

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 2021 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>RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT 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>512</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2013</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>512</u>	1c Effective date of plan <u>01/01/2013</u>	
1b Three-digit plan number (PN) ▶	<u>512</u>				
1c Effective date of plan <u>01/01/2013</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>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>52-1036399</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>571-336-7600</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>482110</u></td> </tr> </table>	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>	
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>					

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	5 8505
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	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 8505 6a(2) 8666 6b 6c 6d 8666 6e 6f 6g 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7 25

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:

4A

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

a Pension Schedules

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

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 _____

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 RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN	B Three-digit plan number (PN) ▶	512
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
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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)

UNITEDHEALTHCARE

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?
12 13 15	NONE	426792	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 EAST 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	45477	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"/>

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)

(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"/>

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <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 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2021</div> This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN	B Three-digit plan number (PN) ►	512
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	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)	434679	363140
(3) Other	1b(3)	32	32
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4199498	5710029
(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	4634209 6073201
Liabilities			
g	Benefit claims payable	1g	626255 546045
h	Operating payables	1h	73089 108222
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	699344 654267
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	3934865 5418934

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)	2217769
	(B) Participants	2a(1)(B)	18839213
	(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)	21056982
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	140
	(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)	140
(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		21057122
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	19096115	
(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)		19096115
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)	45447	
(2) Contract administrator fees.....	2i(2)	426792	
(3) Investment advisory and management fees.....	2i(3)	4699	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		476938
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		19573053
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1484069
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		1190902

	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 Health Flexible Spending Account 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 Health Flexible Spending Account 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 Schedule of Delinquent Participant Contributions

The supplemental schedules, schedule of delinquent participant contributions, 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
HEALTH FLEXIBLE SPENDING ACCOUNT 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. 512

(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 70-04-102-7949279	Money Market Fund Federated Hermes Trsy Oblig Mmkt Instl #68		\$ 5,710,029	\$ 5,710,029

* Known party-in-interest to the Plan

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

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

DECEMBER 31, 2021 and 2020

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

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INDEPENDENT AUDITOR'S REPORT

To the National Carriers' Conference Committee with respect to
The Railroad Employees National Health Flexible Spending Account 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 Health Flexible Spending Account 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).

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- 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.

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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.

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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
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020**

	2021	2020
<hr/>		
ASSETS		
Investments, at fair value	<u>\$ 5,710,029</u>	<u>\$ 4,199,498</u>
Receivables:		
Participants' contributions	363,140	434,679
Accrued interest	<u>32</u>	<u>32</u>
	<u>363,172</u>	<u>434,711</u>
Total assets	<u>6,073,201</u>	<u>4,634,209</u>
LIABILITIES		
Accounts payable	<u>108,222</u>	<u>73,089</u>
Total liabilities	<u>108,222</u>	<u>73,089</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 5,964,979</u></u>	<u><u>\$ 4,561,120</u></u>

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

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

ADDITIONS

Investment income:

Interest income	\$ 140
Less investment expenses	(4,699)
	<u>(4,559)</u>

Participants' contributions	18,496,278
Participating railroads' contributions	2,217,769
Participants' COBRA contributions	<u>342,935</u>
	<u>21,056,982</u>
Total additions	<u>21,052,423</u>

DEDUCTIONS

Benefits paid to or for participants, beneficiaries, and dependents:

Claims paid	19,176,325
-------------	------------

Administrative expenses	<u>472,239</u>
-------------------------	----------------

Total deductions	<u>19,648,564</u>
------------------	-------------------

Net increase	1,403,859
--------------	-----------

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>4,561,120</u>
End of year	<u><u>\$ 5,964,979</u></u>

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**STATEMENTS OF PLAN BENEFIT OBLIGATIONS
December 31, 2021 and 2020**

	2021	2020
<hr/>		
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS		
Claims payable	<u><u>\$ 546,045</u></u>	<u><u>\$ 626,255</u></u>

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**STATEMENT OF CHANGES IN PLAN BENEFIT OBLIGATIONS
Year Ended December 31, 2021**

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

Claims payable:

Balance at beginning of year	\$ 626,255
Claims reported and approved for payment	19,096,115
Claims paid	<u>(19,176,325)</u>

Balance at end of year	<u><u>\$ 546,045</u></u>
------------------------	--------------------------

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan

The following description of The Railroad Employees National Health Flexible Spending Account 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 January 1, 2013 pursuant to collective-bargaining. The Plan is a defined contribution plan 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 allows a participant to use pre-tax wage deductions to pay for certain medical care expenses incurred that satisfy requirements established by the Internal Revenue Service (IRS) through a Health Flexible Spending Arrangement (Health FSA). Such use is limited to the participant's annual election for Health FSA benefits.

Eligibility: Upon satisfying the eligibility and coverage requirements, as outlined in the Plan's Summary Plan Description, a prospective participant must make an annual election to participate in the Plan.

Participant accounts: An individual account is maintained for each participant of the Plan. This account is credited for contributions provided by the participant and charged for all reimbursements made to the participant during the Plan year.

Regardless of the amount actually credited to a participant's account, the amount available to the participant at any time within a period of coverage shall equal the total annual Health FSA benefit election reduced by any prior reimbursements to the participant in the same period of coverage.

Vesting: Participants are immediately vested in their account. (See additional disclosure related to forfeitures).

Experience gains: If the Plan has an experience gain for the Plan year (the total of all amounts remitted to the Plan for the year plus earnings on such amounts exceeds the total amount of all reimbursements for health care expenses for the Plan year), then such gain shall be used to defray reasonable administrative costs of the Plan. Any remaining gain shall remain in the Plan to defray reasonable administrative costs of the Plan for subsequent years or, at the Plan Administrator's discretion, may be distributed in any manner permitted by the Internal Revenue Code (IRC) and ERISA.

Payment of benefits: Benefits will be paid for eligible health care expenses submitted by a Plan participant and received by the Plan Administrator no later than March 31st following the close of the Plan year.

Any benefit check sent to a participant that is not cashed within ninety (90) days of the date on which it is issued shall be forfeited, and the participant shall have no further right to receive reimbursement for the health care expenses for which such benefit check was issued, unless, within one (1) year from the date the check was issued, the participant demonstrates to the Plan Administrator's satisfaction that the check was not received.

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan (Continued)

Forfeitures: In addition to the forfeitures noted above, any balance remaining in the participant's account as of March 31st for the preceding Plan year, December 31st, will be forfeited by the participant and will remain in the Plan to defray reasonable administrative costs.

Period of coverage: In general, the period of coverage for a participant shall commence on January 1st and terminate on December 31st of the Plan year. In addition, if the participant has unused amounts in their Health FSA account and remain a participant or Consolidated Omnibus Budget Reconciliation Act (COBRA) qualified beneficiary on the last day of the Plan year, their period of coverage will continue through March 15th of the year immediately following the Plan year.

However, in the case where a participant ceases to remain eligible to participate in the Plan, the period of coverage will terminate on the date on which the participant's eligibility terminates.

Funding: The Plan is funded through participant contributions. If the Plan experiences a shortfall, the Plan will either borrow the funds necessary to pay claims or require the participating employers to make supplemental contributions to cover the shortage.

Tax status: The Plan has filed for a determination letter from the IRS regarding the Plan's qualification under the related trust's tax-exempt status under the provision of Section 501(c)9 of the IRC. The Plan Administrator will make any changes deemed necessary to ensure that the Plan is granted tax-exempt status. Representatives of the Plan Administrator believe the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC and, accordingly, the trust's net investment income is exempt from income taxation. 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.

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 HEALTH FLEXIBLE SPENDING ACCOUNT 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, and plan benefit obligations, and changes therein, and disclosure of contingent assets and liabilities. Accordingly, 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.

Participant contributions and contributions receivable: Employee contributions are remitted to the Plan on at least a monthly basis in accordance with the participant's annual Health FSA benefit election. Employee contributions are recognized as revenue in the Plan year to which the annual election amount relates.

Participants' COBRA contributions: Participants who experience a qualifying event, as defined by Federal 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.

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.

Claims payable: Claims payable includes benefit obligations related to claims incurred but not paid, and amounts accrued for benefits through the period of coverage for Plan participants and COBRA qualified beneficiaries as of December 31st.

Forfeitures: Forfeitures are recorded in the year in which they occur.

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

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

NOTES TO FINANCIAL STATEMENTS

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 2520.130-8 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
Investments at Fair Value:		
Money Market Fund	\$ 5,710,029	\$ 4,199,498

Truist Bank also certified to the completeness and accuracy of \$140 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.

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.

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

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 is 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	\$ 5,710,029	\$ -	\$ -	\$ 5,710,029
Total assets at fair value	\$ 5,710,029	\$ -	\$ -	\$ 5,710,029

Assets at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 4,199,498	\$ -	\$ -	\$ 4,199,498
Total assets at fair value	\$ 4,199,498	\$ -	\$ -	\$ 4,199,498

Note 5. Forfeitures

Forfeitures arise when either a benefit check sent to a participant is not cashed within ninety (90) days of the date on which it is issued or when a balance remains (i.e., the total contributions made by a Plan participant exceed the total amount paid to that participant) in a participant's account as of March 31st for the preceding Plan year, December 31st. Forfeitures related to uncashed benefit checks amount to approximately \$174,670 and \$172,458 as of and for the years ended December 31, 2021 and 2020, respectively. Forfeitures related to unused participant account balances amounted to approximately \$216,524 as of March 31, 2022, which related to the year ending December 31, 2021. With regard to 2020, the CARES Act extended the time in which a participant could submit a claim for benefit. Under the CARES Act, participants could submit claims for the 2020 Plan year through March 31, 2022 (extended one year beyond the initial filing limit). Forfeitures related to unused participant account balances amounted to approximately \$271,145 as of March 31, 2022, which related to the year ending December 31, 2020. These forfeitures were used to defray reasonable administrative costs of the Plan.

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

NOTES TO FINANCIAL STATEMENTS

Note 6. Concentration of Participating Railroads

There are approximately 25 railroads participating in the Plan, of which participants of four railroads comprised approximately 91% and 89% of the total Plan population for the years ended December 31, 2021 and 2020, respectively, as illustrated in the following table:

Railroad:	Percentage of Total Plan Activity	
	2021	2020
A	35.5%	33.3%
B	28.9%	28.8%
C	14.8%	15.4%
D	11.7%	11.9%

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:

	2021	2020
Net assets available for benefits as reported within the financial statements	\$ 5,964,979	\$ 4,561,120
Benefit obligations currently payable	(546,045)	(626,255)
Net assets available for benefits as reported within the Form 5500	\$ 5,418,934	\$ 3,934,865

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:

	2021
Benefits paid to or for participants as reported within the financial statements	\$ 19,176,325
Add: Current benefit obligations, end of year	546,045
Less: Current benefit obligations, beginning of year	(626,255)
Benefits paid to or for participants as reported within the Form 5500	\$ 19,096,115

Benefit obligations currently payable to or for participants are recorded on the Form 5500 for obligations which arise as of December 31st but are not yet paid as of that date.

THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

NOTES TO FINANCIAL STATEMENTS

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.

Note 9. Prohibited Transactions

During 2021, an aggregate of \$786,083 of certain participating railroads' employee withholdings were not deposited into the Plan within the timeframe required by the DOL's regulations. These withholdings, if not deposited into the Plan as of December 31, 2021, are included in the participants' contributions receivable balance as of December 31, 2021. All failures were corrected, either by the Plan Administrator or respective participating railroads, by depositing withholdings, along with contributions for lost earnings, to the Plan on or prior to October 14, 2022.

Note 10. Contingencies

A participant has one year from the date a check was issued for benefits, to contact the Plan Administrator, even though that check may not have been cashed within the ninety (90) days required by the Plan, and request to have that check reissued. If the participant satisfies the requirements as set forth in the Summary Plan Description, then an otherwise forfeited claim will become reimbursable by the Plan. As of December 31, 2021 and 2020, there were \$174,670 and \$172,458, respectively, in such forfeitures that are subject to this provision of the Plan. These amounts were excluded from the claims payable balances as of December 31, 2021 and 2020 and represent the maximum amount that may be paid by the Plan if all forfeited claims become reimbursable. The Plan Administrator is of the opinion, based on all available known facts, that the amount expected to be paid with respect to the forfeited claims subject to this provision would not have a material effect on the financial position or results of operations of the Plan.

Note 11. 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. Therefore, 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.

SUPPLEMENTARY INFORMATION

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2021**

Schedule H, Form 5500

Part IV, Line 4a – Schedule of Delinquent Participant Contributions

EIN: 52-1036399

Plan No. 512

Participant Contributions Transferred Late to the Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments Are Included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ 174,233	\$ -	\$ -
	\$ -	\$ 337	\$ -	\$ -
	\$ -	\$ 373	\$ -	\$ -
	\$ -	\$ 260	\$ -	\$ -
	\$ -	\$ 250	\$ -	\$ -
	\$ -	\$ 250	\$ -	\$ -
	\$ -	\$ 45,311	\$ -	\$ -
	\$ -	\$ 45,244	\$ -	\$ -
	\$ -	\$ 45,248	\$ -	\$ -
	\$ -	\$ 45,301	\$ -	\$ -
	\$ -	\$ 44,746	\$ -	\$ -
	\$ -	\$ 44,194	\$ -	\$ -
	\$ -	\$ 43,982	\$ -	\$ -
	\$ -	\$ 44,020	\$ -	\$ -
	\$ -	\$ 43,532	\$ -	\$ -
	\$ -	\$ 43,354	\$ -	\$ -
	\$ -	\$ 43,300	\$ -	\$ -
	\$ -	\$ 42,975	\$ -	\$ -
	\$ -	\$ 199	\$ -	\$ -
	\$ -	\$ 397	\$ -	\$ -
	\$ -	\$ 26,162	\$ -	\$ -
	\$ -	\$ 24,926	\$ -	\$ -
	\$ -	\$ 388	\$ -	\$ -
	\$ -	\$ 426	\$ -	\$ -
	\$ -	\$ 436	\$ -	\$ -
	\$ -	\$ 24,565	\$ -	\$ -
	\$ -	\$ 837	\$ -	\$ -
	\$ -	\$ 837	\$ -	\$ -
	\$ -	\$ 41,152	\$ -	\$ -

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS (Continued)
Year Ended December 31, 2021**

Schedule H, Form 5500

Part IV, Line 4a – Schedule of Delinquent Participant Contributions

EIN: 52-1036399

Plan No. 512

Participant Contributions Transferred Late to the Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments Are Included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ 41,330	\$ -	\$ -
	\$ -	\$ 41,154	\$ -	\$ -
	\$ -	\$ 40,818	\$ -	\$ -
	\$ -	\$ 40,415	\$ -	\$ -
	\$ -	\$ 40,979	\$ -	\$ -
	\$ -	\$ 40,646	\$ -	\$ -
	\$ -	\$ 39,716	\$ -	\$ -
	\$ -	\$ 27,772	\$ -	\$ -
	\$ -	\$ 24,378	\$ -	\$ -
	\$ -	\$ 24,902	\$ -	\$ -
	\$ -	\$ 709	\$ -	\$ -
	\$ -	\$ 838	\$ -	\$ -
	\$ -	\$ 5	\$ -	\$ -
	\$ -	\$ 5	\$ -	\$ -

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT 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. 512

(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 70-04-102-7949279	Money Market Fund Federated Hermes Trsy Oblig Mmkt Instl #68		\$ 5,710,029	\$ 5,710,029

* Known party-in-interest to the Plan

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT 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. 512

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

Truist Bank

Account 70-04-102-7949279 (See attached schedule as prepared and reported by Truist Bank)



REPORTABLE TRANSACTIONS WORKSHEET

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ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
BEGINNING MARKET VALUE				4,199,530.35		
COMPARATIVE VALUE (5%)				209,976.52		

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/20/21 S	276,810.5400	1.0000	0	276,811 *	276,811	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/28/21 B	240,408.4200	1.0000	0	-240,408 *	240,408	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/11/21 B	248,731.3600	1.0000	0	-248,731 *	248,731	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/17/21 S	373,046.7300	1.0000	0	373,047 *	373,047	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/24/21 S	237,006.3100	1.0000	0	237,006 *	237,006	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/25/21 B	242,191.8900	1.0000	0	-242,192 *	242,192	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/10/21 B	214,221.9800	1.0000	0	-214,222 *	214,222	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/24/21 S	214,827.4500	1.0000	0	214,827 *	214,827	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/25/21 B	357,436.6200	1.0000	0	-357,437 *	357,437	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/23/21 B	535,114.0200	1.0000	0	-535,114 *	535,114	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/10/21 B	218,876.9200	1.0000	0	-218,877 *	218,877	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/25/21 B	287,894.7600	1.0000	0	-287,895 *	287,895	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/10/21 B	228,232.6200	1.0000	0	-228,233 *	228,233	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/21/21 B	340,206.1600	1.0000	0	-340,206 *	340,206	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/25/21 B	213,632.0000	1.0000	0	-213,632 *	213,632	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/09/21 B	227,831.1900	1.0000	0	-227,831 *	227,831	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/13/21 B	383,218.9000	1.0000	0	-383,219 *	383,219	

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

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						
07/23/21 B	221,626.1500	1.0000	0	-221,626 *	221,626	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/27/21 B	315,416.5000	1.0000	0	-315,417 *	315,417	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/10/21 B	457,701.1800	1.0000	0	-457,701 *	457,701	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/25/21 B	324,344.9200	1.0000	0	-324,345 *	324,345	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/10/21 B	348,551.3600	1.0000	0	-348,551 *	348,551	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/23/21 B	1,121,779.8300	1.0000	0	-1,121,780 *	1,121,780	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/24/21 B	244,403.8700	1.0000	0	-244,404 *	244,404	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/08/21 B	245,082.0900	1.0000	0	-245,082 *	245,082	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/14/21 B	249,843.8600	1.0000	0	-249,844 *	249,844	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/21/21 B	237,023.4700	1.0000	0	-237,023 *	237,023	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/25/21 B	249,176.0800	1.0000	0	-249,176 *	249,176	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/10/21 B	233,737.6500	1.0000	0	-233,738 *	233,738	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/18/21 B	238,616.2500	1.0000	0	-238,616 *	238,616	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/24/21 B	234,890.7300	1.0000	0	-234,891 *	234,891	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/10/21 B	248,664.9600	1.0000	0	-248,665 *	248,665	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/21/21 B	475,543.8200	1.0000	0	-475,544 *	475,544	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/22/21 B	213,085.4500	1.0000	0	-213,085 *	213,085	
GRAND TOTAL			0	10,499,176	10,499,176	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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*** 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	32.1700	1.0000	0	-32	32
01/08/21 B	107,495.8300	1.0000	0	-107,496	107,496
01/14/21 B	17,106.1300	1.0000	0	-17,106	17,106
01/19/21 B	104,305.4400	1.0000	0	-104,305	104,305
01/21/21 B	66,234.7800	1.0000	0	-66,235	66,235
01/25/21 B	183,042.5900	1.0000	0	-183,043	183,043
01/28/21 B	240,408.4200	1.0000	0	-240,408 *	240,408
02/02/21 B	29.4500	1.0000	0	-29	29
02/10/21 B	129,704.9000	1.0000	0	-129,705	129,705
02/11/21 B	248,731.3600	1.0000	0	-248,731 *	248,731
02/16/21 B	936.6700	1.0000	0	-937	937
02/23/21 B	86,769.7300	1.0000	0	-86,770	86,770
02/25/21 B	242,191.8900	1.0000	0	-242,192 *	242,192
03/02/21 B	16.7400	1.0000	0	-17	17
03/10/21 B	214,221.9800	1.0000	0	-214,222 *	214,222
03/11/21 B	119,916.2600	1.0000	0	-119,916	119,916
03/23/21 B	201,459.2100	1.0000	0	-201,459	201,459
03/25/21 B	357,436.6200	1.0000	0	-357,437 *	357,437
04/01/21 B	78,949.0100	1.0000	0	-78,949	78,949
04/05/21 B	4.5500	1.0000	0	-5	5
04/06/21 B	149,509.8000	1.0000	0	-149,510	149,510
04/08/21 B	113,690.7400	1.0000	0	-113,691	113,691
04/09/21 B	181,583.5500	1.0000	0	-181,584	181,584
04/13/21 B	115,468.2300	1.0000	0	-115,468	115,468
04/19/21 B	1,244.7600	1.0000	0	-1,245	1,245
04/20/21 B	4,072.1100	1.0000	0	-4,072	4,072
04/22/21 B	112,033.6100	1.0000	0	-112,034	112,034
04/23/21 B	535,114.0200	1.0000	0	-535,114 *	535,114
04/27/21 B	79,992.8600	1.0000	0	-79,993	79,993
05/05/21 B	1.9100	1.0000	0	-2	2
05/05/21 B	9,355.0300	1.0000	0	-9,355	9,355
05/06/21 B	4,140.4300	1.0000	0	-4,140	4,140



REPORTABLE TRANSACTIONS WORKSHEET

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ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
05/10/21 B	218,876.9200	1.0000	0	-218,877 *	218,877	
05/11/21 B	176,807.9500	1.0000	0	-176,808	176,808	
05/19/21 B	110,565.7000	1.0000	0	-110,566	110,566	
05/25/21 B	287,894.7600	1.0000	0	-287,895 *	287,895	
05/27/21 B	175,208.9600	1.0000	0	-175,209	175,209	
06/02/21 B	1.4800	1.0000	0	-1	1	
06/03/21 B	80,386.8700	1.0000	0	-80,387	80,387	
06/10/21 B	228,232.6200	1.0000	0	-228,233 *	228,233	
06/16/21 B	109,397.4900	1.0000	0	-109,397	109,397	
06/18/21 B	279.1600	1.0000	0	-279	279	
06/21/21 B	340,206.1600	1.0000	0	-340,206 *	340,206	
06/24/21 B	203,861.1200	1.0000	0	-203,861	203,861	
06/25/21 B	213,632.0000	1.0000	0	-213,632 *	213,632	
07/02/21 B	1.2500	1.0000	0	-1	1	
07/09/21 B	227,831.1900	1.0000	0	-227,831 *	227,831	
07/13/21 B	383,218.9000	1.0000	0	-383,219 *	383,219	
07/23/21 B	221,626.1500	1.0000	0	-221,626 *	221,626	
07/27/21 B	315,416.5000	1.0000	0	-315,417 *	315,417	
08/03/21 B	2.0200	1.0000	0	-2	2	
08/03/21 B	177,311.5900	1.0000	0	-177,312	177,312	
08/10/21 B	457,701.1800	1.0000	0	-457,701 *	457,701	
08/12/21 B	73,026.1000	1.0000	0	-73,026	73,026	
08/24/21 B	132,563.2300	1.0000	0	-132,563	132,563	
08/25/21 B	324,344.9200	1.0000	0	-324,345 *	324,345	
08/26/21 B	206,575.5000	1.0000	0	-206,576	206,576	
09/02/21 B	4.7200	1.0000	0	-5	5	
09/10/21 B	348,551.3600	1.0000	0	-348,551 *	348,551	
09/14/21 B	180,927.5700	1.0000	0	-180,928	180,928	
09/20/21 B	137,509.8700	1.0000	0	-137,510	137,510	
09/22/21 B	69,794.2700	1.0000	0	-69,794	69,794	
09/23/21 B	1,121,779.8300	1.0000	0	-1,121,780 *	1,121,780	
09/24/21 B	244,403.8700	1.0000	0	-244,404 *	244,404	
09/28/21 B	180,376.2700	1.0000	0	-180,376	180,376	
10/04/21 B	8.2400	1.0000	0	-8	8	
10/07/21 B	31,114.5900	1.0000	0	-31,115	31,115	
10/08/21 B	245,082.0900	1.0000	0	-245,082 *	245,082	
10/12/21 B	1,035.1200	1.0000	0	-1,035	1,035	
10/12/21 B	39,283.4300	1.0000	0	-39,283	39,283	
10/14/21 B	249,843.8600	1.0000	0	-249,844 *	249,844	
10/15/21 B	16,365.4300	1.0000	0	-16,365	16,365	
10/21/21 B	237,023.4700	1.0000	0	-237,023 *	237,023	
10/25/21 B	249,176.0800	1.0000	0	-249,176 *	249,176	
10/28/21 B	187,520.5500	1.0000	0	-187,521	187,521	
11/02/21 B	16.4100	1.0000	0	-16	16	
11/04/21 B	82,741.6600	1.0000	0	-82,742	82,742	
11/05/21 B	53,093.6200	1.0000	0	-53,094	53,094	

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
11/10/21 B	233,737.6500	1.0000	0	-233,738 *	233,738	
11/16/21 B	189,863.8000	1.0000	0	-189,864	189,864	
11/18/21 B	238,616.2500	1.0000	0	-238,616 *	238,616	
11/24/21 B	234,890.7300	1.0000	0	-234,891 *	234,891	
11/30/21 B	191,753.0400	1.0000	0	-191,753	191,753	
12/01/21 B	1,035.1200	1.0000	0	-1,035	1,035	
12/02/21 B	19.7200	1.0000	0	-20	20	
12/02/21 B	77,102.4500	1.0000	0	-77,102	77,102	
12/08/21 B	47,927.0300	1.0000	0	-47,927	47,927	
12/10/21 B	248,664.9600	1.0000	0	-248,665 *	248,665	
12/14/21 B	0.9800	1.0000	0	-1	1	
12/21/21 B	475,543.8200	1.0000	0	-475,544 *	475,544	
12/22/21 B	213,085.4500	1.0000	0	-213,085 *	213,085	
12/23/21 B	1,236.5000	1.0000	0	-1,237	1,237	
12/27/21 B	191,526.8100	1.0000	0	-191,527	191,527	
SUB-TOTAL OF BUYS # 93			0	14,390,829	14,390,829	
01/04/21 S	50,066.9000	1.0000	0	50,067	50,067	0
01/05/21 S	112,846.0600	1.0000	0	112,846	112,846	0
01/06/21 S	112,404.8900	1.0000	0	112,405	112,405	0
01/07/21 S	164,725.5400	1.0000	0	164,726	164,726	0
01/11/21 S	814.2000	1.0000	0	814	814	0
01/11/21 S	129,317.7300	1.0000	0	129,318	129,318	0
01/12/21 S	158,528.5300	1.0000	0	158,529	158,529	0
01/13/21 S	188,906.8100	1.0000	0	188,907	188,907	0
01/15/21 S	138,389.6200	1.0000	0	138,390	138,390	0
01/20/21 S	276,810.5400	1.0000	0	276,811 *	276,811	0
01/22/21 S	117,733.9200	1.0000	0	117,734	117,734	0
01/26/21 S	126,156.2700	1.0000	0	126,156	126,156	0
01/27/21 S	184,791.2400	1.0000	0	184,791	184,791	0
01/29/21 S	145,207.8600	1.0000	0	145,208	145,208	0
02/01/21 S	102,473.9000	1.0000	0	102,474	102,474	0
02/02/21 S	127,879.2800	1.0000	0	127,879	127,879	0
02/03/21 S	152,434.9800	1.0000	0	152,435	152,435	0
02/04/21 S	70,911.3700	1.0000	0	70,911	70,911	0
02/05/21 S	130,986.8000	1.0000	0	130,987	130,987	0
02/08/21 S	759.3000	1.0000	0	759	759	0
02/08/21 S	25,829.4800	1.0000	0	25,829	25,829	0
02/09/21 S	122,206.0800	1.0000	0	122,206	122,206	0
02/12/21 S	138,827.6800	1.0000	0	138,828	138,828	0
02/17/21 S	373,046.7300	1.0000	0	373,047 *	373,047	0
02/17/21 S	135,097.6000	1.0000	0	135,098	135,098	0
02/18/21 S	93,115.4200	1.0000	0	93,115	93,115	0
02/19/21 S	143,010.5000	1.0000	0	143,011	143,011	0
02/22/21 S	117,380.4100	1.0000	0	117,380	117,380	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/24/21 S	237,006.3100	1.0000	0	237,006 *	237,006	0
02/26/21 S	186,397.2300	1.0000	0	186,397	186,397	0
03/01/21 S	137,017.5300	1.0000	0	137,018	137,018	0
03/02/21 S	181,236.6300	1.0000	0	181,237	181,237	0
03/03/21 S	186,828.6000	1.0000	0	186,829	186,829	0
03/04/21 S	109,130.2800	1.0000	0	109,130	109,130	0
03/05/21 S	130,096.5400	1.0000	0	130,097	130,097	0
03/08/21 S	483.8700	1.0000	0	484	484	0
03/08/21 S	120,216.4100	1.0000	0	120,216	120,216	0
03/09/21 S	98,611.7600	1.0000	0	98,612	98,612	0
03/12/21 S	134,381.1400	1.0000	0	134,381	134,381	0
03/15/21 S	129,739.3200	1.0000	0	129,739	129,739	0
03/16/21 S	141,858.8200	1.0000	0	141,859	141,859	0
03/17/21 S	169,269.0100	1.0000	0	169,269	169,269	0
03/18/21 S	129,735.9200	1.0000	0	129,736	129,736	0
03/19/21 S	120,341.4200	1.0000	0	120,341	120,341	0
03/22/21 S	32,934.7000	1.0000	0	32,935	32,935	0
03/24/21 S	214,827.4500	1.0000	0	214,827 *	214,827	0
03/26/21 S	144,491.4100	1.0000	0	144,491	144,491	0
03/29/21 S	117,265.2200	1.0000	0	117,265	117,265	0
03/30/21 S	23,549.1300	1.0000	0	23,549	23,549	0
03/31/21 S	133,460.0100	1.0000	0	133,460	133,460	0
04/05/21 S	77,524.2500	1.0000	0	77,524	77,524	0
04/07/21 S	133,701.3100	1.0000	0	133,701	133,701	0
04/08/21 S	127.0600	1.0000	0	127	127	0
04/12/21 S	90,385.6900	1.0000	0	90,386	90,386	0
04/14/21 S	141,193.9600	1.0000	0	141,194	141,194	0
04/15/21 S	95,515.1900	1.0000	0	95,515	95,515	0
04/16/21 S	99,611.4300	1.0000	0	99,611	99,611	0
04/26/21 S	92,538.9300	1.0000	0	92,539	92,539	0
04/28/21 S	150,316.8800	1.0000	0	150,317	150,317	0
04/29/21 S	54,161.1600	1.0000	0	54,161	54,161	0
04/30/21 S	121,406.0600	1.0000	0	121,406	121,406	0
05/03/21 S	79,914.4300	1.0000	0	79,914	79,914	0
05/04/21 S	95,081.9600	1.0000	0	95,082	95,082	0
05/07/21 S	74,686.1300	1.0000	0	74,686	74,686	0
05/10/21 S	47.9400	1.0000	0	48	48	0
05/12/21 S	120,287.9900	1.0000	0	120,288	120,288	0
05/13/21 S	62,081.0000	1.0000	0	62,081	62,081	0
05/14/21 S	80,449.1100	1.0000	0	80,449	80,449	0
05/17/21 S	74,199.8800	1.0000	0	74,200	74,200	0
05/18/21 S	67,558.9600	1.0000	0	67,559	67,559	0
05/20/21 S	63,873.0400	1.0000	0	63,873	63,873	0
05/21/21 S	68,223.7400	1.0000	0	68,224	68,224	0
05/26/21 S	83,933.8500	1.0000	0	83,934	83,934	0
05/28/21 S	81,095.7400	1.0000	0	81,096	81,096	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/01/21 S	50,998.0900	1.0000	0	50,998	50,998	0
06/02/21 S	121,210.9800	1.0000	0	121,211	121,211	0
06/04/21 S	53,752.2600	1.0000	0	53,752	53,752	0
06/07/21 S	60,292.1300	1.0000	0	60,292	60,292	0
06/08/21 S	46.6300	1.0000	0	47	47	0
06/08/21 S	61,809.8700	1.0000	0	61,810	61,810	0
06/11/21 S	68,356.1200	1.0000	0	68,356	68,356	0
06/14/21 S	91,292.7000	1.0000	0	91,293	91,293	0
06/15/21 S	62,097.5900	1.0000	0	62,098	62,098	0
06/17/21 S	114,435.6300	1.0000	0	114,436	114,436	0
06/22/21 S	91,595.3000	1.0000	0	91,595	91,595	0
06/23/21 S	98,332.9900	1.0000	0	98,333	98,333	0
06/28/21 S	64,161.9900	1.0000	0	64,162	64,162	0
06/29/21 S	85,370.8100	1.0000	0	85,371	85,371	0
06/30/21 S	96,493.9100	1.0000	0	96,494	96,494	0
07/01/21 S	989.4000	1.0000	0	989	989	0
07/01/21 S	61,522.3600	1.0000	0	61,522	61,522	0
07/02/21 S	62,787.8800	1.0000	0	62,788	62,788	0
07/06/21 S	56,186.7200	1.0000	0	56,187	56,187	0
07/07/21 S	105,747.2100	1.0000	0	105,747	105,747	0
07/08/21 S	32,286.6400	1.0000	0	32,287	32,287	0
07/09/21 S	59.1500	1.0000	0	59	59	0
07/12/21 S	50,899.3100	1.0000	0	50,899	50,899	0
07/14/21 S	62,857.8600	1.0000	0	62,858	62,858	0
07/15/21 S	34,880.4100	1.0000	0	34,880	34,880	0
07/16/21 S	39,565.2300	1.0000	0	39,565	39,565	0
07/19/21 S	45,110.2800	1.0000	0	45,110	45,110	0
07/20/21 S	62,408.4500	1.0000	0	62,408	62,408	0
07/21/21 S	50,554.1700	1.0000	0	50,554	50,554	0
07/22/21 S	30,687.9300	1.0000	0	30,688	30,688	0
07/26/21 S	60,376.1300	1.0000	0	60,376	60,376	0
07/28/21 S	66,694.1500	1.0000	0	66,694	66,694	0
07/29/21 S	39,259.3800	1.0000	0	39,259	39,259	0
07/30/21 S	67,683.2300	1.0000	0	67,683	67,683	0
08/02/21 S	43,831.1400	1.0000	0	43,831	43,831	0
08/04/21 S	60,940.8500	1.0000	0	60,941	60,941	0
08/05/21 S	31,584.3400	1.0000	0	31,584	31,584	0
08/06/21 S	45,612.7800	1.0000	0	45,613	45,613	0
08/09/21 S	92.1900	1.0000	0	92	92	0
08/09/21 S	37,721.7300	1.0000	0	37,722	37,722	0
08/11/21 S	64,628.8500	1.0000	0	64,629	64,629	0
08/13/21 S	33,390.7000	1.0000	0	33,391	33,391	0
08/16/21 S	29,530.8400	1.0000	0	29,531	29,531	0
08/17/21 S	42,571.5000	1.0000	0	42,572	42,572	0
08/18/21 S	54,249.4300	1.0000	0	54,249	54,249	0
08/19/21 S	45,584.5500	1.0000	0	45,585	45,585	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
08/20/21 S	39,262.9000	1.0000	0	39,263	39,263	0
08/23/21 S	25,719.8800	1.0000	0	25,720	25,720	0
08/27/21 S	47,566.4300	1.0000	0	47,566	47,566	0
08/30/21 S	16,905.7600	1.0000	0	16,906	16,906	0
08/31/21 S	71,748.3600	1.0000	0	71,748	71,748	0
09/01/21 S	48,108.2900	1.0000	0	48,108	48,108	0
09/02/21 S	24,433.8300	1.0000	0	24,434	24,434	0
09/03/21 S	32,472.4900	1.0000	0	32,472	32,472	0
09/07/21 S	30,251.8300	1.0000	0	30,252	30,252	0
09/08/21 S	71,763.2700	1.0000	0	71,763	71,763	0
09/09/21 S	198.1300	1.0000	0	198	198	0
09/09/21 S	18,323.2600	1.0000	0	18,323	18,323	0
09/13/21 S	28,167.9700	1.0000	0	28,168	28,168	0
09/15/21 S	37,225.5500	1.0000	0	37,226	37,226	0
09/16/21 S	23,553.5800	1.0000	0	23,554	23,554	0
09/17/21 S	23,048.0100	1.0000	0	23,048	23,048	0
09/21/21 S	37,959.4100	1.0000	0	37,959	37,959	0
09/27/21 S	27,390.4600	1.0000	0	27,390	27,390	0
09/29/21 S	41,959.0900	1.0000	0	41,959	41,959	0
09/30/21 S	27,979.0400	1.0000	0	27,979	27,979	0
10/01/21 S	23,333.1700	1.0000	0	23,333	23,333	0
10/04/21 S	25,291.5000	1.0000	0	25,292	25,292	0
10/05/21 S	32,401.5700	1.0000	0	32,402	32,402	0
10/06/21 S	25,065.2500	1.0000	0	25,065	25,065	0
10/08/21 S	380.9100	1.0000	0	381	381	0
10/13/21 S	14,280.0400	1.0000	0	14,280	14,280	0
10/18/21 S	18,940.4100	1.0000	0	18,940	18,940	0
10/19/21 S	31,948.6300	1.0000	0	31,949	31,949	0
10/20/21 S	34,943.2700	1.0000	0	34,943	34,943	0
10/22/21 S	29,410.7300	1.0000	0	29,411	29,411	0
10/26/21 S	35,600.8100	1.0000	0	35,601	35,601	0
10/27/21 S	33,883.5000	1.0000	0	33,884	33,884	0
10/29/21 S	49,400.1600	1.0000	0	49,400	49,400	0
11/01/21 S	22,715.6600	1.0000	0	22,716	22,716	0
11/02/21 S	22,093.5400	1.0000	0	22,094	22,094	0
11/03/21 S	30,708.8800	1.0000	0	30,709	30,709	0
11/08/21 S	752.8700	1.0000	0	753	753	0
11/08/21 S	23,332.5800	1.0000	0	23,333	23,333	0
11/09/21 S	23,214.4700	1.0000	0	23,214	23,214	0
11/12/21 S	13,227.0500	1.0000	0	13,227	13,227	0
11/15/21 S	84,967.9100	1.0000	0	84,968	84,968	0
11/17/21 S	33,173.1500	1.0000	0	33,173	33,173	0
11/19/21 S	27,270.9400	1.0000	0	27,271	27,271	0
11/22/21 S	19,612.5100	1.0000	0	19,613	19,613	0
11/23/21 S	21,108.1200	1.0000	0	21,108	21,108	0
11/29/21 S	54,203.7100	1.0000	0	54,204	54,204	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
12/01/21 S	19,462.6600	1.0000	0	19,463	19,463	0
12/03/21 S	17,168.6900	1.0000	0	17,169	17,169	0
12/06/21 S	20,553.9500	1.0000	0	20,554	20,554	0
12/07/21 S	27,274.0000	1.0000	0	27,274	27,274	0
12/08/21 S	936.9700	1.0000	0	937	937	0
12/09/21 S	15,289.8300	1.0000	0	15,290	15,290	0
12/13/21 S	27,354.7400	1.0000	0	27,355	27,355	0
12/14/21 S	27,457.7200	1.0000	0	27,458	27,458	0
12/15/21 S	30,314.3300	1.0000	0	30,314	30,314	0
12/16/21 S	22,926.0600	1.0000	0	22,926	22,926	0
12/20/21 S	20,196.7900	1.0000	0	20,197	20,197	0
12/20/21 S	33,100.0700	1.0000	0	33,100	33,100	0
12/27/21 S	50,681.0500	1.0000	0	50,681	50,681	0
12/28/21 S	20,380.7200	1.0000	0	20,381	20,381	0
12/29/21 S	16,526.2400	1.0000	0	16,526	16,526	0
12/30/21 S	32,378.1100	1.0000	0	32,378	32,378	0
12/31/21 S	25,000.0000	1.0000	0	25,000	25,000	0
SUB-TOTAL OF SALES # 183			0	12,880,298	12,880,298	0
SUB-TOTAL			0	27,271,127	27,271,127	0
GRAND TOTAL			0	27,271,127	27,271,127	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 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA 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 **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

RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE S**512****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
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2021**

Schedule H, Form 5500

Part IV, Line 4a – Schedule of Delinquent Participant Contributions

EIN: 52-1036399

Plan No. 512

Participant Contributions Transferred Late to the Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments Are Included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ 174,233	\$ -	\$ -
	\$ -	\$ 337	\$ -	\$ -
	\$ -	\$ 373	\$ -	\$ -
	\$ -	\$ 260	\$ -	\$ -
	\$ -	\$ 250	\$ -	\$ -
	\$ -	\$ 250	\$ -	\$ -
	\$ -	\$ 45,311	\$ -	\$ -
	\$ -	\$ 45,244	\$ -	\$ -
	\$ -	\$ 45,248	\$ -	\$ -
	\$ -	\$ 45,301	\$ -	\$ -
	\$ -	\$ 44,746	\$ -	\$ -
	\$ -	\$ 44,194	\$ -	\$ -
	\$ -	\$ 43,982	\$ -	\$ -
	\$ -	\$ 44,020	\$ -	\$ -
	\$ -	\$ 43,532	\$ -	\$ -
	\$ -	\$ 43,354	\$ -	\$ -
	\$ -	\$ 43,300	\$ -	\$ -
	\$ -	\$ 42,975	\$ -	\$ -
	\$ -	\$ 199	\$ -	\$ -
	\$ -	\$ 397	\$ -	\$ -
	\$ -	\$ 26,162	\$ -	\$ -
	\$ -	\$ 24,926	\$ -	\$ -
	\$ -	\$ 388	\$ -	\$ -
	\$ -	\$ 426	\$ -	\$ -
	\$ -	\$ 436	\$ -	\$ -
	\$ -	\$ 24,565	\$ -	\$ -
	\$ -	\$ 837	\$ -	\$ -
	\$ -	\$ 837	\$ -	\$ -
	\$ -	\$ 41,152	\$ -	\$ -

**THE RAILROAD EMPLOYEES NATIONAL
HEALTH FLEXIBLE SPENDING ACCOUNT PLAN**

**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS (Continued)
Year Ended December 31, 2021**

Schedule H, Form 5500

Part IV, Line 4a – Schedule of Delinquent Participant Contributions

EIN: 52-1036399

Plan No. 512

Participant Contributions Transferred Late to the Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments Are Included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ 41,330	\$ -	\$ -
	\$ -	\$ 41,154	\$ -	\$ -
	\$ -	\$ 40,818	\$ -	\$ -
	\$ -	\$ 40,415	\$ -	\$ -
	\$ -	\$ 40,979	\$ -	\$ -
	\$ -	\$ 40,646	\$ -	\$ -
	\$ -	\$ 39,716	\$ -	\$ -
	\$ -	\$ 27,772	\$ -	\$ -
	\$ -	\$ 24,378	\$ -	\$ -
	\$ -	\$ 24,902	\$ -	\$ -
	\$ -	\$ 709	\$ -	\$ -
	\$ -	\$ 838	\$ -	\$ -
	\$ -	\$ 5	\$ -	\$ -
	\$ -	\$ 5	\$ -	\$ -

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 RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN	1b Three-digit plan number (PN) ▶ 512
	1c Effective date of plan 01/01/2013
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	<i>Brendan M. Branon</i> Signature of plan administrator	<i>10/14/2022</i> Date	BRENDAN M. BRANON 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	8,505
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)	8,505
a (2) Total number of active participants at the end of the plan year	6a(2)	8,666
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	8,666
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	23

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:

4A

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
HEALTH FLEXIBLE SPENDING ACCOUNT 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. 512

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

Truist Bank

Account 70-04-102-7949279 (See attached schedule as prepared and reported by Truist Bank)



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
BEGINNING MARKET VALUE				4,199,530.35		
COMPARATIVE VALUE (5%)				209,976.52		

CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG						
01/20/21 S	276,810.5400	1.0000	0	276,811 *	276,811	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIGS MMKT-#68						
01/28/21 B	240,408.4200	1.0000	0	-240,408 *	240,408	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/11/21 B	248,731.3600	1.0000	0	-248,731 *	248,731	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/17/21 S	373,046.7300	1.0000	0	373,047 *	373,047	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/24/21 S	237,006.3100	1.0000	0	237,006 *	237,006	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
02/25/21 B	242,191.8900	1.0000	0	-242,192 *	242,192	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/10/21 B	214,221.9800	1.0000	0	-214,222 *	214,222	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/24/21 S	214,827.4500	1.0000	0	214,827 *	214,827	0
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
03/25/21 B	357,436.6200	1.0000	0	-357,437 *	357,437	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
04/23/21 B	535,114.0200	1.0000	0	-535,114 *	535,114	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/10/21 B	218,876.9200	1.0000	0	-218,877 *	218,877	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
05/25/21 B	287,894.7600	1.0000	0	-287,895 *	287,895	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/10/21 B	228,232.6200	1.0000	0	-228,233 *	228,233	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/21/21 B	340,206.1600	1.0000	0	-340,206 *	340,206	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
06/25/21 B	213,632.0000	1.0000	0	-213,632 *	213,632	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/09/21 B	227,831.1900	1.0000	0	-227,831 *	227,831	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/13/21 B	383,218.9000	1.0000	0	-383,219 *	383,219	

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

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						
07/23/21 B	221,626.1500	1.0000	0	-221,626 *	221,626	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
07/27/21 B	315,416.5000	1.0000	0	-315,417 *	315,417	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/10/21 B	457,701.1800	1.0000	0	-457,701 *	457,701	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
08/25/21 B	324,344.9200	1.0000	0	-324,345 *	324,345	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/10/21 B	348,551.3600	1.0000	0	-348,551 *	348,551	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/23/21 B	1,121,779.8300	1.0000	0	-1,121,780 *	1,121,780	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
09/24/21 B	244,403.8700	1.0000	0	-244,404 *	244,404	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/08/21 B	245,082.0900	1.0000	0	-245,082 *	245,082	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/14/21 B	249,843.8600	1.0000	0	-249,844 *	249,844	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/21/21 B	237,023.4700	1.0000	0	-237,023 *	237,023	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
10/25/21 B	249,176.0800	1.0000	0	-249,176 *	249,176	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/10/21 B	233,737.6500	1.0000	0	-233,738 *	233,738	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/18/21 B	238,616.2500	1.0000	0	-238,616 *	238,616	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
11/24/21 B	234,890.7300	1.0000	0	-234,891 *	234,891	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/10/21 B	248,664.9600	1.0000	0	-248,665 *	248,665	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/21/21 B	475,543.8200	1.0000	0	-475,544 *	475,544	
ISSUE: 60934N500 - FED HERMES TREASURY OBLIG MMKT-#68						
12/22/21 B	213,085.4500	1.0000	0	-213,085 *	213,085	
GRAND TOTAL			0	10,499,176	10,499,176	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
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*** 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	32.1700	1.0000	0	-32	32
01/08/21 B	107,495.8300	1.0000	0	-107,496	107,496
01/14/21 B	17,106.1300	1.0000	0	-17,106	17,106
01/19/21 B	104,305.4400	1.0000	0	-104,305	104,305
01/21/21 B	66,234.7800	1.0000	0	-66,235	66,235
01/25/21 B	183,042.5900	1.0000	0	-183,043	183,043
01/28/21 B	240,408.4200	1.0000	0	-240,408 *	240,408
02/02/21 B	29.4500	1.0000	0	-29	29
02/10/21 B	129,704.9000	1.0000	0	-129,705	129,705
02/11/21 B	248,731.3600	1.0000	0	-248,731 *	248,731
02/16/21 B	936.6700	1.0000	0	-937	937
02/23/21 B	86,769.7300	1.0000	0	-86,770	86,770
02/25/21 B	242,191.8900	1.0000	0	-242,192 *	242,192
03/02/21 B	16.7400	1.0000	0	-17	17
03/10/21 B	214,221.9800	1.0000	0	-214,222 *	214,222
03/11/21 B	119,916.2600	1.0000	0	-119,916	119,916
03/23/21 B	201,459.2100	1.0000	0	-201,459	201,459
03/25/21 B	357,436.6200	1.0000	0	-357,437 *	357,437
04/01/21 B	78,949.0100	1.0000	0	-78,949	78,949
04/05/21 B	4.5500	1.0000	0	-5	5
04/06/21 B	149,509.8000	1.0000	0	-149,510	149,510
04/08/21 B	113,690.7400	1.0000	0	-113,691	113,691
04/09/21 B	181,583.5500	1.0000	0	-181,584	181,584
04/13/21 B	115,468.2300	1.0000	0	-115,468	115,468
04/19/21 B	1,244.7600	1.0000	0	-1,245	1,245
04/20/21 B	4,072.1100	1.0000	0	-4,072	4,072
04/22/21 B	112,033.6100	1.0000	0	-112,034	112,034
04/23/21 B	535,114.0200	1.0000	0	-535,114 *	535,114
04/27/21 B	79,992.8600	1.0000	0	-79,993	79,993
05/05/21 B	1.9100	1.0000	0	-2	2
05/05/21 B	9,355.0300	1.0000	0	-9,355	9,355
05/06/21 B	4,140.4300	1.0000	0	-4,140	4,140



REPORTABLE TRANSACTIONS WORKSHEET

1/1/21 THROUGH 12/31/21

ACCOUNT 7949279

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RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
05/10/21 B	218,876.9200	1.0000	0	-218,877 *	218,877	
05/11/21 B	176,807.9500	1.0000	0	-176,808	176,808	
05/19/21 B	110,565.7000	1.0000	0	-110,566	110,566	
05/25/21 B	287,894.7600	1.0000	0	-287,895 *	287,895	
05/27/21 B	175,208.9600	1.0000	0	-175,209	175,209	
06/02/21 B	1.4800	1.0000	0	-1	1	
06/03/21 B	80,386.8700	1.0000	0	-80,387	80,387	
06/10/21 B	228,232.6200	1.0000	0	-228,233 *	228,233	
06/16/21 B	109,397.4900	1.0000	0	-109,397	109,397	
06/18/21 B	279.1600	1.0000	0	-279	279	
06/21/21 B	340,206.1600	1.0000	0	-340,206 *	340,206	
06/24/21 B	203,861.1200	1.0000	0	-203,861	203,861	
06/25/21 B	213,632.0000	1.0000	0	-213,632 *	213,632	
07/02/21 B	1.2500	1.0000	0	-1	1	
07/09/21 B	227,831.1900	1.0000	0	-227,831 *	227,831	
07/13/21 B	383,218.9000	1.0000	0	-383,219 *	383,219	
07/23/21 B	221,626.1500	1.0000	0	-221,626 *	221,626	
07/27/21 B	315,416.5000	1.0000	0	-315,417 *	315,417	
08/03/21 B	2.0200	1.0000	0	-2	2	
08/03/21 B	177,311.5900	1.0000	0	-177,312	177,312	
08/10/21 B	457,701.1800	1.0000	0	-457,701 *	457,701	
08/12/21 B	73,026.1000	1.0000	0	-73,026	73,026	
08/24/21 B	132,563.2300	1.0000	0	-132,563	132,563	
08/25/21 B	324,344.9200	1.0000	0	-324,345 *	324,345	
08/26/21 B	206,575.5000	1.0000	0	-206,576	206,576	
09/02/21 B	4.7200	1.0000	0	-5	5	
09/10/21 B	348,551.3600	1.0000	0	-348,551 *	348,551	
09/14/21 B	180,927.5700	1.0000	0	-180,928	180,928	
09/20/21 B	137,509.8700	1.0000	0	-137,510	137,510	
09/22/21 B	69,794.2700	1.0000	0	-69,794	69,794	
09/23/21 B	1,121,779.8300	1.0000	0	-1,121,780 *	1,121,780	
09/24/21 B	244,403.8700	1.0000	0	-244,404 *	244,404	
09/28/21 B	180,376.2700	1.0000	0	-180,376	180,376	
10/04/21 B	8.2400	1.0000	0	-8	8	
10/07/21 B	31,114.5900	1.0000	0	-31,115	31,115	
10/08/21 B	245,082.0900	1.0000	0	-245,082 *	245,082	
10/12/21 B	1,035.1200	1.0000	0	-1,035	1,035	
10/12/21 B	39,283.4300	1.0000	0	-39,283	39,283	
10/14/21 B	249,843.8600	1.0000	0	-249,844 *	249,844	
10/15/21 B	16,365.4300	1.0000	0	-16,365	16,365	
10/21/21 B	237,023.4700	1.0000	0	-237,023 *	237,023	
10/25/21 B	249,176.0800	1.0000	0	-249,176 *	249,176	
10/28/21 B	187,520.5500	1.0000	0	-187,521	187,521	
11/02/21 B	16.4100	1.0000	0	-16	16	
11/04/21 B	82,741.6600	1.0000	0	-82,742	82,742	
11/05/21 B	53,093.6200	1.0000	0	-53,094	53,094	

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
11/10/21 B	233,737.6500	1.0000	0	-233,738 *	233,738	
11/16/21 B	189,863.8000	1.0000	0	-189,864	189,864	
11/18/21 B	238,616.2500	1.0000	0	-238,616 *	238,616	
11/24/21 B	234,890.7300	1.0000	0	-234,891 *	234,891	
11/30/21 B	191,753.0400	1.0000	0	-191,753	191,753	
12/01/21 B	1,035.1200	1.0000	0	-1,035	1,035	
12/02/21 B	19.7200	1.0000	0	-20	20	
12/02/21 B	77,102.4500	1.0000	0	-77,102	77,102	
12/08/21 B	47,927.0300	1.0000	0	-47,927	47,927	
12/10/21 B	248,664.9600	1.0000	0	-248,665 *	248,665	
12/14/21 B	0.9800	1.0000	0	-1	1	
12/21/21 B	475,543.8200	1.0000	0	-475,544 *	475,544	
12/22/21 B	213,085.4500	1.0000	0	-213,085 *	213,085	
12/23/21 B	1,236.5000	1.0000	0	-1,237	1,237	
12/27/21 B	191,526.8100	1.0000	0	-191,527	191,527	
SUB-TOTAL OF BUYS # 93			0	14,390,829	14,390,829	
01/04/21 S	50,066.9000	1.0000	0	50,067	50,067	0
01/05/21 S	112,846.0600	1.0000	0	112,846	112,846	0
01/06/21 S	112,404.8900	1.0000	0	112,405	112,405	0
01/07/21 S	164,725.5400	1.0000	0	164,726	164,726	0
01/11/21 S	814.2000	1.0000	0	814	814	0
01/11/21 S	129,317.7300	1.0000	0	129,318	129,318	0
01/12/21 S	158,528.5300	1.0000	0	158,529	158,529	0
01/13/21 S	188,906.8100	1.0000	0	188,907	188,907	0
01/15/21 S	138,389.6200	1.0000	0	138,390	138,390	0
01/20/21 S	276,810.5400	1.0000	0	276,811 *	276,811	0
01/22/21 S	117,733.9200	1.0000	0	117,734	117,734	0
01/26/21 S	126,156.2700	1.0000	0	126,156	126,156	0
01/27/21 S	184,791.2400	1.0000	0	184,791	184,791	0
01/29/21 S	145,207.8600	1.0000	0	145,208	145,208	0
02/01/21 S	102,473.9000	1.0000	0	102,474	102,474	0
02/02/21 S	127,879.2800	1.0000	0	127,879	127,879	0
02/03/21 S	152,434.9800	1.0000	0	152,435	152,435	0
02/04/21 S	70,911.3700	1.0000	0	70,911	70,911	0
02/05/21 S	130,986.8000	1.0000	0	130,987	130,987	0
02/08/21 S	759.3000	1.0000	0	759	759	0
02/08/21 S	25,829.4800	1.0000	0	25,829	25,829	0
02/09/21 S	122,206.0800	1.0000	0	122,206	122,206	0
02/12/21 S	138,827.6800	1.0000	0	138,828	138,828	0
02/17/21 S	373,046.7300	1.0000	0	373,047 *	373,047	0
02/17/21 S	135,097.6000	1.0000	0	135,098	135,098	0
02/18/21 S	93,115.4200	1.0000	0	93,115	93,115	0
02/19/21 S	143,010.5000	1.0000	0	143,011	143,011	0
02/22/21 S	117,380.4100	1.0000	0	117,380	117,380	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/24/21 S	237,006.3100	1.0000	0	237,006 *	237,006	0
02/26/21 S	186,397.2300	1.0000	0	186,397	186,397	0
03/01/21 S	137,017.5300	1.0000	0	137,018	137,018	0
03/02/21 S	181,236.6300	1.0000	0	181,237	181,237	0
03/03/21 S	186,828.6000	1.0000	0	186,829	186,829	0
03/04/21 S	109,130.2800	1.0000	0	109,130	109,130	0
03/05/21 S	130,096.5400	1.0000	0	130,097	130,097	0
03/08/21 S	483.8700	1.0000	0	484	484	0
03/08/21 S	120,216.4100	1.0000	0	120,216	120,216	0
03/09/21 S	98,611.7600	1.0000	0	98,612	98,612	0
03/12/21 S	134,381.1400	1.0000	0	134,381	134,381	0
03/15/21 S	129,739.3200	1.0000	0	129,739	129,739	0
03/16/21 S	141,858.8200	1.0000	0	141,859	141,859	0
03/17/21 S	169,269.0100	1.0000	0	169,269	169,269	0
03/18/21 S	129,735.9200	1.0000	0	129,736	129,736	0
03/19/21 S	120,341.4200	1.0000	0	120,341	120,341	0
03/22/21 S	32,934.7000	1.0000	0	32,935	32,935	0
03/24/21 S	214,827.4500	1.0000	0	214,827 *	214,827	0
03/26/21 S	144,491.4100	1.0000	0	144,491	144,491	0
03/29/21 S	117,265.2200	1.0000	0	117,265	117,265	0
03/30/21 S	23,549.1300	1.0000	0	23,549	23,549	0
03/31/21 S	133,460.0100	1.0000	0	133,460	133,460	0
04/05/21 S	77,524.2500	1.0000	0	77,524	77,524	0
04/07/21 S	133,701.3100	1.0000	0	133,701	133,701	0
04/08/21 S	127.0600	1.0000	0	127	127	0
04/12/21 S	90,385.6900	1.0000	0	90,386	90,386	0
04/14/21 S	141,193.9600	1.0000	0	141,194	141,194	0
04/15/21 S	95,515.1900	1.0000	0	95,515	95,515	0
04/16/21 S	99,611.4300	1.0000	0	99,611	99,611	0
04/26/21 S	92,538.9300	1.0000	0	92,539	92,539	0
04/28/21 S	150,316.8800	1.0000	0	150,317	150,317	0
04/29/21 S	54,161.1600	1.0000	0	54,161	54,161	0
04/30/21 S	121,406.0600	1.0000	0	121,406	121,406	0
05/03/21 S	79,914.4300	1.0000	0	79,914	79,914	0
05/04/21 S	95,081.9600	1.0000	0	95,082	95,082	0
05/07/21 S	74,686.1300	1.0000	0	74,686	74,686	0
05/10/21 S	47.9400	1.0000	0	48	48	0
05/12/21 S	120,287.9900	1.0000	0	120,288	120,288	0
05/13/21 S	62,081.0000	1.0000	0	62,081	62,081	0
05/14/21 S	80,449.1100	1.0000	0	80,449	80,449	0
05/17/21 S	74,199.8800	1.0000	0	74,200	74,200	0
05/18/21 S	67,558.9600	1.0000	0	67,559	67,559	0
05/20/21 S	63,873.0400	1.0000	0	63,873	63,873	0
05/21/21 S	68,223.7400	1.0000	0	68,224	68,224	0
05/26/21 S	83,933.8500	1.0000	0	83,934	83,934	0
05/28/21 S	81,095.7400	1.0000	0	81,096	81,096	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
06/01/21 S	50,998.0900	1.0000	0	50,998	50,998	0
06/02/21 S	121,210.9800	1.0000	0	121,211	121,211	0
06/04/21 S	53,752.2600	1.0000	0	53,752	53,752	0
06/07/21 S	60,292.1300	1.0000	0	60,292	60,292	0
06/08/21 S	46.6300	1.0000	0	47	47	0
06/08/21 S	61,809.8700	1.0000	0	61,810	61,810	0
06/11/21 S	68,356.1200	1.0000	0	68,356	68,356	0
06/14/21 S	91,292.7000	1.0000	0	91,293	91,293	0
06/15/21 S	62,097.5900	1.0000	0	62,098	62,098	0
06/17/21 S	114,435.6300	1.0000	0	114,436	114,436	0
06/22/21 S	91,595.3000	1.0000	0	91,595	91,595	0
06/23/21 S	98,332.9900	1.0000	0	98,333	98,333	0
06/28/21 S	64,161.9900	1.0000	0	64,162	64,162	0
06/29/21 S	85,370.8100	1.0000	0	85,371	85,371	0
06/30/21 S	96,493.9100	1.0000	0	96,494	96,494	0
07/01/21 S	989.4000	1.0000	0	989	989	0
07/01/21 S	61,522.3600	1.0000	0	61,522	61,522	0
07/02/21 S	62,787.8800	1.0000	0	62,788	62,788	0
07/06/21 S	56,186.7200	1.0000	0	56,187	56,187	0
07/07/21 S	105,747.2100	1.0000	0	105,747	105,747	0
07/08/21 S	32,286.6400	1.0000	0	32,287	32,287	0
07/09/21 S	59.1500	1.0000	0	59	59	0
07/12/21 S	50,899.3100	1.0000	0	50,899	50,899	0
07/14/21 S	62,857.8600	1.0000	0	62,858	62,858	0
07/15/21 S	34,880.4100	1.0000	0	34,880	34,880	0
07/16/21 S	39,565.2300	1.0000	0	39,565	39,565	0
07/19/21 S	45,110.2800	1.0000	0	45,110	45,110	0
07/20/21 S	62,408.4500	1.0000	0	62,408	62,408	0
07/21/21 S	50,554.1700	1.0000	0	50,554	50,554	0
07/22/21 S	30,687.9300	1.0000	0	30,688	30,688	0
07/26/21 S	60,376.1300	1.0000	0	60,376	60,376	0
07/28/21 S	66,694.1500	1.0000	0	66,694	66,694	0
07/29/21 S	39,259.3800	1.0000	0	39,259	39,259	0
07/30/21 S	67,683.2300	1.0000	0	67,683	67,683	0
08/02/21 S	43,831.1400	1.0000	0	43,831	43,831	0
08/04/21 S	60,940.8500	1.0000	0	60,941	60,941	0
08/05/21 S	31,584.3400	1.0000	0	31,584	31,584	0
08/06/21 S	45,612.7800	1.0000	0	45,613	45,613	0
08/09/21 S	92.1900	1.0000	0	92	92	0
08/09/21 S	37,721.7300	1.0000	0	37,722	37,722	0
08/11/21 S	64,628.8500	1.0000	0	64,629	64,629	0
08/13/21 S	33,390.7000	1.0000	0	33,391	33,391	0
08/16/21 S	29,530.8400	1.0000	0	29,531	29,531	0
08/17/21 S	42,571.5000	1.0000	0	42,572	42,572	0
08/18/21 S	54,249.4300	1.0000	0	54,249	54,249	0
08/19/21 S	45,584.5500	1.0000	0	45,585	45,585	0

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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
08/20/21 S	39,262.9000	1.0000	0	39,263	39,263	0
08/23/21 S	25,719.8800	1.0000	0	25,720	25,720	0
08/27/21 S	47,566.4300	1.0000	0	47,566	47,566	0
08/30/21 S	16,905.7600	1.0000	0	16,906	16,906	0
08/31/21 S	71,748.3600	1.0000	0	71,748	71,748	0
09/01/21 S	48,108.2900	1.0000	0	48,108	48,108	0
09/02/21 S	24,433.8300	1.0000	0	24,434	24,434	0
09/03/21 S	32,472.4900	1.0000	0	32,472	32,472	0
09/07/21 S	30,251.8300	1.0000	0	30,252	30,252	0
09/08/21 S	71,763.2700	1.0000	0	71,763	71,763	0
09/09/21 S	198.1300	1.0000	0	198	198	0
09/09/21 S	18,323.2600	1.0000	0	18,323	18,323	0
09/13/21 S	28,167.9700	1.0000	0	28,168	28,168	0
09/15/21 S	37,225.5500	1.0000	0	37,226	37,226	0
09/16/21 S	23,553.5800	1.0000	0	23,554	23,554	0
09/17/21 S	23,048.0100	1.0000	0	23,048	23,048	0
09/21/21 S	37,959.4100	1.0000	0	37,959	37,959	0
09/27/21 S	27,390.4600	1.0000	0	27,390	27,390	0
09/29/21 S	41,959.0900	1.0000	0	41,959	41,959	0
09/30/21 S	27,979.0400	1.0000	0	27,979	27,979	0
10/01/21 S	23,333.1700	1.0000	0	23,333	23,333	0
10/04/21 S	25,291.5000	1.0000	0	25,292	25,292	0
10/05/21 S	32,401.5700	1.0000	0	32,402	32,402	0
10/06/21 S	25,065.2500	1.0000	0	25,065	25,065	0
10/08/21 S	380.9100	1.0000	0	381	381	0
10/13/21 S	14,280.0400	1.0000	0	14,280	14,280	0
10/18/21 S	18,940.4100	1.0000	0	18,940	18,940	0
10/19/21 S	31,948.6300	1.0000	0	31,949	31,949	0
10/20/21 S	34,943.2700	1.0000	0	34,943	34,943	0
10/22/21 S	29,410.7300	1.0000	0	29,411	29,411	0
10/26/21 S	35,600.8100	1.0000	0	35,601	35,601	0
10/27/21 S	33,883.5000	1.0000	0	33,884	33,884	0
10/29/21 S	49,400.1600	1.0000	0	49,400	49,400	0
11/01/21 S	22,715.6600	1.0000	0	22,716	22,716	0
11/02/21 S	22,093.5400	1.0000	0	22,094	22,094	0
11/03/21 S	30,708.8800	1.0000	0	30,709	30,709	0
11/08/21 S	752.8700	1.0000	0	753	753	0
11/08/21 S	23,332.5800	1.0000	0	23,333	23,333	0
11/09/21 S	23,214.4700	1.0000	0	23,214	23,214	0
11/12/21 S	13,227.0500	1.0000	0	13,227	13,227	0
11/15/21 S	84,967.9100	1.0000	0	84,968	84,968	0
11/17/21 S	33,173.1500	1.0000	0	33,173	33,173	0
11/19/21 S	27,270.9400	1.0000	0	27,271	27,271	0
11/22/21 S	19,612.5100	1.0000	0	19,613	19,613	0
11/23/21 S	21,108.1200	1.0000	0	21,108	21,108	0
11/29/21 S	54,203.7100	1.0000	0	54,204	54,204	0



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DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
12/01/21 S	19,462.6600	1.0000	0	19,463	19,463	0
12/03/21 S	17,168.6900	1.0000	0	17,169	17,169	0
12/06/21 S	20,553.9500	1.0000	0	20,554	20,554	0
12/07/21 S	27,274.0000	1.0000	0	27,274	27,274	0
12/08/21 S	936.9700	1.0000	0	937	937	0
12/09/21 S	15,289.8300	1.0000	0	15,290	15,290	0
12/13/21 S	27,354.7400	1.0000	0	27,355	27,355	0
12/14/21 S	27,457.7200	1.0000	0	27,458	27,458	0
12/15/21 S	30,314.3300	1.0000	0	30,314	30,314	0
12/16/21 S	22,926.0600	1.0000	0	22,926	22,926	0
12/20/21 S	20,196.7900	1.0000	0	20,197	20,197	0
12/20/21 S	33,100.0700	1.0000	0	33,100	33,100	0
12/27/21 S	50,681.0500	1.0000	0	50,681	50,681	0
12/28/21 S	20,380.7200	1.0000	0	20,381	20,381	0
12/29/21 S	16,526.2400	1.0000	0	16,526	16,526	0
12/30/21 S	32,378.1100	1.0000	0	32,378	32,378	0
12/31/21 S	25,000.0000	1.0000	0	25,000	25,000	0
SUB-TOTAL OF SALES # 183			0	12,880,298	12,880,298	0
SUB-TOTAL			0	27,271,127	27,271,127	0
GRAND TOTAL			0	27,271,127	27,271,127	0

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

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



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RAILROAD EMPLOYEES NATIONAL FSA

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