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| <div>Form 5500-SF</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Short Form Annual Return/Report of Small Employee<br/>Benefit Plan</div> <div>This form is required to be filed under sections 104 and 4065 of the Employee Retirement<br/>Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal<br/>Revenue Code (the Code).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500-SF.</div> | <div>OMB Nos. 1210-0110<br/>1210-0089</div> <div>2022</div> <div>This Form is Open to<br/>Public Inspection</div> |
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|                                                                                            |                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part I                                                                                     | Annual Report Identification Information                                                                                                                                                                                                                                                  |
| For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022 |                                                                                                                                                                                                                                                                                           |
| A                                                                                          | This return/report is for: <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) |
| B                                                                                          | This return/report is <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input checked="" type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)                       |
| C                                                                                          | Check box if filing under: <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> DFVC program <input type="checkbox"/> special extension (enter description)                                                                |
| D                                                                                          | If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ <input type="checkbox"/>                                                                                                                                                               |

|         |                                                                                                                                                                                                                                                                                                                                                     |                                                    |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| Part II | Basic Plan Information—enter all requested information                                                                                                                                                                                                                                                                                              |                                                    |
| 1a      | Name of plan<br>403(B) THRIFT PLAN OF UNITED WAY OF SALT LAKE                                                                                                                                                                                                                                                                                       | 1b Three-digit plan number (PN) ▶ 003              |
|         |                                                                                                                                                                                                                                                                                                                                                     | 1c Effective date of plan 03/01/1993               |
| 2a      | Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>UNITED WAY OF SALT LAKE<br><br>257 EAST 200 SOUTH SUITE 300<br>SALT LAKE CITY, UT 84111-2078 | 2b Employer Identification Number (EIN) 87-0227091 |
|         |                                                                                                                                                                                                                                                                                                                                                     | 2c Sponsor's telephone number 801-736-7705         |
|         |                                                                                                                                                                                                                                                                                                                                                     | 2d Business code (see instructions) 813000         |
| 3a      | Plan administrator's name and address <input checked="" type="checkbox"/> 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.<br>a Sponsor's name<br>c Plan Name                                                                                     | 4b EIN                                             |
|         |                                                                                                                                                                                                                                                                                                                                                     | 4d PN                                              |
| 5a      | Total number of participants at the beginning of the plan year.....                                                                                                                                                                                                                                                                                 | 5a 112                                             |
| b       | Total number of participants at the end of the plan year .....                                                                                                                                                                                                                                                                                      | 5b 128                                             |
| c       | Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....                                                                                                                                                                                                              | 5c 125                                             |
| d(1)    | Total number of active participants at the beginning of the plan year .....                                                                                                                                                                                                                                                                         | 5d(1) 75                                           |
| d(2)    | Total number of active participants at the end of the plan year.....                                                                                                                                                                                                                                                                                | 5d(2) 87                                           |
| e       | Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....                                                                                                                                                                                                                    | 5e 11                                              |

**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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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. | 03/14/2024 | GARET HAWLEY                                                 |
|           | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| SIGN HERE |                                                   |            |                                                              |
|           | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)..... ☒ Yes ☐ No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)..... ☒ Yes ☐ No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year..... (See instructions.)

**Part III Financial Information**

| <b>7 Plan Assets and Liabilities</b>                                                                |              | <b>(a) Beginning of Year</b> | <b>(b) End of Year</b> |
|-----------------------------------------------------------------------------------------------------|--------------|------------------------------|------------------------|
| <b>a</b> Total plan assets.....                                                                     | <b>7a</b>    | 3922343                      | 3216263                |
| <b>b</b> Total plan liabilities.....                                                                | <b>7b</b>    | 0                            | 0                      |
| <b>c</b> Net plan assets (subtract line 7b from line 7a).....                                       | <b>7c</b>    | 3922343                      | 3216263                |
| <b>8 Income, Expenses, and Transfers for this Plan Year</b>                                         |              | <b>(a) Amount</b>            | <b>(b) Total</b>       |
| <b>a</b> Contributions received or receivable from:                                                 |              |                              |                        |
| (1) Employers.....                                                                                  | <b>8a(1)</b> | 233258                       |                        |
| (2) Participants.....                                                                               | <b>8a(2)</b> | 383979                       |                        |
| (3) Others (including rollovers).....                                                               | <b>8a(3)</b> | 120228                       |                        |
| <b>b</b> Other income (loss).....                                                                   | <b>8b</b>    | -707291                      |                        |
| <b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b).....                                  | <b>8c</b>    |                              | 30174                  |
| <b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits)..... | <b>8d</b>    | 710084                       |                        |
| <b>e</b> Certain deemed and/or corrective distributions (see instructions).....                     | <b>8e</b>    | 0                            |                        |
| <b>f</b> Administrative service providers (salaries, fees, commissions).....                        | <b>8f</b>    | 26170                        |                        |
| <b>g</b> Other expenses.....                                                                        | <b>8g</b>    | 0                            |                        |
| <b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g).....                                         | <b>8h</b>    |                              | 736254                 |
| <b>i</b> Net income (loss) (subtract line 8h from line 8c).....                                     | <b>8i</b>    |                              | -706080                |
| <b>j</b> Transfers to (from) the plan (see instructions).....                                       | <b>8j</b>    | 0                            |                        |

**Part IV Plan Characteristics**

- 9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:  
2F 2G 2L 2M 2S 2T 3D
- b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

**Part V Compliance Questions**

| <b>10 During the plan year:</b>                                                                                                                                                                                                          |            | <b>Yes</b> | <b>No</b> | <b>Amount</b> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|-----------|---------------|
| <b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program).....                       | <b>10a</b> | X          |           | 265           |
| <b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.).....                                                                                                      | <b>10b</b> |            | X         | 0             |
| <b>c</b> Was the plan covered by a fidelity bond?.....                                                                                                                                                                                   | <b>10c</b> | X          |           | 350000        |
| <b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?.....                                                                                                   | <b>10d</b> |            | X         |               |
| <b>e</b> Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)..... | <b>10e</b> |            | X         |               |
| <b>f</b> Has the plan failed to provide any benefit when due under the plan?.....                                                                                                                                                        | <b>10f</b> |            | X         |               |
| <b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year-end.).....                                                                                                                                          | <b>10g</b> | X          |           | 28119         |
| <b>h</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....                                                                                                              | <b>10h</b> |            | X         |               |
| <b>i</b> If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....                                                       | <b>10i</b> |            |           |               |

**Part VI Pension Funding Compliance**

**11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. ☐ Yes ☐ No

**a** Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40..... **11a**

**b PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 \_\_\_\_\_

**12** Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? ..... ☐ Yes ☒ No  
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

**a** 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 letter ruling granting the waiver. ....Month .....Day .....Year

**If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.**

**b** Enter the minimum required contribution for this plan year ..... **12b**

**c** Enter the amount contributed by the employer to the plan for this plan year ..... **12c**

**d** Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) ..... **12d**

**e** Will the minimum funding amount reported on line 12d be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A

**Part VII Plan Terminations and Transfers of Assets**

**13a** Has a resolution to terminate the plan been adopted in any plan year? ..... ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

**b** Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?..... ☐ Yes ☒ No

**c** 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.)

| 13c(1) Name of plan(s): | 13c(2) EIN(s) | 13c(3) PN(s) |
|-------------------------|---------------|--------------|
|                         |               |              |

## SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

## SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

403() T P U W S L

EIN 87 0227091  
 PLAN NUMBER 003  
 PLAN YEAR 01/01/2022 TO 12/31/2022

| (A) | (B)<br>Identity of issuer, borrower,<br>lessor or similar party. | (C)<br>Description of investment including maturity date,<br>rate of interest, collateral, par or maturity value. | (D)<br>Cost | (E)<br>Current Value |
|-----|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------|----------------------|
|     | The American Funds                                               | Registered Investment Company<br>Am Fds EuroPacific Grth R6 Fd                                                    | \$ 0.00     | \$ 11,190.12         |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2010 R6 Fd                                                   | \$ 0.00     | \$ 275.92            |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2020 R6 Fd                                                   | \$ 0.00     | \$ 33,069.87         |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2025 R6 Fd                                                   | \$ 0.00     | \$ 72,250.37         |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2030 R6 Fd                                                   | \$ 0.00     | \$ 109,182.09        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2035 R6 Fd                                                   | \$ 0.00     | \$ 9,833.61          |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2040 R6 Fd                                                   | \$ 0.00     | \$ 545,727.46        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2045 R6 Fd                                                   | \$ 0.00     | \$ 159,377.04        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2050 R6 Fd                                                   | \$ 0.00     | \$ 644,490.17        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2055 R6 Fd                                                   | \$ 0.00     | \$ 335,964.76        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2060 R6 Fd                                                   | \$ 0.00     | \$ 299,222.57        |
|     | American Funds Service Company                                   | Registered Investment Company<br>Am Fds Trgt Dte Rtm 2065 R6 Fd                                                   | \$ 0.00     | \$ 15,963.41         |
|     | American Beacon Funds                                            | Registered Investment Company<br>Amer Beacon SmCap Val R5 Fd                                                      | \$ 0.00     | \$ 5,981.49          |
|     | Brown                                                            | Registered Investment Company<br>Brown Advisory Sust Grw Inv Fd                                                   | \$ 0.00     | \$ 13,718.06         |
|     | Dodge and Cox Funds                                              | Registered Investment Company<br>Dodge & Cox Stock I Fund                                                         | \$ 0.00     | \$ 87,689.41         |

**SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

403() T P U W S L

EIN 87 0227091  
PLAN NUMBER 003  
PLAN YEAR 01/01/2022 TO 12/31/2022

| (A) | (B)<br>Identity of issuer, borrower,<br>lessor or similar party. | (C)<br>Description of investment including maturity date,<br>rate of interest, collateral, par or maturity value. | (D)<br>Cost | (E)<br>Current Value |
|-----|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------|----------------------|
|     | Fidelity Investments                                             | Registered Investment Company<br>Fidelity Sm Cap Index Fund                                                       | \$ 0.00     | \$ 96,738.60         |
|     | Fidelity Investments                                             | Registered Investment Company<br>Fidelity 500 Index Fund                                                          | \$ 0.00     | \$ 206,775.64        |
|     | Oppenheimer                                                      | Registered Investment Company<br>Inv Dev Mark R6 Fd                                                               | \$ 0.00     | \$ 10,816.75         |
|     | Janus International Holding, LLC                                 | Registered Investment Company<br>JanusHenderson Triton N                                                          | \$ 0.00     | \$ 32,965.70         |
| *   | Principal Life Insurance Company                                 | Insurance Company General<br>Prin Fixed Inc Guar Option                                                           | \$ 0.00     | \$ 4,974.62          |
| *   | Principal Funds Inc                                              | Registered Investment Company<br>Prin LgCap Growth I R6 Fund                                                      | \$ 0.00     | \$ 68,364.69         |
| *   | Principal Funds Inc                                              | Registered Investment Company<br>Prin MidCap R6 Fund                                                              | \$ 0.00     | \$ 31,898.90         |
| *   | Principal Funds Inc                                              | Registered Investment Company<br>Prin RE Secs R6 Fund                                                             | \$ 0.00     | \$ 67,523.57         |
| *   | Principal Funds Inc                                              | Registered Investment Company<br>Principal Div Intl Inst Fund                                                     | \$ 0.00     | \$ 103,224.71        |
| *   | Principal Funds Inc                                              | Registered Investment Company<br>Principal Int'l Eq Ind R6 Fd                                                     | \$ 0.00     | \$ 9,694.33          |
|     | PGIM Investments                                                 | Registered Investment Company<br>PGIM Total Ret Bond R6 Fd                                                        | \$ 0.00     | \$ 12,364.49         |
|     | Touchstone                                                       | Registered Investment Company<br>Touchstone Non-US ESG Eq Y Fd                                                    | \$ 0.00     | \$ 38,036.03         |
|     | TIAA Investments                                                 | Registered Investment Company<br>TIAA-CREF Soc Ch Eq I Fund                                                       | \$ 0.00     | \$ 21,310.19         |
|     | Vanguard Group                                                   | Registered Investment Company<br>Vanguard Mid Cap Index Adm Fd                                                    | \$ 0.00     | \$ 136,148.98        |
|     | Victory Funds                                                    | Registered Investment Company<br>Victory Sycamore Est Val R6 Fd                                                   | \$ 0.00     | \$ 3,370.49          |

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

403() T P U W S L  
EIN 87 0227091  
PLAN NUMBER 003  
PLAN YEAR 01/01/2022 TO 12/31/2022

| (A) | (B)<br>Identity of issuer, borrower,<br>lessor or similar party. | (C)<br>Description of investment including maturity date,<br>rate of interest, collateral, par or maturity value. | (D)<br>Cost | (E)<br>Current Value |
|-----|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------|----------------------|
| *   | Participant Loans                                                | Range of Interest Rates<br>Rates Range From 5.25% To 8.25%                                                        | \$ 0.00     | \$ 28,119.00         |
|     |                                                                  |                                                                                                                   |             |                      |
|     |                                                                  |                                                                                                                   |             |                      |
|     |                                                                  |                                                                                                                   |             |                      |
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|     |                                                                  |                                                                                                                   |             |                      |
|     |                                                                  |                                                                                                                   |             |                      |



October 16, 2023

To Whom it May Concern:

We are working with Principal to correct a technological issue that is triggering the filing of a 5500 rather than a 5500-SS. We do not believe we have an audit requirement as our participant count does not meet the threshold.

Sincerely,  
Angela Matthes  
Chief Financial Officer  
Utah's Promise  
(801) 736-7702