

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 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</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>403 (B) RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶	<u>006</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>NATIONAL JEWISH HEALTH</u> <u>1400 JACKSON STREET M220</u> <u>DENVER, CO 80206-2761</u> <u>1400 JACKSON STREET M220</u> <u>DENVER, CO 80206-2761</u>		
1c Effective date of plan <u>01/01/1986</u>		
2b Employer Identification Number (EIN) <u>74-2044647</u>		
2c Plan Sponsor's telephone number <u>303-398-1037</u>		
2d Business code (see instructions) <u>622000</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.	10/11/2023	LISA MURPHY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/11/2023	LISA MURPHY
	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 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 4261
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 2341
a(2) Total number of active participants at the end of the plan year		6a(2) 2390
b Retired or separated participants receiving benefits		6b 22
c Other retired or separated participants entitled to future benefits.....		6c 1984
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 4396
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 13
f Total. Add lines 6d and 6e		6f 4409
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 3791
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h
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: 2G 2L 2M 2R		
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) ☒ 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 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan 403 (B) RETIREMENT PLAN	B Three-digit plan number (PN) ► 006
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH	D Employer Identification Number (EIN) 74-2044647

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

(a) Name of insurance carrier VARIABLE ANNUITY LIFE INSURANCE CO.
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
74-1625348	70238	08879	117	01/01/2022	12/31/2022

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

(a) Total amount of commissions paid 324	(b) Total amount of fees paid
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid JACOB PHILLIPPI 2929 ALLEN PKWY HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
105			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid TOM C PETERSON 2929 ALLEN PKWY HOUSTON, TX 77019
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
112			3

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

VERONICA MAGNOTTA

2929 ALLEN PKWY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
33			3

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

FRED L BRANDENBURG

2929 ALLEN PKWY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
12			3

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

CYNTHIA A WILKINS

2929 ALLEN PKWY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
20			3

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

JOHN ENGLISH

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
29			3

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

JOSEPH LEMON

2929 ALLEN PKWY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
13			

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	3404408
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	1900635

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	3444906
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c	Additions: (1) Contributions deposited during the year	7c(1)		
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	133587	
	(4) Transferred from separate account	7c(4)	27097	
	(5) Other (specify below)	7c(5)	120	

▶ MISCELLANEOUS

(6) Total additions	7c(6)	160804
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	3605710
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	201260	
	7e(2)	42	
	7e(3)		
	7e(4)		

(5) Total deductions	7e(5)	201302
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	3404408
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan 403 (B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	006
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH	D Employer Identification Number (EIN) 74-2044647	

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

(a) Name of insurance carrier EMPOWER ANNUITY INS. CO. OF AMERICA
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
84-0467907	7692	93009-01	33	01/01/2022	12/31/2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	304743
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	1271524

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.....**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
 (3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY CONTRACT

b Balance at the end of the previous year **7b** 310748**c** Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits.....

7c(2)

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

7c(3) 9823

(4) Transferred from separate account.....

7c(4) 25425

(5) Other (specify below)

7c(5)

▶

(6) Total additions..... **7c(6)** 35248**d** Total of balance and additions (add lines **7b** and **7c(6)**)..... **7d** 345996**e** Deductions:

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

7e(1) 15828

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

7e(2)

(3) Transferred to separate account.....

7e(3) 25425

(4) Other (specify below)

7e(4)

▶

(5) Total deductions..... **7e(5)** 41253**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 304743

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan 403 (B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 006
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH	D Employer Identification Number (EIN) 74-2044647

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

(a) Name of insurance carrier TIAA-CREF
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	407042	633	01/01/2022	12/31/2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	48374007
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	53866753

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	48277349
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c	Additions: (1) Contributions deposited during the year	7c(1)	245306	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	1859325	
	(4) Transferred from separate account	7c(4)	5074217	
	(5) Other (specify below)	7c(5)	1108	

▶ PLAN TRANSFERS IN/OUT

(6) Total additions	7c(6)	7179956
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	55457305
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	2147995	
(2) Administration charge made by carrier	7e(2)		
(3) Transferred to separate account	7e(3)	4932139	
(4) Other (specify below)	7e(4)	3164	

▶ FEES

(5) Total deductions	7e(5)	7083298
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	48374007
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan 403 (B) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	006
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH	D Employer Identification Number (EIN) 74-2044647	

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	
FIDELITY INVSTMT INST. OPS. CO. LLC	
04-2647786	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
EMPOWER ANNUITY INS. CO. OF AMERICA	PO BOX 173764 DENVER, CO 80217-3767

84-0467907

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
VARIABLE ANNUITY LIFE INS. CO.	2929 ALLEN PARKWAY HOUSTON, TX 77019

74-1625348

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

13-1624203

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

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

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

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

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)

FIDELITY INVSTMT INST. OPS. CO. LLC

04-2647786

(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?
37 64 65 71	RECORDKEEPER	207009	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

SYNTRINSIC INVESTMENT COUNSEL, LLC

26-2968534

(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	ADVISOR	67743	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

TIAA-TEACHERS INSURANCE AND ANNUITY

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
99	NONE	40583	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

SYNTRINSIC INVESTMENT COUNCIL, LLC

26-2968534

(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?
99	NONE	14357	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

VARIABLE ANNUITY LIFE INSURANCE CO

74-1625348

(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?
26 37 49 50 54	NONE	458	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BAIRD CORE PLUS INST-US BANCORP FND 39-0281260	.02% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BAIRD SH TM BOND IS-US BANCORP FUND 39-0281260	.02% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BLACKROCK HEALTH SCIENCES OPP PRT A 40 EAST 52ND ST NEW YORK, NY 10022	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JP MORGAN MID CAP VALUE FUND CLASS 11111 POLARIS PKWY COLUMBUS, OH 43240	.08% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
GATEWAY Y - DST ASSET MGR SOLUTIONS 430 W. 7TH ST, STE 219432 KANSAS CITY, MO 64105	.20% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
HRDG LVNR INTL EQ IS - NTHRN TRUST 333 SOUTH WABASH AVE CHICAGO, IL 60604	.15% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ASHMORE EMERGING MRKTS FRONTIER EQ 801 S CANAL STREET CHICAGO, IL 60607	.08% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BLACKROCK MID CAP GROWTH EQUITY CL 40 EAST 52ND STREET NEW YORK, NY 10022	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BAIRD AGGREGATE BONDFUND INVEST C 777 E WISCONSIN AVE 18TH FL MILWAUKEE, WI 53202	.27% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ALGER DYNAMIC OPPTS A-UMB FUND SERV 39-1657495	.60% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ARTISAN INTL - DST ASSET MANG SLNS 430 W 7TH ST, STE 219432 KANSAS CITY, MO 64105	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
MFS GROWTH FUND CLASS A 111 HUNTINGTON AVE BOSTON, MA 02199-7632	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
EVERMORE GLOBAL VALUE FD INSTL 777 EAST WISCONSIN AVE MILWAUKEE, WI 53202	.12% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
PARNASSUS CORE EQ IV ULTIMUS FUND 31-1663251	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE DIVIDEND GROWTH 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JP MORGAN HEDGED EQUITY CLASS I 1111 POLARIS PKWY COLUMBUS, OH 80206	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE EQUITY INCOME 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
MFS INTERNATIONAL INTRINSIC VALUE C 111 HUNTINGTON AVE BOSTON, MA 02199	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
SOUND SHORE FD INC 8 SOUND SHORE DRIVE SUITE 180 GREENWICH, CT 06830	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
PERMANENT PORTFOLIO 600 MONTGOMERY ST STE 4100 SAN FRANCISCO, CA 94111	.38% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BOSTON TRUST WALDEN SM CAP FUND 1 BEACON ST 33RD FL BOSTON, MA 02108	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BNY MELLON GLOBAL REAL RETURN I 144 GLENN CURTISS BLVD 8TH FL UNIONDALE, NY 11556	.09% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
SMEAD VALUE INSTL SHARE CLASS 1290 BROADWAY STE 1100 DENVER, CO 80203	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	16
(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.	
PARAMETRIC COMMODITYSTRATEGIC CL I TWO INTERNATIONAL PLACE BOSTON, MA 02110		

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMERICAN CENTURY INTL OPP FUND INV 4400 MAIN ST 1ST FLOOR KANSAS CITY, MO 64111	.35% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ARTISAN INTL VALUE FUND ADVISOR 875 EAST WISCONSIN AVE SUITE 800 MILWAUKEE, WI 53202	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
CULLEN EMERGING MRKTHIGH DIVIDEND R 645 FIFTH AVENUE NEW YORK, NY 10022	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
THRIVENT MID CAP STOCK FUND CL S 4321 N BALLARD RD APPLETON, WI 54919-0001	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JANUS HENDERSON ENTERPRISE T 151 DETROIT ST DENVER, CO 80206	.35% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JENSEN QUALITY GROWTH FD CL I 811 E WISCONSIN AVE 8TH FLOOR MILWAUKEE, WI 53202	.15% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE SMALL CAP VALUE FUND 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMERICAN NEW PERSPECTIVE CLASS F1 3500 WISEMAN BLVD SAN ANTONIO, TX 78251-4321	.37% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ARTISAN SUSTAIN EMERG MARKETS INV 875 EAST WISCONSIN AVE SUITE 800 MILWAUKEE, WI 53202	.10% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JENSEN QUALITY GROWTH FC CL J 811 E WISCONSIN AVE 8TH FL MILWAUKEE, WI 53202	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
VICTORY SYCAMORE ESTABLISHED VALUE 4900 TIEDEMAN RD 4TH FL BROOKLYN, OH 44114	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
HARBOR CAP APP INV 111 S WACKER DR 34TH FLOOR CHICAGO, IL 60606	.35% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JANUS HENDERSON TRITON T 151 DETROIT ST DENVER, CO 80206	.35% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE INTERNATIONAL STOCK 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
PRIMECAP ODYSSEY GROWTH FUND 2020 E FINANCIAL WAY SUITE 100 GLEN DORA, CA 91741	.10% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
PIMCO REAL RETURN CLASS A 1633 BROADWAY NEW YORK, NY 10019	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ARTISAN GLOBAL OPPORTUNITIES INV 875 EAST WISCONSIN AVENUE SUITE 800 MILWAUKEE, WI 53202	.39% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BLACKROCK TECH OPPRTUNITIES C 40 EAST 52ND ST NEW YORK, NY 10022	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE FINANCIAL SERVICES 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
STATE STREET INSTL PRE GROWTH EQ SE 1600 SUMMER STREET STAMFORD, CT 06905	.35% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BLACKROCK EVENT DRIVEN EQUITY INSTL 40 EAST 52ND ST NEW YORK, NY 10022	.08% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
FPA QUEENS ROAD SM CAP VALUE INSTL 11601 WILSHIRE BLVD STE 1200 LOS ANGELES, CA 90025	.10% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
T ROWE PRICE INSTL FLOATING RATE CL 4515 PAINTERS MILL RD OWINGS MILLS, MD 21117	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	16
(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.	
EATON VANCE FLOATINGRATE ADVANTAGE TWO INTERNATIONAL PLACE BOSTON, MA 02110		

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
JPMORGAN EQUITY INCOME FUND CL A 1111 POLARIS PARKWAY COLUMBUS, OH 43240	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
TIAA CREF REAL ESTATE SEC INSTL 730 THIRD AVE NEW YORK, NY 10017	.10% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
BLACKROCK STRATEGIC GLOBAL BD FD I 40 EAST 52ND ST NEW YORK, NY 10022	.08% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
WASATCH GLOBAL OPPORTUNITIES RETAIL 505 WAKARA WAY SUITE 300 SALT LAKE CITY, UT 84108	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
DL TOTAL RTN BOND I-US BANKCORP FUN 615 E MICHIGAN ST MILWAUKEE, WI 53202	.15% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
CALAMOS MARKET NEUTRAL INCOME CL A 2020 CALAMOS COURT NAPERVILLE, IL 60563	.40% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
MORGAN STANLEY DISCOVERY PORT CL A 522 FIFTH AVE 4TH FL NEW YORK, NY 10036	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
MORGAN STANLEY GROWTH PORTFOLIO A 522 FIFTH AVE 4TH FL NEW YORK, NY 10036	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMERICAN NEW WORLD CLASS F1 3500 WISEMAN BLVD SAN ANTONIO, TX 78251-4321	.37% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
SEAFARER OS GR&IN IS-ALPS FUND SERV 20-3247785	.10% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMANA MUTUAL FUND TRUST GROWTH 1300 NORTH STATE ST BELLINGHAM, WA 98225	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMERICAN BEACON AHL MNGD FUTURES ST 220 E LAS COLINAS BLVD STE 1200 IRVING, TX 75039	.15% ANNUALIZED FORMULA	

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
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
AMERICAN BEACON ARK TRANS INNOVTN I 220 E LAS COLINAS BLVD STE 1200 IRVING, TX 75039	.40% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVSTMT INST. OPS. CO. LLC	60	
(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.	
ARTISAN DEVELOPING WORLD FD INVESTO 875 E WISCONSIN AVE STE 800 MILWAUKEE, WI 53202	.39% ANNUALIZED FORMULA	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan 403 (B) RETIREMENT PLAN	B Three-digit plan number (PN) ►	006
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH		
D Employer Identification Number (EIN) 74-2044647		

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE:	FUTUREFUNDS SERIES ACCTII-GRT WEST
--	------------------------------------

b Name of sponsor of entity listed in (a):	EMPOWER ANNUITY INS. CO. OF AMERICA
---	-------------------------------------

c EIN-PN 84-0467907-003	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1271524
--------------------------------	------------------------	---

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

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

c EIN-PN 13-1624203-004	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6378060
--------------------------------	------------------------	---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

SCHEDULE H (Form 5500) 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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>403 (B) RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NATIONAL JEWISH HEALTH</u>	D Employer Identification Number (EIN) <u>74-2044647</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	1183868	1151174
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	8340052	7649584
(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)	256851279	230172333
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	70152556	55767388
(15) Other	1c(15)	51434	40098

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	336579189	294780577

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	336579189	294780577
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	6795813	
(B) Participants	2a(1)(B)	9995301	
(C) Others (including rollovers)	2a(1)(C)	1245552	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		18036666
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	89383	
(F) Other	2b(1)(F)	9739253	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		9828636
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	213516	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		213516

		(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)		-14584239
(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)		-39072195
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-25577616
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	15902816	
(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)		15902816
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		36050
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	282130	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		282130
j Total expenses. Add all expense amounts in column (b) and enter total	2j		16220996
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-41798612
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: **FORVIS, LLP**

(2) EIN: **44-0160260**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan 403 (B) RETIREMENT PLAN		B Three-digit plan number (PN) ► 006
C Plan sponsor's name as shown on line 2a of Form 5500 NATIONAL JEWISH HEALTH		D Employer Identification Number (EIN) 74-2044647
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): 13-1624203 04-2647786		
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.....		3 196
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a 0
b Enter the amount contributed by the employer to the plan for this plan year.....		6b 0
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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	0
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

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

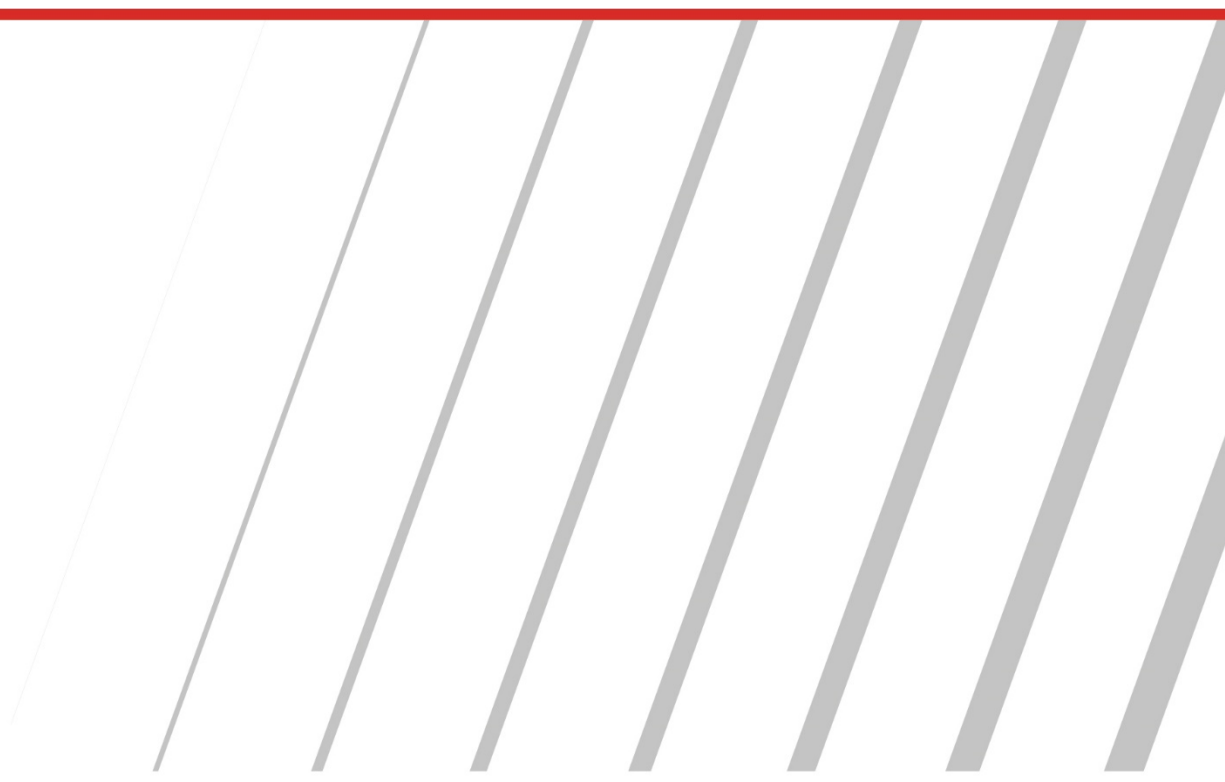


403(b) Retirement Plan (Sponsored by National Jewish Health)

EIN 74-2044647 PN 006

**Independent Auditor's Report
and Financial Statements**

December 31, 2022 and 2021



403(b) Retirement Plan
(Sponsored by National Jewish Health)
December 31, 2022 and 2021

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Independent Auditor's Report

Plan Administration
National Jewish Health
403(b) Retirement Plan
Denver, Colorado

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

We have performed audits of the financial statements of 403(b) Retirement Plan (sponsored by National Jewish Health) (the Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by the institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued. Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

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

Plan Administration
National Jewish Health
403(b) Retirement Plan

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Plan Administration
National Jewish Health
403(b) Retirement Plan

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by the institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

FORVIS, LLP

Denver, Colorado
September 28, 2023

Federal Employer Identification Number: 44-0160260

403(b) Retirement Plan
(Sponsored by National Jewish Health)
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

Assets

	<u>2022</u>	<u>2021</u>
Investments, at Fair Value	\$ 276,866,048	\$ 318,748,050
Investments, at Contract Value	<u>16,763,355</u>	<u>16,647,271</u>
Total investments	<u>293,629,403</u>	<u>335,395,321</u>
Receivables		
Notes receivable from participants	<u>1,151,174</u>	<u>1,183,868</u>
Total receivables	<u>1,151,174</u>	<u>1,183,868</u>
Net Assets Available for Benefits	<u><u>\$ 294,780,577</u></u>	<u><u>\$ 336,579,189</u></u>

403(b) Retirement Plan
(Sponsored by National Jewish Health)
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2022 and 2021

	2022	2021
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	\$ (53,442,918)	\$ 25,519,704
Interest and dividends	<u>9,739,253</u>	<u>12,211,001</u>
Net investment income (loss)	<u>(43,703,665)</u>	<u>37,730,705</u>
Interest Income on Notes Receivable from Participants	<u>89,383</u>	<u>67,067</u>
Contributions		
Employer	6,795,813	6,460,402
Participants	9,995,301	9,614,268
Rollovers	<u>1,245,552</u>	<u>871,666</u>
Total contributions	<u>18,036,666</u>	<u>16,946,336</u>
Total additions	<u>(25,577,616)</u>	<u>54,744,108</u>
Deductions		
Benefits paid to participants	15,902,816	23,981,534
Deemed distributions	36,050	18,333
Administrative expenses	<u>282,130</u>	<u>361,511</u>
Total deductions	<u>16,220,996</u>	<u>24,361,378</u>
Net Change	(41,798,612)	30,382,730
Net Assets Available for Benefits, Beginning of Year	<u>336,579,189</u>	<u>306,196,459</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 294,780,577</u></u>	<u><u>\$ 336,579,189</u></u>

403(b) Retirement Plan (Sponsored by National Jewish Health)

Notes to Financial Statements

December 31, 2022 and 2021

Note 1: Description of the Plan

The following description of the 403(b) Retirement Plan (sponsored by National Jewish Health) (the Plan) provides only general information. Participants should refer to the plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the plan administrator.

General

The Plan is a defined contribution plan sponsored by National Jewish Health (the Organization) for the benefit of its employees, except for the exclusion of certain classes of employees, as defined in the plan document. To be eligible to receive the Organization's discretionary contributions, employees must have completed two years of eligibility service, as defined. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA).

Teachers Insurance and Annuity Association of America and College Retirement Equities Fund (TIAA-CREF) serves as a plan record keeper and issuer of the TIAA-CREF fixed account. JPMorgan Chase Bank serves as a plan custodian of the TIAA-CREF non-annuity investments. The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Retirement Services Company and VALIC Financial Advisors, Inc. (collectively, AIG Retirement Services), Fidelity Management Trust Company (FMTC), and Empower Annuity Insurance Company of America (Empower, formerly Great-West Life & Annuity Insurance Company (Great-West)) serve as plan record keepers, custodians and insurance companies.

Subsequent to January 1, 2002, contributions, including rollovers, are no longer allowed to be remitted to VALIC or Empower.

Contributions

The Plan permits employees through a salary deferral election to have the Organization make annual contributions of up to 100% of eligible compensation, as defined. Employee rollover and catch-up contributions are also permitted. The Organization may make contributions. Organization contributions are discretionary as determined by the Organization's Finance Committee. For the years ended 2022 and 2021, the Organization made discretionary contributions to eligible faculty and executives of 6% of compensation within the Social Security earnings base and 11% on any compensation above the Social Security earnings base, and discretionary contributions to all eligible other staff of 5% of compensation within the Social Security earnings base and 10% on any compensation above the Social Security earnings base. Contributions are subject to certain limitations.

403(b) Retirement Plan (Sponsored by National Jewish Health)

Notes to Financial Statements

December 31, 2022 and 2021

Participant Investment Account Options

Investment account options available include various mutual funds, separate accounts, investment contracts with insurance companies, pooled separate accounts and effective May 9, 2011, individually directed account (IDA) option, which allows participants to invest in any mutual fund. Each participant has the option of directing his or her contributions into any of the investment accounts and may change the allocation daily; however, for certain investment accounts, in an effort to reduce market timing and excessive trading, certain restrictions apply.

The plan document also includes an automatic deferral feature whereby a participant is treated as electing to defer a certain percentage of eligible compensation unless the participant made an affirmative election otherwise. However, the Organization did not elect to utilize this feature in 2022 or 2021.

Participant Accounts

Each participant's account is credited with the participant's contribution, the respective Organization's contribution, and plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and all employer contributions, plus earnings thereon.

Payment of Benefits

Upon termination of service, employees with a vested account balance less than \$1,000 will have their vested account balance distributed to them in a lump-sum payment. Upon termination of service, an employee with a vested account balance greater than \$1,000 may elect to receive a lump-sum payment, purchase an annuity contract equal to the value of his or her account, rollover the account balance to an account of his or her choice, or maintain the balance in the Plan and continue to share in investment gains and losses. Certain withdrawal restrictions are in place if a participant is invested in the TIAA Traditional Fixed Account.

Participants may withdraw amounts from their accounts subject to certain limitations imposed by the Plan. Such withdrawals are also subject to certain taxes and penalties as assessed by the Internal Revenue Service.

403(b) Retirement Plan
(Sponsored by National Jewish Health)
Notes to Financial Statements
December 31, 2022 and 2021

Notes Receivable from Participants

The plan document includes provisions authorizing loans from the Plan to active eligible participants. The minimum amount of a loan shall be \$1,000. The maximum amount of a participant's loan is determined by the available loan balance restricted to the lesser of \$50,000 or 50% of the participant's vested account balance. All loans are covered by demand notes and are repayable over a period not to exceed five years (except for loans for the purchase of a principal residence). Interest on the loans taken by a participant who uses Fidelity Investments (Fidelity) as the custodian is based on prime plus 1%. Interest on loans taken by a participant who uses VALIC or Empower as the custodian is based on the local prevailing rates as determined by the custodians.

Plan Loans

Plan loans are issued directly from funds owned by TIAA and VALIC and not directly from a participant's account. Adequate security is required and a portion of the participant's account is reserved to cover 110% of the outstanding loan in case of default. The collateral is held in the TIAA Traditional Annuity and VALIC Loan Collateral and Escrow Funds. At December 31, 2022 and 2021, outstanding plan loans totaled approximately \$158,000 and \$254,000, respectively. Interest is paid directly to TIAA-CREF and VALIC.

The Employee Benefit Security Administration (EBSA) has expressed concern that the pledging of collateral of a participant's balance could be considered a prohibited transaction; however, formal guidance has yet to be issued by the EBSA.

Plan Termination

Although it has not expressed an 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 of ERISA. In the event of plan termination, participants will remain 100% vested in their accounts.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

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

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contributions plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

**403(b) Retirement Plan
(Sponsored by National Jewish Health)
Notes to Financial Statements
December 31, 2022 and 2021**

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Registered Investment Companies – Separate Accounts

Quoted market prices, if available, are used to value investments. TIAA-CREF separate accounts are individually controlled variable annuities and are valued at the unit value of the accumulation units held by the Plan at year-end, as provided by TIAA-CREF (unit values are determined daily by TIAA-CREF and are available at tiaa-cref.org). The separate accounts do have certain restrictions to prevent market timing and excessive trading. VALIC separate accounts are valued at the net asset value (NAV) per share at the close of each business day as reported by each fund, which values their securities at fair value.

Registered Investment Companies – Mutual Funds

Mutual funds are valued at the NAV of shares held by the Plan at year-end.

Investment Contracts with Insurance Companies

The TIAA-CREF investment contract is valued at contract value, except as noted below. Contract value represents contributions made under the contract, plus interest at the contract rate, less funds used to pay retirement benefits and administrative expenses. Crediting rates are a combination of a guaranteed rate and an annually established discretionary rate. Additionally, the discretionary rate applied to contributions received during a reporting period may vary from the discretionary rate applied to account balances at the end of the prior reporting period. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate which correlates closely with TIAA Traditional Annuity's historical crediting rates.

The investment contract with TIAA-CREF, TIAA Traditional Annuity, is a fixed-dollar annuity, has a portion considered to be a fully benefit-responsive investment contract (valued at contract value as noted above) and a portion considered to be a non-benefit-responsive investment contract, and has a minimum guaranteed interest rate of generally 3.00%. During 2017, a new investment contract TIAA Stable Value was entered into with a minimum guaranteed interest rate of generally 3.00% and is considered to be fully benefit-responsive and valued as contract value. The investment contracts with TIAA-CREF contains liquidity restrictions that require withdrawals and transfers from the investment contract to other investment options available to the Plan to be spread over a period of 10 annual installments or five annual installments for withdrawals after a participant's termination of employment.

403(b) Retirement Plan
(Sponsored by National Jewish Health)
Notes to Financial Statements
December 31, 2022 and 2021

The VALIC fixed interest accounts are valued at fair value. Fair value is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

The Empower guaranteed fixed fund is an investment contract with Empower and is stated at fair value. Fair value is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

Pooled Separate Accounts

The TIAA-CREF pooled separate account is an individually controlled variable annuity and is valued at estimated fair value as provided by TIAA-CREF. The fair value is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally utilizing external appraisals. Although the underlying assets of the account cannot be quickly sold and converted to liquid assets, the TIAA-CREF general account provides the account with a liquidity guarantee. Transfers out of the pooled separate account are limited to one per calendar quarter.

The Empower pooled separate accounts are valued at estimated fair value as provided by Empower. Estimated fair value is based on the change in net asset values of the underlying mutual fund investments, dividends, capital gain or loss distributions, and expense charges.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year, as well as reinvested dividends.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Plan Tax Status

The Plan operates under a volume submitter agreement in connection with a volume submitter plan document sponsored by Spencer Fane LLP or its suppliers. This volume submitter plan document has obtained an advisory letter from the IRS stating that the volume submitter satisfies the requirements under Section 403(b) of the Internal Revenue Code. The Plan, together with the investment vehicles, is intended to be a tax-sheltered annuity plan under Section 403(b) of the Internal Revenue Code of 1986, as amended. The Plan has not requested or obtained a determination letter, as the Internal Revenue Service does not currently provide that service for 403(b) plans. However, the Organization believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and not subject to tax.

**403(b) Retirement Plan
(Sponsored by National Jewish Health)
Notes to Financial Statements
December 31, 2022 and 2021**

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Organization or the Plan, at the Organization's discretion.

Note 3: Certification of Plan Custodians and Insurance Companies

The Organization has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, TIAA-CREF, FMTC, VALIC and Empower, qualified institutions have certified the following information included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate:

- Investments and notes receivable from participants as shown in the statements of net assets available for benefits and related disclosures as of December 31, 2022 and 2021
- Investment income (loss) and interest income from notes receivable from participants as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021
- Investment information included in the accompanying schedule of assets (held at year-end) as of December 31, 2022

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and ERISA-required supplemental schedule.

Note 4: Party-in-Interest Transactions

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

Certain plan investments are units of separate accounts managed by an entity related to TIAA-CREF, which is a record keeper for the Plan. The Plan's TIAA-CREF fixed account is maintained in TIAA-CREF's general account.

Certain plan investments are shares of separate accounts of VALIC, a custodian of the Plan. The Plan's VALIC fixed accounts are maintained in VALIC's general account.

**403(b) Retirement Plan
(Sponsored by National Jewish Health)
Notes to Financial Statements
December 31, 2022 and 2021**

The Plan invests in certain funds managed by an affiliate of FMTC, a custodian of the Plan.

Certain plan investments are shares of pooled separate accounts and unallocated accounts managed by Empower, a custodian of the Plan. The Plan's Empower's fixed accounts are maintained in Empower's general account.

The Plan is charged fees and expenses through investment expense ratios. The investment expense ratios vary by fund. These investment expense ratios are charged against the funds and are reflected in the value of the investments held by the Plan. The investment expense ratios include, as applicable, management expenses, administration expenses, 12b-1 fees, record keeping and distribution fees, sub-transfer agency fees, and shareholder servicing fees.

The Plan incurs expenses for certain accounting and auditing services. For the years ended December 31, 2022 and 2021, these expenses were paid by the Organization. The Organization also provides certain administrative services at no cost to the Plan.

Note 5: Disclosures About Fair Value of Plan Assets and Liabilities

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities

403(b) Retirement Plan (Sponsored by National Jewish Health)

Notes to Financial Statements

December 31, 2022 and 2021

Recurring Measurements

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2022 and 2021:

2022				
	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 178,089,175	\$ 178,089,175	\$ -	\$ -
Individually directed accounts	40,098	40,098	-	-
Investment contracts	<u>35,319,803</u>	<u>-</u>	<u>3,709,151</u>	<u>31,610,652</u>
Total assets in the fair value hierarchy	<u>213,449,076</u>	<u>\$ 178,129,273</u>	<u>\$ 3,709,151</u>	<u>\$ 31,610,652</u>
Investments measured at net asset value (A)				
Separate accounts	55,767,388			
Pooled separate accounts	<u>7,649,584</u>			
Total investments measured at net asset value	<u>63,416,972</u>			
Investments measured at fair value	<u>\$ 276,866,048</u>			

403(b) Retirement Plan (Sponsored by National Jewish Health)

Notes to Financial Statements

December 31, 2022 and 2021

2021				
Fair Value Measurements Using				
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 204,818,276	\$ 204,818,276	\$ -	\$ -
Individually directed accounts	51,434	51,434	-	-
Investment contracts	<u>35,385,732</u>	<u>-</u>	<u>3,755,654</u>	<u>31,630,078</u>
Total assets in the fair value hierarchy	<u>240,255,442</u>	<u>\$ 204,869,710</u>	<u>\$ 3,755,654</u>	<u>\$ 31,630,078</u>
Investments measured at net asset value (A)				
Separate accounts	70,152,556			
Pooled separate accounts	<u>8,340,052</u>			
Total investments measured at net asset value	<u>78,492,608</u>			
Investments measured at fair value	<u>\$ 318,748,050</u>			

- (A) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the year ended December 31, 2022. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

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Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy. See the table below for inputs and valuation techniques used for Level 3 securities (also see Note 2).

Level 3 Activity

Activity, transfers into and out of Level 3 and the reasons for those transfers are as follows:

	TIAA Traditional Fixed Account
2022	
Purchases	\$ 1,488,949
Issues	\$ (2,194,118)
2021	
Purchases	\$ 1,682,028
Issues	\$ (1,310,870)

Unobservable (Level 3) Inputs

The following tables present quantitative information about unobservable inputs used in recurring Level 3 fair value measurements.

	Fair Value at December 31, 2022	Valuation Technique	Unobservable Inputs	Range
TIAA Traditional Fixed Account	\$ 31,610,652	Discounted cash flow	Risk-adjusted discount rate applied*	3.00% – 6.50%

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	Fair Value at December 31, 2021	Valuation Technique	Unobservable Inputs	Range
TIAA Traditional Fixed Account	\$ 31,630,078	Discounted cash flow	Risk-adjusted discount rate applied*	2.00% – 3.90%

* Unobservable inputs include discount rate applied

Note 6: Investment Contract with TIAA-CREF

The Plan has entered into a fully benefit-responsive investment contract with TIAA-CREF. TIAA-CREF maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan.

As described in the basis of accounting disclosure, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by TIAA-CREF, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value.

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

Certain events may limit the ability of the Plan to transact at contract value with the issuer. The plan administrator does not believe the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

The following represents the contract value by type of fully benefit-responsive investment contracts held by the Plan:

	2022	2021
TIAA Traditional Annuity BR	\$ 14,098,864	\$ 14,273,464
TIAA Stable Value	<u>2,664,491</u>	<u>2,373,807</u>
	<u><u>\$ 16,763,355</u></u>	<u><u>\$ 16,647,271</u></u>

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Note 7: Risks and Uncertainties

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

Note 8: Subsequent Events

Subsequent events have been evaluated through September 28, 2023, which is the date the financial statements were available to be issued.

Supplemental Schedule

403(b) Retirement Plan (Sponsored by National Jewish Health)

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

December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
Mutual Funds				
Vanguard Lifest Con Growth	Mutual Fund	**	\$ 24,231,656	Fidelity
FID 500 Index	Mutual Fund	**	17,118,054	Fidelity
* FID Freedom 2020 K6	Mutual Fund	**	11,170,601	Fidelity
EV AC SMid Cap R6	Mutual Fund	**	9,364,249	Fidelity
FID Freedom 2030 K6	Mutual Fund	**	8,382,509	Fidelity
FID Freedom 2040 K6	Mutual Fund	**	8,124,769	Fidelity
* FID Freedom 2025 K6	Mutual Fund	**	7,060,104	Fidelity
* FID Government Money Market	Mutual Fund	**	6,841,940	Fidelity
* FID Total Market Index	Mutual Fund	**	5,986,309	Fidelity
FID Freedom 2045 K6	Mutual Fund	**	5,216,805	Fidelity
* FID Freedom 2035 K6	Mutual Fund	**	4,251,815	Fidelity
* HRDG LVNR Intel EQ IS	Mutual Fund	**	4,221,174	Fidelity
* Baird Core Plus Inst	Mutual Fund	**	3,130,371	Fidelity
* FID US Bond Index	Mutual Fund	**	3,048,897	Fidelity
* FID Freedom 2050 K6	Mutual Fund	**	2,735,702	Fidelity
FID Large Cap Growth Index	Mutual Fund	**	1,770,216	Fidelity
* FID Freedom 2015 K6	Mutual Fund	**	1,617,170	Fidelity
* FID Extd Market Index	Mutual Fund	**	1,458,904	Fidelity
FID Freedom 2010 K6	Mutual Fund	**	1,261,438	Fidelity
FID Freedom 2055 K6	Mutual Fund	**	985,806	Fidelity
Baird Short-term Bond IS	Mutual Fund	**	955,421	Fidelity
* FID Large Cap Value Index	Mutual Fund	**	922,432	Fidelity
FID Small Cap Index	Mutual Fund	**	813,055	Fidelity
* Gateway Y	Mutual Fund	**	763,139	Fidelity
* FID Intl Index	Mutual Fund	**	754,927	Fidelity
* FID Mid Cap Index	Mutual Fund	**	638,114	Fidelity
* FID Real Estate Index	Mutual Fund	**	564,916	Fidelity
* FID INFL PR Bond Index	Mutual Fund	**	539,233	Fidelity
DL TOTAL RTN BOND I	Mutual Fund	**	539,064	Fidelity
* SEAFARER OS GR&IN IS	Mutual Fund	**	490,546	Fidelity
* FID Freedom 2065 K6	Mutual Fund	**	410,559	Fidelity
* FID Emerging Markets Index	Mutual Fund	**	367,621	Fidelity
* FID Short-term Bond Index	Mutual Fund	**	232,375	Fidelity
* FID FDM IDX 2045 IPR	Mutual Fund	**	226,648	Fidelity
FID FDM IDX 2040 IPR	Mutual Fund	**	174,069	Fidelity
FID Freedom 2005 K6	Mutual Fund	**	173,882	Fidelity
FID Intm Term Bond Index	Mutual Fund	**	161,984	Fidelity
FID FDM IDX 2050 IPR	Mutual Fund	**	156,310	Fidelity
* FID FDM IDX 2055 IPR	Mutual Fund	**	138,395	Fidelity
FID FDM IDX 2030 IPR	Mutual Fund	**	131,751	Fidelity
FID Freedom 2060 K6	Mutual Fund	**	127,994	Fidelity
FID FDM IDX 2035 IPR	Mutual Fund	**	125,830	Fidelity
* FID FDM IDX 2025 IPR	Mutual Fund	**	120,474	Fidelity
* IS Dev Real Estate K	Mutual Fund	**	104,910	Fidelity
* PGIM SEL REAL EST R6	Mutual Fund	**	97,964	Fidelity
FID FDM IDX 2020 IPR	Mutual Fund	**	83,521	Fidelity
* FID FDM IDX 2060 IPR	Mutual Fund	**	73,036	Fidelity
Parnassus Core EQ IV	Mutual Fund	**	49,336	Fidelity

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* FID FDM IDX 2015 IPR	Mutual Fund	**	18,704	Fidelity
* FID FDM IDX 2065 IPR	Mutual Fund	**	16,575	Fidelity
Alger Dynamic Opps A	Mutual Fund	**	2,045	Fidelity
* FID FDM IDX 2010 IPR	Mutual Fund	**	396	Fidelity
FID FDM IDX INC IPR	Mutual Fund	**	30	Fidelity
Vanguard LifeStrat Cns Grw Inv	Mutual Fund	**	4,991,738	TIAA-CREF
* Vanguard Ttl Stk Mkt Idx Adm	Mutual Fund	**	2,545,588	TIAA-CREF
* Vanguard Developed Mkts Idx Adm	Mutual Fund	**	1,638,377	TIAA-CREF
* TIAA-CREF Lifecycle 2040-Rtmt	Mutual Fund	**	1,427,038	TIAA-CREF
Vanguard Value Index Adm	Mutual Fund	**	1,079,673	TIAA-CREF
TIAA-CREF Lifecycle 2035-Rtmt	Mutual Fund	**	1,020,697	TIAA-CREF
* Vanguard Real Estate Idx Adm	Mutual Fund	**	1,019,553	TIAA-CREF
Vanguard Small-Cap Idx Adm	Mutual Fund	**	1,007,661	TIAA-CREF
* TIAA-CREF Lifecycle 2020-Rtmt	Mutual Fund	**	903,440	TIAA-CREF
TIAA-CREF Lifecycle 2035-Inst	Mutual Fund	**	890,051	TIAA-CREF
TIAA-CREF Lifecycle 2025-Rtmt	Mutual Fund	**	764,992	TIAA-CREF
* Vanguard Ttl Bd Mkt Idx Adm	Mutual Fund	**	740,321	TIAA-CREF
* TIAA-CREF Lifecycle 2030-Rtmt	Mutual Fund	**	738,867	TIAA-CREF
Baird Core Plus Bond Fund Inst	Mutual Fund	**	712,258	TIAA-CREF
* iShares Develop Real Est Ex Is	Mutual Fund	**	671,271	TIAA-CREF
* Vanguard Treasury Money Market Inv	Mutual Fund	**	662,310	TIAA-CREF
* Vanguard Mid-Cap Idx Adm	Mutual Fund	**	593,540	TIAA-CREF
* Vanguard Growth Index Adm	Mutual Fund	**	520,587	TIAA-CREF
* Vanguard Emr Mkts Stk Idx Adm	Mutual Fund	**	498,303	TIAA-CREF
* TIAA-CREF Lifecycle 2025-Inst	Mutual Fund	**	370,552	TIAA-CREF
* Vanguard S-T Inf Pro Sec Idx Adm	Mutual Fund	**	347,071	TIAA-CREF
* Harding International Eq Inst	Mutual Fund	**	336,879	TIAA-CREF
* Vanguard High-Yield Corp Adm	Mutual Fund	**	304,727	TIAA-CREF
* TIAA-CREF Lifecycle 2055-Rtmt	Mutual Fund	**	296,088	TIAA-CREF
* Eaton Vance Atl Cap SMID Ca R6	Mutual Fund	**	265,716	TIAA-CREF
* TIAA-CREF Lifecycle 2045-Rtmt	Mutual Fund	**	245,082	TIAA-CREF
* TIAA-CREF Lifecycle 2030-Inst	Mutual Fund	**	222,648	TIAA-CREF
* Invesco Developing Markets R6	Mutual Fund	**	208,287	TIAA-CREF
* TIAA-CREF Lifecycle 2040-Inst	Mutual Fund	**	203,657	TIAA-CREF
* Baird Short Term Bond Fd Inst	Mutual Fund	**	182,912	TIAA-CREF
* TIAA-CREF Lifecycle 2015-Rtmt	Mutual Fund	**	175,746	TIAA-CREF
* TIAA-CREF Lifecycle 2020-Inst	Mutual Fund	**	163,001	TIAA-CREF
* BrandywineGLOBAL High Yield I	Mutual Fund	**	146,334	TIAA-CREF
TIAA-CREF Lifecycle 2050-Rtmt	Mutual Fund	**	144,047	TIAA-CREF
* TIAA-CREF Lifecycle 2050-Inst	Mutual Fund	**	124,063	TIAA-CREF
TIAA-CREF Lifecycle 2055-Inst	Mutual Fund	**	120,159	TIAA-CREF
* Parnassus Core Equity Inst	Mutual Fund	**	96,380	TIAA-CREF
Gateway Fund Class Y	Mutual Fund	**	94,347	TIAA-CREF

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* TIAA-CREF Lifecycle 2045-Inst	Mutual Fund	**	78,553	TIAA-CREF
* Vanguard Short-Trm Bd Idx Adm	Mutual Fund	**	78,042	TIAA-CREF
* Artisan International Instit	Mutual Fund	**	74,375	TIAA-CREF
* TIAA-CREF Lifecycle 2010-Rtmt	Mutual Fund	**	67,385	TIAA-CREF
TIAA-CREF Lifecycle 2015-Inst	Mutual Fund	**	31,373	TIAA-CREF
* TIAA-CREF Lfycle Rtmt Inc-Rtmt	Mutual Fund	**	13,987	TIAA-CREF
* TIAA-CREF Lifecycle 2010-Inst	Mutual Fund	**	6,224	TIAA-CREF
* TIAA-CREF Lifecycle 2060-Inst	Mutual Fund	**	2,101	TIAA-CREF
* Alger Dynamic Opps Z	Mutual Fund	**	1,038	TIAA-CREF
* Vanguard Glb Real Est Idx Adm	Mutual Fund	**	136	TIAA-CREF
Vanguard 500 Idx Adm	Mutual Fund	**	13,308,255	TIAA-CREF/Fidelity
			<u>178,089,175</u>	
Individually Directed Accounts				
* Others	Individually Directed Accounts	**	<u>40,098</u>	TIAA-CREF
Separate Accounts				
* CREF Stock R2	CREF Separate Account	**	21,651,725	TIAA-CREF
* CREF Global Equities R2	CREF Separate Account	**	11,213,227	TIAA-CREF
* CREF Growth R2	CREF Separate Account	**	4,736,268	TIAA-CREF
* CREF Social Choice R2	CREF Separate Account	**	4,559,295	TIAA-CREF
* CREF Equity Index R2	CREF Separate Account	**	4,470,043	TIAA-CREF
* CREF Core Bond R2	CREF Separate Account	**	2,982,531	TIAA-CREF
* CREF Money Market R2	CREF Separate Account	**	1,778,638	TIAA-CREF
* CREF Inflation-Linked Bond R2	CREF Separate Account	**	1,755,795	TIAA-CREF
* CREF Social Choice R3	CREF Separate Account	**	719,231	TIAA-CREF
* Stock Index Fund	VALIC Separate Account	**	457,644	VALIC
* Systematic Core Fund	VALIC Separate Account	**	219,615	VALIC
* Mid Cap Index Fund	VALIC Separate Account	**	166,983	VALIC
* Vanguard Windsor II	VALIC Separate Account	**	160,783	VALIC
* Small Cap Growth Fund	VALIC Separate Account	**	115,924	VALIC
* Vanguard Wellington Fund	VALIC Separate Account	**	111,392	VALIC
* Growth Fund	VALIC Separate Account	**	95,265	VALIC
* Intl Socially Responsible Fund	VALIC Separate Account	**	80,507	VALIC
* Science and Technology Fund	VALIC Separate Account	**	77,497	VALIC
* Asset Allocation Fund	VALIC Separate Account	**	67,715	VALIC
* Global Strategy	VALIC Separate Account	**	66,346	VALIC
* Loan Collateral Fund	VALIC Separate Account	**	62,750	VALIC
* Large Capital Growth	VALIC Separate Account	**	51,502	VALIC
* International Growth Fund	VALIC Separate Account	**	30,543	VALIC
* Mid Cap Strategic Fund	VALIC Separate Account	**	29,216	VALIC
* International Equities Index Fund	VALIC Separate Account	**	26,195	VALIC
* Emerging Economies	VALIC Separate Account	**	19,202	VALIC

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* Systematic Value	VALIC Separate Account	**	14,675	VALIC
* Vanguard Long-term Treasury	VALIC Separate Account	**	9,323	VALIC
* Government Securities Fund	VALIC Separate Account	**	7,348	VALIC
* International Value Fund	VALIC Separate Account	**	6,688	VALIC
* Core Bond Fund	VALIC Separate Account	**	6,133	VALIC
* Small Cap Index Fund	VALIC Separate Account	**	4,986	VALIC
* GS Vit Gov Money Mkt Fd Inst	VALIC Separate Account	**	4,096	VALIC
* Intl Opportunities	VALIC Separate Account	**	3,844	VALIC
* Loan Escrow Fund	VALIC Separate Account	**	2,912	VALIC
* Vanguard Long-term Inv-Grade Fund	VALIC Separate Account	**	1,175	VALIC
* Small Cap Special Value Fund	VALIC Separate Account	**	376	VALIC
			<u>55,767,388</u>	
Investment Contracts with Insurance Companies				
* TIAA Traditional Annuity (at fair value)	TIAA Guaranteed Investment Contracts - 3%	**	31,610,652	TIAA-CREF
* TIAA Traditional Annuity (at contract value)	TIAA Guaranteed Investment Contracts - 3%	**	14,098,864	TIAA-CREF
* Fixed Account Plus	VALIC Separate Account	**	2,825,124	VALIC
* TIAA Stable Value (at contract value)	TIAA Guaranteed Investment Contracts - 3%	**	2,664,491	TIAA-CREF
* Short-term Fixed Account	VALIC Separate Account	**	579,284	VALIC
* Empower Fixed Account	Empower Daily Interest Guarantee Fund	**	75,105	EMPWR
* Empower Fixed Account	Empower Guaranteed Certificate Fund	**	226,114	EMPWR
* Empower Fixed Account	Empower Guaranteed Fixed Fund	**	3,524	EMPWR
			<u>52,083,158</u>	
Pooled Separate Accounts				
* TIAA Real Estate	TIAA Pooled Separate Acct	**	6,378,060	TIAA-CREF
* Empower S&p 500 Index Fund Inv	Empower Variable Annuities	**	378,666	EMPWR
* Empower Ariel Mid Cap Value Fund Inv	Empower Variable Annuities	**	308,457	EMPWR
* Fidelity Vip Growth Portfolio	Empower Variable Annuities	**	190,605	EMPWR
* Empower S&p Smallcap 600 Index Fd Inv	Empower Variable Annuities	**	134,918	EMPWR
* Empower Mod Aggr Profile Fund Inv	Empower Variable Annuities	**	123,337	EMPWR
* Empower International Value Inv	Empower Variable Annuities	**	53,807	EMPWR
* Empower Government Money Mkt Fund Inv	Empower Variable Annuities	**	23,411	EMPWR
* American Funds Growth Fund R3	Empower Variable Annuities	**	21,665	EMPWR
* Empower Large Cap Value Investor Ii	Empower Variable Annuities	**	20,476	EMPWR
* Empower Moderate Profile Fund Inv	Empower Variable Annuities	**	9,661	EMPWR
* Empower Aggressive Profile Fund Inv	Empower Variable Annuities	**	5,124	EMPWR
* Empower Us Govt Securities Fund Inv	Empower Variable Annuities	**	915	EMPWR
* Empower Mod Cons Profile Fund Inv	Empower Variable Annuities	**	482	EMPWR
			<u>7,649,584</u>	
* Participant Loans	Various maturity dates through 2033; Interest rates ranging from 4.25% - 9.25%	**	1,151,174	4 vendors
			<u>\$ 294,780,577</u>	

* Party-in-interest as defined by ERISA

** Not required as investments are participant directed

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

December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
Mutual Funds				
Vanguard Lifest Con Growth	Mutual Fund	**	\$ 24,231,656	Fidelity
FID 500 Index	Mutual Fund	**	17,118,054	Fidelity
* FID Freedom 2020 K6	Mutual Fund	**	11,170,601	Fidelity
EV AC SMid Cap R6	Mutual Fund	**	9,364,249	Fidelity
FID Freedom 2030 K6	Mutual Fund	**	8,382,509	Fidelity
FID Freedom 2040 K6	Mutual Fund	**	8,124,769	Fidelity
* FID Freedom 2025 K6	Mutual Fund	**	7,060,104	Fidelity
* FID Government Money Market	Mutual Fund	**	6,841,940	Fidelity
* FID Total Market Index	Mutual Fund	**	5,986,309	Fidelity
FID Freedom 2045 K6	Mutual Fund	**	5,216,805	Fidelity
* FID Freedom 2035 K6	Mutual Fund	**	4,251,815	Fidelity
* HRDG LVNR Intel EQ IS	Mutual Fund	**	4,221,174	Fidelity
* Baird Core Plus Inst	Mutual Fund	**	3,130,371	Fidelity
* FID US Bond Index	Mutual Fund	**	3,048,897	Fidelity
* FID Freedom 2050 K6	Mutual Fund	**	2,735,702	Fidelity
FID Large Cap Growth Index	Mutual Fund	**	1,770,216	Fidelity
* FID Freedom 2015 K6	Mutual Fund	**	1,617,170	Fidelity
* FID Extd Market Index	Mutual Fund	**	1,458,904	Fidelity
FID Freedom 2010 K6	Mutual Fund	**	1,261,438	Fidelity
FID Freedom 2055 K6	Mutual Fund	**	985,806	Fidelity
Baird Short-term Bond IS	Mutual Fund	**	955,421	Fidelity
* FID Large Cap Value Index	Mutual Fund	**	922,432	Fidelity
FID Small Cap Index	Mutual Fund	**	813,055	Fidelity
* Gateway Y	Mutual Fund	**	763,139	Fidelity
* FID Intl Index	Mutual Fund	**	754,927	Fidelity
* FID Mid Cap Index	Mutual Fund	**	638,114	Fidelity
* FID Real Estate Index	Mutual Fund	**	564,916	Fidelity
* FID INFL PR Bond Index	Mutual Fund	**	539,233	Fidelity
DL TOTAL RTN BOND I	Mutual Fund	**	539,064	Fidelity
* SEAFARER OS GR&IN IS	Mutual Fund	**	490,546	Fidelity
* FID Freedom 2065 K6	Mutual Fund	**	410,559	Fidelity
* FID Emerging Markets Index	Mutual Fund	**	367,621	Fidelity
* FID Short-term Bond Index	Mutual Fund	**	232,375	Fidelity
* FID FDM IDX 2045 IPR	Mutual Fund	**	226,648	Fidelity
FID FDM IDX 2040 IPR	Mutual Fund	**	174,069	Fidelity
FID Freedom 2005 K6	Mutual Fund	**	173,882	Fidelity
FID Intm Term Bond Index	Mutual Fund	**	161,984	Fidelity
FID FDM IDX 2050 IPR	Mutual Fund	**	156,310	Fidelity
* FID FDM IDX 2055 IPR	Mutual Fund	**	138,395	Fidelity
FID FDM IDX 2030 IPR	Mutual Fund	**	131,751	Fidelity
FID Freedom 2060 K6	Mutual Fund	**	127,994	Fidelity
FID FDM IDX 2035 IPR	Mutual Fund	**	125,830	Fidelity
* FID FDM IDX 2025 IPR	Mutual Fund	**	120,474	Fidelity
* IS Dev Real Estate K	Mutual Fund	**	104,910	Fidelity
* PGIM SEL REAL EST R6	Mutual Fund	**	97,964	Fidelity
FID FDM IDX 2020 IPR	Mutual Fund	**	83,521	Fidelity
* FID FDM IDX 2060 IPR	Mutual Fund	**	73,036	Fidelity
Parnassus Core EQ IV	Mutual Fund	**	49,336	Fidelity

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* FID FDM IDX 2015 IPR	Mutual Fund	**	18,704	Fidelity
* FID FDM IDX 2065 IPR	Mutual Fund	**	16,575	Fidelity
Alger Dynamic Opps A	Mutual Fund	**	2,045	Fidelity
* FID FDM IDX 2010 IPR	Mutual Fund	**	396	Fidelity
FID FDM IDX INC IPR	Mutual Fund	**	30	Fidelity
Vanguard LifeStrat Cns Grw Inv	Mutual Fund	**	4,991,738	TIAA-CREF
* Vanguard Ttl Stk Mkt Idx Adm	Mutual Fund	**	2,545,588	TIAA-CREF
* Vanguard Developed Mkts Idx Adm	Mutual Fund	**	1,638,377	TIAA-CREF
* TIAA-CREF Lifecycle 2040-Rtmt	Mutual Fund	**	1,427,038	TIAA-CREF
Vanguard Value Index Adm	Mutual Fund	**	1,079,673	TIAA-CREF
TIAA-CREF Lifecycle 2035-Rtmt	Mutual Fund	**	1,020,697	TIAA-CREF
* Vanguard Real Estate Idx Adm	Mutual Fund	**	1,019,553	TIAA-CREF
Vanguard Small-Cap Idx Adm	Mutual Fund	**	1,007,661	TIAA-CREF
* TIAA-CREF Lifecycle 2020-Rtmt	Mutual Fund	**	903,440	TIAA-CREF
TIAA-CREF Lifecycle 2035-Inst	Mutual Fund	**	890,051	TIAA-CREF
TIAA-CREF Lifecycle 2025-Rtmt	Mutual Fund	**	764,992	TIAA-CREF
* Vanguard Ttl Bd Mkt Idx Adm	Mutual Fund	**	740,321	TIAA-CREF
* TIAA-CREF Lifecycle 2030-Rtmt	Mutual Fund	**	738,867	TIAA-CREF
Baird Core Plus Bond Fund Inst	Mutual Fund	**	712,258	TIAA-CREF
* iShares Develop Real Est Ex Is	Mutual Fund	**	671,271	TIAA-CREF
* Vanguard Treasury Money Market Inv	Mutual Fund	**	662,310	TIAA-CREF
* Vanguard Mid-Cap Idx Adm	Mutual Fund	**	593,540	TIAA-CREF
* Vanguard Growth Index Adm	Mutual Fund	**	520,587	TIAA-CREF
* Vanguard Emr Mkts Stk Idx Adm	Mutual Fund	**	498,303	TIAA-CREF
* TIAA-CREF Lifecycle 2025-Inst	Mutual Fund	**	370,552	TIAA-CREF
* Vanguard S-T Inf Pro Sec Idx Adm	Mutual Fund	**	347,071	TIAA-CREF
* Harding International Eq Inst	Mutual Fund	**	336,879	TIAA-CREF
* Vanguard High-Yield Corp Adm	Mutual Fund	**	304,727	TIAA-CREF
* TIAA-CREF Lifecycle 2055-Rtmt	Mutual Fund	**	296,088	TIAA-CREF
* Eaton Vance Atl Cap SMID Ca R6	Mutual Fund	**	265,716	TIAA-CREF
* TIAA-CREF Lifecycle 2045-Rtmt	Mutual Fund	**	245,082	TIAA-CREF
* TIAA-CREF Lifecycle 2030-Inst	Mutual Fund	**	222,648	TIAA-CREF
* Invesco Developing Markets R6	Mutual Fund	**	208,287	TIAA-CREF
* TIAA-CREF Lifecycle 2040-Inst	Mutual Fund	**	203,657	TIAA-CREF
* Baird Short Term Bond Fd Inst	Mutual Fund	**	182,912	TIAA-CREF
* TIAA-CREF Lifecycle 2015-Rtmt	Mutual Fund	**	175,746	TIAA-CREF
* TIAA-CREF Lifecycle 2020-Inst	Mutual Fund	**	163,001	TIAA-CREF
* BrandywineGLOBAL High Yield I	Mutual Fund	**	146,334	TIAA-CREF
TIAA-CREF Lifecycle 2050-Rtmt	Mutual Fund	**	144,047	TIAA-CREF
* TIAA-CREF Lifecycle 2050-Inst	Mutual Fund	**	124,063	TIAA-CREF
TIAA-CREF Lifecycle 2055-Inst	Mutual Fund	**	120,159	TIAA-CREF
* Parnassus Core Equity Inst	Mutual Fund	**	96,380	TIAA-CREF
Gateway Fund Class Y	Mutual Fund	**	94,347	TIAA-CREF

403(b) Retirement Plan (Sponsored by National Jewish Health)

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* TIAA-CREF Lifecycle 2045-Inst	Mutual Fund	**	78,553	TIAA-CREF
* Vanguard Short-Trm Bd Idx Adm	Mutual Fund	**	78,042	TIAA-CREF
* Artisan International Instit	Mutual Fund	**	74,375	TIAA-CREF
* TIAA-CREF Lifecycle 2010-Rtmt	Mutual Fund	**	67,385	TIAA-CREF
TIAA-CREF Lifecycle 2015-Inst	Mutual Fund	**	31,373	TIAA-CREF
* TIAA-CREF Lfycle Rtmt Inc-Rtmt	Mutual Fund	**	13,987	TIAA-CREF
* TIAA-CREF Lifecycle 2010-Inst	Mutual Fund	**	6,224	TIAA-CREF
* TIAA-CREF Lifecycle 2060-Inst	Mutual Fund	**	2,101	TIAA-CREF
* Alger Dynamic Opps Z	Mutual Fund	**	1,038	TIAA-CREF
* Vanguard Glb Real Est Idx Adm	Mutual Fund	**	136	TIAA-CREF
Vanguard 500 Idx Adm	Mutual Fund	**	13,308,255	TIAA-CREF/Fidelity
			<u>178,089,175</u>	
Individually Directed Accounts				
* Others	Individually Directed Accounts	**	<u>40,098</u>	TIAA-CREF
Separate Accounts				
* CREF Stock R2	CREF Separate Account	**	21,651,725	TIAA-CREF
* CREF Global Equities R2	CREF Separate Account	**	11,213,227	TIAA-CREF
* CREF Growth R2	CREF Separate Account	**	4,736,268	TIAA-CREF
* CREF Social Choice R2	CREF Separate Account	**	4,559,295	TIAA-CREF
* CREF Equity Index R2	CREF Separate Account	**	4,470,043	TIAA-CREF
* CREF Core Bond R2	CREF Separate Account	**	2,982,531	TIAA-CREF
* CREF Money Market R2	CREF Separate Account	**	1,778,638	TIAA-CREF
* CREF Inflation-Linked Bond R2	CREF Separate Account	**	1,755,795	TIAA-CREF
* CREF Social Choice R3	CREF Separate Account	**	719,231	TIAA-CREF
* Stock Index Fund	VALIC Separate Account	**	457,644	VALIC
* Systematic Core Fund	VALIC Separate Account	**	219,615	VALIC
* Mid Cap Index Fund	VALIC Separate Account	**	166,983	VALIC
* Vanguard Windsor II	VALIC Separate Account	**	160,783	VALIC
* Small Cap Growth Fund	VALIC Separate Account	**	115,924	VALIC
* Vanguard Wellington Fund	VALIC Separate Account	**	111,392	VALIC
* Growth Fund	VALIC Separate Account	**	95,265	VALIC
* Intl Socially Responsible Fund	VALIC Separate Account	**	80,507	VALIC
* Science and Technology Fund	VALIC Separate Account	**	77,497	VALIC
* Asset Allocation Fund	VALIC Separate Account	**	67,715	VALIC
* Global Strategy	VALIC Separate Account	**	66,346	VALIC
* Loan Collateral Fund	VALIC Separate Account	**	62,750	VALIC
* Large Capital Growth	VALIC Separate Account	**	51,502	VALIC
* International Growth Fund	VALIC Separate Account	**	30,543	VALIC
* Mid Cap Strategic Fund	VALIC Separate Account	**	29,216	VALIC
* International Equities Index Fund	VALIC Separate Account	**	26,195	VALIC
* Emerging Economies	VALIC Separate Account	**	19,202	VALIC

403(b) Retirement Plan (Sponsored by National Jewish Health)

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued) December 31, 2022

Identity of Issuer	Description of Investment	Cost	Current Value	Vendor
* Systematic Value	VALIC Separate Account	**	14,675	VALIC
* Vanguard Long-term Treasury	VALIC Separate Account	**	9,323	VALIC
* Government Securities Fund	VALIC Separate Account	**	7,348	VALIC
* International Value Fund	VALIC Separate Account	**	6,688	VALIC
* Core Bond Fund	VALIC Separate Account	**	6,133	VALIC
* Small Cap Index Fund	VALIC Separate Account	**	4,986	VALIC
* GS Vit Gov Money Mkt Fd Inst	VALIC Separate Account	**	4,096	VALIC
* Intl Opportunities	VALIC Separate Account	**	3,844	VALIC
* Loan Escrow Fund	VALIC Separate Account	**	2,912	VALIC
* Vanguard Long-term Inv-Grade Fund	VALIC Separate Account	**	1,175	VALIC
* Small Cap Special Value Fund	VALIC Separate Account	**	376	VALIC
			<u>55,767,388</u>	
Investment Contracts with Insurance Companies				
* TIAA Traditional Annuity (at fair value)	TIAA Guaranteed Investment Contracts - 3%	**	31,610,652	TIAA-CREF
* TIAA Traditional Annuity (at contract value)	TIAA Guaranteed Investment Contracts - 3%	**	14,098,864	TIAA-CREF
* Fixed Account Plus	VALIC Separate Account	**	2,825,124	VALIC
* TIAA Stable Value (at contract value)	TIAA Guaranteed Investment Contracts - 3%	**	2,664,491	TIAA-CREF
* Short-term Fixed Account	VALIC Separate Account	**	579,284	VALIC
* Empower Fixed Account	Empower Daily Interest Guarantee Fund	**	75,105	EMPWR
* Empower Fixed Account	Empower Guaranteed Certificate Fund	**	226,114	EMPWR
* Empower Fixed Account	Empower Guaranteed Fixed Fund	**	3,524	EMPWR
			<u>52,083,158</u>	
Pooled Separate Accounts				
* TIAA Real Estate	TIAA Pooled Separate Acct	**	6,378,060	TIAA-CREF
* Empower S&p 500 Index Fund Inv	Empower Variable Annuities	**	378,666	EMPWR
* Empower Ariel Mid Cap Value Fund Inv	Empower Variable Annuities	**	308,457	EMPWR
* Fidelity Vip Growth Portfolio	Empower Variable Annuities	**	190,605	EMPWR
* Empower S&p Smallcap 600 Index Fd Inv	Empower Variable Annuities	**	134,918	EMPWR
* Empower Mod Aggr Profile Fund Inv	Empower Variable Annuities	**	123,337	EMPWR
* Empower International Value Inv	Empower Variable Annuities	**	53,807	EMPWR
* Empower Government Money Mkt Fund Inv	Empower Variable Annuities	**	23,411	EMPWR
* American Funds Growth Fund R3	Empower Variable Annuities	**	21,665	EMPWR
* Empower Large Cap Value Investor Ii	Empower Variable Annuities	**	20,476	EMPWR
* Empower Moderate Profile Fund Inv	Empower Variable Annuities	**	9,661	EMPWR
* Empower Aggressive Profile Fund Inv	Empower Variable Annuities	**	5,124	EMPWR
* Empower Us Govt Securities Fund Inv	Empower Variable Annuities	**	915	EMPWR
* Empower Mod Cons Profile Fund Inv	Empower Variable Annuities	**	482	EMPWR
			<u>7,649,584</u>	
* Participant Loans	Various maturity dates through 2033; Interest rates ranging from 4.25% - 9.25%	**	1,151,174	4 vendors
			<u>\$ 294,780,577</u>	

* Party-in-interest as defined by ERISA

** Not required as investments are participant directed