

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ► Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2016 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</u>			
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 instructions.)	
	☒ a single-employer plan ☐ a DFE (specify) ____		
B	This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here. ► ☐		
D	Check box if filing under:	☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan <u>TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY</u>	1b	Three-digit plan number (PN) ► <u>001</u>
		1c	Effective date of plan <u>01/01/1951</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>WILBERFORCE UNIVERSITY</u> <u>WILLIAM WOODSON</u> <u>1055 N. BICKETT ROAD</u> <u>WILBERFORCE, OH 45384</u>	2b	Employer Identification Number (EIN) <u>31-0604719</u>
		2c	Plan Sponsor's telephone number <u>937-708-5711</u>
		2d	Business code (see instructions) <u>611000</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.	<u>10/16/2017</u>	<u>WILLIAM WOODSON</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	<u>10/16/2017</u>	<u>WILLIAM WOODSON</u>
	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
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 218
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 that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 92 6a(2) 81 6b 0 6c 128 6d 209 6e 2 6f 211 6g 209 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2L 2F 2G b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☐ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)
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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 2016 Form M-1 annual report. If the plan was not required to file the 2016 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WILBERFORCE UNIVERSITY	D Employer Identification Number (EIN) 31-0604719

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	356310	211	01/01/2016	12/31/2016

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 8183240**5** Current value of plan's interest under this contract in separate accounts at year end..... **5** 9776810**6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

8638587

c Additions: (1) Contributions deposited during the year**7c(1)**

56680

(2) Dividends and credits.....

7c(2)

(3) Interest credited during the year.....

7c(3)

374507

(4) Transferred from separate account

7c(4)

533614

(5) Other (specify below)

7c(5)

▶

(6) Total additions

7c(6)

964801

d Total of balance and additions (add lines **7b** and **7c(6)**)**7d**

9603388

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

820328

(2) Administration charge made by carrier.....

7e(2)

(3) Transferred to separate account

7e(3)

599820

(4) Other (specify below)

7e(4)

▶

(5) Total deductions

7e(5)

1420148

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**).....**7f**

8183240

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan 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 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan <u>TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>WILBERFORCE UNIVERSITY</u>	D Employer Identification Number (EIN) <u>31-0604719</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE

b Name of sponsor of entity listed in (a): TIAA-CREF

c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>675530</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection

For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016		
A Name of plan TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 WILBERFORCE UNIVERSITY	D Employer Identification Number (EIN) 31-0604719	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	397106	326271
(2) Participant contributions	1b(2)	8735	8418
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(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)	657415	675531
(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)	9202094	9101280
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	8638587	8183240
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	18903937	18294740

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	18903937	18294740
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	118774	
(B) Participants	2a(1)(B)	51752	
(C) Others (including rollovers)	2a(1)(C)	4514	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		175040
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(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)	374507	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		374507
(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)		32966
(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)		592512
c Other income.....	2c		2969
d Total income. Add all income amounts in column (b) and enter total.....	2d		1177994

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1368855	
(2) To insurance carriers for the provision of benefits	2e(2)	419430	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1788285
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)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1788285

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-610291
l Transfers of assets:			
(1) To this plan.....	2l(1)		1094
(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) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

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

(1) Name: **CLAUSELL & ASSOCIATES, CPA'S, P.C.**

(2) EIN: **58-1798795**

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.).....

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.)

	Yes	No	Amount
4a	X		27938
4b		X	

		Yes	No	Amount
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?	4e	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?	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?	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?	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.)	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.)	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?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	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			
o Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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

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

Part V Trust Information

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan <u>TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>WILBERFORCE UNIVERSITY</u>	D Employer Identification Number (EIN) <u>31-0604719</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>13-1624203</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

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

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

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

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

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

(1) Contribution rate (in dollars and cents) _____

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

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter / / and the serial number .	
22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter / / .	

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee
of *Wilberforce University TIAA CREF Retirement*
For All Regular Full Faculty Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of *Wilberforce University TIAA-CREF Retirement For All Regular Full Faculty Plan* (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes C and D, which was certified by TIAA CREF, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of December 31, 2016 and 2015, and for the years then ended, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.



Other Matter

The supplemental Schedule of Assets Held for Investment Purposes at End of Year and Schedule of Delinquent Participant Contributions as of or for the year ended December 31, 2016, on pages 16 - 17, are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the 2016 financial statements and supplemental schedules, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Decatur, Georgia
October 13, 2017

Clausell & Associates, CBI, P.C.

WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT

FOR ALL REGULAR FULL FACULTY

Schedule of Delinquent Participant Contributions (Schedule H, Line 4a)

For the Year Ended December 31, 2016

Schedule 2

EIN: 31-0604719

PN: 001

(a) Participant Contributions Transferred Late to the Plan				(b) Total that Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected Under Voluntary Fiduciary Correction Program and PTE 2002-51
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program		
\$ 4,535	2/26/2016	4/1/2016		\$ -	\$ 4,535	\$ -	\$ -	
61	3/4/2016	3/28/2016		-	61	-	-	
65	3/11/2016	3/28/2016		-	65	-	-	
69	3/18/2016	3/28/2016		-	69	-	-	
70	5/13/2016	5/24/2016		-	70	-	-	
4,879	5/27/2016	7/13/2016		-	4,879	-	-	
58	6/10/2016	7/12/2016		-	58	-	-	
60	6/17/2016	7/12/2016		-	60	-	-	
65	6/24/2016	7/12/2016		-	65	-	-	
61	7/1/2016	7/12/2016		-	61	-	-	
1,348	7/1/2016	7/13/2016		-	1,348	-	-	
61	8/5/2016	9/2/2016		-	61	-	-	
73	8/12/2016	9/2/2016		-	73	-	-	
72	8/19/2016	9/6/2016		-	72	-	-	
65	8/26/2016	9/6/2016		-	65	-	-	
3,865	8/26/2016	10/20/2016		-	3,865	-	-	
124	9/16/2016	10/17/2016		-	124	-	-	
128	9/30/2016	10/17/2016		-	128	-	-	
3,698	9/30/2016	10/20/2016		-	3,698	-	-	
129	10/28/2016	11/16/2016		-	129	-	-	
4,147	10/28/2016	11/18/2016		-	4,147	-	-	
125	11/25/2016	1/4/2017		-	125	-	-	
3,933	11/30/2016	1/6/2017		-	3,933	-	-	
125	12/9/2016	1/4/2017		-	125	-	-	
122	12/23/2016	1/4/2017		-	122	-	-	



**Annual Report for Wilberforce University TIAA CREF
Retirement For All Regular Full Faculty**

Years Ended *December 31, 2016* and *2015*
(With Independent Auditor's Report Thereon)

WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY
ANNUAL FINANCIAL STATEMENTS
Years Ended December 31, 2016 and 2015

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INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee
of *Wilberforce University TIAA CREF Retirement*
For All Regular Full Faculty Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of *Wilberforce University TIAA-CREF Retirement For All Regular Full Faculty Plan* (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes C and D, which was certified by TIAA CREF, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of December 31, 2016 and 2015, and for the years then ended, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.



Other Matter

The supplemental Schedule of Assets Held for Investment Purposes at End of Year and Schedule of Delinquent Participant Contributions as of or for the year ended December 31, 2016, on pages 16 - 17, are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the 2016 financial statements and supplemental schedules, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Decatur, Georgia
October 13, 2017

Clausell & Associates, CBI, P.C.

SECTION I
FINANCIAL STATEMENTS

WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY PLAN
Statements of Net Assets Available for Benefits
December 31, 2016 and 2015

	2016	2015
ASSETS		
Investments, at fair value (Note C):	\$ 17,960,051	\$ 18,498,096
Receivables:		
Participants' contributions	8,418	8,735
Employer contributions	326,271	397,106
	<u>334,689</u>	<u>405,841</u>
Total Assets	<u>18,294,740</u>	<u>18,903,937</u>
Net Assets Available for Benefits	<u>\$ 18,294,740</u>	<u>\$ 18,903,937</u>

WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY PLAN
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2016 and 2015

	2016	2015
ADDITIONS		
<i>Additions to Net Assets Attributed to:</i>		
Investment income:		
Net appreciation (depreciation)		
in fair value of investments	\$ 896,717	\$ 285,114
Interest	103,269	87,748
Other income	4,062	-
Total Investment Income	1,004,048	372,862
Contributions:		
Participants	51,752	113,965
Employer	118,774	557,228
Rollover	4,514	-
Total Contributions	175,040	671,193
Total Additions	1,179,088	1,044,055
DEDUCTIONS		
<i>Deductions from Net Assets Attributed to:</i>		
Benefits paid to participants	1,788,285	1,115,311
Total Deductions	1,788,285	1,115,311
Net Increase (Decrease)	(609,197)	(71,256)
Net Assets Available for Benefits, Beginning of Year	18,903,937	18,975,193
Net Assets Available for Benefits, End of Year	\$ 18,294,740	\$ 18,903,937

**WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY PLAN**

**Notes to Financial Statements
December 31, 2016 and 2015**

NOTE A - Description of Plan

The following description of the **Wilberforce University TIAA CREF Retirement For All Regular Full Faculty (the Plan)** provides only general information. The Plan is administered by an appointed plan administrator as defined by the Plan document. This plan administrator is appointed by Wilberforce University (the University), an Ohio not-for-profit corporation with its principal office in Wilberforce, Ohio, and its successors, which adopt the Plan. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

1. **General** - The University established the Plan to provide employees with a systematic means of saving and investing for the future. All permissible employees of the University, as defined in accordance with the universal availability standards are eligible to enroll on their date of hire. Deferrals begin on the first day of the month subsequent to enrollment. Employees are eligible to receive matching contributions after one credited year of service or completion of 1,000 hours of service. The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").
2. **Contributions** - Each year, participants may contribute 1% to 100% of eligible pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. However, contributions shall not exceed the maximum amount allowed under the United States Internal Revenue Code. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds, a pooled separate account and an insurance investment contract as investment options for participants. During the 2008 plan year, employer discretionary matching contributions were suspended. However, beginning August 1, 2015, the University is required to match the contributions of participants in the Plan that are also members of a collective bargaining agreement. See also Note J.
3. **Participant Accounts** - Each participant's account is credited with the participant's contribution and allocations of the Plan earnings/losses and charged with an allocation of administrative expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
4. **Vesting** - Participants are immediately vested in their contributions plus actual earnings thereon and employer contributions once eligible for matching contributions.
5. **Payment of Benefits** - Participants entitled to termination payments receive payment in accordance with the plan document. On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a determined term. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

NOTE B - Summary of Significant Accounting Policies

1. **Basis of Accounting** - The financial statements of the Plan are prepared using the accrual method of accounting.

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FOR ALL REGULAR FULL FACULTY PLAN**

**Notes to Financial Statements
December 31, 2016 and 2015**

NOTE B - Summary of Significant Accounting Policies - Continued

2. **Basis of Presentation** - U.S. Department of Labor (DOL) regulations and IRS Form 5500 require a comparative Statement of Net Assets Available for Benefits, but only require that the current year's statement of changes in net assets available for benefits presented in the Form and also attached to it. The financial statements have been prepared to meet DOL and IRS requirements. The activity recorded in the 2015 column in the Statement of Changes in Net Assets Available for Benefits has been included for presentation purposes only, and is not required by GAAP, the DOL, or the IRS.
3. **Estimates** - The preparation of financial statements in accordance 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 and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
4. **Investment Valuation and Income Recognition** - The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Asset values have been adjusted for surrender charges which could impair investment value. See Note C 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. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.
5. **Payment of Benefits** - Benefits are recorded when paid.
6. **Date of Management's Review** - The plan has evaluated subsequent events through October 13, 2017, the date the financial statements were available to be issued.
7. **Forfeitures** - At December 31, 2016 and 2015, the forfeited non-vested account totaled \$0 and \$0, respectively. When employer matching provisions are re-instituted, this account will be used to reduce future employer contributions.
8. **Plan Expenses** - The University absorbs certain plan expenses such as audit, legal, and other administrative fees that are not directly paid from plan assets. In the event of a Plan termination, participants would become 100 percent vested in their employer contributions.

NOTE C - Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification* (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework 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 one measurements) and the lowest priority to unobservable inputs (level three measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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Notes to Financial Statements
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NOTE C - Fair Value Measurements - Continued

Level One

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 Two

Inputs to the valuation methodologies include (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability; (4) inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level Three

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2016 and 2015.

Mutual Funds: Valued using market quotations or prices obtained from independent pricing sources who may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost. Each account determines its unit value each day.

Guaranteed Investment Contract: Reported at contract value which approximates fair value. The contract value of the TIAA Traditional Annuity equals the accumulated cash contributions, interest credited to the Plan's contracts, and transfers, if any, less any withdrawals and transfers, if any. The contract is not available for sale or transfer on any securities exchange. Accordingly, transactions in similar investment instruments are not observable. While transactions involving the purchases/sales of individual contracts are not observable in a public market place, contract value may provide a good approximation of fair value as supported by the following:

New contributions represent current transactions between willing buyers and sellers as prescribed in the relevant GAAP guidance. Participants have the option to allocate their conditions between the TIAA Traditional Annuity and a number of investment choices for which fair values are readily observable.

Participants typically allocate contributions between several investment choices and all transactions are executed at current market value with the assumption being that objective, unbiased transactions regularly occur and participants deem the value of the TIAA Traditional Annuity contract to be no less than the participant's accumulation balance and that each investment purchase is made at fair value since these purchases are not distressed and are conducted between willing buyers and sellers in open market conditions where a participant has a variety of investment choices.

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NOTE C - Fair Value Measurements - Continued

When participants change employers, they oftentimes enroll in a new plan with very similar investment options, including the TIAA Traditional Annuity. Because these transactions continue to occur with continued participant contributions at current stated contract values, the market-observable presumption is that the contract value of current funding represents a good approximation of fair value based on the willingness of the participants to continue to contribute. For each contribution, TIAA continues to record a contractual liability for the current contribution and does not consider such liability to have any embedded gain or loss.

Upon a distributable event, the participant surrenders the future accumulation benefits in exchange for a cash payout based on the contract value, demonstrating the contract value can be monetized when a distributable event occurs.

The crediting rate is supported by the investment performance of a large diversified portfolio (TIAA's General Account), is correlated with the highest quality debt security yields, and is adjusted for contract liquidity. A twenty-year analysis of crediting rates for TIAA Traditional Annuity contracts suggests a rate of return that is representative of a market rate for this type of product; thus application of observed rates would yield a discounted cash flow which approximates contract value.

The guaranteed investment contracts contained within this plan are considered non-benefit responsive due to restrictions placed upon the contracts when withdrawn or a distributable event occurs.

Pooled Separate Account: Value is principally derived from the market value of the underlying real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. This account sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. Unit values are calculated each day.

Although the underlying assets of the account cannot be quickly sold and converted to liquid assets, TIAA General Account provides the account with a liquidity guarantee (i.e., TIAA ensures that the account has funds available to meet participant redemptions, transfer or cash withdrawal requests executed at quoted unit values).

The following table sets forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2016 and 2015:

Assets at Fair Value as of December 31, 2016				
	Level 1	Level 2	Level 3	Total
Registered Investment Company	\$9,101,280	-	-	\$9,101,280
Pooled Separate Account	675,531	-	-	675,531
Guaranteed Investment Contract	-	-	8,183,240	8,183,240
Total	\$9,776,811	-	\$8,183,240	\$17,960,051

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Notes to Financial Statements
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NOTE C - Fair Value Measurements - Continued

Assets at Fair Value as of December 31, 2015				
	Level 1	Level 2	Level 3	Total
Registered Investment Company	\$9,202,094	-	-	\$9,202,094
Pooled Separate Account	657,415	-	-	657,415
Guaranteed Investment Contract	-	-	8,638,587	8,638,587
Total	\$9,859,509	-	\$8,638,587	\$18,498,096

The following table sets forth a summary of changes in the fair value of the plan's level three assets for the year ended December 31, 2016 and 2015.

Level 3 Assets		
Guaranteed Investment Contract	2016	2015
Balance, beginning of year	\$8,638,587	\$8,974,405
Realized gains/(losses)	168,535	208,285
Unrealized gains/(losses) relating to instruments still held at the reporting date	102,739	72,540
Purchases	159,913	161,597
Sales	(820,328)	(705,384)
Transfers in and/or out of level 3	(66,206)	(72,856)
Balance, end of year	8,183,240	\$8,638,587
The amount of total gains or losses for the period attributable to the change in unrealized gains or losses relating to assets still held at the reporting date	\$102,739	\$72,540

Unrealized gains/(losses) from the guaranteed investment contract are not included in the statement of changes in net assets available for benefits as the contract is recorded at contract value for purposes of the net assets available for benefits.

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

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Notes to Financial Statements
December 31, 2016 and 2015

NOTE C - Fair Value Measurements - Continued

Instrument	Fair Value	Principle Valuation Technique	Unobservable Inputs	Range of Significant Input Values	
Guaranteed Investment Contract	\$8,183,240	Discounted Cash Flow	Risk-Adjusted Discount Rate	Retirement Annuity	3.25-4.75%
		Theoretical Transfer (Exit Value)		Group Retirement Annuity	3-4.75%

NOTE D - Investments

Unaudited information certified by the Plan Custodian

The Plan's investments were held by the Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF) as custodian for the years ended December 31, 2016 and 2015. The following investment balances and investment income included in the accompanying financial statements, notes and supplemental schedule were obtained from data that has been certified by the custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Investments	2016	2015
Mutual Funds	\$9,101,280	\$9,202,094
Pooled Separate Account	675,531	657,415
Guaranteed Investment Contract	8,183,240	8,638,587
Total	\$17,960,051	\$18,498,096

NOTE E - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term, and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE F - Tax Status

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (the Code). The terms of the Plan have been prepared to conform to the sample language provided by the Internal Revenue Service (IRS) in Revenue Procedure 2007-71 [or the draft Listing of Required Modifications issued April 4, 2009]. The Plan administrator intends to apply for a determination letter on the Plan once the IRS opens such a program for individual plans. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b).

**WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY PLAN**

**Notes to Financial Statements
December 31, 2016 and 2015**

NOTE F - Tax Status - Continued

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 the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2016, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Management believes that the Plan is no longer subject to tax examinations by taxing authorities prior to 2013.

NOTE G - Related Party Transactions and Party in Interest Transactions

Certain Plan investments are shares of mutual funds and an investment contract managed by TIAA-CREF. TIAA-CREF is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

NOTE H - Plan Termination

Although it has not expressed any intent to do so, the University has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their employer contributions.

NOTE I - Plan Loans

Plan loans are issued as separate contracts by TIAA as contemplated under IRC section 72(p)(5) and do not represent plan assets. Loans are collateralized using a participant's TIAA Traditional account balance in an amount equal to 110% of the outstanding loan balance. Participants may borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 45% of his or her TIAA Traditional account balance subject to annuity contract and plan provisions. Loan terms range from one (1) to five (5) years in one-year increments. Principal and interest is paid ratably by the participant to TIAA and each payment will reduce amounts collateralized by the borrowing participant's TIAA Traditional account balance. Plan loan balances outstanding from participants to TIAA were \$105,475 and \$174,542 as of December 31, 2016 and 2015, respectively.

NOTE J - Collective Bargaining Agreement

For fiscal year 2016 and 2015, the employer contribution was 10% for the participating employee's earnable compensation for Wilberforce University Faculty Association Union Members ("WUFA Union"). WUFA Union Employees must contribute 5% of their earnable compensation. Amounts attributable to all plan contributions are fully vested and non-forfeitable at all times, after two (2) years of continuous employment. For fiscal year 2015, the employer contribution was 10% for the participating employee's earnable compensation for American Federation State County and Municipal Employees Union Members ("AFSCME Union"). AFSCME Union Employees must contribute 3% of their earnable compensation. Amounts attributable to all plan contributions are fully vested and non-forfeitable at all times, after two (2) years of continuous employment.

TIAA-CREF has separately issued financial reports which may be obtained through the office of administration and finance. During the 2008 plan year, employer discretionary matching contributions were suspended. As a result, in September of 2015, the University fully negotiated and executed a memorandum of understanding (MOU) with the faculty union to contribute \$520,138 in matching funds and opportunity cost in relation to the unfunded contributions in prior

**WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY PLAN**

**Notes to Financial Statements
December 31, 2016 and 2015**

NOTE J - Collective Bargaining Agreement - Continued

fiscal years. As of the Plan year end June 30, 2016 and 2015, \$312,803 and \$390,103 was outstanding, respectively, to be paid over the next three years.

NOTE K - New Accounting Standard Applied

During the 2016 Plan year, the University adopted FASB ASU 2015-12, Topic 962, Defined Contribution Plans. Under Part I of the new standard, fully benefit responsive investment contracts are reported at contract value. An adjustment to reconcile contract value to fair value when these measures differ is no longer required. However, the information disclosures are required. Part II of the standard no longer require individual investments that represent 5% or more of net assets available for benefits and the requirements to disclose net appreciation (depreciation) in fair value of investments by general type of investment.

SECTION II
SUPPLEMENTAL SCHEDULES

**WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT
FOR ALL REGULAR FULL FACULTY**

**Schedule of Assets Held for Investment Purposes at End of Year (Schedule H, Line 4i)
For the Year Ended December 31, 2016**

Schedule 1

EIN: 31-0604719

PN: 001

(a)	(b) Identity of Issue, borrower, lessor, or similar party	(c) Description of investment including maturity date rate of interest, collateral, par, or maturity value	(d) Cost (Participant Directed=n/a)	(e) Current Value
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive	n/a	\$ 8,159,796
	College Retirement Equities Fund variable annuities	Plan Loan Default Fund	n/a	23,444
*	College Retirement Equities Fund variable annuities	TIAA Real Estate	n/a	675,530
*	College Retirement Equities Fund variable annuities	CREF Stock	n/a	4,824,047
*	College Retirement Equities Fund variable annuities	CREF Money Market	n/a	558,154
*	College Retirement Equities Fund variable annuities	CREF Social Choice	n/a	257,963
*	College Retirement Equities Fund variable annuities	CREF Bond Market	n/a	586,906
*	College Retirement Equities Fund variable annuities	CREF Global Equities	n/a	532,013
*	College Retirement Equities Fund variable annuities	CREF Growth	n/a	867,386
*	College Retirement Equities Fund variable annuities	CREF Equity Index	n/a	546,913
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond	n/a	115,751
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2010 T4	n/a	20,523
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2025 T4	n/a	1,999
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2035 T4	n/a	4,180
*	College Retirement Equities Fund variable annuities	TIAA Access Bond Plus T4	n/a	140,305
*	College Retirement Equities Fund variable annuities	TIAA Access Equity Index T4	n/a	23,434
*	College Retirement Equities Fund variable annuities	TIAA Access Growth & Income T4	n/a	30,643
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4	n/a	65,548
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Gr T4	n/a	30,606
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Val T4	n/a	156,541
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Gr T4	n/a	60,151
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Val T4	n/a	122,801
*	College Retirement Equities Fund variable annuities	TIAA Access Real Estate Secs T4	n/a	102,463
*	College Retirement Equities Fund variable annuities	TIAA Access Sm-Cap Bl Idx T4	n/a	7,316
*	College Retirement Equities Fund variable annuities	TIAA Access Sm-Cap Equity T4	n/a	24,921
*	College Retirement Equities Fund variable annuities	TIAA Access Social Choice Equity T4	n/a	20,713

* Transactions are with a party of interest.

WILBERFORCE UNIVERSITY TIAA CREF RETIREMENT

FOR ALL REGULAR FULL FACULTY

Schedule of Delinquent Participant Contributions (Schedule H, Line 4a)

For the Year Ended December 31, 2016

Schedule 2

EIN: 31-0604719

PN: 001

(a) Participant Contributions Transferred Late to the Plan				(b) Total that Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected Under Voluntary Fiduciary Correction Program and PTE 2002-51
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program		
\$ 4,535	2/26/2016	4/1/2016		\$ -	\$ 4,535	\$ -	\$ -	
61	3/4/2016	3/28/2016		-	61	-	-	
65	3/11/2016	3/28/2016		-	65	-	-	
69	3/18/2016	3/28/2016		-	69	-	-	
70	5/13/2016	5/24/2016		-	70	-	-	
4,879	5/27/2016	7/13/2016		-	4,879	-	-	
58	6/10/2016	7/12/2016		-	58	-	-	
60	6/17/2016	7/12/2016		-	60	-	-	
65	6/24/2016	7/12/2016		-	65	-	-	
61	7/1/2016	7/12/2016		-	61	-	-	
1,348	7/1/2016	7/13/2016		-	1,348	-	-	
61	8/5/2016	9/2/2016		-	61	-	-	
73	8/12/2016	9/2/2016		-	73	-	-	
72	8/19/2016	9/6/2016		-	72	-	-	
65	8/26/2016	9/6/2016		-	65	-	-	
3,865	8/26/2016	10/20/2016		-	3,865	-	-	
124	9/16/2016	10/17/2016		-	124	-	-	
128	9/30/2016	10/17/2016		-	128	-	-	
3,698	9/30/2016	10/20/2016		-	3,698	-	-	
129	10/28/2016	11/16/2016		-	129	-	-	
4,147	10/28/2016	11/18/2016		-	4,147	-	-	
125	11/25/2016	1/4/2017		-	125	-	-	
3,933	11/30/2016	1/6/2017		-	3,933	-	-	
125	12/9/2016	1/4/2017		-	125	-	-	
122	12/23/2016	1/4/2017		-	122	-	-	

Federal Statements

FYE: 12/31/2016 **TIAA CREF RETIREMENT FOR ALL REGULAR FULL FACULTY**
Plan: 001

Assets Held for Investment

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
X	CREF variable annuit	TIAA TRADITIONAL NBR	\$ 6,700,182	\$ 8,159,796
	CREF variable annuit	PLAN LOAN DEFAULT F	23,444	23,444
X	CREF variable annuit	TIAA REAL ESTATE	549,868	675,531
X	CREF variable annuit	CREF STOCK	2,976,416	4,824,047
X	CREF variable annuit	CREF MONEY MARKET	556,855	558,154
X	CREF variable annuit	CREF SOCIAL CHOICE	163,308	257,963
X	CREF variable annuit	CREF BOND MARKET	488,659	586,906
X	CREF variable annuit	CREF GLOBAL EQUITIES	374,779	532,013
X	CREF variable annuit	CREF GROWTH	507,737	867,386
X	CREF variable annuit	CREF EQUITY INDEX	279,901	546,913
X	CREF variable annuit	CREF INFLATION-LB	99,175	115,751
X	CREF variable annuit	TIAA ACCESS LC 2010	18,938	20,523
X	CREF variable annuit	TIAA ACCESS LC 2025	2,000	1,999
X	CREF variable annuit	TIAA ACCESS LC 2035	4,060	4,180
X	CREF variable annuit	TIAA ACCESS BOND PL	130,189	140,305
X	CREF variable annuit	TIAA ACCESS EQUITY I	13,356	23,434
X	CREF variable annuit	TIAA ACCESS G & I T4	22,265	30,643
X	CREF variable annuit	TIAA ACCESS INTL EQ	61,700	65,549
X	CREF variable annuit	TIAA ACCESS LG-CAP G	24,230	30,606
X	CREF variable annuit	TIAA ACCESS LG-CAP V	94,420	156,541
X	CREF variable annuit	TIAA ACCESS MID-CAPG	51,199	60,152
X	CREF variable annuit	TIAA ACCESS MID-CAPV	73,460	122,801
X	CREF variable annuit	TIAA ACCESS REAL EST	85,773	102,463
X	CREF variable annuit	TIAA ACCESS SM-CAP B	6,258	7,316
X	CREF variable annuit	TIAA ACCESS SM-CAP E	17,767	24,921
X	CREF variable annuit	TIAA ACCESS SOCIAL C	15,751	20,713