

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>07/01/2021</u> and ending <u>06/30/2022</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>AGNES IRWIN SCHOOL DEFINED CONTRIBUTION 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>09/01/1926</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>09/01/1926</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>09/01/1926</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 AGNES IRWIN SCHOOL</u> <u>275 S ITHAN AVE</u> <u>BRYN MAWR, PA 19010-1044</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>23-1352650</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>610-525-8400</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>611000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>23-1352650</u>	2c Plan Sponsor's telephone number <u>610-525-8400</u>	2d Business code (see instructions) <u>611000</u>	
2b Employer Identification Number (EIN) <u>23-1352650</u>					
2c Plan Sponsor's telephone number <u>610-525-8400</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.	04/27/2023	WENDY BARNHART
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	04/27/2023	WENDY BARNHART
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ 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	492
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)	241
a(2) Total number of active participants at the end of the plan year		6a(2)	255
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	265
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	520
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	520
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	385
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: 2F 2G 2L 2M 2T			
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 07/01/2021 and ending 06/30/2022	
A Name of plan AGNES IRWIN SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE AGNES IRWIN SCHOOL	D Employer Identification Number (EIN) 23-1352650

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	500424 & 500425	257	07/01/2021	06/30/2022

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
0	0

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	

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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(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	9976873
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	15949534

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	9747793
c	Additions: (1) Contributions deposited during the year	7c(1)	42568
	(2) Dividends and credits.....	7c(2)	
	(3) Interest credited during the year.....	7c(3)	352021
	(4) Transferred from separate account.....	7c(4)	272859
	(5) Other (specify below)	7c(5)	
	▶		
	(6) Total additions	7c(6)	667448
d	Total of balance and additions (add lines 7b and 7c(6))	7d	10415241
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	379158
	(2) Administration charge made by carrier.....	7e(2)	
	(3) Transferred to separate account.....	7e(3)	59210
	(4) Other (specify below)	7e(4)	
	▶		
	(5) Total deductions	7e(5)	438368
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	9976873

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE 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 07/01/2021 and ending 06/30/2022		
A Name of plan AGNES IRWIN SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE AGNES IRWIN SCHOOL	D Employer Identification Number (EIN) 23-1352650	

Part I Service Provider Information (see instructions)

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-TEACHERS INS & ANN ASSOC

13-1624203

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

THE VANGUARD GROUP, INC.

23-1945930

(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)

NEWPORT TRUST COMPANY

27-4411131

(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?
64	CUSTODIAN	1140	Yes ☒ No ☐	Yes ☒ No ☐	0	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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
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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 07/01/2021 and ending 06/30/2022		
A Name of plan AGNES IRWIN SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE AGNES IRWIN SCHOOL	D Employer Identification Number (EIN) 23-1352650	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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 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)	1092411	317285	
(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)	916031	1174085	
(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)	42854335	35084049	
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	9747793	9976873	
(15) Other.....	1c(15)			

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	54610570 46552292
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	54610570 46552292

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	498619
	(B) Participants	2a(1)(B)	840370
	(C) Others (including rollovers).....	2a(1)(C)	9305
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	1348294
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)	352021
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	352021
(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)	2434300
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	2434300
(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)		216368
(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)		-8851250
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		-4500267
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3556871	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3556871
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)	1140	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		1140
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3558011
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-8058278
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: **BAKER TILLY US, LLP**

(2) EIN: **39-0859910**

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 07/01/2021 and ending 06/30/2022

A Name of plan AGNES IRWIN SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE AGNES IRWIN SCHOOL	D Employer Identification Number (EIN) 23-1352650

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

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

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

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

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 _____

Agnes Irwin School Defined Contribution Retirement Plan

Financial Statements and
Supplementary Information

June 30, 2022 and 2021

Agnes Irwin School Defined Contribution Retirement Plan

Table of Contents
June 30, 2022 and 2021

	<u>Page</u>
Independent Auditors' Report	1
Financial Statements	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplementary Information	
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)	15

Independent Auditors' Report

To the Audit Committee of the Board of Trustees and Participants of
Agnes Irwin School Defined Contribution Retirement Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the financial statements of the Agnes Irwin Defined Contribution Retirement 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 June 30, 2022, 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.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended June 30, 2022, stating that the certified investment information, as described in Note 11 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section:

- The amounts and disclosures in the 2022 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.
- The information in the 2022 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 2022 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 Auditors' Responsibilities for the Audit of the 2022 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 audit. 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 2022 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 the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 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 Matter - 2022 Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of June 30, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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. For information included in the supplemental schedule 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

Other Matter - Auditors' Report on the 2021 Financial Statements

We were engaged to audit the 2021 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated January 11, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2021 financial statements, and (b) the form and content of the information included in the 2021 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Baker Tilly US, LLP

Philadelphia, Pennsylvania
April 26, 2023

Agnes Irwin School Defined Contribution Retirement Plan

Statements of Net Assets Available for Benefits

June 30, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments:		
At fair value	\$ 44,730,496	\$ 52,773,250
At contract value	<u>1,821,796</u>	<u>1,837,320</u>
Total assets	46,552,292	54,610,570
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 46,552,292</u>	<u>\$ 54,610,570</u>

See notes to financial statements

Agnes Irwin School Defined Contribution Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended June 30, 2022

Additions

Interest and dividends	<u>\$ 2,786,253</u>
Contributions:	
Participants	840,371
Rollovers	9,304
Employer	<u>498,619</u>
Total contributions	<u>1,348,294</u>
Net additions	<u>4,134,547</u>

Deductions

Net depreciation in fair value of investments	8,634,813
Benefits paid to participants	3,556,872
Administrative expenses	<u>1,140</u>
Total deductions	<u>12,192,825</u>
Net decrease	(8,058,278)

Net Assets Available for Benefits

Beginning of year	<u>54,610,570</u>
End of year	<u><u>\$ 46,552,292</u></u>

See notes to financial statements

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

1. Description of the Plan

The following description of the Agnes Irwin School Defined Contribution Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that operates under Section 403(b) of the Internal Revenue Code (IRC) and covers all employees of The Agnes Irwin School (the School). Those not eligible to receive School contributions are leased employees, employees who are part of a substitute workforce, or those employed for a special purpose and for a limited duration, as defined in the plan document. Eligible employees are typically permitted to begin making employee contributions to the Plan on the first day of the month coinciding with or next following the date on which they are hired. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan, originally effective September 1, 1926, was amended and restated as of July 1, 2019. The School's Board of Trustees is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions

Each year, participants may elect to contribute a portion of their eligible compensation up to the maximum percentage of compensation permitted by specific IRC sections and as defined in the plan document. Participants are permitted to terminate, increase or decrease their deferrals at any time. Eligible participants are also permitted to make catch-up contributions and certain rollover contributions, as permitted in the plan document.

The School contributes 100% of eligible contributions up to 5% of plan compensation made for each pay period for participants who have less than 15 years of service and 200% of eligible contributions up to 5% of plan compensation made for each pay period for participants who have 15 or more years of service. A year of service is defined in the plan document as completion of at least 1,000 hours of service. Participants direct their contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and the School's contributions, as well as allocations of the Plan's earnings. Participants are charged with an allocation of administrative expenses, if not paid by the School. 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 the participant's vested account.

Vesting

Participants are immediately vested in their contributions and the School's contributions plus actual earnings thereon.

Payment of Benefits

On termination of service due to death, disability, retirement or other reasons, a participant may receive a lump-sum distribution equal to the value of the participant's vested interest in their account. In addition, the Plan allows for hardship distributions if certain criteria are met.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract 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 Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and trustees. See Note 3 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 depreciation includes the gains and losses on investments bought and sold as well as held during the year.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the School. Expenses that are paid by the School are excluded from these financial statements. Investment related expenses are included in net depreciation in fair value of investments.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events for recognition or disclosure through April 26, 2023 the date the financial statements were available to be issued.

3. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under authoritative guidance are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 observables 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 June 30, 2022 and 2021.

Money market funds are valued at the quoted net asset value (NAV) of shares held by the Plan at year end.

Mutual funds are 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 U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The TIAA (Teachers Insurance and Annuity Association) access variable annuity accounts are variable annuity accounts invested in proprietary and nonproprietary mutual funds through various sub-accounts. These custodial sub-accounts consist of underlying investments valued based on quoted market prices and have no unfunded commitments or significant redemption restrictions.

College Retirement Equities Fund (CREF) separate accounts are valued based on NAV per unit of participation in the fund. In an effort to reduce market timing and excessive trading, shareholders are locked out of an account for 90 days if a purchase, sale and repurchase within that account is made within a 60-day period, other than for the money market account. NAV is valued based on the fair value of the underlying assets of the fund derived from or corroborated by observable market data by correlation or other means, although not based upon quoted market prices in an active market. The funds invest principally in equity securities, fixed income instruments and short-term instruments in accordance with each fund's investment objectives.

The TIAA real estate fund is valued based on NAV per unit of participation in the fund. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This 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 fund invests in real property and short-term high quality investments to maintain liquidity to guarantee redemption requests. The real properties consist of office, industrial, retail, commercial and residential located in all major regions within the United States. The values of the properties held in the fund are based on professional opinions and appraisals which incorporate valuation methodologies to determine fair value including cash flows models, market models and other similar techniques.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

The guaranteed annuity contract consists of the TIAA Traditional Annuity Account (TIAA Account). Certain contracts of the TIAA Account are fully benefit-responsive and are excluded from the fair value hierarchy table as described in Note 4, and certain contracts of the TIAA Account are nonbenefit responsive and are presented at fair value in the hierarchy table. The TIAA Account is reported at contract value, which approximates fair value, based on TIAA's ability to pay the guaranteed claims in accordance with the terms of the contract.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2022 and 2021:

Assets at Fair Value as of June 30, 2022				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 317,285	\$ -	\$ -	\$ 317,285
Mutual funds	20,308,601	-	-	20,308,601
CREF separate accounts	-	13,330,547	-	13,330,547
Variable annuity accounts, TIAA access	-	1,444,902	-	1,444,902
Guaranteed annuity contracts	-	-	8,155,075	8,155,075
Total assets in the fair value hierarchy	<u>\$ 20,625,886</u>	<u>\$ 14,775,449</u>	<u>\$ 8,155,075</u>	43,556,410
Investments measured at net asset value (a)				<u>1,174,086</u>
Total investments at fair value				<u>\$ 44,730,496</u>
Assets at Fair Value as of June 30, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 1,092,411	\$ -	\$ -	\$ 1,092,411
Mutual funds	22,718,165	-	-	22,718,165
CREF separate accounts	-	18,326,773	-	18,326,773
Variable annuity accounts, TIAA access	-	1,809,397	-	1,809,397
Guaranteed annuity contracts	-	-	7,910,473	7,910,473
Total assets in the fair value hierarchy	<u>\$ 23,810,576</u>	<u>\$ 20,136,170</u>	<u>\$ 7,910,473</u>	51,857,219
Investments measured at net asset value (a)				<u>916,031</u>
Total investments at fair value				<u>\$ 52,773,250</u>

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

For years ended June 30, 2022 and 2021, there were no significant transfers between Levels 1 and 2.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

The following table sets forth a summary of certain changes in the fair value of the Plan's Level 3 assets for the year ended June 30, 2022:

	Level 3 Assets Year Ended June 30, 2022
Purchases	\$ 27,030
Sales	(282,194)
Transfers in and/or out of Level 3	203,224

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

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, as of June 30, 2022 and 2021, respectively, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	Fair Value June 30, 2022	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity Account	\$ 8,155,075	Discounted cash flow	Risk-adjusted discount rate	RA – 4.75% RC – 5.00%

Instrument	Fair Value June 30, 2021	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity Account	\$ 7,910,473	Discounted cash flow	Risk-adjusted discount rate	RA - 3.00% RC – 2.15%-3.00%

Investments Measured Using NAV per Share Practical Expedient

The following table summarizes investments for which fair value is measured using NAV per share practical expedient as of June 30, 2022 and 2021, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

June 30, 2022				
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
TIAA real estate fund	\$ 1,174,086	N/A	Limited to once per quarter	None

June 30, 2021				
	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
TIAA real estate fund	\$ 916,031	N/A	Limited to once per quarter	None

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

4. Fully Benefit-Responsive Investment Contracts

The Plan holds traditional investment contracts. These contracts met the fully benefit-responsive investment contract criteria and therefore are reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals and administrative expenses. The following represents the contract value.

	2022	2021
Traditional investment contracts	\$ 1,821,796	\$ 1,837,320

The investment contracts held by the Plan are guaranteed investment contracts. The contract issuer is contractually obligated to repay the principal and interest at the specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than 3%. The crediting rate is reviewed on a quarterly basis for resetting. The contracts cannot be terminated before the scheduled maturity date.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. Examples of such events include the following:

1. The Plan's failure to qualify under Section 401(a) of the IRC or the failure of the trust to be tax-exempt under Section 501(a) of the IRC
2. Premature termination of the contracts
3. Plan termination or merger
4. Changes to the Plan's prohibition on competing investment options
5. Bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Examples of such events include the following:

1. An uncured violation of the Plan's investment guideline
2. A breach of material obligation under the contract
3. A material misrepresentation
4. A material amendment to the agreements without the consent of the issuer.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

5. Guaranteed Annuity Contracts

The Plan holds traditional investment contracts that do not meet the fully benefit-responsive criteria and are therefore reported at fair value. Fair value approximates contract value. Contract value is the aggregation of contributions, plus interest, less withdrawals, if any. Crediting rates are a combination of a guaranteed rate and an annually established discretionary rate. Additionally, the discretionary rate applied to contributions received during a reporting period may vary from the discretionary rate applied to account balances at the end of the prior reporting period. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate which correlates closely with TIAA's Account's historical crediting rates.

As of June 30, 2022 and 2021, TIAA's credit ratings were as follows: A++ by A.M. Best Company, AAA by Fitch Ratings, Aa1 by Moody's Investors Service, and AA+ by Standard & Poor's. The high credit ratings of TIAA as of the measurement date upholds TIAA's Account's ability to meet obligations set forth in the contracts.

The investment contracts have redemption restrictions based on their terms and the contracts are an unfunded commitment as claims against the contract are solely supported by TIAA's ability to pay on such claims.

6. Administration of Plan Assets

The Plan's assets are administered under a contract with TIAA and CREF and Newport Trust Company, the trustees of the Plan. The trustees invest funds received from contributions, investment sales, interest and dividend income and make distribution payments to participants.

7. Related-Party and Party In Interest Transactions

Certain of the Plan's investments are managed by TIAA and CREF and Newport Trust Company (an affiliate of The Vanguard Group, Inc.), the trustees, and therefore, these transactions qualify as party in interest transactions. Fees incurred by the Plan for the investment manager services are included in net depreciation in the fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. These transactions qualify as party in interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the School. No such officer or employee receives compensation from the Plan.

8. Plan Termination

Although it has not expressed any intent to do so, the School has the right to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

9. Tax Status

The Plan has been designed to qualify under Section 403(b) of the IRC. The plan administrator believes the Plan is operating in accordance with the applicable requirements of Section 403(b) of the IRC and therefore believes the Plan is qualified and the related custodial accounts are tax-exempt.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Agnes Irwin School Defined Contribution Retirement Plan

Notes to Financial Statements

June 30, 2022 and 2021

10. Risks and Uncertainties

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

As of June 30, 2022 and 2021, the Plan had investments of \$14,437,642 and \$16,863,009, respectively, that were concentrated in two funds.

11. Information Certified by Trustees

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2022 and 2021. Accordingly, TIAA and CREF and Newport Trust Company have certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of June 30, 2022 and 2021 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of June 30, 2022, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the year ended June 30, 2022.

Agnes Irwin School Defined Contribution Retirement Plan

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

EIN: 23-1352650 Plan Number: 001

June 30, 2022

(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
Fully Benefit-Responsive Investment Contracts				
*	TIAA-CREF	TIAA Traditional Benefit Responsive	N/R	\$ 806,393
*	TIAA-CREF	TIAA Traditional Benefit Responsive 2	N/R	1,015,403
		Total fully benefit-responsive investment contracts		1,821,796
Non Benefit-Responsive Investment Contracts				
*	TIAA-CREF	TIAA Traditional Non Benefit Responsive	N/R	7,290,748
*	TIAA-CREF	TIAA Traditional Non Benefit Responsive 2	N/R	864,327
		Total non benefit-responsive investment contracts		8,155,075
Pooled Separate Accounts				
*	TIAA-CREF	CREF Bond Market	N/R	451,651
*	TIAA-CREF	CREF Equity Index	N/R	731,353
*	TIAA-CREF	CREF Global Equities	N/R	1,492,333
*	TIAA-CREF	CREF Growth	N/R	2,050,595
*	TIAA-CREF	CREF Inflation-Linked Bond	N/R	184,576
*	TIAA-CREF	CREF Money Market	N/R	546,927
*	TIAA-CREF	CREF Social Choice	N/R	726,218
*	TIAA-CREF	CREF Stock	N/R	7,146,894
		Total pooled separate accounts		13,330,547
Real Estate				
*	TIAA-CREF	TIAA Real Estate	N/R	1,174,086
Variable Annuity Accounts				
*	TIAA-CREF	TIAA Access Intl Equity	N/R	227,121
*	TIAA-CREF	TIAA Access Growth & Income	N/R	23,237
*	TIAA-CREF	TIAA Access Large-Cap Value	N/R	140,631
*	TIAA-CREF	TIAA Access Social Choice Equity	N/R	10,676
*	TIAA-CREF	TIAA Access Mid-Cap Growth	N/R	44,818
*	TIAA-CREF	TIAA Access Mid-Cap Value	N/R	112,283
*	TIAA-CREF	TIAA Access Quant Small Cap Equity	N/R	68,301
*	TIAA-CREF	TIAA Access Equity Index	N/R	30,774
*	TIAA-CREF	TIAA Access Small-Cap Index	N/R	117,033
*	TIAA-CREF	TIAA Access Real Estate Securities	N/R	126,978
*	TIAA-CREF	TIAA Access Large-Cap Growth	N/R	13,659
*	TIAA-CREF	TIAA Access Core Bond Plus	N/R	63,011
*	TIAA-CREF	TIAA Access Lifecycle 2020	N/R	128,041
*	TIAA-CREF	TIAA Access Lifecycle 2025	N/R	81,105
*	TIAA-CREF	TIAA Access Lifecycle 2030	N/R	15,317
*	TIAA-CREF	TIAA Access Lifecycle 2040	N/R	77,959
*	TIAA-CREF	TIAA Access Lifecycle 2045	N/R	74,566
*	TIAA-CREF	TIAA Access Lifecycle 2050	N/R	89,392
		Total variable annuity accounts		1,444,902
Money Market Funds				
*	Vanguard	Vanguard Federal Money Market	N/R	238,740
*	Vanguard	Vanguard Cash Reserves Federal Money	N/R	78,545
		Total money market funds		317,285

Agnes Irwin School Defined Contribution Retirement Plan

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

EIN: 23-1352650 Plan Number: 001

June 30, 2022

(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
Mutual Funds				
	Blackrock	Blackrock High Yield Bond Instl	N/R	\$ 392,402
	Delaware Funds	Delaware Small Cap Value Inst	N/R	21,496
	JP Morgan	Jpmorgan Large Cap Growth	N/R	16,188
	Janus Henderson	Janus Henderson Triton I	N/R	263,468
	Invesco	Invesco Developing Markets	N/R	22,131
	PGIM	Pgim Total Return Bond	N/R	109,157
	Parnassus	Parnassus Endeavor Fund	N/R	4,612
	Virtus Investment Partners	Virtus Nfj Mid-Cap Value	N/R	39,262
	Pimco	Pimco Real Return Institutional Class	N/R	460,117
	T.Rowe Price	T.Roweprice All-Cap Opport Investment	N/R	259,277
	American Funds	American Europac Growth	N/R	201,733
	American Funds	American Fund New Perspective	N/R	768,760
*	Vanguard	Vanguard Lifestrategy Growth	N/R	80,591
*	Vanguard	Vanguard Balanced Index	N/R	174,928
*	Vanguard	Vanguard Short-Term Bond Index	N/R	476,099
*	Vanguard	Vanguard Dividend Growth	N/R	22,819
*	Vanguard	Vanguard Equity Income	N/R	776,929
*	Vanguard	Vanguard Emerging Markets Stock Index	N/R	108,503
*	Vanguard	Vanguard Target Retirement 2055	N/R	162,628
*	Vanguard	Vanguard 500 Index	N/R	1,271,598
*	Vanguard	Vanguard Target Retirement 2050	N/R	1,047,563
*	Vanguard	Vanguard Target Retirement 2040	N/R	1,214,169
*	Vanguard	Vanguard Precious Metals	N/R	30,784
*	Vanguard	Vanguard Real Estate Index Adm	N/R	256,409
*	Vanguard	Vanguard Mid-Cap Index Adm	N/R	379,352
*	Vanguard	Vanguard International Explorer	N/R	150
*	Vanguard	Vanguard Mid-Cap Growth Index	N/R	38,933
*	Vanguard	Vanguard Lifestrat Conservative Growth	N/R	60,263
*	Vanguard	Vanguard Small-Cap Index	N/R	545,110
*	Vanguard	Vanguard Target Retirement 2030	N/R	1,890,571
*	Vanguard	Vanguard Total International Stock Index	N/R	362,697
*	Vanguard	Vanguard Target Retirement Income	N/R	50,909
*	Vanguard	Vanguard Target Retirement 2045	N/R	963,688
*	Vanguard	Vanguard Target Retirement 2035	N/R	1,386,883
*	Vanguard	Vanguard Target Retirement 2060	N/R	35,514
*	Vanguard	Vanguard Target Retirement 2025	N/R	2,620,098
*	Vanguard	Vanguard Total World Stock Index	N/R	56,924
*	Vanguard	Vanguard Target Retirement 2020	N/R	1,827,441
*	Vanguard	Vanguard Target Retirement 2015	N/R	360,430
*	Vanguard	Vanguard Long-Term Treasury	N/R	38,989
*	Vanguard	Vanguard Wellington	N/R	487,343
*	Vanguard	Vanguard Wellesley Income	N/R	488,324
*	Vanguard	Vanguard International Growth	N/R	137,333
*	Vanguard	Vanguard Windsor	N/R	201,372
*	Vanguard	Vanguard US Growth	N/R	33,572
*	Vanguard	Vanguard Developed Markets Index Fund	N/R	303
*	Vanguard	Vanguard Energy Fund Admiral Shares	N/R	315
*	Vanguard	Vanguard Explorer Fund Admiral shares	N/R	8,673
*	Vanguard	Vanguard Health Care Fund Admiral	N/R	1,338
*	Vanguard	Vanguard Intermediate-Term Bond Index	N/R	423
*	Vanguard	Vanguard Lifestrategy Moderate	N/R	5,141
*	Vanguard	Vanguard Selected Value Fund	N/R	955
*	Vanguard	Vanguard Short-Term Investment-Grade	N/R	600
*	Vanguard	Vanguard Small-Cap Value Index Fund	N/R	970
*	Vanguard	Vanguard Total Stock Market Index	N/R	139,319
*	Vanguard	Vanguard Value Index Fund Admiral	N/R	1,080
*	Vanguard	Vanguard Equity Income Fund Admiral	N/R	1,965
Total mutual funds				20,308,601
				<u>\$ 46,552,292</u>

* A party in interest as defined by ERISA

N/R - cost omitted for participant directed investments

Attachment to 2021 Form 5500
Form 5500 Administrative Penalties - Explanation of Reasonable Cause for Late Filing

Plan Name AGNES IRWIN SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN

EIN: 23-1352650

Plan Sponsor's Name THE AGNES IRWIN SCHOOL

PN: 001

Explanation:

The Agnes Irwin School received Notice CP216H dated March 27, 2023 indicating that the request for an extension to file Form 5500 was not approved because the request was not filed before the due date of the return.

Form 5500 is due to be filed by the end of the 7th month following the end of the Plan Year. The due date for this return was January 31, 2023 since the plan year end is June 30, 2022. The Administrator did file Form 5558 which was delivered to the Post Office on January 27, 2023. USPS tracking information (70173040000047565331) shows that the USPS was in possession of the extension request on January 27, 2023 and was received and delivered in Ogden, UT on January 30, 2023.

We respectfully request that this information be added to this plan's filing record and that your systems be updated to indicate an extension has been granted to April 15, 2023.

The Agnes Irwin School
Agnes Irwin School Defined Contribution Retirement Plan
EIN: 23-1352650, PLAN 001
2021 FORM 5500 ATTACHMENT
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
SCHEDULE H, LINE 4i

PARTY IN INTEREST (a)	IDENTITY OF ISSUE/ BORROWER (b)	DESCRIPTION OF INVESTMENT (c)	COST (d)	CURRENT VALUE (e)
*	TIAA Traditional Benefit Responsive	Ins Co General Account	N/R	\$ 806,393
*	TIAA Traditional Non Benefit Responsive	Ins Co General Account	N/R	\$ 7,290,748
*	TIAA Traditional Benefit Responsive 2	Ins Co General Account	N/R	\$ 1,015,404
*	TIAA Traditional Non Benefit Responsive 2	Ins Co General Account	N/R	\$ 864,327
*	TIAA Real Estate	Pooled Separate Account	N/R	\$ 1,174,085
*	Vanguard Cash Reserves Federal Money	Money Market Fund	N/R	\$ 78,545
	Vanguard Federal Money Mkt Inv	Money Market Fund	N/R	\$ 238,740
*	CREF Stock R1	Registered Investment Company	N/R	\$ 7,146,895
*	CREF Money Market R1	Registered Investment Company	N/R	\$ 546,926
*	CREF Social Choice R1	Registered Investment Company	N/R	\$ 726,219
*	CREF Global Equities R1	Registered Investment Company	N/R	\$ 1,492,334
*	CREF Growth R1	Registered Investment Company	N/R	\$ 2,050,597
*	CREF Equity Index R1	Registered Investment Company	N/R	\$ 731,353
*	CREF Inflation-Linked Bond R1	Registered Investment Company	N/R	\$ 184,575
*	TIAA Access Core Bond Plus T4	Registered Investment Company	N/R	\$ 63,011
*	TIAA Access Equity Index T4	Registered Investment Company	N/R	\$ 30,775
*	TIAA Access Growth & Income T4	Registered Investment Company	N/R	\$ 23,237
*	TIAA Access Intl Equity T4	Registered Investment Company	N/R	\$ 227,120
*	TIAA Access Lg-Cap Gr T4	Registered Investment Company	N/R	\$ 13,659
*	TIAA Access Lg-Cap Val T4	Registered Investment Company	N/R	\$ 140,631
*	TIAA Access Lifecycle 2020 T4	Registered Investment Company	N/R	\$ 128,041
*	TIAA Access Lifecycle 2025 T4	Registered Investment Company	N/R	\$ 81,105
*	TIAA Access Lifecycle 2030 T4	Registered Investment Company	N/R	\$ 15,317
*	TIAA Access Lifecycle 2040 T4	Registered Investment Company	N/R	\$ 77,959
*	TIAA Access Lifecycle 2045 T4	Registered Investment Company	N/R	\$ 74,566
*	TIAA Access Lifecycle 2050 T4	Registered Investment Company	N/R	\$ 89,392
*	TIAA Access Mid-Cap Gr T4	Registered Investment Company	N/R	\$ 44,817
*	TIAA Access Mid-Cap Val T4	Registered Investment Company	N/R	\$ 112,283
*	TIAA Access Real Est Secs T4	Registered Investment Company	N/R	\$ 126,977
*	TIAA Access Sm-Cap Bl Idx T4	Registered Investment Company	N/R	\$ 117,032
*	TIAA Access Quant Sml Cp Eq T4	Registered Investment Company	N/R	\$ 68,301
*	TIAA Access Social Ch Eq T4	Registered Investment Company	N/R	\$ 10,676
*	CREF Core Bond R1	Registered Investment Company	N/R	\$ 451,651
	American EuroPac Growth R6	Registered Investment Company	N/R	\$ 201,733
	American Fd New Perspective R6	Registered Investment Company	N/R	\$ 768,760
	Delaware Small Cap Val Inst	Registered Investment Company	N/R	\$ 21,496
	PIMCO Real Return Inst Class	Registered Investment Company	N/R	\$ 460,118
	PGIM Total Return Bond Z	Registered Investment Company	N/R	\$ 109,157
	TRowePrice All-Cap opport Inv	Registered Investment Company	N/R	\$ 259,277
	Vanguard 500 Idx Adm	Registered Investment Company	N/R	\$ 1,137,064
	Vanguard Dividend Growth Inv	Registered Investment Company	N/R	\$ 21,639
	Vanguard Equity Income Inv	Registered Investment Company	N/R	\$ 776,930
	Vanguard Intl Explorer Inv	Registered Investment Company	N/R	\$ 150
	Vanguard LifeStrategy Grw Inv	Registered Investment Company	N/R	\$ 46,765
	Vanguard Long-Trm Treasury Adm	Registered Investment Company	N/R	\$ 36,192
	Vanguard Small-Cap Idx Adm	Registered Investment Company	N/R	\$ 545,109
	Vanguard Target Retire 2015	Registered Investment Company	N/R	\$ 360,430
	Vanguard Target Retire 2020	Registered Investment Company	N/R	\$ 1,636,531
	Vanguard Target Retire 2025	Registered Investment Company	N/R	\$ 2,193,725
	Vanguard Target Retire 2030	Registered Investment Company	N/R	\$ 1,358,522
	Vanguard Target Retire 2035	Registered Investment Company	N/R	\$ 1,373,443
	Vanguard Target Retire 2040	Registered Investment Company	N/R	\$ 1,206,094
	Vanguard Target Retire 2045	Registered Investment Company	N/R	\$ 898,537
	Vanguard Target Retire 2050	Registered Investment Company	N/R	\$ 1,037,473

PARTY IN INTEREST (a)	IDENTITY OF ISSUE/ BORROWER (b)	DESCRIPTION OF INVESTMENT (c)	COST (d)	CURRENT VALUE (e)
	Vanguard Target Retire 2055	Registered Investment Company	N/R	\$ 162,627
	Vanguard Target Retire Income	Registered Investment Company	N/R	\$ 50,909
	Vanguard Wellington Adm	Registered Investment Company	N/R	\$ 431,565
	Vanguard Mid-Cap Idx Adm	Registered Investment Company	N/R	\$ 379,352
	BlackRock High Yield Bd Instl	Registered Investment Company	N/R	\$ 392,402
	JPMorgan Large Cap Growth R5	Registered Investment Company	N/R	\$ 16,188
	Janus Henderson Triton I	Registered Investment Company	N/R	\$ 263,468
	Invesco Developing Markets R6	Registered Investment Company	N/R	\$ 22,131
	Vanguard Real Estate Idx Adm	Registered Investment Company	N/R	\$ 256,409
	Vanguard Balanced Idx InstAdm	Registered Investment Company	N/R	\$ 174,927
	Vanguard Emr Mkts Stk Idx Adm	Registered Investment Company	N/R	\$ 105,460
	Vanguard Intl Growth Adm	Registered Investment Company	N/R	\$ 136,870
	Vanguard US Growth Adm	Registered Investment Company	N/R	\$ 33,572
	Vanguard Wellesley Income Adm	Registered Investment Company	N/R	\$ 413,578
	Vanguard Ttl Intl Stk Idx Adm	Registered Investment Company	N/R	\$ 292,651
	Vanguard Target Retire 2060	Registered Investment Company	N/R	\$ 35,514
	Parnassus Endeavor Fund Inst	Registered Investment Company	N/R	\$ 4,612
	Virtus NFJ Mid-Cap Value Instl	Registered Investment Company	N/R	\$ 39,262
	Vanguard Mid-Cap Grw Idx Adm	Registered Investment Company	N/R	\$ 38,933
	Vanguard Total Wld Stk Idx Adm	Registered Investment Company	N/R	\$ 56,924
	Vanguard LifeStrat Cns Grw Inv	Registered Investment Company	N/R	\$ 90,564
	Vanguard Precious Mtls Mng Inv	Registered Investment Company	N/R	\$ 3,433
	Vanguard Windsor Adm	Registered Investment Company	N/R	\$ 184,184
	Vanguard Short-Trm Bd Idx Adm	Registered Investment Company	N/R	\$ 476,099
*	Vanguard 500 Index Fund Admiral Shares	Registered Investment Company	N/R	\$ 134,534
*	Vanguard Developed Markets Index Fund	Registered Investment Company	N/R	\$ 303
*	Vanguard Dividend Growth Fund	Registered Investment Company	N/R	\$ 1,180
*	Vanguard Emerging Markets Stock Index	Registered Investment Company	N/R	\$ 3,044
*	Vanguard Energy Fund Admiral Shares	Registered Investment Company	N/R	\$ 315
*	Vanguard Equity Income Fund Admiral	Registered Investment Company	N/R	\$ 1,965
*	Vanguard Explorer Fund Admiral Shares	Registered Investment Company	N/R	\$ 8,673
*	Vanguard Global Capital Cycles - Inv	Registered Investment Company	N/R	\$ 27,351
*	Vanguard Health Care Fund Admiral Shares	Registered Investment Company	N/R	\$ 1,338
*	Vanguard Intermediate-Term Bond Index Fu	Registered Investment Company	N/R	\$ 423
*	Vanguard International Growth Fund Admir	Registered Investment Company	N/R	\$ 463
*	Vanguard Lifestrategy Conservative Growt	Registered Investment Company	N/R	\$ 3,523
*	Vanguard Lifestrategy Moderate Growth Fu	Registered Investment Company	N/R	\$ 5,141
*	Vanguard Long-Term Treasury Fund Admiral	Registered Investment Company	N/R	\$ 2,797
*	Vanguard Selected Value Fund	Registered Investment Company	N/R	\$ 955
*	Vanguard Short-Term Investment-Grade Fun	Registered Investment Company	N/R	\$ 600
*	Vanguard Small-Cap Value Index Fund Admi	Registered Investment Company	N/R	\$ 970
*	Vanguard Target Retirement 2020 Fund	Registered Investment Company	N/R	\$ 190,910
*	Vanguard Target Retirement 2025 Fund	Registered Investment Company	N/R	\$ 426,374
*	Vanguard Target Retirement 2030 Fund	Registered Investment Company	N/R	\$ 532,049
*	Vanguard Target Retirement 2035 Fund	Registered Investment Company	N/R	\$ 13,440
*	Vanguard Target Retirement 2040 Fund	Registered Investment Company	N/R	\$ 8,076
*	Vanguard Target Retirement 2045 Fund	Registered Investment Company	N/R	\$ 65,152
*	Vanguard Target Retirement 2050 Fund	Registered Investment Company	N/R	\$ 10,090
*	Vanguard Total International Stock Index	Registered Investment Company	N/R	\$ 70,046
*	Vanguard Total Stock Market Index Fund A	Registered Investment Company	N/R	\$ 139,319
*	Vanguard Value Index Fund Admiral Shares	Registered Investment Company	N/R	\$ 1,080
*	Vanguard Wellesley Income Fund Admiral S	Registered Investment Company	N/R	\$ 74,747
*	Vanguard Wellington Fund Admiral Shares	Registered Investment Company	N/R	\$ 55,779
*	Vanguard Windsor II Fund Admiral Shares	Registered Investment Company	N/R	\$ 17,188
				\$ 46,552,292

* Indicates party-in-interest

N/R Participant directed investment, cost not required to be reported