

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 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:	☐ 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)
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 <u>WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT 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>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1976</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1976</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1976</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>THE WARDLAW-HARTRIDGE SCHOOL</u> <u>1295 INMAN AVENUE</u> <u>EDISON, NJ 08820</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>22-2109610</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>908-754-1882</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>611000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>22-2109610</u>	2c Plan Sponsor's telephone number <u>908-754-1882</u>	2d Business code (see instructions) <u>611000</u>	
2b Employer Identification Number (EIN) <u>22-2109610</u>					
2c Plan Sponsor's telephone number <u>908-754-1882</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.	04/25/2023	JOHN PRATT
	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

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Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	244
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)	108
a(2) Total number of active participants at the end of the plan year		6a(2)	111
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	128
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	239
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	7
f Total. Add lines 6d and 6e		6f	246
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	239
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		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 2M 2T 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	
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)	

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 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 2021 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 WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE WARDLAW-HARTRIDGE SCHOOL	D Employer Identification Number (EIN) 22-2109610

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	367408	202	01/01/2021	12/31/2021

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	7794854
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	13124100

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. Specify nature of costs ▶	6d	

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	7790325
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c	Additions: (1) Contributions deposited during the year	7c(1)	89103	
	(2) Dividends and credits.....	7c(2)		
	(3) Interest credited during the year.....	7c(3)	268507	
	(4) Transferred from separate account.....	7c(4)	307693	
	(5) Other (specify below)	7c(5)	5607	

▶ PLAN SERVICE CREDIT

(6)Total additions	7c(6)	670910
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	8461235
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	326960	
	(2) Administration charge made by carrier.....	7e(2)		
	(3) Transferred to separate account.....	7e(3)	339012	
	(4) Other (specify below)	7e(4)	409	

▶ PLAN FEES

(5) Total deductions	7e(5)	666381
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	7794854
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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)	0
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)	0
(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)	0
(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 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 WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE WARDLAW-HARTRIDGE SCHOOL	D Employer Identification Number (EIN) 22-2109610	

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	
TIAA-CREF	730 THIRD AVENUE NEW YORK, NY 10017
13-1624203	

(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)

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

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

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

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

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

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:	ANDERSON & COMPANY PC	b EIN:	22-2892865
c Position:	AUDITOR		
d Address:	1140 ROUTE 22 EAST SUITE 203 BRIDGEWATER TOWNSHIP, NJ 08807	e Telephone:	732-906-6222

Explanation: CHANGE IN AUDIT FIRMS.

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 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 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 WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 THE WARDLAW-HARTRIDGE SCHOOL				D Employer Identification Number (EIN) 22-2109610	
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)					
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESATE					
b Name of sponsor of entity listed in (a): TIAA-CREF					
c EIN-PN 13-1624203-004		d Entity code P		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1326155	
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)	
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)	
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)	

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Schedule D (Form 5500) 2021 v. 201209

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)**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)**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)**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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 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 WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE WARDLAW-HARTRIDGE SCHOOL	D Employer Identification Number (EIN) 22-2109610	

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)		
(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)	1122864	1326155
(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)	16128530	18852908
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	7790325	7794854
(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	25041719	27973917

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	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	25041719	27973917
---	-----------	----------	----------

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)	446449	
(B) Participants	2a(1)(B)	638482	
(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)		1084931
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)	268507	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		268507
(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)	329403	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		329403
(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)		0
(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)		0

		(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)		201602
(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)		2132827
c Other income.....	2c		5607
d Total income. Add all income amounts in column (b) and enter total.....	2d		4022877
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	743136	
(2) To insurance carriers for the provision of benefits.....	2e(2)	343317	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1086453
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)	4226	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		4226
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1090679
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		2932198
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: NISIVOCIA LLP

(2) EIN: 22-1914888

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
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?			
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.)	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.)			
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			
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 _____.			

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 2021 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 WARDLAW-HARTRIDGE SCHOOL DC RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE WARDLAW-HARTRIDGE SCHOOL	D Employer Identification Number (EIN) 22-2109610	

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	0
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): 82-2826183		
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
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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

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

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

- 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): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

The Wardlaw-Hartridge School Defined Contribution Retirement Plan

Financial Statements

December 31, 2021 and 2020



NISIVOCCIA
ASSURANCE • TAX • ADVISORY

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
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December 31, 2021 and 2020

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Other schedules required by Section 2520.107-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974, as amended, have been omitted because they are not applicable.

Independent Auditors' Report

To the Board of Trustees of
The Wardlaw-Hartridge School 403(b) Plan
Edison, New Jersey

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 Wardlaw-Hartridge School 403(b) 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 statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits 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 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 Department of Labor'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.

To the Board of Trustees of
The Wardlaw Hartridge School 403(b) Plan

- 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 for one year after the date that the financial statements are 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.

To the Board of Trustees of
The Wardlaw Hartridge School 403(b) Plan

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 accounting principles generally accepted in the United States of America.

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 accounting principles generally accepted in the United States of America.

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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.

To the Board of Trustees of
The Wardlaw Hartridge School 403(b) Plan

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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule 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

The 2020 financial statements of the Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by a qualified institution. Their report dated March 23, 2021, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the 2020 financial statements and supplemental schedule, and (b) the form and content of the information included in the 2020 financial statements and supplemental schedule other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Nisiroccia LLP

Mt. Arlington, New Jersey
September 20, 2022

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Statement of Net Assets Available for Benefits
December 31, 2021 and 2020

	December 31,	
	2021	2020
<u>ASSETS</u>		
Investments, at fair value	\$ 27,625,124	\$ 24,739,257
Investments, at contract value	348,793	302,462
Net assets available for benefits	<u>\$ 27,973,917</u>	<u>\$ 25,041,719</u>

See Accompanying Notes to the Financial Statements

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

	December 31,	
	2021	2020
Additions:		
Investment income:		
Net appreciation in fair value of investments	\$ 2,602,936	\$ 2,463,169
Dividend and interest income	329,403	227,964
Total investment income	<u>2,932,339</u>	<u>2,691,133</u>
Contributions:		
Participants	638,482	623,084
Employer	446,449	494,317
Rollover		210,735
Total contributions	<u>1,084,931</u>	<u>1,328,136</u>
Other income	<u>5,607</u>	<u>3,792</u>
Total additions	<u>4,022,877</u>	<u>4,023,061</u>
Deductions:		
Benefits paid to participants	1,086,453	844,551
Administrative expenses	4,226	2,890
Total deductions	<u>1,090,679</u>	<u>847,441</u>
Net increase	2,932,198	3,175,620
Net assets available for benefits:		
Beginning of year	<u>25,041,719</u>	<u>21,866,099</u>
End of year	<u>\$ 27,973,917</u>	<u>\$ 25,041,719</u>

**The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020**

1. Description of Plan

The following description of the 403(b) The Wardlaw-Hartridge School (the "Plan") is administrated by The Wardlaw-Hartridge School, Inc. (the "Company" or "Sponsor"). The following brief description of the Plan provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

The Plan is a voluntary, participant directed, defined contribution savings plan which became effective January 1, 1976. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

General Information

The Plan, which became effective on January 1, 1976, and was subsequently amended and restated as of October 1, 2012, amended and restated effective January 1, 2020, amended and restated April 1, 2020, and amended and restated January 25, 2021, is a defined contribution retirement plan covering substantially all eligible employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Plan management is responsible for oversight of the Plan. The trustee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's management.

Administration of the Plan

The general administration of the Plan and the responsibility for carrying out its provisions shall be placed on the School. The School shall be the Plan Administrator and has the authority to appoint or remove the trustee. The School has engaged the services of an Employer's matching and pension plan administration firm to assist it with the performance of its duties. The custodian of the Plan is Teachers Insurance and Annuity Association – College Retirement Equities Fund (TIAA-CREF), serves as trustee and custodian of the Plan (the "Trustee").

Eligibility

An employee must reach age 20 before becoming eligible to receive contributions from the School. However, there is no age requirement for deferring a portion of the eligible employee's compensation as a pre-tax deferral. To participate in the employer matching portion of the Plan, the eligible employee must contribute at least 3% of their compensation and work 1,000 hours during the Plan year. The 1,000-hour requirement does not apply if the employee dies, terminates employment after becoming disabled, or terminates employment after reaching 65 years of age.

**The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020**

Contributions

Employees can contribute up to the maximum pre-tax eligible compensation allowed by the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Prior to July 1, 2021, the employer contribution for those employees making the required minimum contribution of 3% is 5% for 0-5 years of service; 7% for 6-10 years of service; 10% for 11 or more years of service.

The Plan was amended on July 1, 2021, to reduce the employer contributions for the administration and staff employees as of their first paychecks in July 2021. The faculty's first reduction occurred in the first paycheck in September 2021. This change made the employer contribution for those employees making the required minimum contribution of 3% for 0-5 years of service; 5% for 6-10 years of service; 7% for 11 or more years of service. Contributions are made to the Plan each pay period.

In addition to the participant contribution deferral limit, total contributions to the Plan per participant, including deferrals and the School's contribution are subject to certain limitations.

Participants direct the investment of their contributions into various investment options offered by the Plan and TIAA-CREF. The Plan currently offers annuity contracts, mutual funds, and money market investment options.

During the years ended December 31, 2021 and 2020, the School contributed \$446,449 and \$494,317, respectively, to the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions as well as allocations of the School's contributions and Plan earnings (losses). Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from participant's vested account.

Vesting

Participants hired before January 1, 2009, are 100% vested from their date of hire for both their employee, employer, and related accumulated earnings. Participants hired on or after that date are immediately 100% vested in their employee contributions and earnings thereon. The employer contributions and earnings thereon for these employees are vested based upon years of service and are fully vested after three years of service. An employee is credited for a year of service for each year in which they work 1,000 hours.

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

Rollover contributions are immediately vested at 100%.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 1	0%
1	25%
2	50%
3 or more	100%

Plan Loans

Plan loans are issued as separate contracts by TIAA-CREF as contemplated under IRC section 72(p)(5) and do not represent plan assets. Loan proceeds 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 the participant's TIAA Traditional account balance subject to annuity contract and plan provisions. Loan terms range from one to five years in one-year increments (up to 10 years for the purchase of the participant's primary residence). Principal and interest is paid ratably by the participant to TIAA-CREF, and each payment will reduce amounts collateralized by the borrowing participant's TIAA Traditional account balance.

As amended effective April 1, 2020, the Plan allows Plan loans to use accumulation attributable to all TIAA sources in accordance with the Coronavirus Aid, Relief and Economic Security (CARES) Act, as defined.

At December 31, 2021 and 2020, participants had outstanding plan loan balances due to TIAA-CREF of \$232,631 and \$251,170, respectively.

TIAA-CREF will no longer be issuing Plan loans as of January 1, 2022.

Payment of Benefit

The participants may request a distribution of contributions received from the employer upon termination of employment, after reaching age 65 or after having participated in the Plan for at least 5 years and reaching age 62. Distribution methods include lump-sum, installments, and ad-hoc distributions. Certain limitations may apply per the investment arrangement documentation.

Participants may request a distribution of deferrals and contributions received from the employer at the times the participant becomes disabled, reaches age 59 ½, reaches age 65 or on account for hardship. The participant may elect a distribution of transfer contributions and/or rollover contributions at any time subject to the restrictions in the individual agreements.

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

When the participant reaches age 70½ they will generally need to begin taking a distribution each year on the balance in their Plan. The participant can delay required distributions until they have separated from service. Contributions for periods before 1987 (excluding earnings on those contributions) will generally not be subject to the required distribution rules until age 75.

Pursuant to the Setting Every Community Up for Retirement Enhancement (SECURE) Act enacted, December 20, 2019, if a participant reaches age 70½ by July 1, 2019, or later, the required minimum withdrawals are not required to begin until age 72.

If the participant experiences a financial hardship, they may take a distribution for the deferrals they have contributed to the Plan, unless restricted in the individual agreement. The participant may also take a portion of their contributions received from the employer that are held in annuity contracts to satisfy financial hardship if they have no other available resource and meet the qualifications for a hardship distribution.

As amended effective April 1, 2020, the Plan allows in-service distributions to use accumulation attributable to all TIAA sources in accordance with the CARES Act, as defined.

In-Service Withdrawals

An active participant may withdraw all or a portion of their vested account balance on January 1st of the calendar year in which they attain the age of 59 ½. The participant is also entitled to withdraw all or a portion of their rollover account balance, if any, at any time. In the event a participant suffers financial hardship, as defined in the Plan, the participant may generally withdraw all or part of the vested portion of his/her account.

Forfeitures

In the event a participant's employment with the Company is terminated before becoming fully vested, the non-vested portion of his or her account, if any, will be reallocated to active participants at the end of the Plan year. At December 31, 2021 and 2020, forfeited non-vested accounts totaled \$15,052 and \$31,981, respectively. During the years ended December 31, 2021 and 2020, \$16,929 and \$9,398, respectively, of forfeitures were used.

2. **Summary of 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 management to make estimates and assumptions that affect the amounts of assets and liabilities, revenues and expenses and changes therein, and disclosures of contingent assets and contingent liabilities and accompanying notes. It is reasonably possible that the Plans's estimates may change in the near term.

Investment Valuation and Income Recognition

Investments are reported at estimated 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. The School determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians and insurance company. 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. 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.

Non benefit-responsive contracts (NBR) held by this defined contribution plan are reported at fair value. Fair value is approximated by contract value as determined by TIAA-CREF.

Fully benefits-responsive contracts (FBR) held by this defined contribution plan are reported at contract value. Contract value equals the accumulated cash contributions and interest credited to the Plan's contracts, less withdrawals.

There are no reserves against contract value for credit risk of the contract issuer or otherwise.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

Subsequent Events

Management has reviewed subsequent events and transactions that occurred after December 31, 2021, through the date of the independent auditor's report and the date the financial statements were available to be issued, September 20, 2022. The financial statements include all events or transactions, including estimates, required to be recognized in accordance with generally accepted accounting principles.

On February 18, 2022, TIAA-CREF changed the administration issuance of plan loans. As of that date, Plan loans will no longer be issued and will be replaced with retirement plan loans. Retirement plan loans will mirror participant loans and will be funded directly from a participant's retirement account. The loan amount will be deducted from the participant's account balance and will be paid back through their payroll with interest.

3. Certified Investments (Unaudited)

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends for the years ended December 31, 2021 and 2020 was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by TIAA-CREF (the trustee and custodian of the Plan) are as follows:

	December 31,	
	2021	2020
Statement of Net Assets Available for Benefits:		
Investments, at fair value	\$ 27,625,124	\$ 24,739,257
Investments, at contract value	348,793	302,462
Statement of Changes in Net Assets Available for Benefits:		
Net appreciation in fair value of investments	2,602,936	2,463,169
Dividends and interest income	329,403	227,964

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to measurements involving significant unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are 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.

Level 3 - 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 maximize the use of relevant 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, 2021 and 2020.

Mutual funds - investments in registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Pooled separate accounts: The fair value of the Plan's interest in the TIAA Real Estate Account (a pooled separate account) is based on the fund's daily NAV. The NAV is used as a practical expedient to estimate fair value. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. The unit value of the fund is calculated daily and available to Plan administrators and client investors at TIAA.org.

While the underlying asset values are quoted prices, the net asset value of a separate account is not publicly quoted. Pooled separate accounts are an accounting entity rather than a legal entity. Separate accounts are credited with the income, gains or losses resulting from the assets allocated to that specific account only. The return on separate accounts is not guaranteed as the value of an interest in a separate account increases or decreases based on the value of the assets held in the separate account. Each plan that invests in the pooled separate accounts obtain units of participation in the pooled account and through those units of participation, share in the gains and losses of all investments in the pooled account. Pooled separate accounts can be redeemed on a daily basis.

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

Guaranteed fixed annuity contract: Guaranteed fixed annuity contracts are valued at fair value by the insurance company by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer (see Note 5). Because the participants transact at contract value, fair value is determined annually for financial statement reporting purposes only. In determining the reasonableness of the methodology, the School evaluates a variety of factors including review of existing contracts, economic conditions, industry and market developments, and overall credit ratings. Certain unobservable inputs are assessed through review of contract terms (for example, duration or payout date) while others are substantiated utilizing available market data (for example, swap curve rate). There are no unfunded commitments from participants in the Plan who invest in these accounts.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets as of December 31, 2021 and 2020:

	2021		
	Level 1	Level 3	Total
Assets in fair value hierarchy:			
Money market	\$ 163,545		\$ 163,545
Mutual funds	18,651,560		18,651,560
Guaranteed fixed annuity contracts		\$ 7,483,863	7,483,863
Transfers in and/or out of level 3 assets	37,801	(37,801)	
Total assets in fair value hierarchy	<u>18,852,907</u>	<u>7,446,062</u>	<u>26,298,968</u>
Investment measured at NAV:			
Pooled separate account			1,326,155
Total investment measured at NAV			<u>1,326,155</u>
Total assets at fair value	<u>\$ 18,852,907</u>	<u>\$ 7,446,062</u>	<u>\$ 27,625,123</u>
	2020		
	Level 1	Level 3	Total
Assets in fair value hierarchy:			
Money market	\$ 192,303		\$ 192,303
Mutual funds	16,043,175		16,043,175
Guaranteed fixed annuity contracts		\$ 7,380,915	7,380,915
Transfers in and/or out of level 3 assets	<u>\$ (106,947)</u>	<u>106,947</u>	
Total assets in fair value hierarchy	<u>\$ 16,128,531</u>	<u>\$ 7,487,862</u>	<u>\$ 23,616,393</u>
Investment measured at NAV:			
Pooled separate account			1,122,864
Total investment measured at NAV			<u>1,122,864</u>
Total assets at fair value	<u>\$ 16,128,531</u>	<u>\$ 7,487,862</u>	<u>\$ 24,739,257</u>

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the years ended December 31, 2021 and 2020:

	December 31,	
	2021	2020
	Guaranteed Fixed Annuity Contracts	Guaranteed Fixed Annuity Contracts
Balance, beginning of year at fair value	\$ 7,487,862	\$ 7,257,079
Total investment income included in changes in net assets available for benefits	259,474	287,966
Employee contributions	16,871	18,359
Employer contributions	44,381	53,143
Annuity settlement	(133,346)	
Distributions	(191,121)	(235,431)
Fees	(258)	(201)
Transfers in and/or out of level 3 assets	(37,801)	106,947
Balance, end of year at fair value	<u>\$ 7,446,062</u>	<u>\$ 7,487,862</u>
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.		
	<u>\$ 105,898</u>	<u>\$ 135,388</u>

Gains and losses (realized and unrealized) included in changes net assets available for benefits for the years ended December 31, 2021 and 2020 are reported in net appreciation in fair value of investments.

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

The following tables represent the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of December 31, 2021 and 2020, and the significant unobservable inputs and ranges of values for those inputs:

December 31, 2021					
Instrument	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed fixed annuity contract	\$ 7,446,062	Discounted cash flow	Risk-adjusted discount rate applied *	Various	4.53%
		Theoretical transfer (exit value)	Duration	1996-2021	

* Unobservable inputs include discount rate applied

**The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020**

December 31, 2020					
Instrument	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed fixed annuity contract	\$ 7,487,862	Discounted cash flow	Risk-adjusted discount rate applied *	Various	4.91%
		Theoretical transfer (exit value)	Duration	1995-2020	

* Unobservable inputs include discount rate applied

In estimating fair value of the investments in level 3, management may use third-party pricing sources or appraisers. In substantiating the reasonableness of the pricing data provided by third parties, management evaluates a variety of factors including review of methods and assumptions used by external sources, recently executed transactions, existing contracts, economic conditions, industry and market developments, and overall credit ratings.

5. Guaranteed Fixed Annuity Contracts with Teachers Insurance and Annuity Association

The TIAA Traditional Annuity is an unallocated guaranteed fixed-annuity contract that is fully and unconditionally guaranteed by TIAA. The Traditional Annuity may be offered through a variety of contract types. The School's Plan offers the Retirement Annuity (RA) and the Retirement Choice (RC), which are NBR. Additionally, the Plan holds the TIAA Tradition Retirement Choice Plus (RCP) contract, which is FBR.

The type of contract through which a participant invests in the TIAA Traditional Annuity determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participants account, and the options for receiving income upon retirement. The guaranteed minimum interest rate is generally 3%, but in some recent contracts between 1% and 3%. The fair value of the fixed annuity contract at December 31, 2021 and 2020 was \$7,446,062 and \$7,487,862, respectively.

When participants choose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA's claims-paying ability. The Traditional Annuity also provides the potential for additional interest if declared by TIAA Board of Trustees.

**The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020**

Additional interest, when declared, remains in effect for the declaration year which begins each March 1 for accumulating annuities, and January 1 through June 30, and from July 1 through December 31, for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition in competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the custodial account to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan Administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Together, the guaranteed minimum and additional amounts make up the crediting interest rate. For the accumulating RA contract, the crediting interest rate was 3.33% as of December 31, 2021, and 3.00% as of December 31, 2020. For the accumulating RC contract, the crediting interest rate was 2.78% as of December 31, 2021, and 2.75% as if December 31, 2020.

When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the statement of changes in net assets available for benefits.

6. Plan Termination

Although it has not expressed any intent to do so, the School has the right under the Plan to terminate the Plan subject to the provisions of ERISA. Whole or partial termination of the Plan shall result in the full and immediate vesting of employer matching contributions, profit sharing contributions and earnings thereon. Each participant is entitled to full distribution of such amounts.

7. Tax Status

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (IRC). The terms of the Plan have been prepared to conform with the sample language provided by the Internal revenue Service (IRS) in Revenue Procedure 2007-71. The plan administrator intends to apply for a determination letter on the Plan once the IRS opens such a program. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b).

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
Notes to Financial Statements
December 31, 2021 and 2020

The Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and therefore, believe that the Plan is qualified and the related trust is tax exempt.

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

8. Related Party Transactions and Party-In-Interest Transactions

Certain Plan investments are managed by TIAA-CREF. TIAA-CREF is the custodian as defined by the Plan, and therefore, these investments and investment transactions qualify as party-in-interest transactions. New Pinnacle Consulting Group performs annual administrative services including, but not limited to, compliance review, compliance testing and preparation of the Form 5500. These services qualify as party-in-interest. Captrust Financial Advisors performs certain selected investment manager fiduciary services as a fiduciary as defined by ERISA §3(38). These services qualify as party-in-interest.

Additionally, the Plan sponsor, the School, is a party-in-interest to the Plan; however, there were no transactions with the Plan sponsor other than the funding of contributions to the Plan and payment of certain administrative expenses of the Plan.

9. Risks and Uncertainties

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

The COVID-19 coronavirus outbreak has caused business disruption through government mandated and voluntary closings and has contributed to significant declines and volatility in financial markets. While the disruption is currently expected to be temporary, there is considerable uncertainty around the duration of the closings. Therefore, the Company expects this matter may have an impact on its future operating results. However, the related financial impact and duration cannot be reasonably estimated at this time.

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
EIN: 22-2109610
Plan Number: 001
Schedule H, Line 4(i)--Schedule of Assets
(Held at End of Year)
December 31, 2021

(a)	(b) Identity of issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost **	(e) Current Value
	Investments at fair value:			
	<i>Registered investment company</i>			
*	CREF Stock R1	Mutual Funds	**	\$ 5,065,488
	Vanguard 500 Idx Adm	Mutual Funds	**	1,698,890
*	CREF Global Equities R1	Mutual Funds	**	1,156,311
*	CREF Growth R1	Mutual Funds	**	1,111,729
	Vanguard Extended Mkt Idx Adm	Mutual Funds	**	998,151
	Harbor Capital Appreciation In	Mutual Funds	**	832,447
*	CREF Bond Market R1	Mutual Funds	**	729,332
*	CREF Money Market R1	Mutual Funds	**	669,250
*	CREF Equity Index R1	Mutual Funds	**	653,748
	AF EuroPacific Growth Fund R4	Mutual Funds	**	478,628
	Vanguard Ttl Bd Mkt Idx Adm	Mutual Funds	**	427,554
*	TIAA Access Lg-Cap Val T4	Mutual Funds	**	379,736
	Metropolitan West Tot Ret Bd M	Mutual Funds	**	378,150
	MFS Mid Cap Value Class R4	Mutual Funds	**	355,639
*	TIAA Access Intl Equity T4	Mutual Funds	**	343,495
	Vanguard Ttl Intl Stk Idx Adm	Mutual Funds	**	289,648
*	TIAA-CREF Lfcyle Idx 2030-Rtmt	Mutual Funds	**	251,223
*	CREF Inflation-Linked Bond R1	Mutual Funds	**	243,742
*	TIAA Access Real Est Secs T4	Mutual Funds	**	237,989
*	TIAA-CREF Lfcyle Idx 2035-Rtmt	Mutual Funds	**	221,575
*	TIAA-CREF Lfcyle Idx 2045-Rtmt	Mutual Funds	**	180,104
*	TIAA Access Sm-Cap BI Idx T4	Mutual Funds	**	177,412
*	TIAA Access Lifecycle 2025 T4	Mutual Funds	**	170,086
*	TIAA-CREF Money Market-Rtmt	Money Market	**	163,545
*	CREF Social Choice R1	Mutual Funds	**	156,005
*	TIAA-CREF Lfcyle Idx 2020-Rtmt	Mutual Funds	**	155,718
*	TIAA Access Lifecycle 2040 T4	Mutual Funds	**	144,656
*	TIAA-CREF Lfcyle Idx 2050-Rtmt	Mutual Funds	**	139,703
*	TIAA Access Social Ch Eq T4	Mutual Funds	**	127,134
*	TIAA Access Core Bond Plus T4	Mutual Funds	**	121,186
	MFS Value Fund Class R4	Mutual Funds	**	120,558
*	TIAA Access Mid-Cap Val T4	Mutual Funds	**	114,848
*	TIAA-CREF Lfcyle Idx 2015-Rtmt	Mutual Funds	**	89,236
*	TIAA Access Lg-Cap Gr T4	Mutual Funds	**	82,573
*	TIAA-CREF Lfcyle Idx 2025-Rtmt	Mutual Funds	**	79,427
*	TIAA-CREF Lfcyle Idx 2055-Rtmt	Mutual Funds	**	71,336
*	TIAA-CREF Lfcyle Idx 2040-Rtmt	Mutual Funds	**	48,181
*	TIAA Access Lifecycle 2035 T4	Mutual Funds	**	20,260

continued

See Independent Auditors' Report

The Wardlaw-Hartridge School
Defined Contribution Retirement Plan
EIN: 22-2109610
Plan Number: 001
Schedule H, Line 4(i)--Schedule of Assets
(Held at End of Year)
December 31, 2021

continued				
(a)	(b) Identity of issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost **	(e) Current Value
Investments at fair value: - continued				
<i>Registered investment company</i>				
*	TIAA Access Quant Sml Cp Eq T4	Mutual Funds	**	43,864
	Allspring Spec SmallCap Val R6	Mutual Funds	**	25,910
	MFS Mid Cap Growth Fund R4	Mutual Funds	**	24,679
*	TIAA Access Mid-Cap Gr T4	Mutual Funds	**	23,997
*	TIAA-CREF Lfcyle Idx 2060-Rtmt	Mutual Funds	**	22,817
*	TIAA Access Growth & Income T4	Mutual Funds	**	14,639
*	TIAA Access Lifecycle 2050 T4	Mutual Funds	**	8,422
	Principal Small Cap Grw I R5	Mutual Funds	**	1,844
*	TIAA Access Lifecycle 2010 T4	Mutual Funds	**	1,336
*	TIAA Access Equity Index T4	Mutual Funds	**	486
*	TIAA Access Lifecycle 2045 T4	Mutual Funds	**	66
*	TIAA Access Lifecycle 2030 T4	Mutual Funds	**	57
*	TIAA Access Lifecycle 2020 T4	Mutual Funds	**	50
*	TIAA Access Lifecycle 2015 T4	Mutual Funds	**	47
Total registered investment company				<u>18,852,907</u>
<i>Pooled separate account</i>				
*	TIAA Real Estate Account	Pooled Separate Account	**	<u>1,326,155</u>
<i>Insurance company general contracts</i>				
*	TIAA Traditional Non Benefit Responsive	Interest Accumulation Account	**	6,881,774
*	TIAA Traditional Non Benefit Responsive 2	Interest Accumulation Account	**	559,649
*	Plan Loan Default Fund	Interest Accumulation Account	**	4,639
Total insurance general contracts				<u>7,446,062</u>
<i>Total investments at fair value</i>				<u>27,625,124</u>
Investments at contract value:				
<i>Insurance company general contracts</i>				
*	TIAA Traditional Benefit Responsive 2	Interest Accumulation Account	**	<u>348,793</u>
Total assets (held at end of year)				<u><u>\$ 27,973,917</u></u>

See Independent Auditors' Report

Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

Name of Plan:

► Wardlaw Hartridge School DC Retirement Plan

Employer Identification Number: ► 22-2109610

For plan year (beginning/ending): ► 1/1/2021 to 12/31/2021

Plan number: ► 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	(e) Current value
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive		\$ 6,881,773.90
*	College Retirement Equities Fund variable annuities	TIAA Traditional Benefit Responsive 2		\$ 348,792.78
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive 2		\$ 559,648.87
*	College Retirement Equities Fund variable annuities	Plan Loan Default Fund		\$ 4,638.85
*	College Retirement Equities Fund variable annuities	CREF Stock R1		\$ 5,065,488.05
*	College Retirement Equities Fund variable annuities	CREF Money Market R1		\$ 669,250.05
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1		\$ 156,004.92
*	College Retirement Equities Fund variable annuities	CREF Bond Market R1		\$ 729,332.05
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1		\$ 1,156,311.21
*	College Retirement Equities Fund variable annuities	CREF Growth R1		\$ 1,111,729.02
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1		\$ 653,748.31
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond R1		\$ 243,741.59
*	College Retirement Equities Fund variable annuities	TIAA Real Estate		\$ 1,326,154.64
*	College Retirement Equities Fund variable annuities	TIAA Access Core Bond Plus T4		\$ 121,186.35
*	College Retirement Equities Fund variable annuities	TIAA Access Equity Index T4		\$ 486.37
*	College Retirement Equities Fund variable annuities	TIAA Access Growth & Income T4		\$ 14,639.29
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4		\$ 343,494.76
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Gr T4		\$ 82,572.93
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Val T4		\$ 379,736.40
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2010 T4		\$ 1,335.95
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2015 T4		\$ 47.40
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2020 T4		\$ 50.04
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2025 T4		\$ 170,085.71
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2030 T4		\$ 56.89
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2035 T4		\$ 20,259.91
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2040 T4		\$ 144,656.36
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2045 T4		\$ 65.65
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2050 T4		\$ 8,422.35
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Gr T4		\$ 23,996.76
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Val T4		\$ 114,847.96
*	College Retirement Equities Fund variable annuities	TIAA Access Real Est Secs T4		\$ 237,988.99
*	College Retirement Equities Fund variable annuities	TIAA Access Sm-Cap Bl Idx T4		\$ 177,412.19
*	College Retirement Equities Fund variable annuities	TIAA Access Quant Sml Cp Eq T4		\$ 43,863.98
*	College Retirement Equities Fund variable annuities	TIAA Access Social Ch Eq T4		\$ 127,133.49
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2015-Rtmt		\$ 89,235.87
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2020-Rtmt		\$ 155,718.30
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2025-Rtmt		\$ 79,426.49
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2030-Rtmt		\$ 251,223.04
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2035-Rtmt		\$ 221,574.51
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2040-Rtmt		\$ 48,180.74
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2045-Rtmt		\$ 180,103.54
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2050-Rtmt		\$ 139,702.63
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2055-Rtmt		\$ 71,336.45
*	College Retirement Equities Fund variable annuities	TIAA-CREF Money Market-Rtmt		\$ 163,545.37
	College Retirement Equities Fund variable annuities	Metropolitan West Tot Ret Bd M		\$ 378,149.61
	College Retirement Equities Fund variable annuities	MFS Value Fund Class R4		\$ 120,557.96
	College Retirement Equities Fund variable annuities	Vanguard 500 Idx Adm		\$ 1,698,889.92
	College Retirement Equities Fund variable annuities	Vanguard Ttl Bd Mkt Idx Adm		\$ 427,554.41
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lfcyle Idx 2060-Rtmt		\$ 22,817.49
	College Retirement Equities Fund variable annuities	MFS Mid Cap Value Class R4		\$ 355,638.95
	College Retirement Equities Fund variable annuities	AF EuroPacific Growth Fund R4		\$ 478,627.64
	College Retirement Equities Fund variable annuities	Vanguard Extended Mkt Idx Adm		\$ 998,151.19
	College Retirement Equities Fund variable annuities	Vanguard Ttl Intl Stk Idx Adm		\$ 289,647.77
	College Retirement Equities Fund variable annuities	Allspring Spec SmallCap Val R6		\$ 25,910.29
	College Retirement Equities Fund variable annuities	Principal Small Cap Grw I R5		\$ 1,844.38
	College Retirement Equities Fund variable annuities	MFS Mid Cap Growth Fund R4		\$ 24,678.77
	College Retirement Equities Fund variable annuities	Harbor Capital Appreciation In		\$ 832,447.33
	Total			\$ 27,973,917