

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>10/01/2021</u> and ending <u>09/30/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information												
1a Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF UNITED JEWISH</u> 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>UNITED JEWISH APPEAL-FEDERATION OF JEWISH PHILANTHROPIES OF NY</u> <u>130 EAST 59TH STREET</u> <u>NEW YORK, NY 10022-1302</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1951</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>51-0172429</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>212-836-1414</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>624100</u></td> </tr> <tr> <td colspan="2" style="background-color: #cccccc; height: 40px;"></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>01/01/1951</u>		2b Employer Identification Number (EIN) <u>51-0172429</u>		2c Plan Sponsor's telephone number <u>212-836-1414</u>		2d Business code (see instructions) <u>624100</u>			
1b Three-digit plan number (PN) ▶	<u>333</u>												
1c Effective date of plan <u>01/01/1951</u>													
2b Employer Identification Number (EIN) <u>51-0172429</u>													
2c Plan Sponsor's telephone number <u>212-836-1414</u>													
2d Business code (see instructions) <u>624100</u>													

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/05/2023	LORI ROMAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/05/2023	LORI ROMAN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☐ Same as Plan Sponsor UJA-FEDERATION OF NY 130 EAST 59TH STREET NEW YORK, NY 10022-1302	3b Administrator's EIN 51-0172429 3c Administrator's telephone number 212-836-1414
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 13785
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 5183 6a(2) 4594 6b 4136 6c 4166 6d 12896 6e 325 6f 13221 6g 6h 182
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: 1A b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF UNITED JEWISH</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>UNITED JEWISH APPEAL-FEDERATION OF JEWISH PHILANTHROPIES OF NY</u>	D Employer Identification Number (EIN) <u>51-0172429</u>
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>10</u> Day <u>01</u> Year <u>2021</u>	
2 Assets:	
a Market value	2a <u>563875446</u>
b Actuarial value	2b <u>507487901</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants <u>4279</u> (2) Vested Funding Target <u>361644869</u> (3) Total Funding Target <u>361644869</u>
b For terminated vested participants.....	<u>4336</u> <u>138463896</u> <u>138463896</u>
c For active participants	<u>5183</u> <u>143547974</u> <u>146825105</u>
d Total.....	<u>13798</u> <u>643656739</u> <u>646933870</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>5.59</u> %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a <u>6500245</u>
b Expected plan-related expenses	6b <u>1214953</u>
c Total (line 6a + line 6b)	6c <u>7715198</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		<u>07/14/2023</u> Date
Signature of actuary		
<u>AARON SHAPIRO</u> Type or print name of actuary		<u>23-07290</u> Most recent enrollment number
<u>MILLIMAN, INC.</u> Firm name		<u>646-473-3000</u> Telephone number (including area code)
<u>ONE PENNSYLVANIA PLAZA</u> <u>38TH FLOOR</u> <u>NEW YORK, NY 10119</u> Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2021
v. 201209

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of _____%	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.74</u> %		
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections		
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	78.44 %
15 Adjusted funding target attainment percentage	15	%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 67
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☐ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27 1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	7715198	
b Excess assets, if applicable, but not greater than line 31a	31b		
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment			
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	7715198	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	7715198	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37		
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	7715198	
40 Unpaid minimum required contributions for all years	40	7715198	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☒ 2 plus 7 years ☐ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☒ 2009 ☒ 2010 ☐ 2011

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

For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022		
A Name of plan RETIREMENT PLAN FOR EMPLOYEES OF UNITED JEWISH	B Three-digit plan number (PN) ▶	333
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED JEWISH APPEAL-FEDERATION OF JEWISH PHILANTHROPIES OF NY	D Employer Identification Number (EIN) 51-0172429	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BELLUS VENTURES II, LP
82-5049306

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BVF II GP LLC
84-2541655

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
ATALAYA CAPITAL MANAGEMENT, L.P.
11-3774841

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BAUPOST PARTNERS LLC
04-2878725

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

THE BAUPOST GROUP LLC

04-3402144

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

BVF PARTNERS LP

36-3924730

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

CIM GLOBAL LLC

26-1660773

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

CENTERBRIDGE ADVISORS, LLC

20-4714365

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

CENTERBRIDGE ADVISORS II, LLC

27-3060659

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

CENTERBRIDGE ADVISORS III, LLC

36-4793823

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

CENTERBRIDGE ASSOCIATES, L.P.

03-0587673

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

CENTERBRIDGE PARTNERS DCE, L.P.

20-4714819

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

CENTERBRIDGE PARTNERS DCE II, L.P.

37-1662971

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

CENTERBRIDGE PARTNERS DCE III, L.P.

38-3937998

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

CLEARLAKE CAPITAL MGMT V, L.P.

82-3099208

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

CLEARLAKE CAPITAL MANAGEMENT VI, LP

84-2816737

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

DAVIDSON KEMPNER ADVISERS, INC.

13-3594751

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

DAVIDSON KEMPNER CAPITAL MGMT, L.P.

13-3863161

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

EMPYREAN CAPITAL PARTNERS, LP

52-2403815

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

WARBURG PINCUS LLC

13-3536050

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

EDGEWATER GROWTH CAPITAL MGMT II,LP

20-2325548

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

ELLIOTT INVESTMENT MANAGEMENT L.P.

84-3339129

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

FARALLON CAPITAL INST PARTNERS, LP

94-3106323

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

FOUNDRY GROUP NEXT, L.P.

81-2277556

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

FOUNDRY VENTURE CAPITAL 2010, L.P.

27-3399336

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

FOUNDRY VENTURE CAPITAL 2013, L.P.

80-0849082

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

FOUNDRY VENTURE CAPITAL 2016, L.P.

47-4873500

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

FOUNDRY GROUP NEXT 2018, L.P.

83-0625503

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

GENESIS INVESTMENT MANAGEMENT, LLP

98-0425768

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

CASPIAN CAPITAL LP

90-0626905

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

JANCHOR PARTNERS LIMITED

1608 ONE EXCHANGE SQUARE
CENTRAL HONG KONG HK

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

KOHLBERG KRAVIS ROBERTS & CO. L.P.

26-0426107

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

ACCOLADE CAPITAL MANAGEMENT, L.L.C.

52-2227070

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

CLEARLAKE CAPITAL MANAGEMENT VII,LP

87-1378757

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

CLEARLAKE CAPITAL MGMT FLAGSHIP

85-1972815

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

METROPOLITAN WEST ASSET MGMT, LLC

95-3703295

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

ECHO STREET CAPITAL MANAGEMENT LLC

03-0403526

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

GREEN COURT CAPITAL MGMT. LIMITED

ONE EXCHANGE SQUARE 8 CONNAUGHT PLACE, SUITE 4007-4008
CENTRAL HONG KONG HK

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

PENNANT CAPITAL MANAGEMENT, LLC

22-3811926

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

RFP ADVISORS

200 SUMMIT DRIVE
2ND FLOOR
BURLINGTON, MA 01803

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

REDWOOD CAPITAL MANAGEMENT, LLC

22-3732328

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

ROARK CAPITAL MANAGEMENT, LLC

06-1735341

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

MAGNA CAPITAL MANAGEMENT LLC

26-0674583

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

PRIMARY VENTURE MANAGEMENT LLC

27-3136951

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

WARBURG PINCUS CHINA-SOUTHEAST ASIA

83-3293782

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

AH CAPITAL MANAGEMENT, L.L.C.

27-0351217

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

UPWEST LABS MANAGEMENT LLC

45-3909963

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

SUNLEY HOUSE CAPITAL MANAGEMENT LLC

47-2551587

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

LONE PINE CAPITAL LLC

06-1484476

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

LYNROCK LAKE LP	2 INTERNATIONAL DRIVE SUITE 130 RYE BROOK, NY 10573
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LYNROCK LAKE PARTNERS LLC	C/O LYNROCK LAKE LP 2 INTERNATIONAL DRIVE, SUITE 130 RYE BROOK, NY 10573
---------------------------	--

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

CITCO FUND ADMINISTRATION (CAYMAN)	89 NEXUS WAY P.O. BOX 31106 CAMANA BAY, GRAND CAYMAN 11205 KY
------------------------------------	--

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

TOWERBROOK TSO SPECIAL II, L.P.

98-1429629

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

CHRISTOFFERSON, ROBB & COMPANY, LLC

720 FIFTH AVENUE
FL 13
NEW YRK, NY 10019

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

SUNLEY HOUSE CAPITAL GP LP

98-1532738

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

VINTAGE MANAGEMENT 2021, LTD

ACKERSTEIN TOWER, BLDG. D, 10TH FL 12 ABBA EBAN AVENUE
HERZLIYA PITUACH, ISRAEL 46120 IL

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

HAMBLEDON, INC. C/O MAPLES CORP SER

98-1466693

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

FOUNDRY 2022, L.P.

88-1093493

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

HEAVYBIT, INC.

45-4988719

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

HEAVYBIT HOLDINGS IV GP, L.L.C.

86-1351433

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

OVATA CAPITAL MANAGEMENT LIMITED

7TH FLOOR HARBOUR EAST 218 ELECTRIC ROAD
NORTH POINT HK

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

PATIENT SQUARE CAPITAL, LP

85-1852901

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

PINE BROOK ROAD FUND MANAGER II, L.

ONE GRAND CENTRAL PLACE
60 EAST 42ND STREET, SUITE 3014
NEW YORK, NY 10165

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

TA ASSOCIATES XIV GP, L.P.

98-1593154

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

WARBURG PINCUS FINANCIAL SECTOR GP,

82-1931089

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

POST ROAD SLP HOLDER LLC

92-1589071

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

POST ROAD SPECIALTY LENDING FUND II

85-2860209

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

VINTAGE MANAGEMENT 2017 LTD.

C/O VINTAGE INVESTMENT PARTNERS ACKERSTEIN TOWER, BLDG. D., 10TH FL
HERZLIYA PITUACH, ISRAEL 46120 IL

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

VINTAGE MANAGEMENT 2022, LTD.

C/O VINTAGE INVESTMENT PARTNERS ACKERSTEIN TOWER, BLDG. D., 10TH FL
HERZLIYA PITUACH, ISRAEL 46120 IL

(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)

MILLIMAN, INC.

91-0675641

(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?
50 11	NONE	1004198	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SELECT EQUITY GROUP, L.P.

46-3465710

(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?
28 72 51	NONE	294903	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

JPMORGAN CHASE BANK, NA

13-4994650

(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?
19 50 72	CUSTODIAN	200000	Yes ☒ No ☐	Yes ☒ No ☐	5265	Yes ☐ No ☒

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)

PROSKAUER ROSE LLP

13-1840454

(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?
29 50	NONE	187657	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SHAPIRO CAPITAL MANAGEMENT LLC

20-4196445

(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?
28 51 68	NONE	167454	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

GARDNER RUSSO & QUINN LLC

23-2673088

(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?
28 51	NONE	130278	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

KPMG, LLP

13-5565207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50 70	NONE	127000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

VULCAN VALUE PARTNERS LLC

39-2051712

(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?
28 51 68	NONE	99749	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

WELLINGTON MANAGEMENT COMPANY, LLP

30-0835489

(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?
28 51 68	NONE	85460	Yes ☒ No ☐	Yes ☒ No ☐	801	Yes ☐ No ☒

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)

UJA-FEDERATION OF NEW YORK, INC.

51-0172429

(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?
14 50	PLAN SPONSOR	43511	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

UNION PARK CONSULTING LLC

85-2338200

(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?
16 50	NONE	38625	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BLOOMBERG LP DBA BLOOMBERG FINANCE

13-3417984

(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?
27 50	NONE	36570	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

FORTIFINANCIAL (USA), LTD.

46-4866352

(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?
27 50 70	NONE	36100	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE BURGESS GROUP

22-3693659

(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 50	NONE	34513	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PIVOTALPATH, INC.

46-3167147

(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 50	NONE	18750	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

PAYDEN & RYGEL

95-3921788

(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?
28 51	NONE	13290	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PITCHBOOK DATA INC.

20-8625316

(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 50	NONE	12500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

EVESTMENT ALLIANCE LLC

26-2574235

(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 50	NONE	11241	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

BIPSYNC, LTD.

46-1398747

(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 50	NONE	10800	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CANOE SOFTWARE, INC.

82-1936172

(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 50	NONE	9563	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

INSTITUTIONAL LIMITED PARTNERS ASSO

75-3028947

(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?
50 99	NONE	8680	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
JPMORGAN CHASE BANK, NA	72	5265
(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.	
J.P. MORGAN INVESTMENT MANAGEMENT 245 PARK AVENUE NEW YORK, NY 10167	REVENUE SHARE ON MUTUAL FUNDS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection				
For calendar plan year 2021 or fiscal plan year beginning <u>10/01/2021</u> and ending <u>09/30/2022</u>						
A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF UNITED JEWISH</u>	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">B Three-digit plan number (PN) ►</td> <td style="width:30%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>333</u>		
B Three-digit plan number (PN) ►	<u>333</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNITED JEWISH APPEAL-FEDERATION OF JEWISH PHILANTHROPIES OF NY</u>	D Employer Identification Number (EIN) <u>51-0172429</u>					

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	577443	413973
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	11184555	4381109
(2) Participant contributions.....	1b(2)	16955	5361
(3) Other	1b(3)	798703	22512261
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7079962	13728685
(2) U.S. Government securities	1c(2)	10402028	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	14892633	538187
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	96708578	67586736
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	39378659	16430055
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	384351414	352184929

		(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	565390930 477781296
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	749463 438212
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	559036 2656656
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	1308499 3094868
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	564082431 474686428

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	23081109
	(B) Participants	2a(1)(B)	974346
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	24055455
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	40966
	(B) U.S. Government securities	2b(1)(B)	12596
	(C) Corporate debt instruments	2b(1)(C)	64011
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	2401489
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	2519062
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	1123579
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	584971
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	1708550
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	304367935
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	284735454
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	19632481
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	-87060636
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	-87060636

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-3560509
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		-42705597
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	42036011	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		42036011
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)	1518855	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	2834899	
(4) Other.....	2i(4)	300641	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		4654395
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		46690406
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-89396003
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: KPMG LLP

(2) EIN: 13-5565207

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a	X		15128

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
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 460956 _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning **10/01/2021** and ending **09/30/2022**

A Name of plan RETIREMENT PLAN FOR EMPLOYEES OF UNITED JEWISH	B Three-digit plan number (PN) ► 333
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED JEWISH APPEAL-FEDERATION OF JEWISH PHILANTHROPIES OF NY	D Employer Identification Number (EIN) 51-0172429

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): _____ 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	478

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Stock: 40 % Investment-Grade Debt: 9 % High-Yield Debt: 1 % Real Estate: 1 % Other: 49 %

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 _____



**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

Financial Statements and Supplemental Schedules

September 30, 2022 and 2021

(With Independent Auditors' Report Thereon)



KPMG LLP
345 Park Avenue
New York, NY 10154-0102

Independent Auditors' Report

The Plan Sponsor and Plan Participants of the Retirement Plan for Employees of United Jewish Appeal - Federation of Jewish Philanthropies of New York, Inc. and Affiliated Agencies and Institutions:

Opinion

We have audited the financial statements of the Retirement Plan for Employees of United Jewish Appeal - Federation of Jewish Philanthropies of New York, Inc. and Affiliated Agencies and Institutions (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of September 30, 2022 and 2021, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of September 30, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with U.S. generally accepted accounting principles.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. generally accepted accounting principles, 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our



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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules 1 (Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of September 30, 2022), 2 (Schedule H, Line 4j - Schedule of Reportable Transactions, Investment Transactions in Excess of Five Percent, for the year ended September 30, 2022), and 3 (Schedule H, Line 4a - Schedule of Nonexempt Transactions for Delinquent Participant Contributions for the year ended September 30, 2022) 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

KPMG LLP

New York, New York
July 13, 2023

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

Statements of Net Assets Available for Benefits

September 30, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments (note 5):		
Short-term and money market instruments	\$ 14,142,658	14,756,219
U.S. government and agency obligations/municipal bonds	—	3,303,214
Alternative investments	287,879,085	275,059,462
Equity securities/funds	138,790,096	219,356,389
Debt securities/funds	10,070,726	40,915,433
Total investments	450,882,565	553,390,717
Accrued interest and dividends receivable	246,234	312,106
Due from brokers for securities sold	22,266,027	486,597
Contributions receivable from employers	4,381,109	11,184,555
Contributions receivable from employees	5,361	16,955
Total assets	477,781,296	565,390,930
Liabilities:		
Accrued expenses	438,212	749,463
Due to brokers for securities purchased	2,656,656	559,036
Total liabilities	3,094,868	1,308,499
Commitments (note 5)		
Net assets available for benefits	\$ 474,686,428	564,082,431

See accompanying notes to financial statements.

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

Statements of Changes in Net Assets Available for Benefits

Years ended September 30, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Investment (loss) income:		
Net (depreciation) appreciation in fair value of investments	\$ (70,988,664)	119,757,970
Interest and dividends	<u>4,227,612</u>	<u>3,491,748</u>
Total investment (loss) income	<u>(66,761,052)</u>	<u>123,249,718</u>
Contributions (note 3):		
Employers	23,081,109	21,599,237
Employees	<u>974,346</u>	<u>1,070,545</u>
Total contributions	<u>24,055,455</u>	<u>22,669,782</u>
Deductions from net assets attributable to:		
Benefits paid to retirees	42,036,011	37,946,425
Investment advisory and custodial fees	3,034,899	3,588,155
Administrative expenses	1,364,668	1,440,356
Premiums to Pension Benefit Guaranty Corporation	<u>254,828</u>	<u>952,336</u>
Total deductions	<u>46,690,406</u>	<u>43,927,272</u>
(Decrease) increase in net assets available for benefits	(89,396,003)	101,992,228
Net assets available for benefits:		
Beginning of year	<u>564,082,431</u>	<u>462,090,203</u>
End of year	\$ <u><u>474,686,428</u></u>	<u><u>564,082,431</u></u>

See accompanying notes to financial statements.

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(1) Description of Plan

The following brief description of the Retirement Plan for Employees of United Jewish Appeal – Federation of Jewish Philanthropies of New York, Inc. and Affiliated Agencies and Institutions (the Plan) is provided for general information purposes only. Participants should refer to the Summary Plan Description for more complete information.

(a) General

The Plan is a defined-benefit pension plan covering eligible employees of United Jewish Appeal – Federation of Jewish Philanthropies of New York, Inc. (the Organization) and Affiliated Agencies and Institutions. The Plan is contributory for employees who are subject to a collective bargaining agreement (also referred to as “union employees”), and who elect to participate. Effective October 1, 1989, eligible employees who were not subject to a collective bargaining agreement (also referred to as “non-union employees”) began to participate automatically on a noncontributory basis. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is classified as a Cooperative and Small Employer Charity (CSEC). CSEC plans are subject to funding rules in effect prior to the enactment of the Pension Protection Act. The Organization, as Plan Sponsor, administers the Plan. JPMorgan Chase is the trustee and custodian of the Plan.

(b) Pension Benefits

Non-Union Employees

All non-union employees who are eligible to participate in the Plan accrue benefits under a cash balance formula. Under the cash balance formula, employees become fully vested after three years of service and are credited with an annual pay credit equal to 3% of compensation. Non-union employees who were 50 years or older and had at least 10 years of vesting service as of October 1, 2017 also are credited with an additional annual pay credit equal to 2% of compensation. In addition, employees’ cash balance accounts receive a credit on the last day of each plan year, at a rate equal to the yield on 30-year United States Treasury bonds, based on the value of the accounts as of the first day of that plan year.

Non-union employees who were hired before May 1, 2010 became vested after five years and accrued benefits under a Final Average Pay (FAP) formula through September 30, 2017 as follows: vested non-union employees are entitled to annual pension benefits beginning at normal retirement date equal to 0.90% of their average compensation for the highest five consecutive years in the ten years immediately prior to October 1, 2017 plus 0.45% of such average compensation in excess of the Average Social Security Wage Base, multiplied by the number of years of credited service up to 15 years; plus 1.17% of such average compensation multiplied by credited service over 15 years; plus 0.585% of such average compensation in excess of the Average Social Security Wage Base multiplied by credited service over 15 years (not to exceed 25 years). The minimum benefit is the accrued benefit at September 30, 2010 under the Plan’s formula in effect at such date (1% of such average compensation as of September 30, 2010 plus 0.5% of such average compensation in excess of the Average Social Security Wage Base multiplied by the number of years of credited service at September 30, 2010 (up to 15 years); plus 1.3% of such average compensation multiplied by credited

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service over 15 years; plus 0.65% of such average compensation in excess of the Average Social Security Wage Base multiplied by credited service at September 30, 2010 (not to exceed 20 years)).

As of October 1, 2017, such non-union employees hired prior to May 1, 2010, began to accrue benefits under the cash balance formula described above.

Union Employees

All union employees (those subject to a collective bargaining agreement) who are eligible and elect to participate in the Plan accrue benefits under a cash balance formula. Under the cash balance formula, union employees contribute 3% of compensation but have the right, at the later of October 1, 2019, or when they first begin participating in the Plan, to make a one-time election to instead contribute 2% of compensation. The annual pay credit for union employees is (i) 5% for employees who elected to contribute 2% of compensation, or (ii) 6% for all other participating union employees, in each case of the annual rate of pay on October 1 for the plan year for which the contribution is made. In both cases, the annual pay credit includes an additional 2% of compensation for employees hired before May 1, 2010, who, as of October 1, 2019, had reached age 50 and had at least ten years of vesting service under the FAP formula described below. In addition, employees' cash balance accounts receive a credit on the last day of each plan year, at a rate equal to the yield on 30-year United States Treasury bonds, based on the value of the accounts as of the first day of that plan year.

Union employees hired before May 1, 2010 accrued benefits under a FAP formula through September 30, 2019 as follows: vested eligible union employees are entitled to annual pension benefits beginning at normal retirement date equal to 1.305% of the first \$9,000 of their average compensation for the highest five consecutive years in the ten years immediately prior to October 1, 2019 plus 1.665% of such average compensation in excess of \$9,000, multiplied by the number of years of credited service. The minimum benefit is the accrued benefit at September 30, 2010 under the Plan formula in effect at September 30, 2010 (1.45% of the first \$9,000 of average compensation at actual date of termination plus 1.85% of such average compensation in excess of \$9,000, multiplied by the number of years of credited service at September 30, 2010).

As of October 1, 2019, such union employees hired prior to May 1, 2010 began to accrue benefits under the cash balance formula described above.

(c) Death and Disability Benefits

Employees Hired prior to May 1, 2010

Death of Married Active Participants

After completion of five or more years of service and the attainment of age 50, the surviving spouse receives a death benefit equal to 50% of the pension the participant would have received if the participant had retired on the last day of the month in which the death occurred and commenced the 50% joint and survivor option. If the participant had not reached age 50, the spouse receives the benefit described above on the first of the month following the first date the participant would have been eligible for an age 50 retirement benefit. Effective October 1, 2010, the surviving spouse of a

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participant not subject to a collective bargaining agreement has the option to elect an equivalent lump-sum payment. For a married participant subject to a collective bargaining agreement who does not have at least five years of vesting service, a death benefit equal to the participant's contributions with interest will be paid to the spouse of the participant.

Death of Unmarried Active Participants

For those who are not subject to a collective bargaining agreement, are employed by a participating employer on or after October 1, 2010 and have completed five or more years of vesting service, the participant's estate receives a lump-sum payment equal to 50% of the value of the vested accrued benefit earned the day before death. For an unmarried participant (or married but waived the 50% joint and survivor option), subject to a collective bargaining agreement, who does not have at least five years of service, a death benefit equal to the participant's contributions with interest will be paid to the participant's beneficiary.

Disability

Active participants who become totally disabled and have five or more years of service receive an unreduced benefit based on their final average earnings, as defined, and length of credited benefit service, as defined. If the participant becomes totally disabled before completion of five years of vesting service, a pension benefit will be received based on the participant's final average earnings and length of credited benefit service; however, the benefit will be reduced according to the participant's age when payments commence.

Employees Hired on or after May 1, 2010

Death of Married Active Participants

If a married participant dies after having completed three or more years of vesting service, the surviving spouse may elect to receive either a lump-sum distribution equal to the value of the cash balance account or an equivalent annuity. If a married participant subject to a collective bargaining agreement dies without being vested, the participant's spouse receives a refund of the employee contributions plus interest.

Death of Unmarried Active Participants

If an unmarried participant dies after having completed at least three years of vesting service, the participant's estate will be paid the equivalent of the value of the cash balance account. If an unmarried participant subject to a collective bargaining agreement dies without being vested, the participant's beneficiary receives a refund of the employee contributions with interest.

Disability

Active participants who become totally disabled receive the equivalent of the value of the cash balance account or may elect an optional equivalent annuity.

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(d) Plan Termination

The provisions of the Plan govern benefit distributions in the event of termination of the Plan; these benefit distributions may be supported by the then level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC), a U.S. government agency.

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Benefits attributable to employee contributions, taking into account those paid out before termination.
2. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
3. Other vested benefits insured by the PBGC up to the applicable limitations (discussed below).
4. All other vested benefits (i.e., vested benefits not insured by the PBGC).
5. All nonvested benefits.

As set forth below, certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's benefits. The PBGC does not guarantee all types of benefits under retirement plans, and the amount of benefit protection is subject to certain limitations.

Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees. For plan terminations occurring during the year ended September 30, 2022, such ceiling, which is adjusted periodically, is \$6,205 per month. Such ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC.

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(2) Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

(a) Basis of Accounting

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

(b) Investment Valuation and Income Recognition

The Plan follows the provisions of Financial Accounting Standards Board Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurement*. The objective of a fair value measurement is to determine the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. ASC Topic 820 establishes a fair value hierarchy that prioritizes and ranks the level of market price observability used in measuring fair value. Valuation methods based upon inputs with readily available quoted or published prices in active markets for identical assets or liabilities (Level 1 measurements) will have a higher degree of market price observability and a lesser degree of judgment used in determining fair value than the lowest priority measurements involving significant unobservable inputs (Level 3 measurements).

Investments that do not have readily determinable fair values, including private equity investments, hedge funds, real estate funds, and other funds are measured using the net asset value (NAV) per share or its equivalent practical expedient, as reported by the investment managers and reviewed by management for reasonableness.

Cost approximates fair value for short-term and money market instruments. Investments in marketable equity and debt funds are presented at fair value based on quoted or published market prices. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of investments are recorded on the trade date.

The methods described may produce a fair value calculation that may not be indicative of the net realizable value or reflective of future fair values. Furthermore, while 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 instruments could result in a different fair value measurement at the reporting date.

(c) Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires management to make estimates and judgments that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingencies, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

(d) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

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(e) *Income Taxes*

The Plan follows the provisions of ASC Topic 740-10, *Income Taxes – Overall*, relating to uncertainty in income taxes. For the Plan, ASC Topic 740-10 is applicable to the incurrence of unrelated business income tax attributable to certain of its investments. ASC Topic 740-10 establishes a minimum threshold for financial statement recognition of the benefits of positions taken, or expected to be taken, in filing tax returns. It requires the evaluation of tax positions taken or expected to be taken in the course of preparing the Plan's income tax returns to determine whether the tax positions are "more-likely than-not" of being sustained by the applicable tax authority.

(f) *Administration Expenses*

Administrative expenses are paid out of the Plan's assets.

(g) *Subsequent Events*

Effective January 1, 2023, The Bank of New York Mellon was appointed as successor trustee and custodian of the Plan. The Plan evaluated additional events subsequent to September 30, 2022 and through July 13, 2023, the date on which the financial statements were available to be issued, and determined that no additional disclosures were required.

(3) *Funding*

The Plan is financed by both employer and employee contributions. Employer contributions are actuarially determined to be sufficient to fund the Plan's normal cost on a current basis and to amortize the past service costs. Employer contributions for the plan years ended September 30, 2022 and 2021, respectively, exceed the minimum required contributions.

As a condition of participation, union employees are required to make contributions to the Plan. Until September 30, 2019, union employees hired prior to May 1, 2010 were required to contribute 1% of basic compensation up to \$9,000, plus 4% of compensation in excess of \$9,000. Since October 1, 2019, such employees have been required to contribute 3% of annual rate of pay (or, if they so elected, 2%), while all union employees hired on or after May 1, 2010 have been required to contribute 3% of annual rate of pay. Accumulated employee contributions amounted to \$10,779,791, including interest of \$2,264,833 as of September 30, 2022, and \$10,847,549, including interest of \$2,354,709 as of September 30, 2021. Interest is based on 120% of the federal midterm rate.

Although it has not expressed any intention to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

(4) *Accumulated Plan Benefits*

The actuarial present value of accumulated plan benefits is the value of those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered to the valuation date and are calculated under the FAP formula and the cash balance formula described in note 1(b).

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Participating union employees hired prior to May 1, 2010 accumulate Plan benefits that are calculated under the FAP formula through September 30, 2019 and thereafter accumulate Plan benefits under the cash balance formula. Participating union employees hired on or after May 1, 2010 accumulate Plan benefits under the cash balance formula. Nonunion employees hired prior to May 1, 2010 accumulate Plan benefits that are calculated under the FAP formula through September 30, 2017 and thereafter accumulate Plan benefits under the cash balance formula. Nonunion employees hired on or after May 1, 2010 accumulate Plan benefits under the cash balance formula. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits was determined by the Plan's actuary, Milliman Inc., and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the determination of the actuarial present value of accumulated plan benefits as of September 30, 2022 and 2021 are as follows:

Rate of interest	7%
Mortality table	PRI-2012 Total Employee/Retiree Mortality Tables with mortality improvement scale MP-2021 on a generational basis
Retirement rate	Ranges from 2% to 20% for ages 55 to 79, 100% at age 80

The interest rate of 7%, utilized for discount purposes for the Plan years ended September 30, 2022 and 2021, represents a reasonable long-term rate of asset return, considering the Plan's status as a CSEC at September 30, 2022 and 2021.

Accumulated plan benefits at September 30, 2022 and 2021 are as follows:

	<u>2022</u>	<u>2021</u>
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 327,967,491	319,244,785
Other participants	238,534,046	237,445,080
	566,501,537	556,689,865
Nonvested benefits	2,761,767	2,760,801
Total actuarial present value of accumulated plan benefits	\$ <u>569,263,304</u>	<u>559,450,666</u>

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Changes in accumulated plan benefits for the years ended September 30, 2022 and 2021 are as follows:

	<u>2022</u>	<u>2021</u>
Actuarial present value of accumulated plan benefits at beginning of year	\$ 559,450,666	543,785,531
Increase in benefits accumulated and plan experience	14,133,479	9,949,036
Benefits paid directly to participants	(42,036,011)	(37,946,425)
Increase for interest due to decrease in the discount period	37,715,170	36,759,325
Change in actuarial assumptions	<u>—</u>	<u>6,903,199</u>
Actuarial present value of accumulated plan benefits at end of year	\$ <u>569,263,304</u>	<u>559,450,666</u>

(5) Fair Value

The fair value hierarchy under the fair value measurement provisions of ASC Topic 820, which prioritizes the inputs to valuation techniques used to measure fair value, are as follows:

Level 1: Valuations are based on observable inputs that reflect quoted market or published prices in active markets for identical assets and liabilities at the reporting date. The types of investments and other assets included in Level 1 consist of exchange-traded equity securities and debt, short-term money market funds, and actively traded obligations issued by the U.S. government.

Level 2: Valuations are based on either (1) quoted or published prices for similar assets or liabilities in active markets, (2) quoted or published prices for identical or similar assets or liabilities in markets that are not active, or (3) pricing inputs other than quoted or published prices that are directly or indirectly observable at the reporting date.

Level 3: Fair value is determined based on pricing inputs that are unobservable and includes situations where there is little, if any, market activity for the asset or liability.

Alternative investments consist of shares or units in investment funds as opposed to direct interests in the funds' underlying holdings, which may be marketable. The NAV reported by each fund is used as a practical expedient to estimate the fair value of the Plan's interest therein. The classification of investments in the fair value hierarchy is not necessarily an indication of the risks, liquidity, or degree of difficulty in estimating the fair value of each investment's underlying assets and liabilities.

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The following tables summarize the fair value of the Plan's investments at September 30, 2022 and 2021, in accordance with the ASC Topic 820 fair value hierarchy levels:

	2022		2021	
	Level 1	Total	Level 1	Total
Investments:				
Short-term and money market instruments	\$ 14,142,658	14,142,658	14,756,219	14,756,219
U.S. government and agency obligations/municipal bonds	—	—	3,303,214	3,303,214
Equity securities/funds	74,484,252	74,484,252	110,064,437	110,064,437
Debt securities/funds	10,070,726	10,070,726	40,915,433	40,915,433
	<u>\$ 98,697,636</u>	<u>98,697,636</u>	<u>169,039,303</u>	<u>169,039,303</u>
Investments measured at NAV (or its equivalent):				
Equity funds		64,305,844		109,291,952
Multi-strategy hedge funds		148,739,080		138,959,413
Long/short equity hedge funds		11,284,747		23,403,150
Private equity		99,785,142		98,734,424
Real estate		2,603,240		1,520,450
Other		<u>25,466,876</u>		<u>12,442,025</u>
Investments measured at NAV (or its equivalent)		<u>352,184,929</u>		<u>384,351,414</u>
Total investments		<u>\$ 450,882,565</u>		<u>553,390,717</u>

The Plan's alternative investments are diversified across the following investment strategies:

Multi-strategy hedge funds – Represent investments in hedge funds that vary exposure to markets and strategies based on opportunities due to temporary dislocations or structural inefficiencies. Strategies include event-driven and long/short equity and credit, distressed securities, and merger and other arbitrage.

Equity funds and long/short equity hedge funds – Represent investments in equity funds or hedge funds that primarily invest long and/or short in global, liquid equities, attempting to realize gains through the identification of mispriced securities.

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Private equity – Represents investments in buyout and venture capital funds. Private equity buyout funds purchase significant equity stakes in established companies with the goal of increasing value through financial, operational, and strategic changes. Venture capital funds provide capital and professional expertise to early stage businesses in exchange for equity ownership with the potential for significant growth and value creation.

Real estate – Represents investments in funds that focus on the purchase and development, improvement, and management of residential, commercial, and industrial real estate with potential value realization through both rental income and gains from property sales.

Other – Represents investments in funds that do not fall into the aforementioned categories. Strategies include investments in funds that invest in real assets (other than real estate) and investment in funds that invest in private credit and investment in private companies. As of September 30, 2022, the other category is subject to lock-up.

Multi-strategy hedge funds and long/short equity investments contain various monthly, quarterly, semiannual, and annual redemption restrictions with required written notice ranging from 30 to 180 days. In addition, certain of these investments are restricted by initial lock-up periods and may contain private investments that are not redeemable within the next year or are presently in liquidation, awaiting final redemption proceeds. As of September 30, 2022, the following table summarizes the composition of \$160,023,827 at fair value of such investments by the various redemption provisions and lock-up/liquidation periods:

<u>Redemption period</u>	<u>Amount</u>
Quarterly	\$ 74,215,269
Semiannual	42,890,489
Lock-up/liquidation (a)	<u>42,918,069</u>
Total	<u>\$ 160,023,827</u>

(a) The amount subject to redemption lock-up or in liquidation is set to expire or expected to be received as follows:

<u>Plan year ending</u>	<u>Amount</u>
2023	\$ 9,285,254
2024	20,075,966
2025 and after	<u>13,556,849</u>
Total	<u>\$ 42,918,069</u>

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The Plan's interests in the private equity and real estate funds are generally for ten-year terms, with extensions of one to two years. As of September 30, 2022, the weighted average remaining life of these strategies approximated nine years. These investments also contain minimum subscription or capital commitments. Unfunded capital commitments were \$40,134,000 at September 30, 2022. The Plan maintains sufficient liquidity in its investment portfolio to cover such capital commitments.

The Plan's investments in equity securities/funds and debt securities/funds at September 30, 2022 and 2021 comprise the following:

	2022		2021	
	Equity	Debt	Equity	Debt
Domestic (publicly traded):				
Large-cap	\$ 35,433,040	—	66,866,613	—
Mid-cap	11,727,266	—	10,206,762	—
Small-cap	1,873,724	—	1,335,082	—
Total domestic	49,034,030	—	78,408,457	—
Global equities	10,884,471	—	14,686,124	—
International equities/funds	14,565,751	—	16,969,856	—
Debt securities/funds	—	10,070,726	—	40,915,433
Total equity and debt securities/funds	74,484,252	10,070,726	110,064,437	40,915,433
Equity funds (underlying publicly traded) measured at NAV (or its equivalent):				
Domestic funds	34,249,765	—	47,235,714	—
Emerging markets	19,445,733	—	28,704,100	—
Global funds	10,610,346	—	33,352,138	—
Total equity funds (underlying publicly traded) measured at NAV (or its equivalent)	64,305,844	—	109,291,952	—
Total	\$ 138,790,096	10,070,726	219,356,389	40,915,433

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As of September 30, 2022, the following table summarizes the composition of \$64,305,844 of equity funds by the various redemption provisions and lock-up/liquidation periods:

<u>Redemption period</u>	<u>Amount</u>
Monthly	\$ 31,283,820
Quarterly	9,227,215
Semiannual	18,667,429
Lock-up/liquidation (a)	<u>5,127,380</u>
Total	<u>\$ 64,305,844</u>

(a) All of the amounts subject to redemption lock-up or in liquidation are set to expire or expected to be received in Plan year ending 2023 or after.

(6) Federal Income Taxes

The Internal Revenue Service (IRS) has issued a favorable determination letter dated May 7, 2021 stating that the Plan and the related UJA-Federation Retirement Trust, which holds the Plan's assets, are designed in accordance with applicable sections of the Internal Revenue Code (IRC). This favorable determination was conditioned upon the adoption of corrective retroactive amendments, which the Board of Directors adopted on June 15, 2021. The plan administrator and the Plan's ERISA counsel believe that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

The Plan is subjected to routine audits by taxing jurisdictions. The Organization has analyzed the tax positions taken by the Plan, and has concluded that as of September 30, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

(7) Prohibited Transactions

During the years ended September 30, 2022 and 2021, certain Affiliated Agencies and Institutions participating in the Plan failed to remit employee contributions to the Plan in a timely manner, which is considered a prohibited transaction. The Affiliated Agencies and Institutions have paid all interest and penalties associated with the late remittances (refer to supplemental schedule 3 (Schedule H, Line 4a – Schedule of Nonexempt Transactions for Delinquent Participant Contributions for the year ended September 30, 2022)).

(8) Risks and Uncertainties

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

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Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

(9) Party-in-Interest Transactions

Certain Plan investments at September 30, 2022 and 2021 were money market funds and bonds issued by JPMorgan Chase as trustee, therefore, these transactions qualify as party-in-interest transactions.

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Short-term and money market instruments:			
* JPMorgan Chase Money Market Fund	13,728,685	\$ 13,728,685	13,728,685
Cash		413,973	413,973
Total short-term and money market instruments		14,142,658	14,142,658
Alternative investments:			
Multi-strategy hedge funds:			
Baupost Value Partners, L.P.	—	912,457	10,376,266
Bellus Ventures II LP	53,145	7,800,000	7,763,848
Caspian Inefficient Markets International Fund III, L.P.	—	2,812,500	2,713,378
Cerberus International, Ltd.	—	—	8,866
CRC Bond Opportunity Trading Fund (Cayman) LP	—	17,500,000	17,362,588
Davidson Kempner Institutional Partners, L.P.	—	14,901,514	22,852,812
Elliott International Limited	16,222	20,714,632	32,514,223
Empyrean Capital Overseas Fund, Ltd.	13,089	21,697,813	23,562,177
Farallon Capital Institutional Partners, L.P.	—	—	233,460
Lynrock Lake Fund Offshore LP	—	17,500,000	20,036,432
Nokota Capital Offshore Fund, Ltd.	—	1,285,620	283,181
Ovata Equity Strategies Feeder Fund	—	8,250,000	7,898,807
Redwood Drawdown Offshore Fund II, L.P.	—	—	1,059,856
Redwood Drawdown Offshore Fund III, L.P.	—	2,340,000	2,073,186
Total multi-strategy hedge funds		115,714,536	148,739,080
Long/short equity hedge funds:			
Janchor Partners Pan-Asian Fund	80,000	8,000,000	9,446,588
Pennant Windward Fund Liquidating Account	771	771,258	1,831,903
Wishbone International Partners, Ltd.	9	197,007	6,256
Total long/short equity hedge funds		8,968,265	11,284,747
Private equity:			
Accolade Partners Blockchain II Feeder, L.P.	—	189,000	137,514
Accolade Partners Blockchain II Select Feeder, L.P.	—	609,000	398,560
Accolade Partners Digital Evolution, L.P.	—	500,000	508,699
American Securities Partners V, L.P.	—	164,352	2,548
Carlyle Asia Growth Partners IV, L.P.	—	152,888	135,629
Centerbridge Capital Partners, L.P.	—	284,401	90,381
Centerbridge Capital Partners II, L.P.	—	1,690,598	313,149
Centerbridge Capital Partners III, L.P.	—	3,414,313	5,381,629
Clearlake Capital Partners V (USTE), L.P.	—	1,583,055	3,860,473
Clearlake Capital Partners VI (USTE), L.P.	—	2,817,010	4,221,709
Clearlake Capital Partners VII (USTE), L.P.	—	1,377,096	1,383,032
CNK Fund III L.P.	—	804,600	753,176
Columbia Capital Equity Partners IV (QP), L.P.	—	85,534	66,344
DW Healthcare Partners, L.P. Liquidating Trust	—	—	2,226
Edgewater Growth Capital Partners II, L.P.	—	206,787	69,805
Enervest Energy Institutional Fund XIV-C, L.P.	—	1,511,723	5,804,852
Foundry 2022, L.P.	—	420,000	489,994
Foundry Group Next, L.P.	—	3,886,809	8,155,106
Foundry Group Next 2018, L.P.	—	4,437,409	8,067,899

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Company	Par value/ shares held	Cost	Fair value
Foundry Venture Capital 2007, L.P.	—	\$ 340,093	129,083
Foundry Venture Capital 2010, L.P.	—	286,795	2,918,640
Foundry Venture Capital 2010 Annex, L.P.	—	54,852	541,561
Foundry Venture Capital 2013, L.P.	—	801,884	2,050,388
Foundry Venture Capital 2016, L.P.	—	1,047,673	1,494,155
Heavybit Holdings IV, LP	—	633,250	689,623
KKR Energy Income and Growth Fund I-TE, L.P.	—	2,109,771	930,631
LS Power Equity Partners II, L.P.	—	256,609	479
Patient Square Equity Partners-A, LP	—	797,454	847,007
Pine Brook Capital Partners II, L.P.	—	2,397,566	3,675,327
Prospect Venture Partners II, L.P.	—	40,527	2,999
Prospect Venture Partners III, L.P.	—	40,950	25,030
PVP Fund III, L.P.	—	622,541	827,031
Revolution Growth II, L.P.	—	366,771	602,694
Revolution Growth III, L.P.	—	2,436,791	5,249,030
Roark Capital Partners, L.P.	—	—	1
Roark Capital Partners III, L.P.	—	966,356	4,924,298
Roark Capital Partners IV, L.P.	—	5,237,739	8,815,849
Roark Capital Partners V (T), L.P.	—	2,901,695	4,518,886
Roark Capital Partners VI (T), L.P.	—	838,747	989,996
TA XIV-A L.P.	—	1,406,000	1,242,410
TCV VII (A), L.P.	—	39,068	40,792
Towerbrook Structured Opportunities Fund II (Onshore), L.P.	—	1,515,956	1,657,493
UpWest Labs Fund IV, LP	—	325,000	258,128
Village Ventures Fund II, L.P.	—	155,177	231,019
Vintage Fund of Funds V (Access), L.P.	—	1,305,733	2,535,473
Vintage Fund of Funds V (Emerging Managers), L.P.	—	2,706,325	4,685,443
Vintage Fund of Funds VI (Access), L.P.	—	994,372	1,107,657
Vintage Fund of Funds VI (Breakout), L.P.	—	796,409	911,023
Vintage Fund of Funds VII (Access), L.P.	—	75,000	66,643
Warburg Pincus China Southeast Asia II, L.P.	—	1,798,200	1,986,472
Warburg Pincus Financial Sector, L.P.	—	2,623,950	4,980,302
Warburg Pincus Financial Sector II, L.P.	—	815,625	1,006,854
Total private equity		60,869,454	99,785,142
Real estate:			
Ares European Real Estate Fund III, L.P.	—	411,465	14,836
Magna Hotel Fund VII LP	—	1,863,140	2,003,326
Realty Financial Partners VI, L.P.	—	2,638,041	114,456
Sterling American Property IV, L.P.	—	—	100,965
Sterling American Property V, L.P.	—	—	369,657
Total real estate		4,912,646	2,603,240
Other:			
Atalaya Asset Income Fund Evergreen, L.P.	—	9,237,629	9,224,293
Atalaya Asset Income Fund III, L.P.	—	187,363	115,844
Atalaya Asset Income Fund IV, L.P.	—	917,029	660,702
Atalaya Asset Income Fund V, L.P.	—	6,617,725	6,504,018
Clearlake Flagship Plus Partners (Offshore), L.P.	—	1,631,727	1,768,659
Man Bridge Lane Specialty Lending Fund II (US) LP	—	3,557,394	3,653,609
VCCIF I-B LLC	—	2,450,273	3,539,751
Total other		24,599,140	25,466,876
Total alternative investments		215,064,041	287,879,085

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Equity securities/funds:			
Adeka Corp Common Stock	12,200	\$ 201,579	182,142
Advanced Drainage Systems Inc Common Stock	1,079	90,151	134,195
Aeon Delight Co Ltd Common Stock	5,200	157,410	101,884
AI Holdings Corp Common Stock	12,300	206,884	175,393
Alphabet Inc Common Stock	24,737	2,109,571	2,378,463
Amada Co Ltd Common Stock	21,900	217,754	148,426
Amano Corp Common Stock	12,850	235,886	215,728
Amazon.Com Inc Common Stock	6,031	665,330	681,503
Amphenol Corp Common Stock	8,715	357,609	583,556
Applied Materials Inc Common Stock	5,842	796,560	478,635
Ares Management Corp Common Stock	4,489	335,588	278,094
Asahi Holdings Inc Common Stock	11,638	176,356	163,219
Ashtead Group PLC Common Stock	6,097	333,531	278,096
Askul Corp Common Stock	20,750	253,988	214,173
AT&T Inc Common Stock	26,700	601,379	409,578
Axalta Coating Systems Ltd Common Stock	36,500	982,976	768,690
Bank Of America Corp Common Stock	27,900	610,091	842,580
BeNext-Yumeshin Group Co Common Stock	16,400	168,804	182,077
Berkshire Hathaway Inc (Class A) Common Stock	4	511,314	1,625,880
Berkshire Hathaway Inc (Class B) Common Stock	3,960	737,586	1,057,400
Bio-Techne Corp Common Stock	1,393	513,470	395,612
Biotechnology Value Fund II L.P.	—	9,037,669	18,667,429
Biprogy Inc Common Stock	6,200	132,398	134,499
BML Inc Common Stock	7,080	176,920	159,458
Brown & Brown Inc Common Stock	23,654	907,452	1,430,594
Brown-Forman Corp Common Stock	5,275	153,354	356,379
Cable One Inc Common Stock	120	239,688	102,366
Canon Marketing Japan Inc Common Stock	11,960	257,135	264,410
Carlyle Group Inc Common Stock	16,371	488,351	423,027
Carter's Inc Common Stock	12,500	904,577	819,125
Casio Computer Co Ltd Common Stock	14,900	191,425	130,630
CBRE Group Inc Common Stock	4,531	326,755	305,888
CDW Corp/DE Common Stock	8,241	970,852	1,286,255
Ceridian HCM Holding Inc Common Stock	23,853	1,648,795	1,332,906
CIE Financiere Richemont SA Common Stock	7,850	554,592	751,941
CIE Financiere Richemont SA Equity WRT	24,500	—	10,952
Comcast Corp Common Stock	6,763	124,754	198,359
Core & Main Inc Common Stock	14,058	346,661	319,679
Corning Inc Common Stock	24,936	783,138	723,643
Costar Group Inc Common Stock	6,759	569,463	470,764
Dai-ichi Life Holdings Inc Common Stock	14,100	266,885	223,270
Dai-ichi Sankyo Co Ltd Common Stock	6,970	162,393	194,637
Devon Energy Corp Common Stock	5,028	81,900	302,334
Doshisha Co Ltd Common Stock	7,200	107,344	71,729
Duckhorn Portfolio Inc Common Stock	6,492	133,086	93,679
Dupont De Nemours Inc Common Stock	12,242	691,952	616,997
Echo Street GoodCo Select II, LP	—	17,500,000	15,582,336
Eiken Chemical Co Ltd Common Stock	9,400	120,514	116,635
Elecom Co Ltd Common Stock	12,500	202,997	124,702
Elevance Health Inc Common Stock	753	366,191	342,043
En Japan Inc Common Stock	8,300	117,563	127,931
Entegris Inc Common Stock	11,531	1,078,574	957,304
Espec Corp Common Stock	8,600	136,464	101,659

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September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Exeo Group Inc Common Stock	7,550	\$ 172,668	109,068
Fedex Corp Common Stock	2,775	558,512	412,004
First Republic Bank Common Stock	6,045	748,253	789,175
General Electric Company	7,772	558,463	481,165
General Motors Co Common Stock	22,195	824,712	712,237
Genesis Group Trust	8,054	6,735,118	7,720,406
Godaddy Inc Common Stock	2,677	181,928	189,746
Graphic Packaging Holding Co Common Stock	41,400	529,101	817,236
Green Court Greater China Long-Only Equity Fund	4,898	7,500,000	7,981,078
Hanesbrands Inc Common Stock	63,806	1,219,760	444,090
Heico Corp Common Stock	3,948	383,958	452,520
Heineken Holding NV Common Stock	10,626	564,034	733,888
Hikari Tsushin Inc Common Stock	1,872	328,737	220,380
Honda Motor Co Ltd Common Stock	14,600	390,681	316,420
Idexx Laboratories Inc Common Stock	1,059	386,195	345,022
Inaba Denki Sangyo Co Ltd Common Stock	9,140	205,149	172,198
Infinera Corp Common Stock	53,085	375,355	256,931
International Flavors & Fragrances Inc Common Stock	5,659	528,250	514,007
Isuzu Motors Ltd Common Stock	22,600	246,200	249,350
Jacobs Solution Inc Common Stock	5,906	491,786	640,742
Janchor Partners Opportunities Offshore Fund, L.P.	—	—	817,976
Janchor Partners Opportunities Offshore Fund II L.P.	—	3,261,529	2,879,082
JGC Holdings Corp Common Stock	10,922	146,971	136,501
Jones Lang Lasalle Inc Common Stock	2,705	466,300	408,644
* JPMorgan Chase & Co Common Stock	3,147	287,869	328,862
Kamigumi Co Ltd Common Stock	11,800	225,107	217,992
Kato Sangyo Co Ltd Common Stock	6,779	204,227	156,426
KKR & Co Inc Common Stock	10,980	280,371	472,140
Kokuyo Co Ltd Common Stock	8,500	110,919	107,817
Kyocera Corp Common Stock	4,756	279,301	239,862
Kyowa Kirin Co Ltd Common Stock	12,200	284,308	279,409
Lam Research Corp Common Stock	1,139	687,558	416,874
Lions Gate Entertainment Corp Common Stock	94,909	1,345,891	659,617
Live Nation Entertainment Inc Common Stock	11,876	1,047,933	903,051
Lone Cascade, LP	—	1,604,549	1,383,131
Maravai Lifesciences Holdings Inc Common Stock	21,639	825,116	552,444
Martin Marietta Materials Inc Common Stock	5,769	1,409,493	1,858,137
Marui Group Co Ltd Common Stock	7,161	134,902	118,637
Maruwa Co Ltd/Aichi Common Stock	846	88,884	90,360
Mastercard Inc Common Stock	5,257	559,010	1,494,775
Max Co Ltd Common Stock	7,500	108,806	103,060
Mebuki Financial Group Inc Common Stock	45,000	103,012	87,671
Merck & Co Inc Common Stock	4,650	339,228	400,458
Meta Platforms Inc Common Stock	2,769	549,577	375,698
Micron Technology Inc Common Stock	14,200	772,385	711,420
Microsoft Corp Common Stock	2,950	455,243	687,055
Middleby Corp Common Stock	3,780	516,720	484,483
Mimasu Semiconductor Industry Co Ltd Common Stock	9,300	203,078	123,490
Mitsubishi Estate Co Ltd Common Stock	23,900	363,643	313,146
Mohawk Industries Inc Common Stock	8,490	1,078,603	774,203
Morningstar Inc Common Stock	6,872	1,610,012	1,459,063
MS&AD Insurance Group Holdings Inc Common Stock	7,070	219,089	187,368
Nestle SA ADR	11,425	726,375	1,229,444
Netflix Inc Common Stock	1,358	331,369	319,728
New Century Holdings XI, L.P.	—	51,584	47,191

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Next Funds Topix Exchange Traded Fund ETP	4,980	\$ 69,855	65,766
Nippon Shinyaku Co Ltd Common Stock	3,690	211,122	188,649
Nippon Television Holdings Inc Common Stock	17,400	246,280	139,085
Nissin Electric Co Ltd Common Stock	12,300	115,013	112,849
NS Solutions Corp Common Stock	7,676	210,833	185,344
Obara Group Inc Common Stock	3,700	123,833	82,055
Okinawa Cellular Telephone Co Common Stock	10,660	201,389	187,799
Okuma Corp Common Stock	3,225	168,238	110,289
Optorun Co Ltd Common Stock	6,900	130,776	99,726
Paltac Corp Common Stock	6,800	303,498	209,292
Paychex Inc Common Stock	1,963	123,268	220,268
Perkinelmer Inc Common Stock	4,776	419,148	574,696
Pernod Ricard SA Common Stock	4,348	491,281	804,410
Philip Morris International Inc Common Stock	10,150	863,868	842,552
Pool Corp Common Stock	1,771	614,299	563,550
Powerschool Holdings Inc Common Stock	7,510	172,740	125,342
Proto Corp Common Stock	15,300	170,898	108,874
Qorvo Inc Common Stock	5,192	495,961	412,297
Regions Financial Corp Common Stock	38,750	561,741	777,712
Relia Inc Common Stock	11,140	99,165	74,269
Resona Holdings Inc Common Stock	48,100	190,976	175,459
Rohm Co Ltd Common Stock	2,375	180,365	155,221
Rollins Inc Common Stock	11,172	368,334	387,445
Salesforce Inc Common Stock	3,320	656,497	477,549
San-In Godo Bank Ltd Common Stock	32,200	198,089	155,722
Sekisui Jushi Corp Common Stock	6,600	121,747	75,099
Sensata Technologies Holding PLC Common Stock	4,300	163,779	160,304
Service Corp International/US Common Stock	7,601	442,415	438,882
Shin-Etsu Chemical Co Ltd Common Stock	1,650	180,302	163,353
Shin-Etsu Polymer Co Ltd Common Stock	10,800	91,278	89,313
Signet Jewelers Ltd Common Stock	7,736	609,295	442,422
Skyworks Solutions Inc Common Stock	5,239	608,916	446,730
Splunk Inc Common Stock	6,547	962,332	492,334
Square Enix Holdings Co Ltd Common Stock	2,670	125,100	114,920
SS&C Technologies Holdings Inc Common Stock	2,196	139,160	104,859
State Street MSCI EAFE Index Non-Lending Fund	35,735	3,397,859	3,353,295
State Street Russell 1000 Index Non-Lending Fund	65,470	3,578,129	3,544,221
Steris PLC Common Stock	3,022	493,517	502,498
Subaru Corp Common Stock	7,600	143,316	113,781
Sumitomo Bakelite Co Ltd Common Stock	3,900	120,681	106,833
Sumitomo Mitsui Financial Group Inc Common Stock	10,700	353,829	297,467
Sundrug Co Ltd Common Stock	10,150	316,733	246,483
Sunley House Capital Fund LP	—	15,500,000	9,227,215
Suzuki Motor Corp Common Stock	4,925	201,445	152,468
T&D Holdings Inc Common Stock	13,130	171,164	124,002
Teledyne Technologies Inc Common Stock	2,731	1,182,941	921,630
Tokio Marine Holdings Inc Common Stock	19,456	338,311	344,776
Torii Pharmaceutical Co Ltd Common Stock	7,350	203,914	146,447
Toro Co Common Stock	7,414	568,351	641,163
Toyota Industries Corp Common Stock	3,520	232,275	167,312
Tractor Supply Co Common Stock	2,897	378,191	538,494
Transdigm Group Inc Common Stock	1,241	557,680	651,302
Transunion Common Stock	893	86,129	53,125
Trimble Inc Common Stock	7,263	502,323	394,163
TS Tech Co Ltd Common Stock	10,556	146,899	103,485

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Company	Par value/ shares held	Cost	Fair value
Tsuruha Holdings Inc Common Stock	2,200	\$ 122,755	129,041
Unilever PLC ADR	11,635	448,388	510,078
Urban Outfitters Inc Common Stock	43,950	1,171,375	863,617
Ushio Inc Common Stock	26,950	363,038	279,657
Vail Resorts Inc Common Stock	986	213,184	212,621
Visa Inc Common Stock	2,310	387,346	410,371
Walgreens Boots Alliance Inc Common Stock	18,500	880,147	580,900
Walt Disney Co Common Stock	7,650	775,712	721,624
Westinghouse Air Brake Technologies Corp Common Stock	12,538	959,500	1,019,966
Yamato Kogyo Co Ltd Common Stock	8,125	236,343	245,863
Total equity securities/funds		137,514,747	138,790,096
Debt securities/funds:			
BDS 2020-FL5 Ltd A			
Monthly Floating 02/16/2037	44,329	44,329	44,262
Canadian Pacer Auto Receivables Trust 2021-1			
Monthly 0.240% 10/19/2023	22,069	22,067	21,982
Carvana Auto Receivables Trust 2021-P3 A2			
Monthly 0.38% 01/10/2025	45,265	45,260	44,805
CCG Receivables Trust 2020-1 A2			
Monthly 0.540% 12/14/2027	43,497	43,509	42,604
Chesapeake Funding II LLC 2021-1A A2			
Monthly Floating 04/15/2033	57,872	57,872	57,449
Enterprise Fleet Financing LLC 2020-1 A2			
Monthly 1.780% 12/22/2025	17,672	17,669	17,546
Ford Credit Floorplan Master Owner Trust A 2020-1			
Monthly Floating 09/15/2025	160,000	160,000	159,786
GreatAmerica Leasing Receivables Funding LLC			
Monthly 0.270% 06/15/2023	26,917	26,916	26,833
Metropolitan West Unconstrained Bond Fund Class I	683,249	8,072,428	6,996,470
MMAF Equipment Finance LLC 2021-A			
Monthly 0.300% 04/15/2024	60,996	60,994	60,728
OZLM XII Ltd 2015-12A A1R			
Quarterly Floating 04/30/2027	30	30	30
Payden Limited Maturity Fund Open-End Fund	270,658	2,541,936	2,536,069
Santander Retail Auto Lease Trust 2020-B A2			
Monthly 0.420% 11/20/2023	3,288	3,293	3,284
SOFI Professional Loan Program 2021-A Trust			
Monthly 1.030% 08/17/2043	69,284	69,268	58,878
Total debt securities/funds		11,165,571	10,070,726
Total investments		\$ 377,887,017	450,882,565

* Party-in-interest as defined by ERISA.

See accompanying independent auditors' report.

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Schedule H, Line 4j – Schedule of Reportable Transactions

Investment Transactions in Excess of Five Percent

Year ended September 30, 2022

Identity of party involved	Security description	Purchase price	Selling price	Cost of asset	Net gain (loss)
Series of transactions:					
* JPMorgan Chase	Money Market Fund	\$ 144,932,573	—	144,932,573	—
* JPMorgan Chase	Money Market Fund	—	138,283,850	138,283,850	—
* Party-in-interest as defined by ERISA.					

See accompanying independent auditors' report.

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Schedule H, Line 4a – Schedule of Nonexempt Transactions for Delinquent Participant Contributions

Year ended September 30, 2022

Participant contributions transferred late to the Plan	Total that constitute nonexempt prohibited transactions			Total fully corrected under VFCP* and PTE**
	Contributions not corrected	Contributions corrected outside of VFCP*	Contributions pending correction in VFCP*	
\$ 15,128	1,616	13,512	—	—

There were employee contributions of \$15,128 not deposited to the Plan in a timely manner during the Plan year ended September 30, 2022.

The delays ranged from 1 to 157 days and withholding amounts ranged from \$567 to \$6,737. Lost interest totaled \$29 and ranged from \$2 to \$15 in amount. Delinquent contributions of \$1,616 and lost interest of \$1 was remitted to the Plan after September 30, 2022 to correct the affected participant balances.

* Voluntary Fiduciary Correction Program

** Prohibited Transactions Exemptions

See accompanying independent auditors' report.

Attachment to 2021 Form 5500
Form 5500 Multiple Employer Plan Participating Employer Information

Retirement Plan for Employees of UJA-Federation of NY and Affiliated Agencies
and Institutions
United Jewish Appeal-Federation of Jewish Philanthropies of NY

51-0172429 / 333

Name of Employer	EIN	% of Contribution
UJA-Federation	51-0172429	9.68%
Jewish Communal Fund	23-7174183	0.66%
92nd Street YM-YWHA	13-1624229	6.31%
Barry and Florence Friedberg JCC	11-2002556	2.50%
Board of Jewish Education	13-1632519	0.02%
Bronx House, Inc.	13-1739935	0.35%
Berkshire Hills- Emanuel Camps	13-1739934	0.18%
Commonpoint Queens	11-3071518	5.28%
Educational Alliance, Inc.	13-5562210	3.89%
The Marion and Aaron Gural JCC Inc.	11-2546437	0.78%
Hebrew Educational Society of Brooklyn	11-1642720	0.39%
Harold & Elaine Shames Jewish Community Center on the 23-7229163		0.50%
Jewish Assoc. for Services for the Aged	13-2620896	6.46%
Jewish Bd. Family & Children's Svcs	13-5564937	19.36%
Jewish Child Care Assoc. of NY	13-1624060	11.37%
Jewish Community Center of Staten Island	13-5562256	3.74%
Edith and Carl Marks Jewish Community House of Benson	11-1633484	1.04%
Jewish Community Relations Council NY	13-2869041	0.93%
Kings Bay YM-YWHA	11-3068515	0.89%
Mid-Island Y Jewish Community Center	11-1841899	1.29%
Mosholu-Montefiore Community Center	13-3622107	2.41%
Selfhelp Community Services, Inc.	13-1624178	7.44%
Shorefront YM-YWHA of Brighton Manhattan Beach	11-3070228	0.72%
Sid Jacobson Jewish Community Center	11-1976051	1.75%
The Suffolk Y Jewish Community Center	11-2435521	0.82%
Surprise Lake Camp	13-1623869	0.12%
Usdan Center for the Creative & Performing Arts	13-2792668	0.10%
Westchester Jewish Community Services	13-1740071	8.05%
YM-YWHA of Boro Park	11-1630917	0.10%
JCC of Mid-Westchester	13-3617061	0.77%
YM-YWHA of Washington Heights & Inwood	13-1635308	1.02%
YM-YWHA of the Bronx-Riverdale	13-1740407	0.86%
Federation of Employment and Guidance Services	13-1624000	<u>0.22%</u>
		100.00%

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Actuarial Cost Method

Attribution Method: Aggregate Cost Method

The ultimate cost of a pension plan is the total amount needed to provide benefits for plan members and beneficiaries and to pay the expenses of administering the plan. Pension costs are met by contributions and by any investment return on plan assets.

Ultimate Cost	=	Benefits Paid	+	Expenses Incurred	-	Investment Return
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The true cost of a pension plan will ultimately be determined by the excess of benefits actually paid and the expenses incurred in its administration over investment income earned on monies set aside for its funding. Thus, the ultimate cost of a plan cannot be known until the last payment has been made to its last participant. The actuarial cost method is the technique adopted by the actuary for establishing the amount and incidence of annual actuarial costs. The actuarial cost method determines the portion of the ultimate cost of a pension plan, which should be allocated to each plan year (known as the normal cost). The cost method is thus a budgeting tool, which helps to ensure that the pension plan will be adequately and systematically funded.

The annual costs for a pension plan can be determined using any one of several actuarial cost methods. The methods differ in how much of the ultimate cost of the plan is assigned to each prior year, the current year and to each future year. Although the ultimate cost for a pension plan will be determined not by the cost method but by the benefits and expenses which become payable and the earnings which are obtained on the investments of the plan, the pattern of annual contributions from year to year and the rate of funding for the benefits will vary with the choice of actuarial cost method. In addition, the choice of actuarial assumptions for a given actuarial cost method will affect the current level of contributions and pattern of future contributions.

The actuarial cost method used in the valuation is the Aggregate Cost Method. Under this method, the normal cost is calculated as a level percentage of payroll by taking the present value of benefits minus the plan assets and present value of employee contributions and spreading the excess which is the present value of future normal cost (PVFNC) over the present value of future payroll (PV comp) of the participants.

Under this method, gains and losses are spread out over time through the normal cost.

Asset Valuation Method:

Funding: Fair Market Value of Assets.

PPA: 2 year (3-point) Average Value of Assets as permitted under IRS Notice 2009-22, not less than 90% nor greater than 110% of the Adjusted Market Value of Assets on the valuation date.

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Data

Census Data: October 1, 2021 valuation data

Valuation Pay: October 1, 2021 rates of pay for Union Participants and actual W-2 compensation for the plan year ending September 30, 2021 for Non-Union Participants.

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Assumptions

Economic Assumptions

Interest Rates:

Funding: 7.00%, compounded annually.

FASB ASC Topic 960: 7.00%, compounded annually.

Rationale: Same as the Expected Return on Assets. In developing the investment return assumption, we reviewed the Plan's historical investment performance along with forward-looking data such as projections of inflation and total return growth as provided by the UJA's Chief Investment Officer. Mean returns, standard deviations and correlations between investment categories were determined and used in the investment return assumption in conjunction with the historical and projected information.

Current Liability: 6.11% compounded annually

PPA without Stabilization: Segment Rates with four-month look-back

Segment 1 Interest Rate:	1.27%
Segment 2 Interest Rate:	2.77%
Segment 3 Interest Rate:	3.45%

PPA with Stabilization (reflects ARPA):

Segment 1 Interest Rate:	4.75%
Segment 2 Interest Rate:	5.36%
Segment 3 Interest Rate:	6.11%

Rationale: The interest rates for Current Liability and PPA with and without Stabilization are prescribed under IRS regulations. These rates are based on the plan sponsor's interest rate election method.

PBGC: 7.00%, compounded annually

Rationale: Effective October 1, 2019, PBGC interest rate is the same as funding per Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act).

CPI: 2.75%, compounded annually. This assumption represents an estimate of future experience and is based in part on observations of estimates inherent in market data.

Rationale: This assumption reflects long-term historical information as well as the actuary's view of future inflation trends.

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Salary Increases: 4.00% per year, compounded annually. This is also used for the present value of future payroll. The assumption represents an estimate of future experience.

Rationale: The salary scale assumption was developed based on the current economic environment and discussions with UJA-Federation, which included review of their business prospects, expectations of productivity, and their compensation policies. It was also selected based on the 2022 Experience Study.

Employee Contribution Interest Crediting Rate: The ultimate employee contribution crediting rate is assumed to be at 3.50%. The current rate grades into the ultimate rate by increasing 25 basis points per year. The current rate as of October 1, 2021 is 1.09%. This assumption represents an estimate of future experience.

Rationale: The Year 0 interest crediting rate is based on the actual October 2021 120% Federal Mid-Term Rate of 1.09%. All subsequent interest crediting rates are assumed to increase by 25 basis points per year until it reaches the ultimate rate of 3.50%. The ultimate rate is set to be 50 basis points less than the 30-year Treasury rate.

Cash Balance Account Interest Crediting Rate: The ultimate cash balance crediting rate is assumed to be at 4.00%. The current rate grades into the ultimate rate by increasing 25 basis points per year. The current rate as of October 1, 2021 is 2.32%.

Rationale: The Year 0 interest crediting rate is based on the actual May 2021 30-Year Treasury Securities rate of 2.32%. All subsequent interest crediting rates are assumed to increase by 25 basis points per year until it reaches the ultimate rate of 4.00%. For the ultimate rate, we utilized the average yield of the 30-year Treasury Bond in the Blue Chip Financial Forecasts report.

Maximum Benefit: The maximum benefit for funding purposes is \$230,000 in 2022.

Maximum Compensation: The maximum compensation for funding purposes is \$290,000 in 2022.

Covered Compensation: It is assumed that the Federal Social Security Taxable Wage Base will increase at the rate of 2.75% per annum.

Rationale: See CPI

Administrative Expenses: \$1,300,000 at end of year for October 1, 2021 plan year.

Rationale: General administrative expenses plus PBGC premiums for the plan year; rounded to nearest hundred thousand.

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Demographic Assumptions

Mortality:

Funding, FASB ASC Topic 960, and PBGC: PRI-2012 Total Employee/Retiree Mortality Tables with mortality improvement scale MP-2021 on a generational basis. The PRI-2012 Contingent Mortality Tables were reflected for beneficiaries.

Rationale: The plan is not large enough to develop a credible mortality table based exclusively on plan experience. We have relied on the above mentioned published mortality table in which credible mortality experience was analyzed. We believe the mortality assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains and losses over the measurement period.

Change in Assumptions: As of October 1, 2021, the mortality improvement scale was changed from MP-2020 to MP-2021.

Current Liability and PPA: The IRS 2021 Static Mortality Tables for males and females, as promulgated by the IRS for plan years beginning in 2021. (Previously, IRS 2020 Static Mortality Tables for males and females, as promulgated by the IRS for plan years beginning in 2020).

Rationale: This assumption is a prescribed assumption, set by the Internal Revenue Code Section 430. The plan sponsor has elected the mortality assumption described above from a range of available prescribed assumptions.

Withdrawal:

Current: Sample rates are illustrated below:

Age	Rate
<25	24.0%
25	22.0%
30	20.0%
35	17.0%
40	13.0%
45	12.0%
50	11.0%

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55	10.0%
60	8.0%

Prior: Sample rates are illustrated below:

Age	Rate
<25	30.0%
25	22.0%
30	18.0%
35	15.0%
40	11.0%
45	10.0%
50	9.0%
55	8.0%
60	8.0%

Rationale: We have reviewed the plan's historical experience to develop the assumption. As per our 2022 Experience Study, this selected assumption is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Disability: None.

Rationale: The number of covered participants is not large enough to have credible experience for disability. Since there are only a few disabled participants in the valuation data as of the valuation date, no disability rates were assumed.

Retirement:

Current : Rates are illustrated below.

Age	Rate
55-59	2.0%
60-61	3.0%

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62-64	5.0%
65-72	15.0%
73-79	20.0%
80	100.0%

Prior : Rates are illustrated below.

Age	Rate	Additional Assumptions
55-59	5.0%	10% to commence immediately and 90% deferred commencement to 65
60-61	5.0%	50% to commence immediately and 50% deferred commencement to 65
62-64	5.0%	
65	12.0%	
66-69	10.0%	
70-72	15.0%	
73-79	15.0%	
80	100.0%	

Rationale: We have reviewed the plan's historical experience to develop the assumption. As per our 2022 Experience Study, this selected assumption is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Marriage Assumption for preretirement death benefit: 80% of participants assumed to be married with females 3 years younger than males.

Rationale: The number of covered participants is not large enough to have credible experience for preretirement deaths. As per our 2022 Experience Study, we believe the marriage assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

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Form of Payment: Life Annuity for benefits earned under the Final average pay component and Lump Sum for benefits earned under the Cash balance component.

Rationale: As per our 2022 Experience Study, we believe the form of payment assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Lump Sum Election Rates:

Actives: For participants who terminate with cash balance benefits only, 60% will elect to receive their lump sum at termination and 40% will defer their lump sum until age 65.

For participants who terminate or retire with final average pay and cash balance benefits, 100% will receive their lump sum at termination or retirement.

Terminated Vested (TV): For TVs with cash balance benefits only, 10% will elect to receive their lump sum at the valuation date and 90% will defer their lump sum until age 65.

For TVs with final average pay and cash balance benefits, 100% will defer their lump sum until age 65.

Rationale: As per our 2022 Experience Study, we believe the lump sum election rates assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Terminated Vested Liability: A 50% adjustment factor has been applied to the liability for terminated vested participants ages 70 and above.

Rationale: Per Section 19.5 of the Plan document, terminated vested participants currently over age 70 may be removed from the Plan if they cannot be located after five years. Since each of these participants may be at different stages in the five year address location process, it is suggested removing 50% of their liability from the valuation liability, but not the headcount for PBGC purposes.

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Final Average Pay Plan

The actuarial valuation was prepared in accordance with the provisions of the plan, a summary of which is presented below. The summary describes the principal provisions only and is not intended to be authoritative. For questions about specific benefits, please refer to the plan document.

Basic Information

Plan Name: Retirement Plan for Employees of United Jewish Appeal – Federation of Jewish Philanthropies of New York Inc. and Affiliated Agencies and Institutions.

Effective Date of Plan: January 1, 1951.

EIN/PN: 51-0172429/333

Effective Date of Latest Amendment: October 1, 2019.

Plan Year: October 1 – September 30.

Union Eligibility: If hired before May 1, 2010, an employee is eligible on date of employment, provided the participant makes the required contributions.

If hired on or after May 1, 2010, an employee is eligible to participate in a cash balance component on the first day of the October or April coinciding with or following the date on date of employment, provided the participant makes the required contributions.

Non-Union Eligibility: If hired before May 1, 2010 all employees are eligible who are age 21 with 1 year of service.

If hired on or after May 1, 2010, all employees are eligible to participate in a cash balance component on the first day of the October or April coinciding with the date on which they complete 1,000 Hours of Service, provided they are age 21 with 1 year of service.

Union Credited Benefit Service: A participant is credited with one month of Service for each month in which he completes at least one Hour of Service, provided he made the required contributions.

Union Credited Benefit Service is frozen as of September 30, 2019.

Non-Union Credited Benefit Service: A Plan Year during which an Eligible Employee completes 1,000 Hours of Service.

Non-Union Credited Benefit Service is frozen as of September 30, 2017.

Union Vesting Service: Each twelve month period of Service beginning on an Employee's Employment Commencement Date.

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Non-Union Vesting Service: A Plan Year during which an individual completes at least 1,000 Hours of Service.

Union Compensation: Pay rate at the beginning of the Plan Year.

For the plan year ending September 30, 2019, the Union Compensation is limited to \$275,000.

Non-Union Compensation: Total pay in the Plan Year.

For the plan year ending September 30, 2017, compensation is limited to \$265,000.

Final Average Earnings: The average of the highest 5 consecutive years of compensation out of the last 10 years of service. As of September 30, 2017, Final Average Earnings is frozen for Non-Union Participants. As of September 30, 2019, Final Average Earnings is frozen for Union Participants.

Average Social Security Wage Base: Average of the taxable wage bases in effect for each calendar year during a 35-year period that ends with the last day of the calendar year in which the employee attains Social Security Retirement Age. The taxable wage base for all calendar years beginning after the first day of the Plan Year is the base in effect as of the beginning of the Plan Year. As of September 30, 2017, Average Social Security Wage Base is frozen for Non-Union Participants.

Union Employee Contributions: Employees are required to contribute 1 percent of the first \$9,000 of their regular yearly compensation plus 4 percent of any excess for each year of participation. Union employees cease to contribute under the FAP formula effective October 1, 2019.

Non-Union Employee Contributions: Employees are not required to contribute to the plan.

Benefit Formulas and Eligibilities

Normal Retirement Eligibility: The first day of the month coincident with or next following the attainment of age 65 and the completion of 5 Years of Service.

Union Benefit Formula (Union FAP): Beginning October 1, 2010, the amount of yearly income at age 65 equals 1.305% of the first \$9,000 of Final Average Earnings plus 1.665% of any excess of the Final Average Earnings over \$9,000, times Credited Service.

However, for a participant in the Plan before October 1, 2010, the benefit will never be less than the benefit determined as of September 30, 2010 adjusted to reflect the Final Average Earnings as of the date of termination.

Under the prior formula, the amount of yearly income at age 65 equals 1.45% of the first \$9,000 of Final Average Earnings plus 1.85% of any excess of the Final Average Earnings over \$9,000, times Credited Service as of September 30, 2010.

As of September 30, 2019, the Union FAP Benefit Formula is frozen for Union participants.

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Non-Union Benefit Formula (NU FAP): Beginning October 1, 2010, the amount of yearly income at age 65 equals the sum of .90% of Final Average Earnings plus .45% of any excess of the Final Average Earnings over the Social Security Average Wage Base times Credited Benefit Service (1st 15 years), plus 1.17% of Final Average Earnings times Credited Benefit Service (in excess of 15 years), plus .585% of any excess of the Final Average Earnings over the Social Security Average Wage Base times Credited Benefit Service (in excess of 15 years, maximum 25 years applied).

However, for a participant in the Plan before October 1, 2010, the benefit will never be less than the benefit determined as of September 30, 2010 adjusted to reflect the Final Average Earnings and Average Social Security Wage Base as of the date of termination.

Under the prior formula, the amount of yearly income at age 65 equals the sum of 1.00% of Final Average Earnings plus .50% of any excess of the Final Average Earnings over the Social Security Average Wage Base times Credited Benefit Service as of September 30, 2010 (1st 15 years), plus 1.30% of Final Average Earnings times Credited Benefit Service as of September 30, 2010 (in excess of 15 years), plus .65% of any excess of the Final Average Earnings over the Social Security Average Wage Base times Credited Benefit Service as of September 30, 2010 (in excess of 15 years, maximum 20 years applied).

As of September 30, 2017, the Non-Union FAP Benefit Formula is frozen for Non-Union participants.

Minimum Benefit: For employees who were participants in the plan on September 30, 1989, a minimum benefit is provided. The minimum is equal to (a) the participant's accrued benefit through September 30, 1989 under the Plan as in effect on September 30, 1989, based on Credited Benefit Service and Final Average Earnings at that time, plus (b) a benefit calculated using the current formula above, based on Credited Benefit Service Earned after October 1, 1989 and Final Average Earnings at time of retirement, or separation from employment.

****NOTE**** For Non-Union participants, Credited Benefit Service earned through September 30, 1989 will be taken into account when determining whether to use the formula that applies to the first 15 years or the formula that applies for Credited Benefit Service in excess of 15 years.

Early Retirement Eligibility: The first day of the month coincident or next following attainment of age 50 and the completion of 5 Years of Vesting Service.

Early Retirement Benefit: Calculated in the same manner as described in Normal Retirement above, based on service and salary history at actual retirement date reduced for each month by which the Early Retirement Date precedes the Normal Retirement Date.

The early retirement reduction factors are as follows:

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Age at Early Retirement	Reduction Factors
60 - 64	100% less 6% per year below 65
59	63 1/3%
55 - 58	63 1/3 % less 3 1/3% per year below 59
Below age 55	Actuarial Equivalent

Disability Retirement Eligibility: Upon proof of disability all participants are eligible for a disability benefit.

Disability Retirement Benefit: A participant who becomes disabled prior to completing five years of Service will be entitled to receive a disability benefit equal to their accrued benefit actuarially reduced for commencement prior to age 65.

A participant who has completed 5 years of Service will be entitled to receive a disability benefit equal to their accrued benefit unreduced for commencement prior to age 65.

Vested Termination Eligibility: 100% after 5 Years of Vesting Service

Vested Termination Benefit: Accrued benefit payable at Normal Retirement. Employees who terminate with less than 5 years of vesting service and have made contributions will receive a refund of their contributions with interest.

Pre-Retirement Surviving Spouse Coverage Eligibility: Five Years of Vesting Service.

Pre-Retirement Surviving Spouse Coverage Benefit: If a married participant dies, the benefit payable to the spouse is the benefit that would have been payable had the participant retired just prior to his death and elected a Qualified Joint and Survivor benefit. If a member is not married, the death benefit shall be a return of employee contributions with interest.

For Non-Union participants, effective October 1, 2010, the spouse's benefit will not be less than the actuarial equivalent of 50% of the lump sum value of the accrued benefit earned the day before the participant's death and the spouse will have the option of receiving the lump sum payment in lieu of the monthly payments. If the participant dies and is not married, the estate will receive a one-time lump sum payment amount equal to 50% of the value of the accrued benefit earned the day before the participant's death.

Deferred Retirement Eligibility: Retirement after Normal Retirement Date.

Non-Union Deferred Retirement Benefit: If a Participant has attained Normal Retirement Date on or before December 31, 2012, the greater of the accrued benefit as of the termination date and the actuarial equivalent benefit as of the normal retirement date and each plan year end thereafter. If a

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Participant has not attained his Normal Retirement Date prior to January 1, 2013, the greater of the accrued benefit as of the termination date and the actuarial equivalent benefit as December 31, 2012.

Union Deferred Retirement Benefit: If a Participant has attained Normal Retirement Date on or before May 31, 2014, the greater of the accrued benefit as of the termination date and the actuarial equivalent benefit as of the normal retirement date and each plan year end thereafter. If a Participant has not attained his Normal Retirement Date prior to June 1, 2014, the greater of the accrued benefit as of the termination date and the actuarial equivalent benefit as May 31, 2013.

Normal Form of Benefit: Life Annuity with a Modified Cash Refund. A participant that is married must take the benefit in the form of an actuarial equivalent Joint and 50% Survivor benefit unless the spouse provides written consent to waive the Joint and 50% Survivor benefit.

Optional Forms of Benefits:

Life Annuity

50% Joint and Survivor, 66 2/3% Joint and Survivor, 75% Joint and Survivor, 100% Joint and Survivor, Modified Cash Refund

50% Joint and Survivor w/ Modified Cash Refund, 66 2/3% Joint and Survivor w/ Modified Cash Refund, 75% Joint and Survivor w/ Modified Cash Refund, 100% Joint and Survivor w/ Modified Cash Refund

10 Year Certain and Life, 10 Year Certain and Life w/ 50% Joint and Survivor, 10 Year Certain and Life w/ 66 2/3% Joint and Survivor, 10 Year Certain and Life w/ 75% Joint and Survivor, 10 Year Certain and Life w/ 100% Joint and Survivor

15 Year Certain and Life, 15 Year Certain and Life w/ 50% Joint and Survivor, 15 Year Certain and Life w/ 66 2/3 Joint and Survivor, 15 Year Certain and Life w/ 75% Joint and Survivor, 15 Year Certain and Life w/ 100% Joint and Survivor.

Full Cash Refund

The normal form of the benefit is converted to an optional form of benefit based on the Plan's definition of Actuarial Equivalence.

For purposes of Actuarial Equivalence, the Plan uses the 1983 Group Annuity Mortality Table projected to 1988 and set back four (4) years and an interest rate of 9.5%.

Maximum Benefit: The maximum annual benefit is limited as required by IRC Section 415(b). The limit for the Plan Year ending September 30, 2022 is \$230,000.

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Cash Balance Plan

The actuarial valuation was prepared in accordance with the provisions of the plan, a summary of which is presented below. The summary describes the principal provisions only and is not intended to be authoritative. For questions about specific benefits, please refer to the plan document.

Basic Information

Plan Name: Retirement Plan for Employees of United Jewish Appeal – Federation of Jewish Philanthropies of New York Inc. and Affiliated Agencies and Institutions.

Effective Date of Plan: January 1, 1951.

EIN/PN: 51-0172429/333

Effective Date of Latest Amendment: October 1, 2019.

Plan Year: October 1 – September 30.

Union Eligibility: If hired on or after May 1, 2010, an employee is eligible to participate in a cash balance component on the first day of the October or April coinciding with or following the date on date of employment, provided the participant makes the required contributions and have one year of service.

Union Employees hired prior to May 1, 2010 are eligible to participate in the cash balance component as of October 1, 2019.

Non-Union Eligibility: If hired on or after May 1, 2010, all employees are eligible to participate in a cash balance component on the first day of the October or April coinciding with the date on which they complete 1,000 Hours of Service, provided they are age 21 with 1 year of service.

Non-Union Employees hired prior to May 1, 2010 are eligible to participate in a cash balance component as of October 1, 2017.

Union Credited Benefit Service: A participant is credited with one month of Service for each month in which he completes at least one Hour of Service, provided he made the required contributions.

Non-Union Credited Benefit Service: A Plan Year during which an Eligible Employee completes 1,000 Hours of Service.

Union Vesting Service: Each twelve month period of Service beginning on an Employee's Employment Commencement Date.

Non-Union Vesting Service: A Plan Year during which an individual completes at least 1,000 Hours of Service.

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Union Compensation: Pay rate at the beginning of the Plan Year.

Non-Union Compensation: Total pay in the Plan Year.

For the plan year ending September 30, 2022, compensation is limited to \$290,000.

Union Employee Contributions: Employees are required to contribute 3 percent of their annual base pay rate on October 1st of each year. All Union Employees will have a one-time election opportunity to elect to contribute 2% or 3% of Union Compensation beginning October 1, 2019.

Non-Union Employee Contributions: Employees are not required to contribute to the plan.

Accrued Benefit: The Participant's Cash Balance Account at the time of determination.

Benefit Formulas and Eligibilities

Normal Retirement Eligibility: The first day of the month coincident with or next following the attainment of age 65 and the completion of 3 Years of Service.

Union Benefit Formula: Retirement benefit equal to the Accrued Benefit. For participants in Union FAP formula and hired prior to May 1, 2010, retirement benefit equal to frozen Union FAP benefit as of September 30, 2019 plus the Accrued Benefit under the Union Cash balance component after October 1, 2019.

Union Cash Balance Account: The initial Cash Balance Account when one becomes a participant in the Plan is equal to zero. As of the last day of each Plan Year (September 30) the Cash Balance Account will be credited with a Pay Credit for that Plan Year, that the participant made the required employee contribution. In addition, the Cash Balance Account will be credited with an Interest Credit on the last day of each plan year based on the value of the Cash Balance Account as of the first day of that plan year.

Union Pay Credit: Equal to 6% of the participant's annual rate of pay on October 1st for that Plan Year. Starting October 1, 2019, equal to 5% if contributes 2% or 6% if contributes 3% of the participant's annual rate of pay on October 1st for that Plan Year.

Union Employees hired prior to May 1, 2010 who are age 50 with at least 10 years of Vesting Service as of September 30, 2019, will receive an additional pay credit equal to 2% of the participant's annual rate of pay on October 1st for that Plan Year.

Union Interest Crediting Rate: Equal to the 30 year Treasury bond for the May preceding the beginning of each Plan Year.

Non-Union Benefit Formula: Retirement benefit equal to the Accrued Benefit. For participants in NU FAP formula and hired prior to May 1, 2010, retirement benefit equal to frozen NU FAP benefit as of

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions

EIN/PN: 51-0172429/333

Attachment to 2021 Form 5500

Schedule B, line 6 – Summary of Plan Provisions

September 30, 2017 plus the Accrued Benefit under the Non-Union Cash balance component after October 1, 2017.

Non-Union Cash Balance Account: The initial Cash Balance Account when one becomes a participant in the Plan is equal to zero. As of the last day of each Plan Year (September 30) the Cash Balance Account will be credited with a Pay Credit for that Plan Year, provided the participant is credited with a year of service. In addition, the Cash Balance Account will be credited with an Interest Credit on the last day of each plan year based on the value of the Cash Balance Account as of the first day of that plan year.

Non-Union Pay Credit: Equal to 3% of the participant's Compensation for that Plan Year.

Non-Union Employees hired prior to May 1, 2010 who are age 50 with at least 10 years of Vesting Service as of September 30, 2017, will receive an additional pay credit equal to 2% of the participant's Compensation for that Plan Year (5% total).

Non-Union Interest Crediting Rate: Equal to the 30 year Treasury bond for the May preceding the beginning of each Plan Year.

Early Retirement Eligibility: The first day of the month coincident or next following attainment of age 50 and the completion of 3 Years of Vesting Service.

Early Retirement Benefit: Accrued Benefit as of the Early Retirement Date.

Disability Retirement Eligibility: Upon proof of disability all participants are eligible for a disability benefit.

Disability Retirement Benefit: A participant who becomes disabled prior to completing three years of Service will become immediately 100% vested in the Cash Balance Account. The Accrued Benefit commences on the first day of the month following termination of service.

Vested Termination Eligibility: 100% after 3 Years of Vesting Service

Vested Termination Benefit: Vested Accrued Benefit as of the date of termination. Employees who terminated with less than 3 Years of Vesting Service and have made contributions will receive a refund of their contributions with interest.

Pre-Retirement Surviving Spouse Coverage Eligibility: Three Years of Vesting Service.

Pre-Retirement Surviving Spouse Coverage Benefit: A Preretirement Survivor Annuity that is Actuarial Equivalent of the Participant's vested Accrued Benefit shall be paid to the Eligible Spouse of the Participant, if the Participant dies before commencement of payment of his Retirement Benefit.

Deferred Retirement Eligibility: Retirement after Normal Retirement Date.

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions

EIN/PN: 51-0172429/333

Attachment to 2021 Form 5500

Schedule B, line 6 – Summary of Plan Provisions

Deferred Retirement Benefit: Accrued Benefit as of the Participant's actual retirement date.

Normal Form of Benefit: Life Annuity that is equal to the actuarial equivalent of the Accrued Benefit. A participant that is married must take the benefit in the form of an actuarial equivalent Joint and 50% Survivor benefit unless the spouse provides written consent to waive the Joint and 50% Survivor benefit.

Optional Forms of Benefits:

Life Annuity that is equal to the actuarial equivalent of the Accrued Benefit

50% Joint and Survivor, 66 2/3% Joint and Survivor, 75% Joint and Survivor, 100% Joint and Survivor, Modified Cash Refund

50% Joint and Survivor w/ Modified Cash Refund, 66 2/3% Joint and Survivor w/ Modified Cash Refund, 75% Joint and Survivor w/ Modified Cash Refund, 100% Joint and Survivor w/ Modified Cash Refund

10 Year Certain and Life, 10 Year Certain and Life w/ 50% Joint and Survivor, 10 Year Certain and Life w/ 66 2/3% Joint and Survivor, 10 Year Certain and Life w/ 75% Joint and Survivor, 10 Year Certain and Life w/ 100% Joint and Survivor

15 Year Certain and Life, 15 Year Certain and Life w/ 50% Joint and Survivor, 15 Year Certain and Life w/ 66 2/3% Joint and Survivor, 15 Year Certain and Life w/ 75% Joint and Survivor, 15 Year Certain and Life w/ 100% Joint and Survivor.

Full Cash Refund

Single Lump Sum (Equal to Accrued Benefit)

The normal form of the benefit is converted to an optional form of benefit based on the Plan's definition of Actuarial Equivalence.

For purposes of Actuarial Equivalence, the mortality table shall be the Applicable Mortality Table, as prescribed by the Secretary of the Treasury pursuant to Section 417(e)(3)(A)(ii)(I) of the Code, and the interest rate shall be the Applicable Interest Rate, as prescribed by the Secretary of the Treasury pursuant to section 417(e)(3)(A)(ii)(II) of the Code with the stability period being the Plan Year and the look-back month being May preceding the stability period.

Maximum Benefit: The maximum annual benefit is limited as required by IRC Section 415(b). The limit for the Plan Year ending September 30, 2022 is \$230,000.

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 6b – Description of Weighted Average Retirement Age

The assumed rates of retirement listed below indicate what percentage of the surviving lives at the specified age are assumed to retire. The Weighted Average Retirement Age is determined by calculating the average age at retirement of a 100 life population retiring in accordance with the assumed rates.

(1) Assumed Retirement Age	(2) Assumed Rate of Retirement	(3) Lives Per 100 Retiring *	(4) Weighted Retirement Age [(1) x (3)]/100
55	2%	2.0	1.10
56	2%	2.0	1.10
57	2%	1.9	1.09
58	2%	1.9	1.09
59	2%	1.8	1.09
60	3%	2.7	1.63
61	3%	2.6	1.60
62	5%	4.3	2.64
63	5%	4.0	2.55
64	5%	3.8	2.46
65	15%	10.9	7.11
66	15%	9.3	6.14
67	15%	7.9	5.29
68	15%	6.7	4.57
69	15%	5.7	3.94
70	15%	4.9	3.40
71	15%	4.1	2.93
72	15%	3.5	2.52
73	20%	4.0	2.90
74	20%	3.2	2.35
75	20%	2.5	1.91
76	20%	2.0	1.55
77	20%	1.6	1.25
78	20%	1.3	1.02
79	20%	1.0	0.82
80	100%	4.2	3.33
Weighted Average Retirement Age [sum of column (4)]:			67.37

* Column (3) = Column (2) x [number of lives not yet retired]

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 8c – Schedule of Active Participant Data

Summary of Active Participants by Age and Service

Number of Participants by Age and Service Groups

Age	Years of Credited Service										Total
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	10	122	3	-	-	-	-	-	-	-	135
25-29	61	354	46	-	-	-	-	-	-	-	461
30-34	57	381	186	4	-	-	-	-	-	-	628
35-39	35	290	195	38	-	-	-	-	-	-	558
40-44	32	252	177	65	12	1	-	-	-	-	539
45-49	32	215	166	67	36	1	-	-	-	-	517
50-54	41	216	175	78	55	14	5	-	-	-	584
55-59	45	231	170	74	49	24	20	1	-	-	614
60-64	40	157	148	102	68	41	33	3	1	-	593
65-69	25	95	82	71	50	24	24	4	2	-	377
70&Up	11	44	37	29	24	13	17	1	1	-	177
Total	389	2,357	1,385	528	294	118	99	9	4	-	5,183+

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 8c – Schedule of Active Participant Data

Average Compensation** by Age and Service Groups											
Age	Years of Credited Service										Average
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	*	19,425	*	-	-	-	-	-	-	-	20,137
25-29	29,055	25,155	21,470	-	-	-	-	-	-	-	25,303
30-34	37,159	36,164	26,610	*	-	-	-	-	-	-	33,497
35-39	37,786	34,677	28,246	37,150	*	-	-	-	-	-	32,793
40-44	39,368	35,211	35,243	31,761	*	*	-	-	-	-	35,422
45-49	34,182	36,822	38,009	41,385	47,137	*	-	-	-	-	38,359
50-54	35,611	38,571	39,870	48,495	38,442	55,959	*	-	-	-	40,837
55-59	35,623	31,003	38,437	37,660	39,286	13,672	49,866	*	-	-	34,918
60-64	38,768	32,815	33,059	30,772	33,348	30,433	36,421	*	*	-	33,362
65-69	35,723	32,157	43,555	55,532	42,092	55,234	32,027	*	*	-	43,301
70&Up	*	27,428	37,337	27,339	33,970	*	*	*	*	-	33,341
Average	35,334	32,593	34,188	39,551	39,269	38,293	39,843	*	*	-	34,720

+ Includes 823 suspended participants as of October 1, 2021.

++ Based on W-2 compensation from October 1, 2020 to September 30, 2021 for non-union participants and October 1, 2021 base pay rates for union participants.

* If there are fewer than 20 participants in a cell, the average compensation is not reported.

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 8c – Schedule of Active Participant Data

Average Cash Balance Account by Age and Service Groups

Age	Years of Credited Service										Average
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	*	508	*	-	-	-	-	-	-	-	542
25-29	2,865	1,894	4,517	-	-	-	-	-	-	-	2,284
30-34	3,230	3,285	7,299	*	-	-	-	-	-	-	4,564
35-39	3,378	3,709	9,015	9,854	*	-	-	-	-	-	5,961
40-44	3,405	3,810	9,755	11,169	*	*	-	-	-	-	6,744
45-49	3,302	3,595	10,644	10,902	9,292	*	-	-	-	-	7,186
50-54	3,398	4,107	10,746	12,886	10,596	12,421	*	-	-	-	8,257
55-59	3,261	3,750	9,898	12,418	12,811	15,190	15,843	*	-	-	8,050
60-64	3,588	3,309	9,311	11,765	10,654	15,275	13,483	*	*	-	8,677
65-69	2,817	3,437	10,343	16,206	13,038	16,324	24,655	*	*	-	11,174
70&Up	*	2,156	6,652	12,093	11,745	*	*	*	*	-	8,266
Average	3,174	3,177	9,285	12,365	11,266	14,723	17,752	*	*	-	6,802

* If there are fewer than 20 participants in a cell, the average cash balance account is not reported.

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 3 – Contributions made to the plan for the
plan year by employer(s) and employees

Date (MM-DD-YYY)	Amount paid by employer(s)	Amount paid by employee(s)
10/31/2021		\$68,777
11/30/2021		\$85,837
12/30/2021	\$3,750,000	\$77,859
1/31/2022		\$83,654
2/28/2022		\$93,896
3/21/2022	\$3,750,000	
3/31/2022		\$92,683
4/30/2022		\$80,465
5/31/2022	\$2,368,678	\$73,904
6/30/2022		\$85,171
7/8/2022	\$2,207,831	
7/28/2022	\$2,207,831	
7/31/2022		\$75,167
8/31/2022	\$2,207,830	\$63,560
9/28/2022	\$2,207,830	
9/30/2022		\$87,789
10/28/2022	\$2,207,830	\$5,584
11/30/2022	\$624,661	
12/29/2022	\$3,936	
6/14/2023	\$49,223	
6/15/2023	\$1,495,459	
Totals	\$23,081,109	\$974,346

Retirement Plan for Employees of UJA – Federation of Jewish Philanthropies of NY, Inc.
and Affiliated Agencies and Institutions
EIN/PN: 51-0172429/333
Attachment to 2021 Form 5500
Schedule B, line 11 – Justification for Change in Actuarial Assumptions

Changes in Actuarial Assumptions

1. The current liability and PPA mortality tables were changed to the IRS 2021 Static Mortality Tables for males and females, as promulgated by the IRS for plan years beginning in 2021.
2. For funding, FASB ASC Topic 960, and PBGC purposes, the mortality improvement scale was changed from MP-2020 to MP-2021.
3. The withdrawal rates and retirement rates were updated and lump sum election rates were added pursuant to our 2022 Experience Study.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 10/01/2021 and ending 09/30/2022

▶ **Round off amounts to nearest dollar.**

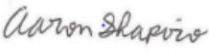
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Retirement Plan for Employees of United Jewish	B Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF United Jewish Appeal-Federation of Jewish Philanthropies of NY	D Employer Identification Number (EIN) 51-0172429
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>10</u> Day <u>1</u> Year <u>2021</u>	
2 Assets:	
a Market value	2a 563,875,446
b Actuarial value	2b 507,487,901
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	4,279 361,644,869 361,644,869
b For terminated vested participants.....	4,336 138,463,896 138,463,896
c For active participants	5,183 143,547,974 146,825,105
d Total.....	13,798 643,656,739 646,933,870
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 5.59 %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a 6,500,245
b Expected plan-related expenses	6b 1,214,953
c Total (line 6a + line 6b)	6c 7,715,198

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		7/14/2023
	Signature of actuary	Date
Aaron Shapiro	Type or print name of actuary	23-07290
		Most recent enrollment number
Milliman, Inc.	Firm name	(646) 473-3000
		Telephone number (including area code)
One Pennsylvania Plaza 38th Floor New York	Address of the firm	
	NY 10119	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2021
v. 210624

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of _____%	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.74</u> %		
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections		
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	78.44%
15 Adjusted funding target attainment percentage	15	%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)		18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
5.36 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

4

22 Weighted average retirement age**22**

67

23 Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☐ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☐ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.**27**

1

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**28** Unpaid minimum required contributions for all prior years**28****29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)**29****30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29)**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c)**31a**

7,715,198

b Excess assets, if applicable, but not greater than line 31a**31b****32** Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment**b** Waiver amortization installment**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)**34**

7,715,198

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

36 Additional cash requirement (line 34 minus line 35)**36**

7,715,198

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37****38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b****39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)**39**

7,715,198

40 Unpaid minimum required contributions for all years**40**

7,715,198

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☒ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☒ 2009 ☒ 2010 ☐ 2011

**SCHEDULE B
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974, referred to as ERISA, except when attached to Form 5500-EZ and, in all cases, under section 6059(a) of the Internal Revenue Code, referred to as the Code.

▶ **Attach to Form 5500 or 5500-EZ if applicable.**▶ **See separate instructions.**

Official Use Only

OMB No. 1510-0110

2007 2021**This Form is Open to Public
Inspection (except when
attached to Form 5500-EZ).**For calendar plan year ~~2007~~ or fiscal plan year beginning **2021****10/01/2021**

and ending

09/30/2022▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Retirement Plan for Employees of UJA-Federation of Jewish Philanthropies	B Three-digit plan number ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ United Jewish Appeal-Federation of Jewish Philanthropies	D Employer Identification Number 51-0172429
E Type of plan: (1) ☐ Multiemployer (2) ☐ Single-employer (3) ☒ Multiple-employer	F ☐ 100 or fewer participants in prior plan year

Part I Basic Information (To be completed by all plans)**1a** Enter the actuarial valuation date: Month **10** Day **1** Year **2021****b** Assets:

(1) Current value of assets	b(1)	564,082,431
(2) Actuarial value of assets for funding standard account	b(2)	564,082,431
c (1) Accrued liability for plans using immediate gain methods	c(1)	
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	c(2)(a)	
(b) Accrued liability under entry age normal method	c(2)(b)	549,985,811
(c) Normal cost under entry age normal method	c(2)(c)	8,367,476

Statement by Enrolled Actuary (see instructions before signing):

To the best of my knowledge, the information supplied in this schedule and on the accompanying schedules, statements, and attachments, if any, is complete and accurate, and in my opinion each assumption, used in combination, represents my best estimate of anticipated experience under the plan. Furthermore, in the case of a plan other than a multiemployer plan, each assumption used (a) is reasonable (taking into account the experience of the plan and reasonable expectations) or (b) would, in the aggregate, result in a total contribution equivalent to that which would be determined if each such assumption were reasonable; in the case of a multiemployer plan, the assumptions used, in the aggregate, are reasonable (taking into account the experience of the plan and reasonable expectations).

**SIGN
HERE***Aaron Shapiro*

Signature of actuary

7/14/2023

Date

Aaron Shapiro

Type or print name of actuary

G 23-07290

Most recent enrollment number

Milliman, Inc.

Firm name

(646) 473-3000

Telephone number (including area code)

One Pennsylvania Plaza, 38th Floor**New York****NY 10119**

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions. ☐**For Paperwork Reduction Act Notice and OMB Control Numbers,
see the instructions for Form 5500 or 5500-EZ.****Schedule B (Form 5500) 2007**

Schedule B (Form 5500) 2007 2021

Page 2

Official Use Only

1d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	d(1)	0
(2) "RPA '94" information:		
(a) Current liability	d(2)(a)	611,935,834
(b) Expected increase in current liability due to benefits accruing during the plan year	d(2)(b)	6,409,949
(c) Current liability computed at highest allowable interest rate (see instructions)	d(2)(c)	611,935,834
(d) Expected release from "RPA '94" current liability for the plan year	d(2)(d)	
(3) Expected plan disbursements for the plan year	d(3)	44,578,079

2 Operational information as of beginning of this plan year:

a Current value of the assets (see instructions) **2a** 564,082,431

b "RPA '94" current liability:

	(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits
(1) For retired participants and beneficiaries receiving payments	4,279	343,718,111	343,718,111
(2) For terminated vested participants	4,336	108,090,461	108,090,461
(3) For active participants	5,183	156,324,660	160,127,262
(4) Total	13,798	608,133,232	611,935,834

c If the percentage resulting from dividing line 2a by line 2b(4), column (3), is less than 70%, enter such percentage **2c** %

3 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees	(a) Month-Day-Year	(b) Amount paid by employer	(c) Amount paid by employees
10/31/2021		68,777	06/30/2022		85,171
11/30/2021		85,837	07/31/2022	4,415,662	75,167
12/30/2021	3,750,000	77,859	08/31/2022	2,207,830	63,560
01/31/2022		83,654	09/30/2022	2,207,830	93,373
02/28/2022		93,896	11/01/2022	2,207,830	
03/31/2022	3,750,000	92,683	12/29/2022	628,597	
04/30/2022		80,465	06/15/2023	1,544,682	
05/31/2022	2,368,678	73,904			
3 Totals ▶ (b)				23,081,109	(c) 974,346

4 Quarterly contributions and liquidity shortfall(s):

a Plans other than multiemployer plans, enter funded current liability percentage for preceding year (see instructions) **4a** 78.3 %

b If line 4a is less than 100%, see instructions, and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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5 Actuarial cost method used as the basis for this plan year's funding standard account computation:**a** ☐ Attained age normal **b** ☐ Entry age normal **c** ☐ Accrued benefit (unit credit)**d** ☒ Aggregate **e** ☐ Frozen initial liability **f** ☐ Individual level premium**g** ☐ Individual aggregate**h** ☐ Other (specify) ▶**i** Has a change been made in funding method for this plan year? ☐ Yes ☒ No**j** If line i is "Yes," was the change made pursuant to Revenue Procedure 2000-40? ☐ Yes ☐ No**k** If line i is "Yes," and line j is "No" enter the date of the ruling letter (individual or

class) approving the change in funding method

Month Day Year **6** Checklist of certain actuarial assumptions:**a** Interest rate for "RPA '94" current liability **6a** 6.11% ☐ N/A**b** Weighted average retirement age **6b** 67 ☐ N/A**c** Rates specified in insurance or annuity contracts ☐ N/A **6c** ☐ Yes ☒ No ☐ Yes ☒ No ☐ N/A**d** Mortality table code for valuation purposes:

(1) Males

d(1) A

A

(2) Females

d(2) A

A

e Valuation liability interest rate ☐ N/A **6e** 7.00% 7.00% ☐ N/A**f** Expense loading ☐ N/A **6f** 14.7% 0.0% ☐ N/A**g** Annual withdrawal rates:

(1) Age 25

g(1) U

22.00%

U

22.00%

(2) Age 40

g(2) U

13.00%

U

13.00%

(3) Age 55

g(3) U

10.00%

U

10.00%

h Salary scale ☐ N/A **6h** 4.00% 4.00% ☐ N/A**i** Estimated investment return on actuarial value of assets for year ending on the valuation date **6i** 26.8%**j** Estimated investment return on current value of assets for year ending on the valuation date **6j** 26.8%**7** New amortization bases established in the current plan year:

(1) Type of Base

(2) Initial Balance

(3) Amortization Charge/Credit

8 Miscellaneous information:**a** If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the

date of the ruling letter granting the approval

Month Day Year

8b If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions

c Is the plan required to provide a Schedule of Active Participant Data? (see instructions) If "Yes," attach schedule ☒ Yes ☐ No

9 Funding standard account statement for this plan year:

Charges to funding standard account:

a Prior year funding deficiency, if any	9a	0
b Employer's normal cost for plan year as of valuation date	9b	9,489,877
c Amortization charges as of valuation date:	Outstanding Balance	
(1) All bases except funding waivers	▶ (\$ 0)	c(1) 0
(2) Funding waivers	▶ (\$ 0)	c(2) 0
d Interest as applicable on lines 9a, 9b, and 9c	9d	664,291
e Additional interest charge due to late quarterly contributions, if applicable	9e	0
f Adjusted additional funding charge from Part II, line 12q, if applicable	9f	N/A
g Total charges. Add lines 9a through 9f	9g	10,154,168

Credits to funding standard account:

h Prior year credit balance, if any	9h	15,748,370
i Employer contributions. Total from column (b) of line 3	9i	23,081,109
	Outstanding Balance	
j Amortization credits as of valuation date	▶ (\$ 0)	9j 0
k Interest as applicable to end of plan year on lines 9h, 9i, and 9j	9k	1,566,211
l Full funding limitation (FFL) and credits:		
(1) ERISA FFL (accrued liability FFL)	l(1) 10,877,684	
(2) "RPA '94" override (90% current liability FFL)	l(2) 0	
(3) FFL credit	l(3)	0
m (1) Waived funding deficiency	m(1)	0
(2) Other credits	m(2)	0
n Total credits. Add lines 9h through 9k, 9l(3), 9m(1), and 9m(2)	9n	40,395,690
o Credit balance: If line 9n is greater than line 9g, enter the difference	9o	30,241,522
p Funding deficiency: If line 9g is greater than line 9n, enter the difference	9p	0

Reconciliation account:

q Current year's accumulated reconciliation account:		
(1) Due to additional funding charges as of the beginning of the plan year	q(1) 0	
(2) Due to additional interest charges as of the beginning of the plan year	q(2) 0	
(3) Due to waived funding deficiencies:		
(a) Reconciliation outstanding balance as of valuation date	q(3)(a) 0	
(b) Reconciliation amount. Line 9c(2) balance minus line 9q(3)(a)	q(3)(b) 0	
(4) Total as of valuation date	▶ q(4)	0

10 Contribution necessary to avoid an accumulated funding deficiency. Enter the amount in line 9p or the amount required under the alternative funding standard account if applicable **10** 0

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions ☒ Yes ☐ No

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Part II Additional Information for Certain Plans Other Than Multiemployer PlansPlease see **Who Must File** in the Schedule B instructions to determine if you must complete Part II.**12** Additional required funding charge (see instructions):

- a**
- Enter "Gateway %." Divide line 1b(2) by line 1d(2)(c) and multiply by 100.

If line 12a is at least 90%, go to line 12q and enter -0-.

If line 12a is less than 80%, go to line 12b.

If line 12a is at least 80% (but less than 90%), see instructions and, if applicable, go to line 12q

and enter -0-. Otherwise, go to line 12b.

Gateway % History: 78.3 % (2020) 77.7 % (2019) 81.6 % (2018)

12a	92.2%
12b	
12c	
12d	%
12e	
12f	
12g	
12h	
12i	
12j	
12k	
12l	
12m	
(1) Benefits paid during year attributable to unpredictable contingent event	m(1)
(2) Unfunded current liability percentage. Subtract the percentage on line 12d from 100%	m(2) %
(3) Enter the product of lines 12m(1) and 12m(2).	m(3)
(4) Amortization of all unpredictable contingent event liabilities	m(4)
(5) "RPA '94" additional amount (see instructions)	m(5)
(6) Enter the greatest of lines 12m(3), 12m(4), or 12m(5)	m(6)
12n	
12o	
12p	
12q	0

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Short-term and money market instruments:			
* JPMorgan Chase Money Market Fund	13,728,685	\$ 13,728,685	13,728,685
Cash		413,973	413,973
Total short-term and money market instruments		14,142,658	14,142,658
Alternative investments:			
Multi-strategy hedge funds:			
Baupost Value Partners, L.P.	—	912,457	10,376,266
Bellus Ventures II LP	53,145	7,800,000	7,763,848
Caspian Inefficient Markets International Fund III, L.P.	—	2,812,500	2,713,378
Cerberus International, Ltd.	—	—	8,866
CRC Bond Opportunity Trading Fund (Cayman) LP	—	17,500,000	17,362,588
Davidson Kempner Institutional Partners, L.P.	—	14,901,514	22,852,812
Elliott International Limited	16,222	20,714,632	32,514,223
Empyrean Capital Overseas Fund, Ltd.	13,089	21,697,813	23,562,177
Farallon Capital Institutional Partners, L.P.	—	—	233,460
Lynrock Lake Fund Offshore LP	—	17,500,000	20,036,432
Nokota Capital Offshore Fund, Ltd.	—	1,285,620	283,181
Ovata Equity Strategies Feeder Fund	—	8,250,000	7,898,807
Redwood Drawdown Offshore Fund II, L.P.	—	—	1,059,856
Redwood Drawdown Offshore Fund III, L.P.	—	2,340,000	2,073,186
Total multi-strategy hedge funds		115,714,536	148,739,080
Long/short equity hedge funds:			
Janchor Partners Pan-Asian Fund	80,000	8,000,000	9,446,588
Pennant Windward Fund Liquidating Account	771	771,258	1,831,903
Wishbone International Partners, Ltd.	9	197,007	6,256
Total long/short equity hedge funds		8,968,265	11,284,747
Private equity:			
Accolade Partners Blockchain II Feeder, L.P.	—	189,000	137,514
Accolade Partners Blockchain II Select Feeder, L.P.	—	609,000	398,560
Accolade Partners Digital Evolution, L.P.	—	500,000	508,699
American Securities Partners V, L.P.	—	164,352	2,548
Carlyle Asia Growth Partners IV, L.P.	—	152,888	135,629
Centerbridge Capital Partners, L.P.	—	284,401	90,381
Centerbridge Capital Partners II, L.P.	—	1,690,598	313,149
Centerbridge Capital Partners III, L.P.	—	3,414,313	5,381,629
Clearlake Capital Partners V (USTE), L.P.	—	1,583,055	3,860,473
Clearlake Capital Partners VI (USTE), L.P.	—	2,817,010	4,221,709
Clearlake Capital Partners VII (USTE), L.P.	—	1,377,096	1,383,032
CNK Fund III L.P.	—	804,600	753,176
Columbia Capital Equity Partners IV (QP), L.P.	—	85,534	66,344
DW Healthcare Partners, L.P. Liquidating Trust	—	—	2,226
Edgewater Growth Capital Partners II, L.P.	—	206,787	69,805
Enervest Energy Institutional Fund XIV-C, L.P.	—	1,511,723	5,804,852
Foundry 2022, L.P.	—	420,000	489,994
Foundry Group Next, L.P.	—	3,886,809	8,155,106
Foundry Group Next 2018, L.P.	—	4,437,409	8,067,899

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September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Foundry Venture Capital 2007, L.P.	—	\$ 340,093	129,083
Foundry Venture Capital 2010, L.P.	—	286,795	2,918,640
Foundry Venture Capital 2010 Annex, L.P.	—	54,852	541,561
Foundry Venture Capital 2013, L.P.	—	801,884	2,050,388
Foundry Venture Capital 2016, L.P.	—	1,047,673	1,494,155
Heavybit Holdings IV, LP	—	633,250	689,623
KKR Energy Income and Growth Fund I-TE, L.P.	—	2,109,771	930,631
LS Power Equity Partners II, L.P.	—	256,609	479
Patient Square Equity Partners-A, LP	—	797,454	847,007
Pine Brook Capital Partners II, L.P.	—	2,397,566	3,675,327
Prospect Venture Partners II, L.P.	—	40,527	2,999
Prospect Venture Partners III, L.P.	—	40,950	25,030
PVP Fund III, L.P.	—	622,541	827,031
Revolution Growth II, L.P.	—	366,771	602,694
Revolution Growth III, L.P.	—	2,436,791	5,249,030
Roark Capital Partners, L.P.	—	—	1
Roark Capital Partners III, L.P.	—	966,356	4,924,298
Roark Capital Partners IV, L.P.	—	5,237,739	8,815,849
Roark Capital Partners V (T), L.P.	—	2,901,695	4,518,886
Roark Capital Partners VI (T), L.P.	—	838,747	989,996
TA XIV-A L.P.	—	1,406,000	1,242,410
TCV VII (A), L.P.	—	39,068	40,792
Towerbrook Structured Opportunities Fund II (Onshore), L.P.	—	1,515,956	1,657,493
UpWest Labs Fund IV, LP	—	325,000	258,128
Village Ventures Fund II, L.P.	—	155,177	231,019
Vintage Fund of Funds V (Access), L.P.	—	1,305,733	2,535,473
Vintage Fund of Funds V (Emerging Managers), L.P.	—	2,706,325	4,685,443
Vintage Fund of Funds VI (Access), L.P.	—	994,372	1,107,657
Vintage Fund of Funds VI (Breakout), L.P.	—	796,409	911,023
Vintage Fund of Funds VII (Access), L.P.	—	75,000	66,643
Warburg Pincus China Southeast Asia II, L.P.	—	1,798,200	1,986,472
Warburg Pincus Financial Sector, L.P.	—	2,623,950	4,980,302
Warburg Pincus Financial Sector II, L.P.	—	815,625	1,006,854
Total private equity		60,869,454	99,785,142
Real estate:			
Ares European Real Estate Fund III, L.P.	—	411,465	14,836
Magna Hotel Fund VII LP	—	1,863,140	2,003,326
Realty Financial Partners VI, L.P.	—	2,638,041	114,456
Sterling American Property IV, L.P.	—	—	100,965
Sterling American Property V, L.P.	—	—	369,657
Total real estate		4,912,646	2,603,240
Other:			
Atalaya Asset Income Fund Evergreen, L.P.	—	9,237,629	9,224,293
Atalaya Asset Income Fund III, L.P.	—	187,363	115,844
Atalaya Asset Income Fund IV, L.P.	—	917,029	660,702
Atalaya Asset Income Fund V, L.P.	—	6,617,725	6,504,018
Clearlake Flagship Plus Partners (Offshore), L.P.	—	1,631,727	1,768,659
Man Bridge Lane Specialty Lending Fund II (US) LP	—	3,557,394	3,653,609
VCCIF I-B LLC	—	2,450,273	3,539,751
Total other		24,599,140	25,466,876
Total alternative investments		215,064,041	287,879,085

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Equity securities/funds:			
Adeka Corp Common Stock	12,200	\$ 201,579	182,142
Advanced Drainage Systems Inc Common Stock	1,079	90,151	134,195
Aeon Delight Co Ltd Common Stock	5,200	157,410	101,884
AI Holdings Corp Common Stock	12,300	206,884	175,393
Alphabet Inc Common Stock	24,737	2,109,571	2,378,463
Amada Co Ltd Common Stock	21,900	217,754	148,426
Amano Corp Common Stock	12,850	235,886	215,728
Amazon.Com Inc Common Stock	6,031	665,330	681,503
Amphenol Corp Common Stock	8,715	357,609	583,556
Applied Materials Inc Common Stock	5,842	796,560	478,635
Ares Management Corp Common Stock	4,489	335,588	278,094
Asahi Holdings Inc Common Stock	11,638	176,356	163,219
Ashtead Group PLC Common Stock	6,097	333,531	278,096
Askul Corp Common Stock	20,750	253,988	214,173
AT&T Inc Common Stock	26,700	601,379	409,578
Axalta Coating Systems Ltd Common Stock	36,500	982,976	768,690
Bank Of America Corp Common Stock	27,900	610,091	842,580
BeNext-Yumeshin Group Co Common Stock	16,400	168,804	182,077
Berkshire Hathaway Inc (Class A) Common Stock	4	511,314	1,625,880
Berkshire Hathaway Inc (Class B) Common Stock	3,960	737,586	1,057,400
Bio-Techne Corp Common Stock	1,393	513,470	395,612
Biotechnology Value Fund II L.P.	—	9,037,669	18,667,429
Biprogy Inc Common Stock	6,200	132,398	134,499
BML Inc Common Stock	7,080	176,920	159,458
Brown & Brown Inc Common Stock	23,654	907,452	1,430,594
Brown-Forman Corp Common Stock	5,275	153,354	356,379
Cable One Inc Common Stock	120	239,688	102,366
Canon Marketing Japan Inc Common Stock	11,960	257,135	264,410
Carlyle Group Inc Common Stock	16,371	488,351	423,027
Carter's Inc Common Stock	12,500	904,577	819,125
Casio Computer Co Ltd Common Stock	14,900	191,425	130,630
CBRE Group Inc Common Stock	4,531	326,755	305,888
CDW Corp/DE Common Stock	8,241	970,852	1,286,255
Ceridian HCM Holding Inc Common Stock	23,853	1,648,795	1,332,906
CIE Financiere Richemont SA Common Stock	7,850	554,592	751,941
CIE Financiere Richemont SA Equity WRT	24,500	—	10,952
Comcast Corp Common Stock	6,763	124,754	198,359
Core & Main Inc Common Stock	14,058	346,661	319,679
Corning Inc Common Stock	24,936	783,138	723,643
Costar Group Inc Common Stock	6,759	569,463	470,764
Dai-Ichi Life Holdings Inc Common Stock	14,100	266,885	223,270
Dai-Ichi Sankyo Co Ltd Common Stock	6,970	162,393	194,637
Devon Energy Corp Common Stock	5,028	81,900	302,334
Doshisha Co Ltd Common Stock	7,200	107,344	71,729
Duckhorn Portfolio Inc Common Stock	6,492	133,086	93,679
Dupont De Nemours Inc Common Stock	12,242	691,952	616,997
Echo Street GoodCo Select II, LP	—	17,500,000	15,582,336
Eiken Chemical Co Ltd Common Stock	9,400	120,514	116,635
Elecom Co Ltd Common Stock	12,500	202,997	124,702
Elevance Health Inc Common Stock	753	366,191	342,043
En Japan Inc Common Stock	8,300	117,563	127,931
Entegris Inc Common Stock	11,531	1,078,574	957,304
Espec Corp Common Stock	8,600	136,464	101,659

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September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Exeo Group Inc Common Stock	7,550	\$ 172,668	109,068
Fedex Corp Common Stock	2,775	558,512	412,004
First Republic Bank Common Stock	6,045	748,253	789,175
General Electric Company	7,772	558,463	481,165
General Motors Co Common Stock	22,195	824,712	712,237
Genesis Group Trust	8,054	6,735,118	7,720,406
Godaddy Inc Common Stock	2,677	181,928	189,746
Graphic Packaging Holding Co Common Stock	41,400	529,101	817,236
Green Court Greater China Long-Only Equity Fund	4,898	7,500,000	7,981,078
Hanesbrands Inc Common Stock	63,806	1,219,760	444,090
Heico Corp Common Stock	3,948	383,958	452,520
Heineken Holding NV Common Stock	10,626	564,034	733,888
Hikari Tsushin Inc Common Stock	1,872	328,737	220,380
Honda Motor Co Ltd Common Stock	14,600	390,681	316,420
Idexx Laboratories Inc Common Stock	1,059	386,195	345,022
Inaba Denki Sangyo Co Ltd Common Stock	9,140	205,149	172,198
Infinera Corp Common Stock	53,085	375,355	256,931
International Flavors & Fragrances Inc Common Stock	5,659	528,250	514,007
Isuzu Motors Ltd Common Stock	22,600	246,200	249,350
Jacobs Solution Inc Common Stock	5,906	491,786	640,742
Janchor Partners Opportunities Offshore Fund, L.P.	—	—	817,976
Janchor Partners Opportunities Offshore Fund II L.P.	—	3,261,529	2,879,082
JGC Holdings Corp Common Stock	10,922	146,971	136,501
Jones Lang Lasalle Inc Common Stock	2,705	466,300	408,644
* JPMorgan Chase & Co Common Stock	3,147	287,869	328,862
Kamigumi Co Ltd Common Stock	11,800	225,107	217,992
Kato Sangyo Co Ltd Common Stock	6,779	204,227	156,426
KKR & Co Inc Common Stock	10,980	280,371	472,140
Kokuyo Co Ltd Common Stock	8,500	110,919	107,817
Kyocera Corp Common Stock	4,756	279,301	239,862
Kyowa Kirin Co Ltd Common Stock	12,200	284,308	279,409
Lam Research Corp Common Stock	1,139	687,558	416,874
Lions Gate Entertainment Corp Common Stock	94,909	1,345,891	659,617
Live Nation Entertainment Inc Common Stock	11,876	1,047,933	903,051
Lone Cascade, LP	—	1,604,549	1,383,131
Maravai Lifesciences Holdings Inc Common Stock	21,639	825,116	552,444
Martin Marietta Materials Inc Common Stock	5,769	1,409,493	1,858,137
Marui Group Co Ltd Common Stock	7,161	134,902	118,637
Maruwa Co Ltd/Aichi Common Stock	846	88,884	90,360
Mastercard Inc Common Stock	5,257	559,010	1,494,775
Max Co Ltd Common Stock	7,500	108,806	103,060
Mebuki Financial Group Inc Common Stock	45,000	103,012	87,671
Merck & Co Inc Common Stock	4,650	339,228	400,458
Meta Platforms Inc Common Stock	2,769	549,577	375,698
Micron Technology Inc Common Stock	14,200	772,385	711,420
Microsoft Corp Common Stock	2,950	455,243	687,055
Middleby Corp Common Stock	3,780	516,720	484,483
Mimasu Semiconductor Industry Co Ltd Common Stock	9,300	203,078	123,490
Mitsubishi Estate Co Ltd Common Stock	23,900	363,643	313,146
Mohawk Industries Inc Common Stock	8,490	1,078,603	774,203
Morningstar Inc Common Stock	6,872	1,610,012	1,459,063
MS&AD Insurance Group Holdings Inc Common Stock	7,070	219,089	187,368
Nestle SA ADR	11,425	726,375	1,229,444
Netflix Inc Common Stock	1,358	331,369	319,728
New Century Holdings XI, L.P.	—	51,584	47,191

**RETIREMENT PLAN FOR EMPLOYEES OF
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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Next Funds Topix Exchange Traded Fund ETP	4,980	\$ 69,855	65,766
Nippon Shinyaku Co Ltd Common Stock	3,690	211,122	188,649
Nippon Television Holdings Inc Common Stock	17,400	246,280	139,085
Nissin Electric Co Ltd Common Stock	12,300	115,013	112,849
NS Solutions Corp Common Stock	7,676	210,833	185,344
Obara Group Inc Common Stock	3,700	123,833	82,055
Okinawa Cellular Telephone Co Common Stock	10,660	201,389	187,799
Okuma Corp Common Stock	3,225	168,238	110,289
Optorun Co Ltd Common Stock	6,900	130,776	99,726
Paltac Corp Common Stock	6,800	303,498	209,292
Paychex Inc Common Stock	1,963	123,268	220,268
Perkinelmer Inc Common Stock	4,776	419,148	574,696
Pernod Ricard SA Common Stock	4,348	491,281	804,410
Philip Morris International Inc Common Stock	10,150	863,868	842,552
Pool Corp Common Stock	1,771	614,299	563,550
Powerschool Holdings Inc Common Stock	7,510	172,740	125,342
Proto Corp Common Stock	15,300	170,898	108,874
Qorvo Inc Common Stock	5,192	495,961	412,297
Regions Financial Corp Common Stock	38,750	561,741	777,712
Relia Inc Common Stock	11,140	99,165	74,269
Resona Holdings Inc Common Stock	48,100	190,976	175,459
Rohm Co Ltd Common Stock	2,375	180,365	155,221
Rollins Inc Common Stock	11,172	368,334	387,445
Salesforce Inc Common Stock	3,320	656,497	477,549
San-In Godo Bank Ltd Common Stock	32,200	198,089	155,722
Sekisui Jushi Corp Common Stock	6,600	121,747	75,099
Sensata Technologies Holding PLC Common Stock	4,300	163,779	160,304
Service Corp International/US Common Stock	7,601	442,415	438,882
Shin-Etsu Chemical Co Ltd Common Stock	1,650	180,302	163,353
Shin-Etsu Polymer Co Ltd Common Stock	10,800	91,278	89,313
Signet Jewelers Ltd Common Stock	7,736	609,295	442,422
Skyworks Solutions Inc Common Stock	5,239	608,916	446,730
Splunk Inc Common Stock	6,547	962,332	492,334
Square Enix Holdings Co Ltd Common Stock	2,670	125,100	114,920
SS&C Technologies Holdings Inc Common Stock	2,196	139,160	104,859
State Street MSCI EAFE Index Non-Lending Fund	35,735	3,397,859	3,353,295
State Street Russell 1000 Index Non-Lending Fund	65,470	3,578,129	3,544,221
Steris PLC Common Stock	3,022	493,517	502,498
Subaru Corp Common Stock	7,600	143,316	113,781
Sumitomo Bakelite Co Ltd Common Stock	3,900	120,681	106,833
Sumitomo Mitsui Financial Group Inc Common Stock	10,700	353,829	297,467
Sundrug Co Ltd Common Stock	10,150	316,733	246,483
Sunley House Capital Fund LP	—	15,500,000	9,227,215
Suzuki Motor Corp Common Stock	4,925	201,445	152,468
T&D Holdings Inc Common Stock	13,130	171,164	124,002
Teledyne Technologies Inc Common Stock	2,731	1,182,941	921,630
Tokio Marine Holdings Inc Common Stock	19,456	338,311	344,776
Torii Pharmaceutical Co Ltd Common Stock	7,350	203,914	146,447
Toro Co Common Stock	7,414	568,351	641,163
Toyota Industries Corp Common Stock	3,520	232,275	167,312
Tractor Supply Co Common Stock	2,897	378,191	538,494
Transdigm Group Inc Common Stock	1,241	557,680	651,302
Transunion Common Stock	893	86,129	53,125
Trimble Inc Common Stock	7,263	502,323	394,163
TS Tech Co Ltd Common Stock	10,556	146,899	103,485

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
AFFILIATED AGENCIES AND INSTITUTIONS**

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

September 30, 2022

Company	Par value/ shares held	Cost	Fair value
Tsuruha Holdings Inc Common Stock	2,200	\$ 122,755	129,041
Unilever PLC ADR	11,635	448,388	510,078
Urban Outfitters Inc Common Stock	43,950	1,171,375	863,617
Ushio Inc Common Stock	26,950	363,038	279,657
Vail Resorts Inc Common Stock	986	213,184	212,621
Visa Inc Common Stock	2,310	387,346	410,371
Walgreens Boots Alliance Inc Common Stock	18,500	880,147	580,900
Walt Disney Co Common Stock	7,650	775,712	721,624
Westinghouse Air Brake Technologies Corp Common Stock	12,538	959,500	1,019,966
Yamato Kogyo Co Ltd Common Stock	8,125	236,343	245,863
Total equity securities/funds		137,514,747	138,790,096
Debt securities/funds:			
BDS 2020-FL5 Ltd A			
Monthly Floating 02/16/2037	44,329	44,329	44,262
Canadian Pacer Auto Receivables Trust 2021-1			
Monthly 0.240% 10/19/2023	22,069	22,067	21,982
Carvana Auto Receivables Trust 2021-P3 A2			
Monthly 0.38% 01/10/2025	45,265	45,260	44,805
CCG Receivables Trust 2020-1 A2			
Monthly 0.540% 12/14/2027	43,497	43,509	42,604
Chesapeake Funding II LLC 2021-1A A2			
Monthly Floating 04/15/2033	57,872	57,872	57,449
Enterprise Fleet Financing LLC 2020-1 A2			
Monthly 1.780% 12/22/2025	17,672	17,669	17,546
Ford Credit Floorplan Master Owner Trust A 2020-1			
Monthly Floating 09/15/2025	160,000	160,000	159,786
GreatAmerica Leasing Receivables Funding LLC			
Monthly 0.270% 06/15/2023	26,917	26,916	26,833
Metropolitan West Unconstrained Bond Fund Class I	683,249	8,072,428	6,996,470
MMAF Equipment Finance LLC 2021-A			
Monthly 0.300% 04/15/2024	60,996	60,994	60,728
OZLM XII Ltd 2015-12A A1R			
Quarterly Floating 04/30/2027	30	30	30
Payden Limited Maturity Fund Open-End Fund	270,658	2,541,936	2,536,069
Santander Retail Auto Lease Trust 2020-B A2			
Monthly 0.420% 11/20/2023	3,288	3,293	3,284
SOFI Professional Loan Program 2021-A Trust			
Monthly 1.030% 08/17/2043	69,284	69,268	58,878
Total debt securities/funds		11,165,571	10,070,726
Total investments		\$ 377,887,017	450,882,565

* Party-in-interest as defined by ERISA.

See accompanying independent auditors' report.

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
PHILANTHROPIES OF NEW YORK, INC. AND
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Schedule H, Line 4j – Schedule of Reportable Transactions

Investment Transactions in Excess of Five Percent

Year ended September 30, 2022

Identity of party involved	Security description	Purchase price	Selling price	Cost of asset	Net gain (loss)
Series of transactions:					
* JPMorgan Chase	Money Market Fund	\$ 144,932,573	—	144,932,573	—
* JPMorgan Chase	Money Market Fund	—	138,283,850	138,283,850	—
* Party-in-interest as defined by ERISA.					

See accompanying independent auditors' report.

**RETIREMENT PLAN FOR EMPLOYEES OF
UNITED JEWISH APPEAL – FEDERATION OF JEWISH
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Schedule H, Line 4a – Schedule of Nonexempt Transactions for Delinquent Participant Contributions

Year ended September 30, 2022

Participant contributions transferred late to the Plan	Total that constitute nonexempt prohibited transactions			Total fully corrected under VFCP* and PTE**
	Contributions not corrected	Contributions corrected outside of VFCP*	Contributions pending correction in VFCP*	
\$ 15,128	1,616	13,512	—	—

There were employee contributions of \$15,128 not deposited to the Plan in a timely manner during the Plan year ended September 30, 2022.

The delays ranged from 1 to 157 days and withholding amounts ranged from \$567 to \$6,737. Lost interest totaled \$29 and ranged from \$2 to \$15 in amount. Delinquent contributions of \$1,616 and lost interest of \$1 was remitted to the Plan after September 30, 2022 to correct the affected participant balances.

* Voluntary Fiduciary Correction Program

** Prohibited Transactions Exemptions

See accompanying independent auditors' report.