21 S	368,375.2400	1.0000	0	368,375	368,375	0
09/23/21 S	259,743.7200	1.0000	0	259,744	259,744	0
09/24/21 S	356,524.8500	1.0000	0	356,525	356,525	0
09/27/21 S	244,588.1300	1.0000	0	244,588	244,588	0
09/28/21 S	323,630.5500	1.0000	0	323,631	323,631	0
10/01/21 S	395,407.1600	1.0000	0	395,407	395,407	0
10/04/21 S	289,016.5900	1.0000	0	289,017	289,017	0
10/05/21 S	574,921.6600	1.0000	0	574,922 *	574,922	0
10/06/21 S	384,425.1400	1.0000	0	384,425	384,425	0
10/07/21 S	228,481.9200	1.0000	0	228,482	228,482	0
10/08/21 S	1,034.1500	1.0000	0	1,034	1,034	0
10/08/21 S	196,844.2000	1.0000	0	196,844	196,844	0
10/12/21 S	456,215.5400	1.0000	0	456,216	456,216	0
10/13/21 S	383,265.1000	1.0000	0	383,265	383,265	0
10/14/21 S	209,780.3300	1.0000	0	209,780	209,780	0
10/15/21 S	396,323.9700	1.0000	0	396,324	396,324	0
10/18/21 S	255,845.7000	1.0000	0	255,846	255,846	0
10/20/21 S	392,662.2900	1.0000	0	392,662	392,662	0
10/21/21 S	309,556.7300	1.0000	0	309,557	309,557	0
10/22/21 S	358,617.7700	1.0000	0	358,618	358,618	0
10/26/21 S	371,332.4200	1.0000	0	371,332	371,332	0
10/29/21 S	414,520.4100	1.0000	0	414,520	414,520	0
11/02/21 S	334,538.3100	1.0000	0	334,538	334,538	0
11/03/21 S	372,662.0300	1.0000	0	372,662	372,662	0
11/04/21 S	262,664.2300	1.0000	0	262,664	262,664	0
11/05/21 S	588,144.7600	1.0000	0	588,145 *	588,145	0
11/08/21 S	1,075.6700	1.0000	0	1,076	1,076	0
11/08/21 S	245,676.3500	1.0000	0	245,676	245,676	0
11/09/21 S	272,392.5400	1.0000	0	272,393	272,393	0
11/10/21 S	360,362.0200	1.0000	0	360,362	360,362	0
11/12/21 S	411,087.7100	1.0000	0	411,088	411,088	0
11/15/21 S	315,806.7200	1.0000	0	315,807	315,807	0
11/16/21 S	298,594.6800	1.0000	0	298,595	298,595	0
11/17/21 S	390,598.9500	1.0000	0	390,599	390,599	0
11/19/21 S	386,211.7100	1.0000	0	386,212	386,212	0
11/22/21 S	257,905.6500	1.0000	0	257,906	257,906	0
11/23/21 S	364,919.1200	1.0000	0	364,919	364,919	0
11/26/21 S	322,125.9600	1.0000	0	322,126	322,126	0
11/30/21 S	208,279.2400	1.0000	0	208,279	208,279	0



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RAILROAD - EMP DENTAL PLAN

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
12/01/21 S	586,369.6400	1.0000	0	586,370 *	586,370	0
12/02/21 S	293,193.2800	1.0000	0	293,193	293,193	0
12/03/21 S	285,593.6400	1.0000	0	285,594	285,594	0
12/06/21 S	204,687.2600	1.0000	0	204,687	204,687	0
12/07/21 S	358,548.2200	1.0000	0	358,548	358,548	0
12/08/21 S	1,128.4900	1.0000	0	1,128	1,128	0
12/08/21 S	382,436.7000	1.0000	0	382,437	382,437	0
12/09/21 S	177,599.6000	1.0000	0	177,600	177,600	0
12/10/21 S	393,030.6900	1.0000	0	393,031	393,031	0
12/13/21 S	250,987.4800	1.0000	0	250,987	250,987	0
12/14/21 S	365,069.3100	1.0000	0	365,069	365,069	0
12/15/21 S	274,781.1400	1.0000	0	274,781	274,781	0
12/16/21 S	265,734.0800	1.0000	0	265,734	265,734	0
12/20/21 S	262,537.5700	1.0000	0	262,538	262,538	0
12/21/21 S	15,551.8600	1.0000	0	15,552	15,552	0
12/22/21 S	404,542.1800	1.0000	0	404,542	404,542	0
12/23/21 S	330,964.8800	1.0000	0	330,965	330,965	0
12/27/21 S	659,594.1100	1.0000	0	659,594 *	659,594	0
12/28/21 S	245,730.7700	1.0000	0	245,731	245,731	0
12/31/21 S	347,157.4500	1.0000	0	347,157	347,157	0
SUB-TOTAL OF SALES # 213			0	71,549,061	71,549,061	0
SUB-TOTAL			0	139,750,131	139,750,131	0
GRAND TOTAL			0	139,750,131	139,750,131	0

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

*** NO TRANSACTIONS QUALIFIED FOR THIS SECTION ***



REPORTABLE TRANSACTIONS WORKSHEET

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RAILROAD - EMP DENTAL PLAN

DATE
BOUGHT/SOLDSHARES
PAR VALUEUNIT
PRICEEXPENSE
INCURREDPRINCIPAL CASHERISA COSTERISA COST
GAIN/LOSS

F O O T N O T E S

* = SINGLE TRANSACTION IS 5% REPORTABLE
B = BUY TRANSACTION
S = SELL TRANSACTION
R = REINVESTMENT TRANSACTION