

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 2023 This Form is Open to Public Inspection
--	---	---

Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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) HURRICANE BERYL
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 403(B) THRIFT PLAN FOR EMPLOYEES OF EVELYN RUBENSTEIN JEWISH COMMUNITY CENTER OF HOUSTON, TEXAS
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 07/01/1996
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) EVELYN RUBENSTEIN JEWISH COMMU 5601 S BRAESWOOD BLVD HOUSTON, TX 77096-3907
2b	Employer Identification Number (EIN) 74-1198298
2c	Plan Sponsor's telephone number 713-729-3200
2d	Business code (see instructions) 624200

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.	02/03/2025	MONICA GONZALES
	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
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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	5 430
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 339 6a(2) 201 6b 13 6c 188 6d 402 6e 1 6f 403 6g(1) 400 6g(2) 337 6h 13
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 3D 2J 2K 2E 2T

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
- (4)** ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5)** ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☒ **A** (Insurance Information) – Number Attached 1
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 2023 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF EVELYN RUBENSTEIN JEWISH COMMUNITY CENTER OF HOUSTON, TEXAS	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 EVELYN RUBENSTEIN JEWISH COMMU	D Employer Identification Number (EIN) 74-1198298

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

1 Coverage Information:

(a) Name of insurance carrier MUTUAL OF AMERICA					
(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
13-1614399	88668	7244	403	01/01/2023	12/31/2023

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 0	(b) Total amount of fees paid 1597
---	---------------------------------------

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	
HOUSTON REGIONAL OFFICE 3040 POST OAK BOULEVARD SUITE 1020 HOUSTON, TX 77056-6510	

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	1597	INCENTIVE COMPENSATION	3

(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	1283124
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	9769989

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	1159421
--	-----------	---------

c Additions: (1) Contributions deposited during the year	7c(1)	75489	
(2) Dividends and credits	7c(2)	0	
(3) Interest credited during the year	7c(3)	19987	
(4) Transferred from separate account.....	7c(4)	85859	
(5) Other (specify below)	7c(5)	128487	

▶ ROLLOVERS, LOANS, FORFEITURES, TRANSFERS

(6) Total additions	7c(6)	309822
---------------------------	--------------	--------

d Total of balance and additions (add lines 7b and 7c(6))	7d	1469243
---	-----------	---------

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	99316	
(2) Administration charge made by carrier	7e(2)	340	
(3) Transferred to separate account.....	7e(3)	41851	
(4) Other (specify below)	7e(4)	44612	

▶ ROLLOVERS, LOANS, FORFEITURES

(5) Total deductions	7e(5)	186119
----------------------------	--------------	--------

f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	1283124
---	-----------	---------

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)	0
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)	0
(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)		0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....			9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			9d(1)	
(2) Claim reserves			9d(2)	
(3) Other reserves.....			9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)			9e	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			10b	
Specify nature of costs.				

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) 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
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF EVELYN RUBENSTEIN JEWISH COMMUNITY CENTER OF HOUSTON, TEXAS	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 EVELYN RUBENSTEIN JEWISH COMMU	D Employer Identification Number (EIN) 74-1198298	

Part I	Service Provider Information (see instructions)
--------	---

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ 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	
DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
MUTUAL OF AMERICA	320 PARK AVE NEW YORK, NY 10022

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

NEUBERGER BERMAN 1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

INVESCO 11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

T. ROWE PRICE 100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD 100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

MFS 111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC. 15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

AMERICAN FUNDS

333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

CALVERT RESEARCH AND MANAGEMENT

1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

(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

(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

(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)

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(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?
12 15 37 65	RECORD KEEPER	2105	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 ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF EVELYN RUBENSTEIN JEWISH COMMUNITY CENTER OF HOUSTON, TEXAS	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 EVELYN RUBENSTEIN JEWISH COMMU	D Employer Identification Number (EIN) 74-1198298	

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)	26616	13741
(2) Participant contributions	1b(2)	56211	28675
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	8021043	9769989
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1159421	1283124
(15) Other	1c(15)	0	0

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	9263291	11095529
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	9263291	11095529

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)	138251	
(B) Participants	2a(1)(B)	338978	
(C) Others (including rollovers)	2a(1)(C)	57484	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		534713
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	19987	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		19987
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(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)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		1604608
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		2159308

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	724889	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		724889
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	2105	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2105
j Total expenses. Add all expense amounts in column (b) and enter total	2j		726994

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1432314
l Transfers of assets:			
(1) To this plan	2l(1)		399924
(2) From this plan	2l(2)		0

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: **BLAZEK & VETTERLING**

(2) EIN: **76-0269860**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)	☒	☐	245827
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.)	☐	☒	
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.)	☐	☒	
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.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
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?	☐	☒	
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?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
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.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
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.	☐	☐	

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 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan 403(B) THRIFT PLAN FOR EMPLOYEES OF EVELYN RUBENSTEIN JEWISH COMMUNITY CENTER OF HOUSTON, TEXAS				B Three-digit plan number (PN) 003	
C Plan sponsor's name as shown on line 2a of Form 5500 EVELYN RUBENSTEIN JEWISH COMMU				D Employer Identification Number (EIN) 74-1198298	
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..... 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): 13-3590259 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					
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)?..... 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)..... b Enter the amount contributed by the employer to the plan for this plan year..... 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) 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?..... 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?					
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.....					
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?..... 11 a Does the ESOP hold any preferred stock? 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.) 12 Does the ESOP hold any stock that is not readily tradable on an established securities market?					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2023 v. 230707	

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) 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) 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)	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

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

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
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. _____	

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a 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 21b 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	
22 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 <u>03 / 31 / 2017</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>J300870A</u> .	

**403(b) Thrift Plan for Employees of
Evelyn Rubenstein Jewish Community
Center of Houston, Texas**

Financial Statements and Supplemental Schedules
for the year ended December 31, 2023
and Independent Auditors' Report

403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas

Table of Contents

	Page
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022	3
Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2023	4
Notes to Financial Statements for the year ended December 31, 2023	5
Supplemental Schedules:	
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2023	10
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2023	11

Independent Auditors' Report

To the Plan Administrator of
403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas:

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

We were engaged to perform audits of the financial statements of 403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas (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, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, 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 a qualified institution as of December 31, 2023 and 2022 and for the year ended December 31, 2023 stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

As discussed in Note 8, the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to December 31, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

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 for one year after the date the financial statements are available to be issued.

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

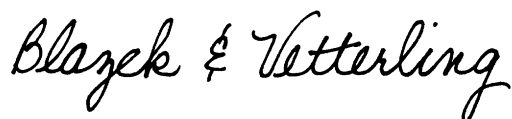
Auditors' Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditors' report. However, because of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

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.

Supplemental Schedules Required by ERISA

The supplemental schedule of delinquent participant contributions for the year ended December 31, 2023 and the supplemental schedule of assets (held at end of year) as of December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedules.



January 30, 2025

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS:		
Receivables:		
Participant contributions	\$ 28,675	\$ 56,211
Employer contributions	<u>13,741</u>	<u>26,616</u>
Total receivables	<u>42,416</u>	<u>82,827</u>
Investments, at fair value (Notes 4, 5 and 6)	9,769,989	8,021,043
Investments, at contract value (Notes 4, 5 and 7)	<u>1,283,124</u>	<u>1,159,421</u>
Total investments	<u>11,053,113</u>	<u>9,180,464</u>
NET ASSETS AVAILABLE FOR BENEFITS (Note 8)	<u>\$ 11,095,529</u>	<u>\$ 9,263,291</u>

See accompanying notes to financial statements.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2023

ADDITIONS:

Participant contributions	\$ 338,978
Employer contributions	138,251
Rollover contributions	57,484
Interest income <i>(Note 5)</i>	19,987
Net appreciation in fair value of investments <i>(Note 5)</i>	<u>1,604,608</u>
Total additions	<u>2,159,308</u>

DEDUCTIONS:

Benefits paid to participants	724,889
Administrative expenses	<u>2,105</u>
Total deductions	<u>726,994</u>

CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS BEFORE
TRANSFER FROM QUALIFIED PLAN

1,432,314

Transfer from qualified plan *(Note 1)*

399,924

CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

1,832,238

Net assets available for benefits, beginning of year *(Note 8)*

9,263,291

Net assets available for benefits, end of year *(Note 8)*

\$ 11,095,529

See accompanying notes to financial statements.

403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas

Notes to Financial Statements for the year ended December 31, 2023

NOTE 1 – DESCRIPTION OF PLAN

The following brief description of the 403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas (the Plan) is provided for general informational purposes only. More complete information regarding the Plan's provisions may be found in the Plan document.

General – The Plan is a defined contribution plan established July 1, 1996, covering substantially all employees of Evelyn Rubenstein Jewish Community Center of Houston (ERJCC) who are not non-resident aliens or leased employees. Effective January 1, 2023, all assets of the 401(a) Thrift Plan of Evelyn Rubenstein Jewish Center of Houston, Texas were transferred into the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions – The Plan provides for both participant contributions and employer contributions as follows:

- *Participant contributions* – Participants may contribute up to 100% of their compensation as defined by the Plan, subject to certain limitations under the Internal Revenue Code (the Code). The Plan allows catch-up contributions, as defined by the Code, for participants who have attained the age of 50 prior to the end of the year. Participants also may rollover any amounts they receive as distributions from another qualified plan into their individual account.
- *Employer contributions* – For all eligible employees who are 18 years of age and have completed one year of service, ERJCC makes an employer base contribution equal to 2% of the participant's compensation. For all employees who are 18 years of age and have completed one year of service, ERJCC also makes an employer matching contribution equal to the lesser of 100% of the participant's contributions or 1% of the participant's compensation.

Participants direct the investment of all contributions into various investment options offered by the Plan.

Vesting – Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in employer contributions plus actual earnings thereon is based on years of service. Participants vest 25% per year after two years of credited service, becoming 100% vested after five years of credited service. Participants also are 100% vested in the employer contributions plus actual earnings thereon upon attaining normal retirement age, if earlier.

Participant accounts – Each participant's account is credited with the participant's contribution, the employer contributions and an allocation of the investment earnings and expenses for each fund in which their account is invested. Allocations of investment income are based on the proportion that each participant's account balance bears to the total of all participant account balances. Plan expenses not paid by the employer are allocated to each participant's account. The only benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes receivable from participants – Participants may borrow directly from Mutual of America Life Insurance Company (Mutual of America) a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 reduced by the highest outstanding loan balance in the preceding one-year period or 50% of their vested account balance. The loans are not included in Plan assets but are secured by the participants'

accounts. Loan terms range from one to five years, unless for the purchase of a principal residence, for which loan terms may range up to 10 years. At December 31, 2023 and 2022, these loans totaled approximately \$70,000 and \$44,000, respectively.

Forfeitures – The Plan uses any amounts forfeited to reduce future employer contributions. During 2023, approximately \$15,500 in forfeitures was used to reduce employer contributions.

Benefit payments – The Plan provides for benefit distributions to the plan participants, or their beneficiaries, equal to the vested balance of their accounts upon death, disability, retirement, or other termination of employment. Participants may withdraw a portion or all of their vested account balance, while still employed, upon reaching the age of 59½. Additionally, participants may qualify for a hardship withdrawal of their vested account balance, while still employed, for the purpose of immediate and heavy financial needs, as defined in the Plan document.

Plan termination – Although it has not expressed any intention to do so, ERJCC has the right to terminate the Plan subject to the provisions set forth in ERISA. In the event of plan termination, participants become 100% vested in their employer contributions.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The Plan's financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment valuation – Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by the investment adviser and insurance company. See Note 6 for discussion of fair value measurements.

The Plan invests in a fully benefit-responsive investment contract, the Interest Accumulation Account (IAA), and reports this investment in the financial statements at contract value. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution 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. The contract value of the fully-benefit responsive investment contract represents contributions plus earnings, less participant withdrawals and administrative expenses.

Income recognition – Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions from Plan participants and employer contributions are recorded in the year in which the participant contributions are withheld from compensation.

Benefit payments – Benefit payments to participants are recorded upon distribution.

Expenses – Certain expenses of maintaining the Plan are paid directly by ERJCC and are excluded from these financial statements. Fees related to benefit payments to participants are charged directly to the participant's account and are included in administrative expenses. Certain investment-related expenses are included in net appreciation in fair value of investments. Other investment-related and recordkeeping expenses paid by the Plan are included in administrative expenses.

Estimates – Management must make estimates and assumptions to prepare financial statements in accordance with generally accepted accounting principles. These estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported amounts of additions and deductions. Actual results could vary from the estimates that were used.

NOTE 3 – TAX STATUS

The Plan has been designed to qualify under Section 403(b) of the Code. The terms of the Plan have been prepared to conform to the listing of 403(b) plans that have been pre-approved by the Internal Revenue Service. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b). The plan sponsor has indicated that it will take the necessary steps, if any, to bring the Plan's operations into compliance with the Code.

NOTE 4 – INVESTMENTS

At December 31, 2023 and 2022, substantially all assets of the Plan were invested in funds managed by Mutual of America, as an insurance company of the Plan. These transactions qualify as party-in-interest transactions. These transactions are exempt from the prohibited transaction rules of ERISA.

Individual investments that represent 10% or more of the Plan's net assets as of December 31, 2023 are as follows:

Mutual of America Equity Index Fund	\$1,602,276
Mutual of America Interest Accumulation Account	\$1,283,124
Fidelity VIP Contrafund Portfolio	\$1,169,576

Individual investments that represent 10% or more of the Plan's net assets as of December 31, 2022 are as follows:

Mutual of America Equity Index Fund	\$1,312,992
Mutual of America Interest Accumulation Account	\$1,159,421

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

NOTE 5 – INFORMATION CERTIFIED BY INSURANCE COMPANY

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2023 and 2022, and interest income and net appreciation in fair value of investments for the year ended December 31, 2023, was obtained by plan management and agreed to or derived from information certified as complete and accurate by Mutual of America, as an insurance company.

NOTE 6 – FAIR VALUE MEASUREMENTS

Investments measured at net asset value as a practical expedient at December 31 are as follows:

	<u>2023</u>	<u>2022</u>
Pooled separate accounts	<u>\$ 9,769,989</u>	<u>\$ 8,021,043</u>

The investment accounts included in pooled separate accounts consist of (1) equity accounts, (2) target-date retirement accounts, (3) fixed-income accounts, (4) balanced accounts, (5) asset allocation accounts, (6) international equity accounts and (7) a money market account. Equity accounts seek a favorable rate-of-return through capital appreciation and investment income by investing primarily in a broadly diversified portfolio of U. S. common stocks. Target-date retirement accounts seek high total return over time through a combination of capital appreciation and income by investing in an asset allocation strategy designed for investors planning to retire at certain intervals. Fixed-income accounts seek to provide a high a level of current income over time consistent with prudent investment risk, as well as preservation of capital by investing primarily in investment grade, publicly-traded debt securities. Balanced accounts seek to provide capital appreciation and current income by investing in a diversified portfolio of various asset classes and investment strategies, including equity and fixed-income securities. Asset allocation accounts seek capital appreciation and current income by investing in a target allocation of equity and fixed-income funds based on risk profiles of the account. International equity accounts seek a favorable long-term rate-of-return through capital appreciation from broadly diversified portfolios that consist primarily of foreign equity securities. The money market account seeks realization of current income consistent with the maintenance of liquidity, investment quality, and stability of capital. Participant-directed redemptions have no restrictions and are redeemable daily; however, should the Plan discontinue its contract with Mutual of America, the date of discontinuance shall be the first day of the calendar month that is at least 30 days after the date notice is received by Mutual of America. There are no unfunded commitments at December 31, 2023.

Pooled separate accounts are valued at net asset value (NAV) of the shares held by the Plan. The NAV is used as a practical expedient to estimate the fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities.

This valuation method may produce a fair value that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation method is appropriate, the use of different methods or assumptions could result in a different fair value measurement at the reporting date.

NOTE 7 – INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan entered into an investment contract with Mutual of America. The general account portion of this contract, or the IAA, represents a deposit administration contract, and the assets in this account are commingled with other assets of the insurance company. The IAA is reported at contract value and credited with interest at the rate specified in the contract, but may not be less than 1%, and is charged with the purchase price of annuities when participants retire and with any incidental benefits (death, disability, and withdrawal) disbursed directly from the account.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. There are no reserves against 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 such as: (1) complete or partial plan termination or merger with another plan, (2) plan sponsor events such as bankruptcy, spin-offs, divestitures, layoffs, or retirement incentive programs, (3) the liberalization of Plan withdrawal or transfer rules, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Upon occurrence of any of these events, a market value adjustment may apply. ERJCC does not believe the occurrence of any such event, which would limit the Plan's ability to transact at contract value with participants, is probable.

NOTE 8 – NET ASSETS AVAILABLE FOR BENEFITS

The provisions of ERISA for plan years beginning after January 1, 2009 related to 403(b) plans were amended to include an audit requirement for large plans (generally those with 100 participants or more). Prior to that time, ERJCC did not routinely receive participant account records from the third-party administrator. Further, ERJCC's record retention policies did not result in the maintenance of payroll records dating to the inception of the Plan. As a result, adequate documentation was not available for the Plan to verify the proper balance of net assets available for benefits at December 31, 2009, which was the first year an audit was required.

NOTE 9 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through January 30, 2025, which is the date that the financial statements were available for issuance. As a result of this evaluation, no events were identified that are required to be disclosed or would have a material impact on reported net assets available for benefits or changes in net assets available for benefits.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(a)

Schedule of Delinquent Participant Contributions for the year ended December 31, 2023

Participant Contributions Transferred Late to <u>Plan</u>	Total that Constitutes Non-exempt Prohibited <u>Transaction</u>	Contributions Not <u>Corrected</u>	Contributions Corrected Outside <u>VFCP</u>	Contributions Pending Correction <u>in VFCP</u>	Total Fully Corrected Under VFCP and PTE <u>2002 – 51</u>
\$245,827	\$245,827	\$245,827*	\$0	\$0	\$0

*Represents \$219,424 of delinquent participant contributions for 2022 and \$26,403 of delinquent contributions for 2023. ERJCC remitted lost earnings of \$218,584 of the 2022 late remittances in 2024. ERJCC will remit remaining lost earnings to the Plan in 2025.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(i)

Schedule of Assets (Held at End of Year) as of December 31, 2023

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Current Value
<u>Mutual of America pooled separate accounts:</u>		
* Mutual of America Capital Management Corporation	Equity Index Fund	\$ 1,602,276
* Fidelity Management and Research Company	Fidelity VIP Contrafund Portfolio	1,169,576
* Mutual of America Capital Management Corporation	Mid Cap Equity Index Fund	794,686
* Mutual of America Capital Management Corporation	Clear Passage 2045 Fund	609,900
* Fidelity Management and Research Company	Fidelity VIP Equity-Income Portfolio	410,071
* Mutual of America Capital Management Corporation	Core Bond Fund	370,464
* Mutual of America Capital Management Corporation	Intermediate Bond Fund	355,614
* T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth Portfolio	329,881
* Mutual of America Capital Management Corporation	Clear Passage 2050 Fund	313,706
* The Vanguard Group, Inc.	Vanguard VIF International Portfolio	293,774
* Deutsche Investment Management Americas Inc.	DWS Capital Growth VIP Fund	284,707
* Mutual of America Capital Management Corporation	Aggressive Allocation Fund	274,712
* American Century Investment Management, Inc.	American Century Investments VP Capital Appreciation Fund	217,903
* Mutual of America Capital Management Corporation	Balanced Fund	204,762
* Mutual of America Capital Management Corporation	All America Fund	202,353
* Mutual of America Capital Management Corporation	Clear Passage 2040 Fund	187,926
* The Vanguard Group, Inc.	Vanguard VIF Diversified Value Portfolio	175,527
* Fidelity Management and Research Company	Fidelity VIP Asset Manager Portfolio	164,424
* Mutual of America Capital Management Corporation	Small Cap Growth Fund	154,279
* Mutual of America Capital Management Corporation	Clear Passage 2025 Fund	145,927
* Mutual of America Capital Management Corporation	Clear Passage 2035 Fund	142,995
* Mutual of America Capital Management Corporation	Small Cap Value Fund	137,650
* The Vanguard Group, Inc.	Vanguard VIF REIT Index Portfolio	129,920
* Mutual of America Capital Management Corporation	Clear Passage 2030 Fund	122,425
* Calvert Asset Management Company, Inc.	Calvert VP SRI Balanced Portfolio	120,654
* Delaware Investments	Delaware VIP Small Cap Value Series Fund	109,038
* Mutual of America Capital Management Corporation	Clear Passage 2020 Fund	107,809
* Mutual of America Capital Management Corporation	Conservation Allocation Fund	88,514
* Mutual of America Capital Management Corporation	Moderate Allocation Fund	81,773
* Mutual of America Capital Management Corporation	Mid Cap Value Fund	71,573
* Invesco Management Company	Invesco V. I. Main Street Fund	70,112
* Fidelity Management and Research Company	Fidelity VIP Mid Cap Portfolio	60,129
* Mutual of America Capital Management Corporation	Clear Passage 2060 Fund	58,002
* The Vanguard Group, Inc.	Vanguard VIF Total Bond Market Index Portfolio	51,788
* Mutual of America Capital Management Corporation	Retirement Income Fund	44,146
* Mutual of America Capital Management Corporation	International Fund	35,723
* Mutual of America Capital Management Corporation	Clear Passage 2055 Fund	31,462
* Mutual of America Capital Management Corporation	Clear Passage 2015 Fund	16,605
* Mutual of America Capital Management Corporation	Money Market Fund	9,747
* Mutual of America Capital Management Corporation	Small Cap Equity Index Fund	9,498

(continued)

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(i)

Schedule of Assets (Held at End of Year) as of December 31, 2023

(continued)

Identity of Issue, Borrower, Lessor or <u>Similar Party</u>	Description of <u>Investment</u>	Current <u>Value</u>
<u>Mutual of America pooled separate accounts: (continued)</u>		
* Mutual of America Capital Management Corporation	Clear Passage 2065 Fund	4,571
* Pacific Investment Management Company, LLC	PIMCO VIT Real Return Portfolio	2,152
* American Funds Company	American Funds Insurance Series New World Fund	1,231
* MFS Investment Management	MFS VIT III Mid Cap Value Portfolio	<u>4</u>
Total pooled separate accounts		<u>9,769,989</u>
<u>Mutual of America general account:</u>		
* Mutual of America Life Insurance Company	Interest Accumulation Account	<u>1,283,124</u>
Total		<u>\$ 11,053,113</u>

*Party-in-interest

Attachment to January 2023 Form 5500
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Name: Evelyn Rubenstein Jewish Community Center of Houston, Texas
EIN: 74-1198298
Plan Number: 7244

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par or maturity value	(d) Cost	(e) Closing Value
.	Mutual of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		217,903
.	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		1,231
.	Mutual of America	GROUP ANNUITY CONTRACT Calvert VP SRI Balanced Portfolio		120,654
.	Mutual of America	GROUP ANNUITY CONTRACT Deemed Loan Fund		0
.	Mutual of America	GROUP ANNUITY CONTRACT Delaware VIP Small Cap Value Series		109,038
.	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		284,707
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		164,424
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		1,169,576
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		410,071
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		60,129
.	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		70,112
.	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		4
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Aggressive Allocation Fund		274,712
.	Mutual of America	GROUP ANNUITY CONTRACT MoA All America Fund		202,353
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Balanced Fund		204,762
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2015 Fund		16,605
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2020 Fund		107,809
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2025 Fund		145,927
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2030 Fund		122,425
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2035 Fund		142,995
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2040 Fund		187,926
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2045 Fund		609,900
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2050 Fund		313,706
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2055 Fund		31,462
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2060 Fund		58,002
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2065 Fund		4,571
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Conservative Allocation Fund		88,514
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Core Bond Fund		370,464
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Equity Index Fund		1,602,276
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Intermediate Bond Fund		355,614
.	Mutual of America	GROUP ANNUITY CONTRACT MoA International Fund		35,723
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Equity Index Fund		794,686
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Value Fund		71,573
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Moderate Allocation Fund		81,773
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Money Market Fund		9,747
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Retirement Income Fund		44,146
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Equity Index Fund		9,498
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Growth Fund		154,279
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Value Fund		137,650
.	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		1,283,124
.	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		2,152

Attachment to January 2023 Form 5500
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Name: Evelyn Rubenstein Jewish Community Center of Houston, Texas
EIN: 74-1198298
Plan Number: 7244

.	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		329,881
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		175,527
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		293,774
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		129,920
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		51,788

**403(b) Thrift Plan for Employees of
Evelyn Rubenstein Jewish Community
Center of Houston, Texas**

Financial Statements and Supplemental Schedules
for the year ended December 31, 2023
and Independent Auditors' Report

403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas

Table of Contents

	Page
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022	3
Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2023	4
Notes to Financial Statements for the year ended December 31, 2023	5
Supplemental Schedules:	
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2023	10
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2023	11

Independent Auditors' Report

To the Plan Administrator of
403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas:

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

We were engaged to perform audits of the financial statements of 403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas (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, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, 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 a qualified institution as of December 31, 2023 and 2022 and for the year ended December 31, 2023 stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

As discussed in Note 8, the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to December 31, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

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 for one year after the date the financial statements are available to be issued.

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

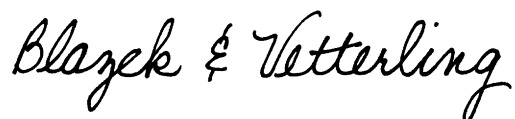
Auditors' Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditors' report. However, because of the matter described in the *Basis for Disclaimer of Opinion* section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

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.

Supplemental Schedules Required by ERISA

The supplemental schedule of delinquent participant contributions for the year ended December 31, 2023 and the supplemental schedule of assets (held at end of year) as of December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedules.

A handwritten signature in black ink that reads "Blazeck & Vetterling". The script is cursive and fluid, with the ampersand clearly visible.

January 30, 2025

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS:		
Receivables:		
Participant contributions	\$ 28,675	\$ 56,211
Employer contributions	<u>13,741</u>	<u>26,616</u>
Total receivables	<u>42,416</u>	<u>82,827</u>
Investments, at fair value (Notes 4, 5 and 6)	9,769,989	8,021,043
Investments, at contract value (Notes 4, 5 and 7)	<u>1,283,124</u>	<u>1,159,421</u>
Total investments	<u>11,053,113</u>	<u>9,180,464</u>
NET ASSETS AVAILABLE FOR BENEFITS (Note 8)	<u>\$ 11,095,529</u>	<u>\$ 9,263,291</u>

See accompanying notes to financial statements.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2023

ADDITIONS:

Participant contributions	\$ 338,978
Employer contributions	138,251
Rollover contributions	57,484
Interest income <i>(Note 5)</i>	19,987
Net appreciation in fair value of investments <i>(Note 5)</i>	<u>1,604,608</u>
Total additions	<u>2,159,308</u>

DEDUCTIONS:

Benefits paid to participants	724,889
Administrative expenses	<u>2,105</u>
Total deductions	<u>726,994</u>

CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS BEFORE
TRANSFER FROM QUALIFIED PLAN

1,432,314

Transfer from qualified plan *(Note 1)*

399,924

CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

1,832,238

Net assets available for benefits, beginning of year *(Note 8)*

9,263,291

Net assets available for benefits, end of year *(Note 8)*

\$ 11,095,529

See accompanying notes to financial statements.

403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas

Notes to Financial Statements for the year ended December 31, 2023

NOTE 1 – DESCRIPTION OF PLAN

The following brief description of the 403(b) Thrift Plan for Employees of Evelyn Rubenstein Jewish Community Center of Houston, Texas (the Plan) is provided for general informational purposes only. More complete information regarding the Plan's provisions may be found in the Plan document.

General – The Plan is a defined contribution plan established July 1, 1996, covering substantially all employees of Evelyn Rubenstein Jewish Community Center of Houston (ERJCC) who are not non-resident aliens or leased employees. Effective January 1, 2023, all assets of the 401(a) Thrift Plan of Evelyn Rubenstein Jewish Center of Houston, Texas were transferred into the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions – The Plan provides for both participant contributions and employer contributions as follows:

- *Participant contributions* – Participants may contribute up to 100% of their compensation as defined by the Plan, subject to certain limitations under the Internal Revenue Code (the Code). The Plan allows catch-up contributions, as defined by the Code, for participants who have attained the age of 50 prior to the end of the year. Participants also may rollover any amounts they receive as distributions from another qualified plan into their individual account.
- *Employer contributions* – For all eligible employees who are 18 years of age and have completed one year of service, ERJCC makes an employer base contribution equal to 2% of the participant's compensation. For all employees who are 18 years of age and have completed one year of service, ERJCC also makes an employer matching contribution equal to the lesser of 100% of the participant's contributions or 1% of the participant's compensation.

Participants direct the investment of all contributions into various investment options offered by the Plan.

Vesting – Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in employer contributions plus actual earnings thereon is based on years of service. Participants vest 25% per year after two years of credited service, becoming 100% vested after five years of credited service. Participants also are 100% vested in the employer contributions plus actual earnings thereon upon attaining normal retirement age, if earlier.

Participant accounts – Each participant's account is credited with the participant's contribution, the employer contributions and an allocation of the investment earnings and expenses for each fund in which their account is invested. Allocations of investment income are based on the proportion that each participant's account balance bears to the total of all participant account balances. Plan expenses not paid by the employer are allocated to each participant's account. The only benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes receivable from participants – Participants may borrow directly from Mutual of America Life Insurance Company (Mutual of America) a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 reduced by the highest outstanding loan balance in the preceding one-year period or 50% of their vested account balance. The loans are not included in Plan assets but are secured by the participants'

accounts. Loan terms range from one to five years, unless for the purchase of a principal residence, for which loan terms may range up to 10 years. At December 31, 2023 and 2022, these loans totaled approximately \$70,000 and \$44,000, respectively.

Forfeitures – The Plan uses any amounts forfeited to reduce future employer contributions. During 2023, approximately \$15,500 in forfeitures was used to reduce employer contributions.

Benefit payments – The Plan provides for benefit distributions to the plan participants, or their beneficiaries, equal to the vested balance of their accounts upon death, disability, retirement, or other termination of employment. Participants may withdraw a portion or all of their vested account balance, while still employed, upon reaching the age of 59½. Additionally, participants may qualify for a hardship withdrawal of their vested account balance, while still employed, for the purpose of immediate and heavy financial needs, as defined in the Plan document.

Plan termination – Although it has not expressed any intention to do so, ERJCC has the right to terminate the Plan subject to the provisions set forth in ERISA. In the event of plan termination, participants become 100% vested in their employer contributions.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The Plan's financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment valuation – Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by the investment adviser and insurance company. See Note 6 for discussion of fair value measurements.

The Plan invests in a fully benefit-responsive investment contract, the Interest Accumulation Account (IAA), and reports this investment in the financial statements at contract value. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution 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. The contract value of the fully-benefit responsive investment contract represents contributions plus earnings, less participant withdrawals and administrative expenses.

Income recognition – Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions from Plan participants and employer contributions are recorded in the year in which the participant contributions are withheld from compensation.

Benefit payments – Benefit payments to participants are recorded upon distribution.

Expenses – Certain expenses of maintaining the Plan are paid directly by ERJCC and are excluded from these financial statements. Fees related to benefit payments to participants are charged directly to the participant's account and are included in administrative expenses. Certain investment-related expenses are included in net appreciation in fair value of investments. Other investment-related and recordkeeping expenses paid by the Plan are included in administrative expenses.

Estimates – Management must make estimates and assumptions to prepare financial statements in accordance with generally accepted accounting principles. These estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported amounts of additions and deductions. Actual results could vary from the estimates that were used.

NOTE 3 – TAX STATUS

The Plan has been designed to qualify under Section 403(b) of the Code. The terms of the Plan have been prepared to conform to the listing of 403(b) plans that have been pre-approved by the Internal Revenue Service. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b). The plan sponsor has indicated that it will take the necessary steps, if any, to bring the Plan's operations into compliance with the Code.

NOTE 4 – INVESTMENTS

At December 31, 2023 and 2022, substantially all assets of the Plan were invested in funds managed by Mutual of America, as an insurance company of the Plan. These transactions qualify as party-in-interest transactions. These transactions are exempt from the prohibited transaction rules of ERISA.

Individual investments that represent 10% or more of the Plan's net assets as of December 31, 2023 are as follows:

Mutual of America Equity Index Fund	\$1,602,276
Mutual of America Interest Accumulation Account	\$1,283,124
Fidelity VIP Contrafund Portfolio	\$1,169,576

Individual investments that represent 10% or more of the Plan's net assets as of December 31, 2022 are as follows:

Mutual of America Equity Index Fund	\$1,312,992
Mutual of America Interest Accumulation Account	\$1,159,421

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

NOTE 5 – INFORMATION CERTIFIED BY INSURANCE COMPANY

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2023 and 2022, and interest income and net appreciation in fair value of investments for the year ended December 31, 2023, was obtained by plan management and agreed to or derived from information certified as complete and accurate by Mutual of America, as an insurance company.

NOTE 6 – FAIR VALUE MEASUREMENTS

Investments measured at net asset value as a practical expedient at December 31 are as follows:

	<u>2023</u>	<u>2022</u>
Pooled separate accounts	<u>\$ 9,769,989</u>	<u>\$ 8,021,043</u>

The investment accounts included in pooled separate accounts consist of (1) equity accounts, (2) target-date retirement accounts, (3) fixed-income accounts, (4) balanced accounts, (5) asset allocation accounts, (6) international equity accounts and (7) a money market account. Equity accounts seek a favorable rate-of-return through capital appreciation and investment income by investing primarily in a broadly diversified portfolio of U. S. common stocks. Target-date retirement accounts seek high total return over time through a combination of capital appreciation and income by investing in an asset allocation strategy designed for investors planning to retire at certain intervals. Fixed-income accounts seek to provide a high a level of current income over time consistent with prudent investment risk, as well as preservation of capital by investing primarily in investment grade, publicly-traded debt securities. Balanced accounts seek to provide capital appreciation and current income by investing in a diversified portfolio of various asset classes and investment strategies, including equity and fixed-income securities. Asset allocation accounts seek capital appreciation and current income by investing in a target allocation of equity and fixed-income funds based on risk profiles of the account. International equity accounts seek a favorable long-term rate-of-return through capital appreciation from broadly diversified portfolios that consist primarily of foreign equity securities. The money market account seeks realization of current income consistent with the maintenance of liquidity, investment quality, and stability of capital. Participant-directed redemptions have no restrictions and are redeemable daily; however, should the Plan discontinue its contract with Mutual of America, the date of discontinuance shall be the first day of the calendar month that is at least 30 days after the date notice is received by Mutual of America. There are no unfunded commitments at December 31, 2023.

Pooled separate accounts are valued at net asset value (NAV) of the shares held by the Plan. The NAV is used as a practical expedient to estimate the fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities.

This valuation method may produce a fair value that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation method is appropriate, the use of different methods or assumptions could result in a different fair value measurement at the reporting date.

NOTE 7 – INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan entered into an investment contract with Mutual of America. The general account portion of this contract, or the IAA, represents a deposit administration contract, and the assets in this account are commingled with other assets of the insurance company. The IAA is reported at contract value and credited with interest at the rate specified in the contract, but may not be less than 1%, and is charged with the purchase price of annuities when participants retire and with any incidental benefits (death, disability, and withdrawal) disbursed directly from the account.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. There are no reserves against 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 such as: (1) complete or partial plan termination or merger with another plan, (2) plan sponsor events such as bankruptcy, spin-offs, divestitures, layoffs, or retirement incentive programs, (3) the liberalization of Plan withdrawal or transfer rules, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Upon occurrence of any of these events, a market value adjustment may apply. ERJCC does not believe the occurrence of any such event, which would limit the Plan's ability to transact at contract value with participants, is probable.

NOTE 8 – NET ASSETS AVAILABLE FOR BENEFITS

The provisions of ERISA for plan years beginning after January 1, 2009 related to 403(b) plans were amended to include an audit requirement for large plans (generally those with 100 participants or more). Prior to that time, ERJCC did not routinely receive participant account records from the third-party administrator. Further, ERJCC's record retention policies did not result in the maintenance of payroll records dating to the inception of the Plan. As a result, adequate documentation was not available for the Plan to verify the proper balance of net assets available for benefits at December 31, 2009, which was the first year an audit was required.

NOTE 9 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through January 30, 2025, which is the date that the financial statements were available for issuance. As a result of this evaluation, no events were identified that are required to be disclosed or would have a material impact on reported net assets available for benefits or changes in net assets available for benefits.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(a)

Schedule of Delinquent Participant Contributions for the year ended December 31, 2023

Participant Contributions Transferred Late to <u>Plan</u>	Total that Constitutes Non-exempt Prohibited <u>Transaction</u>	Contributions Not <u>Corrected</u>	Contributions Corrected Outside <u>VFCP</u>	Contributions Pending Correction <u>in VFCP</u>	Total Fully Corrected Under VFCP and PTE <u>2002 – 51</u>
\$245,827	\$245,827	\$245,827*	\$0	\$0	\$0

*Represents \$219,424 of delinquent participant contributions for 2022 and \$26,403 of delinquent contributions for 2023. ERJCC remitted lost earnings of \$218,584 of the 2022 late remittances in 2024. ERJCC will remit remaining lost earnings to the Plan in 2025.

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(i)

Schedule of Assets (Held at End of Year) as of December 31, 2023

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Current Value
<u>Mutual of America pooled separate accounts:</u>		
* Mutual of America Capital Management Corporation	Equity Index Fund	\$ 1,602,276
* Fidelity Management and Research Company	Fidelity VIP Contrafund Portfolio	1,169,576
* Mutual of America Capital Management Corporation	Mid Cap Equity Index Fund	794,686
* Mutual of America Capital Management Corporation	Clear Passage 2045 Fund	609,900
* Fidelity Management and Research Company	Fidelity VIP Equity-Income Portfolio	410,071
* Mutual of America Capital Management Corporation	Core Bond Fund	370,464
* Mutual of America Capital Management Corporation	Intermediate Bond Fund	355,614
* T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth Portfolio	329,881
* Mutual of America Capital Management Corporation	Clear Passage 2050 Fund	313,706
* The Vanguard Group, Inc.	Vanguard VIF International Portfolio	293,774
* Deutsche Investment Management Americas Inc.	DWS Capital Growth VIP Fund	284,707
* Mutual of America Capital Management Corporation	Aggressive Allocation Fund	274,712
* American Century Investment Management, Inc.	American Century Investments VP Capital Appreciation Fund	217,903
* Mutual of America Capital Management Corporation	Balanced Fund	204,762
* Mutual of America Capital Management Corporation	All America Fund	202,353
* Mutual of America Capital Management Corporation	Clear Passage 2040 Fund	187,926
* The Vanguard Group, Inc.	Vanguard VIF Diversified Value Portfolio	175,527
* Fidelity Management and Research Company	Fidelity VIP Asset Manager Portfolio	164,424
* Mutual of America Capital Management Corporation	Small Cap Growth Fund	154,279
* Mutual of America Capital Management Corporation	Clear Passage 2025 Fund	145,927
* Mutual of America Capital Management Corporation	Clear Passage 2035 Fund	142,995
* Mutual of America Capital Management Corporation	Small Cap Value Fund	137,650
* The Vanguard Group, Inc.	Vanguard VIF REIT Index Portfolio	129,920
* Mutual of America Capital Management Corporation	Clear Passage 2030 Fund	122,425
* Calvert Asset Management Company, Inc.	Calvert VP SRI Balanced Portfolio	120,654
* Delaware Investments	Delaware VIP Small Cap Value Series Fund	109,038
* Mutual of America Capital Management Corporation	Clear Passage 2020 Fund	107,809
* Mutual of America Capital Management Corporation	Conservation Allocation Fund	88,514
* Mutual of America Capital Management Corporation	Moderate Allocation Fund	81,773
* Mutual of America Capital Management Corporation	Mid Cap Value Fund	71,573
* Invesco Management Company	Invesco V. I. Main Street Fund	70,112
* Fidelity Management and Research Company	Fidelity VIP Mid Cap Portfolio	60,129
* Mutual of America Capital Management Corporation	Clear Passage 2060 Fund	58,002
* The Vanguard Group, Inc.	Vanguard VIF Total Bond Market Index Portfolio	51,788
* Mutual of America Capital Management Corporation	Retirement Income Fund	44,146
* Mutual of America Capital Management Corporation	International Fund	35,723
* Mutual of America Capital Management Corporation	Clear Passage 2055 Fund	31,462
* Mutual of America Capital Management Corporation	Clear Passage 2015 Fund	16,605
* Mutual of America Capital Management Corporation	Money Market Fund	9,747
* Mutual of America Capital Management Corporation	Small Cap Equity Index Fund	9,498

(continued)

**403(b) Thrift Plan for Employees of Evelyn Rubenstein
Jewish Community Center of Houston, Texas**

Employer Identification Number 74-1198298

Plan Number 003

Schedule H, Line 4(i)

Schedule of Assets (Held at End of Year) as of December 31, 2023

(continued)

Identity of Issue, Borrower, Lessor or <u>Similar Party</u>	Description of <u>Investment</u>	Current <u>Value</u>
<u>Mutual of America pooled separate accounts: (continued)</u>		
* Mutual of America Capital Management Corporation	Clear Passage 2065 Fund	4,571
* Pacific Investment Management Company, LLC	PIMCO VIT Real Return Portfolio	2,152
* American Funds Company	American Funds Insurance Series New World Fund	1,231
* MFS Investment Management	MFS VIT III Mid Cap Value Portfolio	<u>4</u>
Total pooled separate accounts		<u>9,769,989</u>
<u>Mutual of America general account:</u>		
* Mutual of America Life Insurance Company	Interest Accumulation Account	<u>1,283,124</u>
Total		<u>\$ 11,053,113</u>

*Party-in-interest