Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2021** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

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.)
- [x] 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:
- [x] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 09/01/1981

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)
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.

1 WINDSONG DRIVE
NORTH LITTLE ROCK, AR 72113-9201

2b Employer Identification Number (EIN) 71-0423118

2c Plan Sponsor's telephone number 501-758-3160

2d Business code (see instructions) 611000

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.	05/15/2023	CARTER E. LAMBERT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	05/15/2023	CARTER E. LAMBERT
	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.

3a Plan administrator's name and address [X] 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**	157
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)**	112
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	85
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	49
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	134
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	134
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	134
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:

2E 2G 2J 2K

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)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] 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)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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)	Insurance Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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).	**2021** **This Form is Open to Public Inspection**

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.	71-0423118

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.

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	335175	158	08/01/2021	07/31/2022

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

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 **(c)** Amount	**(d)** Purpose	**(e)** Organization code

(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 **(c)** Amount	**(d)** Purpose	**(e)** Organization code

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	496756
5	Current value of plan's interest under this contract in separate accounts at year end	5	5202401

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year		7b	548162
c	Additions: (1) Contributions deposited during the year	7c(1)	274497	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	19469	
	(4) Transferred from separate account	7c(4)		
	(5) Other (specify below)	7c(5)	251	
	▶ MISCELLANEOUS CREDITS, INCLUDING INVESTMENT GAINS AND TRANSFERS FROM FULLY ALLOCATED CONTRACTS			
	(6)Total additions		7c(6)	294217
d	Total of balance and additions (add lines **7b** and **7c(6)**).		7d	842379
e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	331204	
	(2) Administration charge made by carrier	7e(2)	195	
	(3) Transferred to separate account	7e(3)	14224	
	(4) Other (specify below)	7e(4)		
	▶			
	(5) Total deductions		7e(5)	345623
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)		7f	496756

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.			**10b**	

Specify nature of costs.

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

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

A Name of plan
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.

D Employer Identification Number (EIN)
71-0423118

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).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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13-1624203

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

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

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

TIAA

13-1624203

(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?
15 17 27 28 38 50 52 54 64 66	NONE	395	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)	DFE/Participating Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	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.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

A Name of plan
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.

D Employer Identification Number (EIN)
71-0423118

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE

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

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)
13-1624203-004	P	441085

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2021** **This Form is Open to Public Inspection**

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

A Name of plan
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.

D Employer Identification Number (EIN)
71-0423118

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	0	45559
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	263520	441085
(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)	5369439	4761316
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	548162	496756
(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	6181121	5744716
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 through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	6181121	5744716

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	94284	
(B) Participants	2a(1)(B)	175864	
(C) Others (including rollovers)	2a(1)(C)	517325	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		787473
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)	1531	
(F) Other	2b(1)(F)	19469	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		21000
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(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)		77169
(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)		-524844
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		360798
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	501712	
(2) To insurance carriers for the provision of benefits	2e(2)	295096	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		796808
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	395	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		395
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		797203
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-436405
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) [X] 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) [X] 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: HCJ CPAS & ADVISERS, PLLC **(2)** EIN: 71-0650689

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:

		Yes	No	Amount
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.)	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?	4e	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?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n			

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)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 08/01/2021 and ending 07/31/2022

A Name of plan
THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTRAL ARKANSAS CHRISTIAN SCHOOL INC.

D Employer Identification Number (EIN)
71-0423118

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 82-2826183 _____

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 4

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**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION

YEARS ENDED JULY 31, 2022 AND 2021

with

INDEPENDENT AUDITOR'S REPORT

HCJ
CPAs & Advisors PLLC

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INDEPENDENT AUDITOR'S REPORT

The Plan Administrator and Board of Directors of
The Retirement Plan for Employees of Central Arkansas
Christian Schools, Inc.
Little Rock, Arkansas

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

We have performed an audit of the accompanying financial statements of The Retirement Plan for Employees of Central Arkansas Christian Schools, Inc. (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 July 31, 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 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended July 31, 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 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 Financial Statements

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards 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 generally accepted auditing standards, 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 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, amoung 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.

Supplemental Schedules Required by ERISA

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

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

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

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 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 Department of Labor'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 May 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

HCJ CPAs & Advisors, PLLC

Little Rock, Arkansas
May 9, 2023

FINANCIAL STATEMENTS

THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

JULY 31, 2022 AND 2021

	2022	2021
Investments, at Fair Value:		
Money Market Account	$ 1,422,275	$ 826,907
Mutual Funds	3,339,041	4,542,532
Pooled Separate Account	441,085	263,520
Fixed Annuity Contract	396,088	431,462
Total Investments, Fair Value	5,598,489	6,064,421
Investments, at Contract Value:		
Fully-Benefit Responsive Fixed Annuity Contract	100,668	116,700
Total Investments	5,699,157	6,181,121
Notes Receivable from Participants	45,559	-
Net Assets Available for Benefits	$ 5,744,716	$ 6,181,121

See accompanying notes.

THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED JULY 31, 2022 AND 2021

	2022	2021
Contributions:		
Participants'	$ 175,864	$ 174,153
Employer's	94,284	92,957
Rollover	517,325	14,943
Total Contributions	787,473	282,053
Investment Income:		
Net Change in Fair Value Investments	(447,675)	1,006,699
Interest Income	19,469	18,349
Net Investment Income	(428,206)	1,025,048
Interest Income on Notes Receivable from Participants	1,531	334
Deductions from Net Assets Attributed to:		
Administrative Expenses	245	525
Benefit Payments to Participants	796,958	484,930
Net Deductions from Net Assets	797,203	485,455
(Decrease) Increase in Net Assets	(436,405)	821,980
Net Assets Available for Benefits:		
Beginning of Year	6,181,121	5,359,141
End of Year	$ 5,744,716	$ 6,181,121

See accompanying notes.

THE RETIREMENT PLAN FOR EMPLOYEES OF CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

NOTES TO FINANCIAL STATEMENTS

JULY 31, 2022 AND 2021

Note 1: Description of Plan

The following description of The Retirement Plan for Employees of Central Arkansas Christian Schools, Inc. (the Plan) provides only general information. For a more complete description of the Plan's provisions, participants should refer to the Plan agreement, which is available from the Plan administrator.

General

The Plan, established September 1, 1981, is a defined contribution employee benefit plan sponsored by Central Arkansas Christian Schools, Inc. (the Employer) and provides retirement benefits for participating employees. Employees of the Employer are eligible to participate in the Plan upon attaining age 21. Union employees, nonresident aliens, highly compensated employees and leased employees are excluded from becoming a participant of the plan for purposes of making elective deferrals. Employees will be eligible to receive Employer match contributions if they have completed a year of service during the plan year. A year of service is defined as at least 1,000 hours of service. This requirement is waived if an employee is not employed on the last day of the plan year due to death, permanent disability or termination on or after normal or early retirement age. In order to receive an allocation of any discretionary profit-sharing contributions, the participant must have completed a year of service if they are not employed on the last day of the plan year. For those employed on the last day of the plan year there is no service requirement. Plan entry dates are immediate upon completing the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan Restatement and Amendment

The plan was restated and amended effective August 1, 2021. At this time, the plan was amended to remove age from conditions for eligibility. Further, effective August 1, 2022, this same amendment updated the definition of eligible compensation to exclude certain types of compensation.

Contributions

Participants may contribute through payroll deductions and eligible rollover contributions. Participants can defer up to the limit set forth by the Internal Revenue Code, which was $20,500 and $19,500 in 2022 and 2021, respectively. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions of up to an additional $6,500 in 2022 and 2021. The Employer will make matching contributions up to 3% of a participant's eligible compensation. The Employer may also provide an additional discretionary profit sharing. The Employer did not make any additional discretionary employer profit-sharing contributions during 2022 or 2021.

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of a) Employer contributions, and b) Plan earnings/losses, and is charged with an allocation of any administrative expense paid by the Plan. Allocations are based on participant earnings or account balances 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, plus earnings thereon. Vesting in the portion of their account attributable to the Employer's match and discretionary profit-sharing match is based on each participant's years of service. Participants will have one year of service for each service period in which the participant has 1,000 or more hours of service. A participant is 100% vested after six years of service based on a graduated vesting schedule. A participant's interest will also become 100% vested upon death, early retirement, becoming permanently disabled while employed, or upon termination of the Plan. The vesting percentage is determined as follows:

Years of Service	Percentage
0 - 1	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Notes Receivable from Participants

Participants may borrow from their account a minimum of $1,000, up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan terms range from one to five years. The loans are secured by the balance in the participant's account and bear an interest rate depending on how the participant's retirement balance is invested. If invested in mutual funds or an annuity contract, the interest rate will be equal to the prime rate plus one percentage point. If invested in a group supplemental retirement annuity contract, the interest rate will be variable and can increase or decrease every three months. It will be based off of the higher of (1) Moody's corporate bond yield average for the calendar month ending two months before the loan was issued, or (2) the interest rate credited before the annuity starting date plus one percent. Principal and interest are paid ratably through payroll deductions.

Contract Plan Loans

TIAA offers direct plan loans, which are issued as separate contracts by TIAA as contemplated under IRC section 72(p)(5). These loans are not shown on the Plan's statement of net assets available for benefits since the loans are not made from Plan assets. These loans are collateralized using a participant's TIAA Traditional account balance in an amount equal to 110% of the outstanding loan balance. Participants may borrow a maximum equal to the lesser of $50,000 or 50% of his or her TIAA Traditional Account balance, subject to annuity contract and Plan provisions. Loan terms typically range from one to five years. Principal and interest, charged at the prevailing rates, is paid ratably by the participant to TIAA and each payment will reduce amounts collateralized by the borrowing participant's TIAA Traditional account balance. At July 31, 2022 and 2021, participants had outstanding Plan loans to TIAA in the amount of $21,061 and $32,751, respectively.

Investment Options

A participant may direct his or her contributions as well as the Employer's contributions among any of the investment options offered by the Plan. Participants may change their investment selections at any time. The Plan offers investment options through TIAA and CREF which includes money market funds, fixed annuity contracts, mutual funds and a real estate pooled separate account.

Payment of Benefits

Upon termination of service, death, incurring a disability or retirement, a participant may elect to receive payments of his or her vested account balance in a lump-sum distribution, partial payments, installments, or annuity contract.

Forfeitures

The portion of a participant's account to which they are not entitled upon termination of participation is deemed a forfeiture. The Plan document allows the Plan to use forfeited balances to pay future plan fees or to reduce any Employer contributions. At July 31, 2022 and 2021, the balance of forfeitures were $10,939 and $9,181, respectively. There were no forfeitures used during 2022 or 2021.

Termination of the Plan

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. Employee contributions and their related earnings are always 100% vested.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan are prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America. Under the accrual basis of accounting, revenues and expenses, other than benefit payments, together with the related assets and liabilities are recorded in the accounting period to which they apply, regardless of when the cash transaction occurred.

In accordance with accounting principles generally accepted in the United States of America, investment contracts held by a defined-contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts which are valued at contract value. Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because contract value is the amount participants should receive if they were to initiate permitted transactions under the term of the plan. Refer to Note 3 for information on the Plan's fixed annuity contract that is considered a fully benefit-responsive contract.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates. Significant estimates included in these financial statements include the methods used to determine the fair value of investments and investment contracts.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. No allowance for credit losses has been recorded as of July 31, 2022 or 2021.

Investment Valuation and Income Recognition

The Plan has entered into fixed and variable annuity contracts with TIAA and CREF. The contracts are included in the financial statements at fair value as reported to the Plan by TIAA and CREF (except for the fully benefit-responsive annuity contract, which is valued 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 on the measurement date. Quoted prices, if available, are used to value investments. The money market accounts are valued at amortized cost, which approximates fair value. See Notes 3 and 4 for discussions of the fixed annuity contracts, pooled separate accounts and fair value measurements.

Purchases and sale of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net investment income includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

Accounting and administrative services are performed by personnel appointed by the Employer. Fees for such services and the custodian services are paid by the Employer. Expenses that are paid by the Employer are excluded from these financial statements. Investment related expenses, if any, are included in net change in fair value of investments on the statements of changes in net assets available for benefit.

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 value 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.

Subsequent Events

The Plan has evaluated all subsequent events for potential recognition and disclosure through May 9, 2023, the date these financial statements were available to be issued.

Note 3: Fixed Annuity Contracts

The Plan's investment options include fixed annuity contracts which are broken out into a fully benefit-responsive and a non-benefit responsive investment contract with TIAA and CREF. TIAA and CREF maintains the contributions in a general account. Contributions to a participant's account purchases a guaranteed amount of lifetime annuity income. When a participant's account in the TIAA Traditional Annuity is annuitized based on available options, the present value of the stream of payments is equal to the accumulated account balance. The subsequent stream of annuity payments occurs outside of the Plan and does not represent an obligation of the Plan. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. TIAA and CREF is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The following represents the disaggregation of the fixed annuity investment contracts held by the Plan.

	2022	2021
Traditional investment contract – fully benefit-responsive	$ 100,668	$ 116,700
Traditional investment contract – non-benefit responsive	$ 396,088	$ 431,462

With traditional investment contracts, the Plan owns only the contract itself. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The fully benefit-responsive contract is included in the financial statements at contract value which approximates fair value, reported to the Plan by TIAA and CREF, in arriving at net assets available for benefits. 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 the contract plus earnings less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against the contract value for credit risk of TIAA and CREF or otherwise. The crediting rate for the fund is based on formulas agreed upon with the issuers and is generally around 3%, but may not be less than 1%. Annually, TIAA and CREF establishes an annual guaranteed rate. The guaranteed rate was 3.00% for the years ended July 31, 2022 and 2021. Such interest rates are reviewed on a periodic basis for resetting.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. These events may be different under each contract. Examples of such events include the following:

1. The Plan's failure to qualify under Section 401(a) of the Internal Revenue Code or the failure of the trust to be tax-exempt under Section 501(a) of the Internal Revenue Code
2. Premature termination of the contract
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

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 guidelines
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

The Plan administrator does not believe any 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.

Note 4: Fair Value

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The following tables present the Plan's hierarchy for its assets and liabilities measured at fair value on a recurring basis as of July 31:

	2022			
	Total	Level 1	Level 2	Level 3
Assets:				
Money Market Accounts	$ 1,422,275	$ 1,422,275	$ -	$ -
Mutual Funds	3,339,041	3,339,041	-	-
Fixed Annuity Contract	396,088	-	-	396,088
Total Assets in Fair Value Hierarchy	5,157,404	4,761,316	-	396,088
Investments Measured at Net Asset Value	441,085	-	-	-
Investments, at Fair Value	$ 5,598,489	$ 4,761,316	$ -	$ 396,088

	2021			
	Total	Level 1	Level 2	Level 3
Assets:				
Money Market Account	$ 826,907	$ 826,907	$ -	$ -
Mutual Funds	4,542,532	4,542,532	-	-
Fixed Annuity Contract	431,462	-	-	431,462
Total Assets in Fair Value Hierarchy	5,800,901	5,369,439	-	431,462
Investments Measured at Net Asset Value	263,520	-	-	-
Investments, at Fair Value	$ 6,064,421	$ 5,369,439	$ -	$ 431,462

Following are the valuation methodologies the Plan uses to measure financial instruments at fair value:

Money Market Accounts - Valued at amortized costs, which approximates fair value. The amortized cost is determined by valuing the underlying investments at its original cost and amortizing any discount or premium to its face value at a constant rate until maturity.

Mutual Funds - Valued based on quoted net asset values of the shares as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Fixed Annuity Contract - Valued at contract value, which approximates fair value, and equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals or transfers. 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 historical crediting rates.

Pooled Separate accounts (PSAs) - The TIAA and CREF real estate pooled separate account invests in real estate properties and real estate related investments. The real estate holdings are valued principally using external appraisals. The real estate related investments are generally priced using values obtained from independent pricing sources. The beneficial interest of each participant invested in the PSA is represented by units which are issued and redeemed daily at the funds' net asset value. The NAV is used as a practical expedient to estimate fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Investments Measured Using the Net Asset Value

The following tables summarize investments measured at fair value using the net asset value per share practical expedient as of July 31, 2022 and 2021. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

July 31, 2022	Fair Value	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
PSA – TIAA Real Estate Account	$441,085	N/A	Daily	None

July 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
PSA – TIAA Real Estate Account	$263,520	N/A	Daily	None

The table below presents information about significant unobservable inputs related to the Plan's level 3 financial instruments at July 31, 2022 and 2021.

July 31, 2022	Fair value	Valuation technology	Significant Unobservable Inputs	Range
TIAA traditional non benefit-responsive annuity	$396,088	Discounted cash flow/ Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Risk-adjusted discount rate applied

July 31, 2021	Fair Value	Valuation Technology	Significant Unobservable Inputs	Range
TIAA traditional non benefit-responsive annuity	$431,462	Discounted cash flow/ Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Risk-adjusted discount rate applied

The table below sets forth a summary of changes in fair value of the Plan's Level 3 assets for the year ended July 31:

	2022	2021
Fixed Annuity Contract		
Balance, Beginning of Year	$ 431,462	$ 521,196
Net Appreciation	16,166	16,616
Purchases, Sales, Issuance and Settlements (Net)	(51,540)	(106,350)
Balance, End of Year	$ 396,088	$ 431,462

During 2022 and 2021, the Plan's investments (including realized gains and losses on investments bought, sold, and held during the year as well as unrealized appreciation of investments held at the end of the year) (depreciated)/appreciated in value by ($447,675) and by $1,006,699 respectively, which has been included on the statements of changes in net assets available for benefit in net change in fair value of investments.

Note 5: Income Tax Status

The Plan obtained its latest determination letter on June 30, 2014, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the opinion letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2019.

Note 6: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employee association or relatives of such persons, and the Plan Sponsor.

All investment transactions for the years ended July 31, 2022 and 2021 were executed by TIAA and CREF on behalf of the Plan. The Plan had $5,699,157 and $6,181,121 invested in TIAA and CREF investments as of July 31, 2022 and 2021, respectively. TIAA and CREF serves as custodian of the Plan's assets and provides third party administrative services to the Plan. As such, they are by definition parties-in-interest and, as a result, all investment transactions pertaining to the TIAA and CREF investments were with a party-in-interest. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration and recordkeeping. The Plan sponsor pays these expenses along with the accounting and auditing fees relating to the Plan. These transactions are exempt from being prohibited transactions under ERISA.

Note 7: Information Prepared and Certified by Custodian

All of the Plan's investments are held by TIAA and CREF, the Custodian. The amounts set forth in the accompanying financial statements for investments, notes receivable from participants and related interest and investment income and the information shown in the supplementary schedules were summarized from information furnished by the Custodian. For the years ending July 31, 2022 and 2021, the Plan administrator has received from the Custodian certifications that information furnished by the Custodian is complete and accurate. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the information certified by the Custodian was not subjected to any audit procedures except for comparing the information with the related information included in the financial statements and supplementary schedules.

SUPPLEMENTARY INFORMATION

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 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
	Money Market Accounts:			
*	College Retirement Equities Fund variable annuities	CREF Money Market R1	**	$ 1,209,405
*	College Retirement Equities Fund variable annuities	TIAA Access Money Market T4	**	212,870
	Total Money Market Accounts			1,422,275
	Mutual Funds:			
*	College Retirement Equities Fund variable annuities	CREF Stock R1	**	735,883
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1	**	165,231
*	College Retirement Equities Fund variable annuities	CREF Bond Market R1	**	278,191
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1	**	471,872
*	College Retirement Equities Fund variable annuities	CREF Growth R1	**	829,327
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1	**	414,050
*	College Retirement Equities Fund variable annuities	CREF Inflation Linked Bond R1	**	99,562
*	College Retirement Equities Fund variable annuities	TIAA Access Core Bond Plus T4	**	15,883
*	College Retirement Equities Fund variable annuities	TIAA Core Bond T4	**	3,294
*	College Retirement Equities Fund variable annuities	TIAA Access Equity Index T4	**	1,580
*	College Retirement Equities Fund variable annuities	TIAA Access Growth and Income T4	**	17,319
*	College Retirement Equities Fund variable annuities	TIAA Acess Infl Lnkd Bond T4	**	945
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4	**	3,083
*	College Retirement Equities Fund variable annuities	TIAA Acess Lg Cap Gr T4	**	20,295
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Val T4	**	1,586
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2030 T4	**	16,512
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2045 T4	**	8,159

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 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 (continued):			
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2050 T4	**	19,574
*	College Retirement Equities Fund variable annuities	TIAA Access Mid Cap Gr T4	**	8,561
*	College Retirement Equities Fund variable annuities	TIAA Access Mid Cap Val T4	**	6,785
*	College Retirement Equities Fund variable annuities	TIAA Access Real Est Secs T4	**	13,193
*	College Retirement Equities Fund variable annuities	TIAA Access Sm Cap Bl Idx T4	**	8,844
*	College Retirement Equities Fund variable annuities	TIAA Acccess Quant Sml Cap Eq T4	**	8,919
*	College Retirement Equities Fund variable annuities	TIAA Access Social CH Eq T4	**	5,132
*	College Retirement Equities Fund variable annuities	TIAA Access AF Euro Pac Gr T4	**	757
*	College Retirement Equities Fund variable annuities	TIAA Access Bond Index T4	**	414
*	College Retirement Equities Fund variable annuities	TIAA Access Emrg Mkts Eq T4	**	949
*	College Retirement Equities Fund variable annuities	TIAA Access Emg Mk Eq Idx T4	**	2,179
*	College Retirement Equities Fund variable annuities	TIAA Access TRP Lg Cp Gr I T4	**	24,274
*	College Retirement Equities Fund variable annuities	TIAA Access WAM Core Pl Bd T4	**	17,912
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity Idx T4	**	948
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Gr Idx T4	**	50,817
*	College Retirement Equities Fund variable annuities	TIAA Access S&P 500 Index T4	**	19,349
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Val Idx T4	**	16,330
*	College Retirement Equities Fund variable annuities	TIAA Access High Yield T4	**	2,167
*	College Retirement Equities Fund variable annuities	TIAA Access Short Term Bond T4	**	446
*	College Retirement Equities Fund variable annuities	TIAA Access DFA Emg Mkt Prt T4	**	1,884
*	College Retirement Equities Fund variable annuities	TIAA Access D&C Intl Stock T4	**	1,289
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Em Mk ST Ix T4	**	877
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Explorer T4	**	5,852
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Int Trm Trs T4	**	423

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 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 (continued):			
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Selected Val T4	**	1,588
*	College Retirement Equities Fund variable annuities	TIAA Access VAN SmCapVal Ix T4	**	14,581
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Wellington T4	**	1,062
*	College Retirement Equities Fund variable annuities	TIAA Access AF Wash Mut Inv T4	**	21,163
	Total Mutual Funds			3,339,041
	Pooled Separate Account:			
*	College Retirement Equities Fund variable annuities	TIAA Real Estate Account	**	441,085
	Fixed Annuity Contracts:			
*	TIAA Traditional Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	100,668
*	TIAA Traditional Non-Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	396,088
	Total Fixed Annuity Contracts			496,756
*	**Notes Receivable from Participants**	Secured by Vested Benefits with Interest Rates at 4.25%		45,559
				$ 5,744,716

* Indicates a party-in-interest to the Plan
**Column (d) is not applicable for participant-directed investments

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 2021

(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
	Money Market Accounts:			
*	College Retirement Equities Fund variable annuities	CREF Money Market R1	**	826,907
	Mutual Funds:			
*	College Retirement Equities Fund variable annuities	CREF Stock R1	**	882,401
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1	**	181,644
*	College Retirement Equities Fund variable annuities	CREF Bond Market R1	**	328,850
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1	**	532,355
*	College Retirement Equities Fund variable annuities	CREF Growth R1	**	1,072,145
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1	**	444,860
*	College Retirement Equities Fund variable annuities	CREF Inflation Linked Bond R1	**	100,835
*	College Retirement Equities Fund variable annuities	TIAA Access Core Bond Plus T4	**	15,763
*	College Retirement Equities Fund variable annuities	TIAA Core Bond T4	**	99,173
*	College Retirement Equities Fund variable annuities	TIAA Access Equity Index T4	**	1,530
*	College Retirement Equities Fund variable annuities	TIAA Access Growth and Income T4	**	18,610
*	College Retirement Equities Fund variable annuities	TIAA Acess Infl Lnkd Bond T4	**	1,178
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4	**	4,072
*	College Retirement Equities Fund variable annuities	TIAA Acess Lg Cap Gr T4	**	25,903
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Val T4	**	16,626
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2020 T4	**	5,221
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2030 T4	**	18,566
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2045 T4	**	6,513

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 2021

(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 (continued):			
*	College Retirement Equities Fund variable annuities	TIAA Access Mid Cap Gr T4	**	18,703
*	College Retirement Equities Fund variable annuities	TIAA Access Mid Cap Val T4	**	15,335
*	College Retirement Equities Fund variable annuities	TIAA Access Real Est Secs T4	**	17,692
*	College Retirement Equities Fund variable annuities	TIAA Access Sm Cap Bl Idx T4	**	9,768
*	College Retirement Equities Fund variable annuities	TIAA Acccess Quant Sml Cap Eq T4	**	13,489
*	College Retirement Equities Fund variable annuities	TIAA Access Social CH Eq T4	**	5,565
*	College Retirement Equities Fund variable annuities	TIAA Access AF Euro Pac Gr T4	**	925
*	College Retirement Equities Fund variable annuities	TIAA Access Bond Index T4	**	430
*	College Retirement Equities Fund variable annuities	TIAA Access Emrg Mkts Eq T4	**	1,225
*	College Retirement Equities Fund variable annuities	TIAA Access Emg Mk Eq Idx T4	**	11,430
*	College Retirement Equities Fund variable annuities	TIAA Access TRP Lg Cp Gr I T4	**	30,309
*	College Retirement Equities Fund variable annuities	TIAA Access WAM Core Pl Bd T4	**	20,183
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity Idx T4	**	22,531
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Gr Idx T4	**	67,723
*	College Retirement Equities Fund variable annuities	TIAA Access S&P 500 Index T4	**	12,323
*	College Retirement Equities Fund variable annuities	TIAA Access Lg Cap Val Idx T4	**	15,769
*	College Retirement Equities Fund variable annuities	TIAA Access High Yield T4	**	122,049
*	College Retirement Equities Fund variable annuities	TIAA Access Short Term Bond T4	**	4,745
*	College Retirement Equities Fund variable annuities	TIAA Access DFA Emg Mkt Prt T4	**	1,725
*	College Retirement Equities Fun(variable annuities	TIAA Access D&C Intl Stock T4	**	1,345
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Em Mk ST Ix T4	**	891
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Explorer T4	**	6,356
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Int Trm Trs T4	**	3,630
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Selected Val T4	**	1,557

THE RETIREMENT PLAN FOR EMPLOYEES OF
CENTRAL ARKANSAS CHRISTIAN SCHOOLS, INC.
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0423118 Plan: 001

JULY 31, 2021

(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 (continued):			
*	College Retirement Equities Fund variable annuities	TIAA Access VAN SmCapVal Ix T4	**	18,970
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2050 T4	**	18,998
*	College Retirement Equities Fund variable annuities	TIAA Access VAN Wellington T4	**	321,044
*	College Retirement Equities Fund variable annuities	TIAA Access AF Wash Mut Inv T4	**	21,577
	Total mutual funds			4,542,532
	Pooled Separate Account:			
*	College Retirement Equities Fund variable annuities	TIAA Real Estate Account	**	263,520
	Fixed Annuity Contracts:			
*	TIAA Traditional Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	116,700
*	TIAA Traditional Non-Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	431,462
	Total Fixed Annuity Contracts			548,162
				$ 6,181,121

* Indicates a party-in-interest to the Plan
**Column (d) is not applicable for participant-directed investments

Plan Name	The Retirement Plan for Employees of Central Arkansas Christian Schools, Inc.
Plan Sponsor EIN	71-0423118
ERISA Plan #	001
Plan Year Ending	July 31, 2022

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	

Plan Name	The Retirement Plan for Employees of Central Arkansas Christian Schools, Inc.
Plan Sponsor EIN	71-0423118
ERISA Plan #	001
Plan Year Ending	July 31, 2022

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	