

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

- A This return/report is for: [] a multiemployer plan [X] 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: [X] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description) E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan 401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL 1b Three-digit plan number (PN) 002 1c Effective date of plan 06/01/1973 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) SAINT PETER'S UNIVERSITY SAINT PETER'S UNIVERSITY 2641 JOHN F KENNEDY BLVD JERSEY CITY, NJ 07306-5943 2641 JOHN F KENNEDY BLVD JERSEY CITY, NJ 07306-5943 2b Employer Identification Number (EIN) 22-1508627 2c Plan Sponsor's telephone number 201-761-6366 2d Business code (see instructions) 611000

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2023) v. 230707

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	858
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)	465
	6a(2)	506
	6b	0
	6c	386
	6d	892
	6e	3
	6f	895
	6g(1)	880
	6g(2)	880
h	6h	10
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:
 2E 2F 2G 2J 2K

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)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> 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	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u> 1 </u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input checked="" type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 **07/01/2023** and ending **06/30/2024**

A Name of plan
401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL

B Three-digit plan number (PN) ▶ **002**

C Plan sponsor's name as shown on line 2a of Form 5500
SAINT PETER'S UNIVERSITY

D Employer Identification Number (EIN)
22-1508627

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
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	408436/408552	878	07/01/2023	06/30/2024

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

(a) Total amount of commissions paid

(b) Total amount of fees paid

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	13457402
5	Current value of plan's interest under this contract in separate accounts at year end.....	3270783
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) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 10803808
c	Additions: (1) Contributions deposited during the year	7c(1) 389819
	(2) Dividends and credits	7c(2) 0
	(3) Interest credited during the year	7c(3) 532878
	(4) Transferred from separate account.....	7c(4) 2887585
	(5) Other (specify below)	7c(5) 16082
	▶ FORFEITURES; ADJUSTMENTS	
	(6) Total additions	7c(6) 3826364
d	Total of balance and additions (add lines 7b and 7c(6))	7d 14630172
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 755454
	(2) Administration charge made by carrier	7e(2) 0
	(3) Transferred to separate account.....	7e(3) 89282
	(4) Other (specify below)	7e(4) 328034
▶ CONTRACT ADMINISTRATION FEES - TIAA		
	(5) Total deductions	7e(5) 1172770
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f 13457402

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 <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
--	--	---

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan 401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 SAINT PETER'S UNIVERSITY	D Employer Identification Number (EIN) 22-1508627	

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

(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

(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

(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)

TIAA-TEACHERS INSURANCE AND ANNUITY

730 THIRD AVENUE
NEW YORK, NY 10017

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	RECORD KEEPER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	532	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2023 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>SAINT PETER'S UNIVERSITY</u>	D Employer Identification Number (EIN) <u>22-1508627</u>	

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

a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA-REAL ESTATE</u>	
b Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>	
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3270783</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SAINT PETER'S UNIVERSITY</u>	D Employer Identification Number (EIN) <u>22-1508627</u>

Part I Asset and Liability Statement

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	0	0
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	0	0
(2) Participant contributions	0	0
(3) Other		
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)		
(2) U.S. Government securities		
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred		
(B) All other		
(4) Corporate stocks (other than employer securities):		
(A) Preferred		
(B) Common		
(5) Partnership/joint venture interests		
(6) Real estate (other than employer real property)		
(7) Loans (other than to participants)		
(8) Participant loans	164412	270372
(9) Value of interest in common/collective trusts		
(10) Value of interest in pooled separate accounts	2956856	3270783
(11) Value of interest in master trust investment accounts		
(12) Value of interest in 103-12 investment entities		
(13) Value of interest in registered investment companies (e.g., mutual funds)	44901825	50764912
(14) Value of funds held in insurance company general account (unallocated contracts)	10803809	13457402
(15) Other		

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	58826902	67763469
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	58826902	67763469

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)	1217889	
(B) Participants	2a(1)(B)	2079426	
(C) Others (including rollovers)	2a(1)(C)	291618	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3588933
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	18881	
(F) Other	2b(1)(F)	543414	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		562295
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	365182	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		365182
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(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)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		-345888
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		7609048
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		11779570

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2194318	
(2) To insurance carriers for the provision of benefits.....	2e(2)	647495	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2841813
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	605	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	585	
(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)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1190
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2843003

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		8936567
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: PKF O'CONNOR DAVIES LLP

(2) EIN: 27-1728945

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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	34593
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input type="checkbox"/>	

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
--	---	---

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

A Name of plan 401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 SAINT PETER'S UNIVERSITY	D Employer Identification Number (EIN) 22-1508627	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	----------	----------

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 13-1624203

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	
--	----------	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year.....	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

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

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) 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 10 / 07 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704168A.

<p>SCHEDULE MEP (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p>	<p>MULTIPLE-EMPLOYER RETIREMENT PLAN INFORMATION</p> <p>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)</p> <p>▶ File as an attachment to Form 5500.</p>	<p>OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: 24pt;">2023</p> <hr/> <p style="text-align: center;">This Form is Open to Public Inspection</p>
--	---	---

For calendar plan year 2023 or fiscal plan year beginning **07/01/2023** and ending **06/30/2024**

<p>A Name of plan 401K RETIREMENT PLAN FOR SAINT PETER'S UNIVERSITY AND SAINT PETER'S PREPARATORY SCHOOL</p>	<p>B Three-digit Plan number (PN) ▶</p>	<p>002</p>
<p>C Plan administrator's name as shown on line 3a of Form 5500/Form 5500-SF SAINT PETER'S UNIVERSITY</p>	<p>D Administrator's EIN 22-1508627</p>	

Part I Type of Multiple-Employer Pension Plan. All multiple-employer pension plans must complete.

1 Check the appropriate box to indicate type of multiple-employer pension plan. (Only defined contribution plans may check lines 1a, 1b, and 1c. Defined benefit plans and defined contribution plans not checking lines 1a, 1b, or 1c should check line 1d. See Instructions).

- a** association retirement plan (See 29 CFR 2510.3-55) (Complete Part II)
- b** professional employer organization plan (PEO Plan) (See 29 CFR 29 CFR 2510.3-55) (Complete Part II)
- c** pooled employer plan (PEP) (See 29 CFR 2510.3-44) (Complete Parts II and III)
- d** other multiple-employer pension plan (Describe) _____ (Complete Part II)

Part II Participating Employer Information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan. **Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer SAINT PETER'S UNIVERSITY	2b EIN 22-1508627	2c Percentage of Total Contributions for the Plan Year 64.00	2d Aggregate Account Balances Attributable to Participating Employer 48112063
2a Name of Participating Employer SAINT PETER'S PREPARATORY SCHOOL	2b EIN 22-1527060	2c Percentage of Total Contributions for the Plan Year 36.00	2d Aggregate Account Balances Attributable to Participating Employer 19651406

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

2e Does the plan include any individuals not participating through an employer or who are individual working owners?	2e	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2f If you answer "Yes" in line 2e, enter a good faith estimate of the percentage of total contributions made by all such individuals that are not listed on line 2a during the plan year.	2f	
2g If you answer "Yes" in Line 2e, enter the aggregate account balances for all such individuals that are not listed on line 2a.	2g	

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

**Schedule MEP (2023)
v. 230728**

Part III	Pooled Employer Plan Information
-----------------	---

Line 3. All Pooled employer plans must answer all of the questions in Part III, in addition to completing all of Parts I and II.

3a Is the pooled plan provider (identified as the plan sponsor and administrator in Part II of the Form 5500) currently in compliance with the Form PR (Pooled Plan Provider Registration Statement) requirements? (See instructions and 29 CFR 2510.3-44) Yes No

3b If line 3a is "Yes", enter the ACK ID for the most recent Form PR that was required to be filed under the Form PR filing requirements. (Failure to enter a valid ACK ID will subject the Form 5500 filing to rejection as incomplete.)
ACK ID _____

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Financial Statements

June 30, 2024

Independent Auditors' Report

The Plan Administrator of Saint Peter's University and Saint Peter's Preparatory School 401(k) Retirement Plan

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

We have performed audits of the accompanying financial statements of Saint Peter's University and Saint Peter's Preparatory School 401(k) Retirement Plan (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 June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, 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 institutions).

Management has obtained certifications from qualified institutions as of June 30, 2024 and 2023, and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these 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

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

**The Plan Administrator of
Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan
Page 3**

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of: (1) Schedule H, Part IV, Line 4a – Schedule of Delinquent Participant Contributions for the year ended June 30, 2024 and (2) Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) as of June 30, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, have been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

**The Plan Administrator of
Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**
Page 4

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

In our opinion:

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

PKF O'Connor Davies, LLP

April 9, 2025

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Statements of Net Assets Available for Benefits

	June 30,	
	2024	2023
ASSETS		
Investments, at Fair Value		
Registered investment companies	\$ 50,764,912	\$ 44,901,825
TIAA Traditional Annuity Account - non benefit responsive	11,290,833	10,763,315
Pooled Separate Account	3,270,783	2,956,856
Total Investments, at Fair Value	65,326,528	58,621,996
Investments, at Contract Value		
TIAA Traditional Annuity Account - benefit responsive	2,166,569	40,494
Total Investments	67,493,097	58,662,490
Notes receivable from participants	270,372	164,412
Total Assets	67,763,469	58,826,902
LIABILITIES		
	-	-
Net Assets Available for Benefits	\$ 67,763,469	\$ 58,826,902

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Statement of Changes in Net Assets Available for Benefits
Year Ended June 30, 2024

ADDITIONS

Contributions		
Participants		\$ 2,079,426
Employer		1,217,889
Rollover		<u>291,618</u>
Total Contributions		<u>3,588,933</u>
Investment Income		
Net appreciation in value of investments		7,263,977
Interest and dividends		<u>898,059</u>
Total Investment Income		<u>8,162,036</u>
Interest on notes receivable from participants		18,881
Other income - revenue credit account		<u>9,720</u>
Total Additions		<u>11,779,570</u>

DEDUCTIONS

Benefit payments		2,841,813
Administrative expenses		<u>1,190</u>
Total Deductions		<u>2,843,003</u>
Net Increase		8,936,567

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year		<u>58,826,902</u>
End of year		<u>\$ 67,763,469</u>

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

1. Description of Plan

The following description of the Saint Peter's University (the "University") and Saint Peter's Preparatory School (the "Prep") (collectively, the "Organization") 401(k) Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Organization. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

Employees are eligible to participate in the Plan, make elective contributions, and receive matching contributions upon date of hire. Eligible employees are admitted to the Plan beginning the first day of the month following their hire date. Employees excluded from participating in the Plan include leased employees, interns, seasonal employees (who have not completed 1,000 hours of service in a 12-month period), adjunct professors employed by the University, and nurses and coaches employed by the Prep.

Employees who have completed 1 year of service are eligible to receive a profit-sharing contribution from the Organization. Employees are credited with a year of service for each 12-month period during which they complete 1,000 or more hours of service.

Contributions

Each year, participants may contribute a portion of their annual compensation on a pre-tax or Roth basis, as defined in the Plan up to the limitations of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions up to the statutorily permitted amount. Participants may also contribute amounts in form of a rollover from other qualified plans.

The Organization makes two types of contributions: (1) a discretionary matching contribution and (2) a discretionary profit-sharing contribution. The matching contribution is a discretionary flexible contribution of up to 4% of a participant's compensation. For the 2024 Plan year, the Organization matched 50% of a participant's deferrals up to 4% of eligible compensation and made a profit-sharing contribution equal to 3% of a participant's eligible compensation for all eligible employees.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

1. Description of Plan (continued)

Vesting

Participants are 100% vested immediately in all elective contributions plus earnings thereon. Vesting in the Organization's contributions is based on years of credited service. Participants vest in the Organization's contributions based on the schedule below:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 3	0%
3	100%

Regardless of the above vesting schedule, a participant will become fully vested upon death or total and permanent disability.

Forfeitures

In the event that a participant terminates before becoming fully vested in his or her account balance, the non-vested portion of the participants' account balances will be forfeited as of the termination date. Forfeitures of terminated non-vested accounts will be used to reduce future employer contributions made to the Plan or used to pay any administrative expenses of the Plan. At June 30, 2024 and 2023, forfeited non-vested accounts totaled \$38,070 and \$205,095. During 2024, \$265,765 of forfeitures were used to reduce employer contributions and no amount of forfeitures was used to pay administrative expenses.

Revenue Credit Account

During the 2024 Plan year, the Plan and Teachers Insurance and Annuity Association of America ("TIAA") entered into a revenue sharing arrangement whereby a portion of the revenue earned from certain funds is passed through to the Plan for payment of permitted Plan expenses. In order for the Plan to receive credits as a result of this revenue sharing arrangement, and to use this credit to pay plan expenses, the Plan created the Revenue Credit Account under the Plan. The Revenue Credit Account is an account within the Plan and is used to record the redistribution of Plan-generated fund revenue that exceeds the costs associated with Plan administration. The Revenue Credit Account balance was \$9,802 and \$0 at June 30, 2024 and 2023. During 2024, no amounts were used to pay Plan expenses or were allocated back to participants.

Participant Accounts

Each participant's account is credited with employer and participant contributions and the investment earnings thereon. The contributions are allocated among investment options according to the participant's instructions. Allocations are based on participant earnings, account balance, or specific participant transactions, as defined. The benefit to which a participant is entitled is the amount accumulated in the participant's vested account.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

1. Description of Plan (continued)

Payment of Benefits

Upon termination of service due to death, disability, retirement or other reason, a participant is entitled to receive a distribution in the amount equal to the value of the participant's vested interest in his or her account. A participant may request an in-service distribution once they have reached age 59 ½. In the event of a hardship distribution, only the participant's elective deferrals and earnings thereon are eligible to be distributed.

Loans to Participants/Collateralized Assets

The Plan offered a loan feature whereby a participant (borrower) enrolled in the Plan could borrow a minimum of \$1,000 up to a maximum of 50% of his/her vested account balance or \$50,000 (whichever is less). Loans to participants were made directly from TIAA and College Retirement Equities Fund ("CREF"). The participant's account was not reduced by the loan amount but served as security for the loan. This security amount, that covered the outstanding loan balance, was placed in a fixed income collateral account within the participant's total account. This security amount was set aside until the loan was paid in full.

The loan is to be repaid directly to TIAA and CREF within a five year period in substantially equal payments (not less frequently than quarterly). The five year repayment period did not apply to a loan that was used to acquire a principal residence of the borrower. The amount of any loan not repaid will be treated as a taxable distribution on the last day of the repayment period or, within the required repayment period if sooner, at the time the loan is in default.

At June 30, 2024 and 2023, there were 15 and 23 loans outstanding with total principal balances due of \$76,028 and \$145,655 which also represents a collateralization of participant accounts. Of these loans, 4 loans were in default totaling \$42,469 and \$40,494 as of June 30, 2024 and 2023. The interest rates on the loans ranged between 4.00% and 5.73% with maturity dates through 2029 at June 30, 2024 and 2023.

Notes Receivable from Participants

The Plan offers a loan feature whereby a participant (borrower) enrolled in the Plan may borrow a minimum amount of \$1,000 up to a maximum amount of 50% of their vested account balance or \$50,000 (whichever is less). Participants may not have more than one outstanding loan at a time. The interest rate is based on the Federal Reserve Board Bank rate plus 1%. Loans must be repaid within five years, unless the loan is used to purchase a participant's principal residence or the participant is on authorized leave for military service for a period which extends the maturity date of the loan beyond five years.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

2. Summary of Significant Accounting Policies

Basis of Accounting and Use of Estimates

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP"), which requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Fair Value Measurements

The Plan follows U.S. GAAP guidance on *Fair Value Measurements* which defines fair value and establishes a fair value hierarchy organized into three levels based upon the input assumptions used in pricing assets. Level 1 inputs have the highest reliability and are related to assets with unadjusted quoted prices in active markets. Level 2 inputs relate to assets with other than quoted prices in active markets which may include quoted prices for similar assets or liabilities or other inputs which can be corroborated by observable market data. Level 3 inputs are unobservable and are used to the extent that observable inputs do not exist.

Pursuant to U.S. GAAP guidance, alternative investments where fair value is measured using the Net Asset Value ("NAV") per share as a practical expedient are not categorized within the fair value hierarchy.

Investment Valuation and Income Recognition

The TIAA Traditional Annuity Account is an unallocated contract. Contract value equals the accumulated cash contributions, interest credited to the Plan's contracts, and transfers in (if any), less any withdrawals and transfers out (if any). The contract value, which is derived from a discounted cash flow analysis and other factors, approximates fair value. Investments in registered investment companies are stated at fair value as determined by quoted market prices, which represents the NAV of shares held by the Plan at year end. The TIAA Real Estate is a pooled separate account that is valued at the NAV of shares held by the Plan at year end, which is considered to be readily determinable, as determined by the issuer. The NAV for the TIAA Real Estate account is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion.

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

Payment of Benefits

Benefits are recorded when paid.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

2. Summary of Significant Accounting Policies (*continued*)

Expenses

Certain expenses of maintaining the Plan are paid by the Organization and are excluded from these financial statements. Investment related expenses are included in net appreciation in value of investments.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. If a participant ceases to make loan repayments and a distributable event occurs (retirement, termination, death), the participant loan balance is reduced and a benefit payment is recorded. Until a distributable event occurs, the loan will continue to have a balance and accrue interest.

Subsequent Events Evaluation by Management

Management has evaluated subsequent events for disclosure and/or recognition in the financial statements through the date that the financial statements were available to be issued, which date is April 9, 2025.

3. Information Certified (Unaudited)

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) including investments and notes receivable from participants held at June 30, 2024 and 2023, and net appreciation in value of investments, interest and dividends, interest on notes receivable from participants and other income – revenue credit account in the statement of changes in net assets available for benefits for the year ended June 30, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by TIAA and CREF, qualified institutions.

TIAA and CREF has been authorized by TIAA, FSB to certify the investments and investment information for which TIAA, FSB is the directed trustee. TIAA and CREF has been authorized by TIAA, FSB through July 14, 2023 to certify the investments and investment income information for which TIAA, FSB is the directed trustee and custodian. TIAA Trust, N.A. served as directed trustee and custodian from July 15, 2023 through June 30, 2024.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

4. Investments

The following are the major categories of investments measured at fair value on a recurring basis at June 30, grouped by the fair value hierarchy:

	2024			Total
	Level 1	Level 3	Other Investments Measured at NAV *	
Registered investment companies	\$ 50,764,912	\$ -	\$ -	\$ 50,764,912
TIAA Traditional Annuity Account				
- non benefit responsive	-	11,290,833	-	11,290,833
Pooled separate account	-	-	3,270,783	3,270,783
	<u>\$ 50,764,912</u>	<u>\$ 11,290,833</u>	<u>\$ 3,270,783</u>	<u>\$ 65,326,528</u>
	2023			
	Level 1	Level 3	Other Investments Measured at NAV *	Total
Registered investment companies	\$ 44,901,825	\$ -	\$ -	\$ 44,901,825
TIAA Traditional Annuity Account				
- non benefit responsive	-	10,763,315	-	10,763,315
Pooled separate account	-	-	2,956,856	2,956,856
	<u>\$ 44,901,825</u>	<u>\$ 10,763,315</u>	<u>\$ 2,956,856</u>	<u>\$ 58,621,996</u>

(*) As discussed in Note 2, investments that are measured using the practical expedient are not classified within the fair value hierarchy.

The fully benefit-responsive TIAA Traditional Annuity Account is valued at contract value and amounted to \$2,166,569 and \$40,494 at June 30, 2024 and 2023.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended June 30, 2024.

Balance, beginning of year	\$ 10,763,315
Contributions	323,986
Earnings	500,274
Principal repayments on notes receivable from participants	5,552
Interest on notes receivable from participants	3,098
Benefit payments	(993,838)
Administrative expenses	(605)
Transfers in from other Plan investments	774,926
Transfers out to other Plan investments	(85,875)
	<u>\$ 11,290,833</u>

Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan

Notes to Financial Statements
June 30, 2024

4. Investments (continued)

There are no unfunded commitments on the Plan's investments.

TIAA Traditional Annuity Account

The TIAA Traditional Annuity Account is composed of six types of contracts. The fully benefit responsive contracts are: the Group Supplemental Retirement Annuity, the Supplemental Retirement Annuity, and the Retirement Choice Plus ("RCP") contracts. The non benefit responsive contracts are: the Group Retirement Annuity ("GRA"), the Retirement Annuity, and the Retirement Choice ("RC") contracts. The Plan utilizes the RCP contract, which is reported at contract value, and the GRA and RC contracts, which are reported at fair value. Unobservable inputs include the risk-adjusted discount rate applied and the range of significant input values are as follows: RCP – 3.15% - 6.00%; GRA – 3.65% - 6.50%; RC – 3.90% - 6.75%.

Under RCP contracts, lump-sum withdrawals and transfers are allowed at any time without any surrender charges. Certain RCP contracts impose a 90-day equity wash rule. Under GRA contracts, lump-sum withdrawals are available within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers must be paid in ten annual installments. Under RC contracts, lump-sum withdrawals are available within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers must be paid in 84 monthly installments (7 years).

The contracts use the vintage method to credit interest to the TIAA Traditional Annuity Account. Vintages are time periods that represent when money was initially invested in the TIAA Traditional Annuity Account and corresponding interest rate during that distinct time period. The Vintage method recognizes the fact that the level of prevailing interest rates available on new long-term investments will vary over time and that as the long-term investments in a specific vintage mature, they will be reinvested at different rates. When funds flow into the TIAA Traditional Annuity Account, they are immediately invested at the prevailing pay-in rate for new money. The funds earn interest at the prevailing vintage rates. The vintage will always consist of two parts: the guaranteed portion and the discretionary portion. The guaranteed portion represents the minimum amount of interest that will be credited to an account, regardless of the economic environment. The discretionary portion represents interest earned over and above the guaranteed rate.

The TIAA Traditional Annuity Account represents approximately 20% and 18% of the Plan's net assets available for benefits, as of June 30, 2024 and 2023, and represents an obligation from TIAA to repay as amounts come due. The credit risk of the issuer was evaluated by nationally recognized statistical rating agencies as follows: Moody's Investors Service (Aa1 as of October 2024), Standard and Poor's (AA+ as of May 2024), A.M. Best Company (A++ as of July 2024), and Fitch Ratings (AAA as of August 2024). The plan administrator does not believe that any events would limit the Plan's ability to transact at contract value.

Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan

Notes to Financial Statements
June 30, 2024

4. Investments (continued)

TIAA Real Estate Account

The TIAA Real Estate Account generally invests in real estate properties and real estate-related investments. The TIAA Real Estate Account's value is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The TIAA Real Estate Account sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. While redemptions from the TIAA Real Estate Account may occur daily, transfers out are limited to one per calendar quarter.

5. Plan Termination

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provision of ERISA. In the event of Plan termination, participants would become one hundred percent (100%) vested in their employer contributions.

6. Tax Status

On October 7, 2020, the Internal Revenue Service ("IRS") issued an opinion letter to the prototype document preparer indicating that the Plan, as then designed, qualifies under Section 401(a) of the IRC. Although the Plan has been amended, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine examinations by taxing jurisdictions; however, there are currently no examinations for any tax periods in progress.

7. Non-exempt Party-in-Interest Transactions

The Organization failed to transmit to the Plan contributions for certain participants totaling \$34,593 (\$34,403 related to the 2024 Plan year and \$190 related to the 2023 Plan year) within the period prescribed by Department of Labor regulations. The Organization is in the process of making the necessary corrections to satisfy both the Department of Labor and IRS guidance for the 2024 delinquent contributions of \$34,403. The Organization has made the necessary corrections to satisfy both the Department of Labor and IRS guidance for the \$190 of delinquent contributions related to the 2023 Plan year.

8. Party-in-Interest Transactions

Certain investments are managed by TIAA and CREF and, therefore, these transactions qualify as exempt party-in-interest transactions under ERISA.

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Notes to Financial Statements
June 30, 2024

8. Party-in-Interest Transactions *(continued)*

Certain employees of the Organization, who may also be participants in the Plan, perform administrative services for the Plan at no cost to the Plan.

Participants who are active employees may borrow from their accounts and such loans qualify as exempt party-in-interest transactions under ERISA. These loans are recorded as notes receivable from participants in the statements of net assets available for benefits.

9. Risks and Uncertainties

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

Global and domestic economic uncertainty has resulted in significant volatility in financial markets. This volatility has affected, and may continue to affect, the value of the Plan's net assets available for benefits. The effects of economic and market conditions subsequent to June 30, 2024 are not reflected in these financial statements and future effects on the Plan's net assets available for benefits cannot be predicted.

* * * * *

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Supplemental Schedules

June 30, 2024

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Schedule Pursuant to Department of Labor Requirements
Year Ended June 30, 2024

Schedule H, Part IV, Line 4a - Schedule of Delinquent Participant Contributions EIN #: 22-1508627
Plan #: 002

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$ 34,593	\$ 34,403	\$ 190	\$ -	\$ -

Check here if late participant loan repayments are included: _____

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Schedule Pursuant to Department of Labor Requirements
Year Ended June 30, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 22-1508627
Plan #: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e) Current Value
	REGISTERED INVESTMENT COMPANIES	SHARES / UNITS	
*	CREF Stock R2	13,404	\$ 11,651,035
*	CREF Global Equities R2	18,717	6,150,736
*	CREF Growth R2	11,974	5,816,543
	MFS International Diversification R4	188,559	4,399,079
*	Nuveen S&P 500 Index Retire	62,922	3,742,610
*	CREF Equity Index R2	7,045	3,326,208
*	Nuveen Small Cap Bld Idx Rtmt	112,652	2,614,642
*	CREF Core Bond R2	12,614	1,652,415
*	CREF Social Choice R2	4,552	1,621,743
	Columbia Dividend Income Adv	38,161	1,264,651
*	CREF Money Market R2	39,878	1,153,772
*	CREF Inflation-Linked Bond R2	10,150	840,545
	BlackRock Inflation Protected Bond Inst	69,026	665,414
*	TIAA Access Nuveen Intl Equity T4	16,456	640,870
	BlackRock Total Return Inst	57,897	566,229
	MFS Mid Cap Value Class R4	17,271	549,749
*	TIAA Access Nuveen Lifecycle 2035 T4	6,562	429,723
*	TIAA Access Nuveen Lifecycle 2055 T4	5,551	402,280
*	TIAA Access Nuveen Large Cap Value T4	5,469	389,742
*	TIAA Access Nuveen Lifecycle 2050 T4	4,352	312,292
*	TIAA Access Nuveen Lifecycle 2030 T4	4,751	290,717
*	TIAA Access Nuveen Small Cap Blend Index T4	3,663	266,751
*	TIAA Access Nuveen Mid Cap Value T4	3,718	261,392
*	TIAA Access Nuveen Real Estate Securities Select T4	4,693	222,232
*	TIAA Access Nuveen Lifecycle 2045 T4	2,813	201,163
*	TIAA Access Nuveen Lifecycle 2040 T4	2,715	192,341
*	TIAA Access Nuveen Quant Small Cap Equity T4	2,017	165,706
	Vanguard Federal Money Market Inv	163,860	163,860
*	TIAA Access Nuveen Lifecycle 2060 T4	2,649	135,752
*	TIAA Access Nuveen Core Equity T4	899	122,379
*	TIAA Access Nuveen Large Cap Growth T4	670	110,390
*	TIAA Access Nuveen Equity Index T4	787	88,282
*	TIAA Access Nuveen Large Cap Responsible Equity T4	673	71,287
*	TIAA Access Nuveen Lifecycle 2025 T4	1,003	58,523
*	TIAA Access Nuveen Core Plus Bond T4	1,382	54,760
*	TIAA Access Nuveen Mid Cap Growth T4	564	46,214
	MFS Mid Cap Growth Fund R4	1,233	37,378
*	TIAA Access Nuveen Lifecycle Retirement Income T4	361	18,146
*	Nuveen International Equity Index Retire	761	18,008
*	TIAA Access Nuveen Lifecycle 2010 T4	224	11,769
*	TIAA Access Nuveen Lifecycle 2020 T4	193	10,742
	Columbia Mid Cap Index Inst2	661	9,994
	Cohen & Steers Realty Shares	152	9,542
*	Nuveen Large Cap Responsible Equity Rtmt	120	3,512
*	TIAA Access Nuveen Lifecycle 2015 T4	49	2,662
	Principal Blue Chip Fund - R5	26	1,132
	Total Registered Investment Companies		<u>50,764,912</u>

See independent auditors' report

**Saint Peter's University and Saint Peter's Preparatory School
401(k) Retirement Plan**

Schedule Pursuant to Department of Labor Requirements
Year Ended June 30, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 22-1508627
Plan #: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e) Current Value
	INSURANCE COMPANY GENERAL CONTRACT, AT FAIR VALUE		
*	TIAA Traditional Annuity Account - non benefit responsive	**	11,290,833
	POOLED SEPARATE ACCOUNT		
*	TIAA Real Estate Account	7,109	<u>3,270,783</u>
	Total Investments, at Fair Value		65,326,528
	INSURANCE COMPANY GENERAL CONTRACTS, AT CONTRACT VALUE		
*	TIAA Traditional Annuity Account - benefit responsive	**	<u>2,166,569</u>
	Total Investments		67,493,097
*	NOTES RECEIVABLE FROM PARTICIPANTS	Interest rates range from 4.50% to 9.50% with maturities through 2029	<u>270,372</u>
	Total Assets (Held at End of Year)		<u>\$ 67,763,469</u>

* - Denotes a party-in-interest as defined by ERISA.

** - Not evaluated on unit values.

See independent auditors' report



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

SAINT PETERS UNIVERSITY

For the Period Ending 06/30/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
Insurance Company General Contract						
NBR	TIAA#	TIAA Traditional Non Benefit Responsive			\$11,155,825.41	\$8,713,670.48
BR2	TIAA#	TIAA Traditional Benefit Responsive 2			\$2,124,100.32	\$2,094,115.02
NB2	TIAA#	TIAA Traditional Non Benefit Responsive 2			\$135,007.68	\$133,711.21
98	PLDF#	Plan Loan Default Fund			\$42,468.73	\$42,468.73
Subtotal Insurance Company General Contract					\$13,457,402.14	\$10,983,965.44
Pooled Separate Account						
X1	QREARX	TIAA Real Estate	\$460.066500	7,109.3707	\$3,270,783.48	\$2,758,589.66
Subtotal Pooled Separate Account					\$3,270,783.48	\$2,758,589.66
Registered Investment Company						
8Y	W436#	TIAA Access Nuv Core Pl Bd T4	\$39.621000	1,382.1062	\$54,760.43	\$53,731.62
8K	W422#	TIAA Access Nuv Equity Idx T4	\$112.128000	787.3288	\$88,281.60	\$58,482.58
8B	W413#	TIAA Access Nuv Core Equity T4	\$136.182600	898.6407	\$122,379.23	\$75,943.90
8A	W411#	TIAA Access Nuv Intl Equity T4	\$38.945400	16,455.5991	\$640,869.89	\$519,304.38
93	W451#	TIAA Access Nuv LfCy Rt Inc T4	\$50.262000	361.0184	\$18,145.51	\$14,456.48
8W	W434#	TIAA Access Nuv Lrg Cap Gr T4	\$164.837700	669.6906	\$110,390.25	\$66,071.30
8C	W414#	TIAA Access Nuv Lrg Cap Val T4	\$71.268600	5,468.6346	\$389,741.93	\$292,173.46
80	W438#	TIAA Access Nuv LifCyc 2010 T4	\$52.625500	223.6453	\$11,769.45	\$10,635.08
81	W439#	TIAA Access Nuv LifCyc 2015 T4	\$53.888300	49.3927	\$2,661.69	\$2,149.29
82	W440#	TIAA Access Nuv LifCyc 2020 T4	\$55.634100	193.0852	\$10,742.13	\$7,632.64
83	W441#	TIAA Access Nuv LifCyc 2025 T4	\$58.363400	1,002.7298	\$58,522.72	\$52,413.23
84	W442#	TIAA Access Nuv LifCyc 2030 T4	\$61.192400	4,750.8608	\$290,716.57	\$247,192.59
85	W443#	TIAA Access Nuv LifCyc 2035 T4	\$65.487700	6,561.8822	\$429,722.57	\$368,176.31
86	W444#	TIAA Access Nuv LifCyc 2040 T4	\$70.840700	2,715.1238	\$192,341.28	\$136,742.47
91	W449#	TIAA Access Nuv LifCyc 2045 T4	\$71.508200	2,813.1470	\$201,163.08	\$149,103.87
92	W450#	TIAA Access Nuv LifCyc 2050 T4	\$71.755500	4,352.1724	\$312,292.31	\$228,276.60



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

For the Period Ending 06/30/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
8E	W416#	TIAA Access Nuv Mid Cap Grw T4	\$81.933200	564.0397	\$46,213.58	\$45,818.90
8F	W417#	TIAA Access Nuv Mid Cap Val T4	\$70.309200	3,717.7505	\$261,392.07	\$201,682.25
8S	W430#	TIAA Access Nuv RIEstSecSel T4	\$47.352200	4,693.1662	\$222,231.75	\$192,720.34
8Q	W428#	TIAA Access Nuv Sm Cp Bl Ix T4	\$72.818400	3,663.2303	\$266,750.57	\$212,331.49
8G	W418#	TIAA Access Nuv Qt Sm Cp Eq T4	\$82.150900	2,017.0989	\$165,706.49	\$124,844.13
8D	W415#	TIAA Access Nuv LgCp Res Eq T4	\$105.937100	672.9181	\$71,286.99	\$41,284.82
XC	TRIEX	Nuveen Internatl Eq Idx Retire	\$23.650000	761.4409	\$18,008.09	\$17,420.19
XR	TRSPX	Nuveen S&P 500 Index Retire	\$59.480000	62,922.1597	\$3,742,610.07	\$3,493,610.61
XM	TRBIX	Nuveen Small Cap Bld Idx Rtmt	\$23.210000	112,651.5131	\$2,614,641.62	\$2,632,635.94
XQ	TRSCX	Nuveen Large Cap Resp Eq Rtmt	\$29.350000	119.6474	\$3,511.65	\$3,290.93
A0	BPRIX	BlackRock Inflat Prot Bnd Inst	\$9.640000	69,026.3930	\$665,414.44	\$675,344.38
D9	CSRSX	Cohen & Steers Realty Shares	\$62.580000	152.4771	\$9,542.01	\$9,217.00
8M	MDITX	MFS Intl Diversification R4	\$23.330000	188,558.8920	\$4,399,078.95	\$4,304,609.25
RY	VMFXX	Vanguard Federal Money Mkt Inv	\$1.000000	163,859.9000	\$163,859.90	\$163,859.90
AA	QCBMPX	CREF Core Bond R2	\$130.999000	8,946.2610	\$1,171,951.24	\$1,255,048.84
AA	W463#	TIAA Access Nuv LifCyc 2055 T4	\$72.467800	5,551.1563	\$402,280.09	\$306,463.57
AB	QCGLPX	CREF Global Equities R2	\$328.626300	11,540.3806	\$3,792,472.58	\$2,854,945.87
AB	W464#	TIAA Access Nuv LifCyc 2060 T4	\$51.251100	2,648.7645	\$135,752.10	\$106,780.81
AC	QCILPX	CREF Inflation-Linked Bond R2	\$82.815500	6,045.1432	\$500,631.55	\$477,780.61
AC	QCBMPX	CREF Core Bond R2	\$130.999000	3,667.6936	\$480,464.19	\$474,005.88
AD	QCEQPX	CREF Equity Index R2	\$472.145000	2,420.1654	\$1,142,669.00	\$1,068,271.64
AD	QCSCPX	CREF Social Choice R2	\$356.235000	3,109.5124	\$1,107,717.15	\$966,345.32
AE	QCEQPX	CREF Equity Index R2	\$472.145000	4,624.7221	\$2,183,539.42	\$1,533,335.76
AE	QCGLPX	CREF Global Equities R2	\$328.626300	7,176.1248	\$2,358,263.34	\$2,208,934.22
AF	QCGRPX	CREF Growth R2	\$485.782800	11,973.5462	\$5,816,542.82	\$4,409,924.49
AG	QCMMPX	CREF Money Market R2	\$28.932500	22,635.2409	\$654,894.11	\$606,369.69
AG	QCSCPX	CREF Social Choice R2	\$356.235000	1,442.9401	\$514,025.76	\$497,833.81
AH	QCSTPX	CREF Stock R2	\$869.217500	13,404.0507	\$11,651,035.45	\$9,487,922.16



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

For the Period Ending 06/30/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
AI	CPXRX	Columbia Mid Cap Index Inst2	\$15.110000	40.8967	\$617.95	\$637.82
AJ	CVIRX	Columbia Dividend Income Adv	\$33.140000	209.8078	\$6,953.03	\$6,905.07
AK	CPXRX	Columbia Mid Cap Index Inst2	\$15.110000	620.5037	\$9,375.81	\$9,399.53
AK	MAHQX	BlackRock Total Return Inst	\$9.780000	774.8063	\$7,577.60	\$7,588.20
AL	MVCJX	MFS Mid Cap Value Class R4	\$31.830000	175.3675	\$5,581.95	\$5,614.37
AL	CVIRX	Columbia Dividend Income Adv	\$33.140000	37,951.0429	\$1,257,697.56	\$1,248,335.15
AM	OTCJX	MFS Mid Cap Growth Fund R4	\$30.320000	48.1046	\$1,458.53	\$1,460.96
AM	MAHQX	BlackRock Total Return Inst	\$9.780000	57,121.8576	\$558,651.76	\$565,397.85
AN	PGBGX	Principal Blue Chip Fund - R5	\$43.870000	25.8152	\$1,132.51	\$1,099.44
AN	MVCJX	MFS Mid Cap Value Class R4	\$31.830000	17,096.0481	\$544,167.22	\$538,110.57
AO	OTCJX	MFS Mid Cap Growth Fund R4	\$30.320000	1,184.6775	\$35,919.42	\$36,863.33
AO	QCILPX	CREF Inflation-Linked Bond R2	\$82.815500	4,063.0654	\$336,484.80	\$329,584.57
AP	QCMMPX	CREF Money Market R2	\$28.932500	17,242.8197	\$498,877.88	\$490,353.71
AS	QCILPX	CREF Inflation-Linked Bond R2	\$82.815500	41.4001	\$3,428.57	\$3,393.55
Subtotal Registered Investment Company					\$50,764,912.21	\$43,899,862.72
90	LOAN#	Participant Loan Fund Participant Loan Fund			\$248,582.86	\$248,582.86
97	DMLN#	Participant Loan Fund (Deemed Distributed)			\$21,788.73	\$21,788.73
Subtotal Participant Loan Fund					\$270,371.59	\$270,371.59
TOTAL ASSETS UNDER MANAGEMENT					\$67,763,469.42	\$57,912,789.41