

Form 5500-SF Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Short Form Annual Return/Report of Small Employee Benefit Plan This form is required to be filed 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-SF.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024	
A	This return/report is for: ☒ a single-employer plan ☐ a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
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	Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ DFVC program ☐ special extension (enter description)
D	If the plan is a collectively-bargained plan, check here ▶ ☐
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 AVERY COONLEY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	1b	Three-digit plan number (PN) ▶ 001
		1c	Effective date of plan 09/01/1964
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) AVERY COONLEY SCHOOL 1400 MAPLE AVENUE DOWNERS GROVE, IL 60515	2b	Employer Identification Number (EIN) 36-2171680
		2c	Sponsor's telephone number 630-969-0800
		2d	Business code (see instructions) 611000
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
5a	Total number of participants at the beginning of the plan year	5a	119
b	Total number of participants at the end of the plan year	5b	146
c(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	5c(1)	119
c(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	5c(2)	146
d(1)	Total number of active participants at the beginning of the plan year	5d(1)	70
d(2)	Total number of active participants at the end of the plan year	5d(2)	70
e	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5e	0

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.	10/04/2024	GERALDINE WHITE
	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

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets.....	7a	14906621	18364496
b Total plan liabilities.....	7b		
c Net plan assets (subtract line 7b from line 7a).....	7c	14906621	18364496
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers.....	8a(1)	230647	
(2) Participants.....	8a(2)	481780	
(3) Others (including rollovers).....	8a(3)	104072	
b Other income (loss).....	8b	4609094	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b).....	8c		5425593
d Benefits paid (including direct rollovers and insurance premiums to provide benefits).....	8d	1934926	
e Certain deemed and/or corrective distributions (see instructions).....	8e		
f Administrative service providers (salaries, fees, commissions).....	8f		
g Other expenses.....	8g	32792	
h Total expenses (add lines 8d, 8e, 8f, and 8g).....	8h		1967718
i Net income (loss) (subtract line 8h from line 8c).....	8i		3457875
j Transfers to (from) the plan (see instructions).....	8j		

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:
2G 2L 2F 2M 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

10 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program).....	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.).....	10b		X	
c Was the plan covered by a fidelity bond?.....	10c		X	
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?.....	10d		X	
e 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.).....	10e		X	
f Has the plan failed to provide any benefit when due under the plan?.....	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.).....	10g	X		1809
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....	10h		X	
i 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.....	10i			

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? (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. ☐ Yes ☒ No

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

a 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)

Part VIII IRS Compliance Questions

14a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

14b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

- ☐ Design-based safe harbor method
- ☐ "Prior year" ADP test
- ☐ "Current year" ADP test
- ☒ N/A

15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 07 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J600957A.

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

Name of Plan:

► Avery Coonley School 403(b) Defined Contribution Plan

Employer Identification Number:► 36-2171680

For plan year (beginning/ending):► 7/1/2023 to 6/30/2024

Plan number:► 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
*	College Retirement Equities Fund variable annuities	TIAA Traditional Benefit Responsive		\$ 312,821.17
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive		\$ 2,985,060.54
*	College Retirement Equities Fund variable annuities	TIAA Traditional Benefit Responsive 2		\$ 0.78
*	College Retirement Equities Fund variable annuities	TIAA Stable Value		\$ 353,682.93
*	College Retirement Equities Fund variable annuities	CREF Stock R1		\$ 1,942,818.92
*	College Retirement Equities Fund variable annuities	CREF Money Market R1		\$ 161,443.74
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1		\$ 366,434.14
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1		\$ 376,378.41
*	College Retirement Equities Fund variable annuities	CREF Growth R1		\$ 371,164.80
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1		\$ 404,094.25
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond R1		\$ 111,981.83
*	College Retirement Equities Fund variable annuities	TIAA Real Estate		\$ 172,158.63
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Core Pl Bd T4		\$ 147,334.13
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Equity Idx T4		\$ 202,591.48
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Core Equity T4		\$ 295,929.58
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Intl Equity T4		\$ 119,416.97
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Lrg Cap Gr T4		\$ 998.37
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Lrg Cap Val T4		\$ 282,841.93
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2025 T4		\$ 71,997.24
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2030 T4		\$ 9,075.67
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2035 T4		\$ 3,901.66
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2040 T4		\$ 14,730.58
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2045 T4		\$ 86,221.04
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2050 T4		\$ 7,794.86
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Mid Cap Grw T4		\$ 9,142.37
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Mid Cap Val T4		\$ 59,971.27
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv REstSecSel T4		\$ 42,607.89
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Sm Cp Bl lx T4		\$ 13,436.96
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Qt Sm Cp Eq T4		\$ 83,945.70
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LgCp Res Eq T4		\$ 16,925.07
	College Retirement Equities Fund variable annuities	Participant Loan Fund		\$ 1,809.29
*	College Retirement Equities Fund variable annuities	CREF Core Bond R1		\$ 246,159.31
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2060 T4		\$ 5,002.10
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2055 T4		\$ 4,483.43
	College Retirement Equities Fund variable annuities	PIMCO Income Fd Institutional		\$ 8,127.57
	College Retirement Equities Fund variable annuities	BlackRock Hgh Yld Bd Portf K		\$ 3.67
	College Retirement Equities Fund variable annuities	PIMCO Intl Bd USDlHed Inst		\$ 2,365.90
	College Retirement Equities Fund variable annuities	American Fds 2015 Tar Ret R6		\$ 33,443.76
	College Retirement Equities Fund variable annuities	American Fds 2020 Tar Ret R6		\$ 108,741.71
	College Retirement Equities Fund variable annuities	American Fds 2025 Tar Ret R6		\$ 245,929.47
	College Retirement Equities Fund variable annuities	American Fds 2030 Tar Ret R6		\$ 774,594.98
	College Retirement Equities Fund variable annuities	American Fds 2035 Tar Ret R6		\$ 1,148,211.63
	College Retirement Equities Fund variable annuities	American Fds 2040 Tar Ret R6		\$ 392,460.31
	College Retirement Equities Fund variable annuities	American Fds 2045 Tar Ret R6		\$ 251,267.69
	College Retirement Equities Fund variable annuities	American Fds 2050 Tar Ret R6		\$ 317,313.45
	College Retirement Equities Fund variable annuities	American Fds 2055 Tar Ret R6		\$ 114,444.39
	College Retirement Equities Fund variable annuities	American Fds 2060 Tar Ret R6		\$ 51,881.35
	College Retirement Equities Fund variable annuities	Delaware Value Fund Class R6		\$ 198,118.58
	College Retirement Equities Fund variable annuities	Vanguard 500 Idx Adm		\$ 2,834,855.10
	College Retirement Equities Fund variable annuities	John Hancock Discip V Md Cp R6		\$ 92,770.45
	College Retirement Equities Fund variable annuities	MFS Mid Cap Growth Fund R6		\$ 132,490.46
	College Retirement Equities Fund variable annuities	Allspring Spec SmallCap Val R6		\$ 8,598.72
	College Retirement Equities Fund variable annuities	AllianceBernstein Sm Cap Gr Z		\$ 85,087.33
	College Retirement Equities Fund variable annuities	T Rowe Price Overseas Stock I		\$ 569,982.06
	College Retirement Equities Fund variable annuities	CalvertEmergingMarketsEquityR6		\$ 98,510.95
	College Retirement Equities Fund variable annuities	Virtus Duff & Phelps Watr Inst		\$ 297,692.46
	College Retirement Equities Fund variable annuities	Principal Real Estate Sec R6		\$ 227,478.91
	College Retirement Equities Fund variable annuities	Principal SmallCap R6		\$ 55,787.70
	College Retirement Equities Fund variable annuities	Pioneer Fundamental Growth K		\$ 891,929.71
	College Retirement Equities Fund variable annuities	Dodge & Cox Income Fund - Cl X		\$ 138,050.74
	Grand Total			\$ 18,364,496