

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
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 CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 10/01/1944
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) RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE 110 EIGHTH STREET TROY, NY 12180-3590
2b	Employer Identification Number (EIN) 14-1340095
2c	Plan Sponsor's telephone number 518-276-6426
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.

SIGN HERE	Filed with authorized/valid electronic signature.	04/14/2025	LOUIS A. PADULA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	04/15/2025	EILEEN G. MCLOUGHLIN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor RETIREMENT COMMITTEE FOR RENSSELAER POLYTECHNIC INSTITUTE 110 EIGHTH STREET TROY, NY 12180-3590	3b Administrator's EIN 14-1596468 3c Administrator's telephone number 518-276-6303
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 1129
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) 71 6a(2) 57 6b 875 6c 51 6d 983 6e 107 6f 1090 6g(1) 6g(2) 6h 0
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:

1A 1I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4)** ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5)** ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☒ **A** (Insurance Information) – Number Attached 2
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024		
A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENNELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 RENNELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095	

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

(a) Name of insurance carrier
PRINCIPAL LIFE INSURANCE COMPANY

(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
42-0127290	61271	3-35277	14	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
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	1717539

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

0

c Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

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

7c(4)

(5) Other (specify below)

7c(5)

▶

(6) Total additions.....

7c(6)

0

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

0

e Deductions:

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

7e(1)

(2) Administration charge made by carrier

7e(2)

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

7e(3)

(4) Other (specify below)

7e(4)

▶

(5) Total deductions.....

7e(5)

0

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

0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024		
A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) ▶ 001	
C Plan sponsor's name as shown on line 2a of Form 5500 RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095	

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

(a) Name of insurance carrier PRINCIPAL LIFE INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	4-46582	1076	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
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	4772583

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

0

c Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

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

7c(4)

(5) Other (specify below)

7c(5)

▶

(6) Total additions.....

7c(6)

0

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

0

e Deductions:

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

7e(1)

(2) Administration charge made by carrier

7e(2)

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

7e(3)

(4) Other (specify below)

7e(4)

▶

(5) Total deductions.....

7e(5)

0

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

0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 07 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	233531280	
b	Actuarial value	2b	252809483	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	1025	222510894	222510894
b	For terminated vested participants	96	14702387	14702387
c	For active participants	36	19436771	19498127
d	Total	1157	256650052	256711408
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.12 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	1375681	
c	Target normal cost	6c	1375681	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary AQUIL AHMED, EA, ASA, MAAA, FCA Type or print name of actuary ACTUARIAL RETIREMENT SERVICES LLC Firm name 13128 WESTBROOK DRIVE FAIRFAX, VA 22030 Address of the firm	03/31/2025 Date 23-05289 Most recent enrollment number 202-486-0957 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>8.61</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		38948
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.29</u> %		2060
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		41008
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	98.48 %
15 Adjusted funding target attainment percentage	15	98.48 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	98.39 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/12/2023	480000	0			
01/15/2024	480000	0			
04/15/2024	480000	0			
07/11/2024	480000	0			
03/15/2025	50000	0			
			Totals ►	18(b)	1970000
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1903877
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No	
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes ☐ No	
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
---------------	--

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
----------------	----------------------------

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
-----------------	--

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII	Minimum Required Contribution For Current Year
------------------	---

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	1375681
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		3901925	517705
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34	1893386
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35).....		36	1893386
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	1903877
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	10491
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

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

A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095

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

x

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

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

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

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

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

ACTUARIAL RETIREMENT SERVICES LLC

27-1025060

(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?
11	ACTUARY	401570	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AON INVESTMENTS USA INC.

36-3109431

(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?
28	INVESTMENT CONSULTANT	230000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SILCHESTER

36-7045759

(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?
28	INVESTMENT	156002	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

WESTERN ASSET INT

95-2705767

(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?
28	INVESTMENT	91325	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

IR&M US INTERMEDIATE

04-2955404

(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?
28	INVESTMENT	83901	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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	CONTRACT ADMINISTRATOR	80050	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

JOHN BRISTOL

13-2944656

(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?
28	INVESTMENT	55290	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SSGA

13-4119084

(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?
28	INVESTMENT	13824	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE		D Employer Identification Number (EIN) 14-1340095
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: PRIN MONEY MARKET SA-12		
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY		
c EIN-PN 42-0127290-024	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4772583
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN LG CP STK INX SEP ACCT		
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY		
c EIN-PN 42-0127290-016	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1717539
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024		
A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) 001	
C Plan sponsor's name as shown on line 2a of Form 5500 RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	355000	530000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	2815725	2940204
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3380222	4024674
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)	87931644	113515281
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common	1c(4)(B)	11370544	10819865
(5) Partnership/joint venture interests	1c(5)	6188738	7766448
(6) Real estate (other than employer real property)	1c(6)	2876849	2614542
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	114374535	86114060
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	6929456	6490122
(15) Other.....	1c(15)		

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	236222713	234815196
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	357626	236257
i Acquisition indebtedness	1i		
j Other liabilities	1j	2333208	3095960
k Total liabilities (add all amounts in lines 1g through 1j)	1k	2690834	3332217
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	233531879	231482979

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)	1970000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1970000
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)		
(F) Other	2b(1)(F)	3137291	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3137291
(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)	3523820	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3523820
(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)	17955578	
(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)		
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		26586689

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	26591256	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		26591256
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)		
(3) Recordkeeping fees.....	2i(3)	80050	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	716620	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	401570	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	846093	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2044333
j Total expenses. Add all expense amounts in column (b) and enter total	2j		28635589

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-2048900
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: **BONADIO & CO., LLP**

(2) EIN: **16-1131146**

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.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?	☒		26408000
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 534054.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024		
A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE		D Employer Identification Number (EIN) 14-1340095
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): _____ 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 11
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	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: <u>42.8</u> % Private Equity: <u>2.7</u> % Investment-Grade Debt and Interest Rate Hedging Assets: <u>52.7</u> % High-Yield Debt: <u>0.0</u> % Real Assets: <u>1.8</u> % 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 ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

**CONTRIBUTORY DEFINED BENEFIT
RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES**
(and Report of Independent Auditor)

For the Years Ended June 30, 2024 and 2023

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* Other schedules required by 29 CFR 2520.103.8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA") have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

April 8, 2025

To the Retirement Committee of
Rensselaer Polytechnic Institute:

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

We have performed audits of the accompanying financial statements of the Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute, 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 statements of changes in net assets available for benefits for the years ended June 30, 2024 and 2023, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of, and for the years ended June 30, 2024 and 2023, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the 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 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).

(Continued)

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INDEPENDENT AUDITOR'S REPORT

(Continued)

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute'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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- 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 Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute'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 Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute'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 certifications, 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.

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) (Schedule I) as of June 30, 2024 and the Schedule of Reportable Transactions (Schedule II) for the year ended June 30, 2024 are presented for purposes of additional analysis and are not required parts of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has 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.

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 qualified institutions agrees 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).

Bonadio & Co., LLP

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
June 30, 2024 and 2023

ASSETS	2024	2023
Investments, at fair value		
Cash and cash equivalents	\$ 4,024,674	\$ 3,380,222
Fixed income	113,515,281	87,931,644
Domestic equity	73,486,330	99,356,764
Foreign equity	23,447,595	26,388,315
Guaranteed investment contracts	6,490,122	6,929,456
Real assets	2,614,542	2,876,849
Marketable alternatives	28,626	26,178
Private investments	7,737,822	6,162,560
Total investments	231,344,992	233,051,988
Receivables		
Employer contributions	530,000	355,000
Interest and dividends	970,550	735,309
Sales pending settlement	1,908,514	2,017,675
Receivable related party	25,057	24,570
Total receivables	3,434,121	3,132,554
Prepaid income taxes	36,083	38,171
Total assets	\$ 234,815,196	\$ 236,222,713
LIABILITIES		
Purchases pending settlement	\$ 3,095,960	\$ 2,333,208
Payable for plan expenses	236,257	357,626
Total liabilities	\$ 3,332,217	\$ 2,690,834
Net assets available for benefits	\$ 231,482,979	\$ 233,531,879

The accompanying notes are an integral part of these financial statements.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For The Years Ended June 30, 2024 and 2023

ADDITIONS	2024	2023
Investment Income:		
Interest	\$ 3,137,291	\$ 2,552,907
Dividends	3,523,820	1,531,679
Net appreciation of investments	17,955,578	15,363,991
	24,616,689	19,448,577
Contributions:		
Employer	1,970,000	2,020,000
Total Additions	\$ 26,586,689	\$ 21,468,577
DEDUCTIONS		
Benefit payments	\$ 26,591,256	\$ 26,794,657
Administrative expenses	2,042,732	2,083,275
Income tax expense	1,601	490
Total Deductions	\$ 28,635,589	\$ 28,878,422
Change in net assets available for benefits	(2,048,900)	(7,409,845)
Net assets available for benefits:		
Beginning of year	233,531,879	240,941,724
End of year	\$ 231,482,979	\$ 233,531,879

The accompanying notes are an integral part of these financial statements.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

1. **DESCRIPTION OF PLAN**

The following description of the Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a contributory defined benefit pension plan established to provide benefits for eligible employees of Rensselaer Polytechnic Institute (the "Institute"). Participation in the Plan was voluntary for employees hired and electing to participate in the Plan prior to July 1, 1993. Enrollment in this plan is no longer permitted. Employees hired prior to June 30, 1993 and scheduled to work at least 20 hours per week for a minimum of 720 hours per fiscal year were eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 as amended ("ERISA"). The Plan required an eligible active employee to make a minimum 1% after tax contribution.

Effective June 30, 2014, the Plan was amended to cease all future benefit accruals and to cease all other benefit increases, except for those who are disabled as of June 30, 2014, and are accruing benefits under the disability retirement benefit feature. For retirees, who elected variable benefit options, their benefits will continue to change in the future due to fluctuations in the variable benefit Index. In addition, the Institute concurrently amended the Institute's Defined Contribution Plan to provide that employees who are affected by the cessation of benefit accruals are eligible to enroll in the Institute's Defined Contribution Plan, as of July 1, 2014.

(b) Pension Benefits

Plan members are entitled to annual pension benefits beginning at the normal retirement date (July 1 following age 65, July 1 prior to age 65 for employees born in July, August or September), equal to their accrued benefit. Plan benefits are based on plan member's compensation including supplemental earnings. The Plan permits early retirement within 10 years of the normal retirement date provided the employee has completed three years of service. Members who terminate before rendering five years of service, and who withdraw their own contributions with interest, forfeit the right to receive the portion of their accumulated plan benefit attributable to the Institute's contributions. Employees receive their benefits as life annuities or variable life annuities payable monthly from retirement.

A Variable Accumulation Option is available to plan members first employed before July 1, 1988 and who elected to continue participation in the Variable Accumulation Option before January 13, 1989. This option allows eligible plan members to elect to have the value of part of their benefits accrued each year under the Career Average Pay Formula subject to the monthly investment performance of an investment account maintained by the Principal Life Insurance Company. The value of the portion of the benefit credits subject to a variable accumulation election will increase or decrease depending on the performance of the Principal Life Insurance Company account.

(c) Death and Disability Benefits

On termination of service due to death, the member's beneficiary will receive a lump-sum amount equal to five times the member's annual accrued benefit. The surviving spouse of a member may elect to receive death benefits in a 50% joint survivor annuity rather than a lump sum.

If a member of the Plan becomes totally and permanently disabled, the member continues to earn vesting and benefit service as though still working. Monthly benefit payments begin at normal retirement date. The member may, however, elect payments to begin as early as 10 years prior to the normal retirement date.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

(d) Plan Administration Costs

As Plan sponsor, the Institute assumes the costs associated with staff support for the administration of the Plan. Costs associated with the administration of plan assets are charged to the Plan, which offset any investment earnings.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

(b) Use of Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements, the changes in net assets available for benefits during the reporting period and the actuarial present value of accumulated plan benefits as of the benefit information date. Actual results could differ from those estimates.

(c) Risks and Uncertainties

The actuarial present value of accumulated plan benefits, and therefore the contributions to the Plan, are based on certain assumptions pertaining to interest rates, inflation rates and demographics. Due to the changing nature of these assumptions, it is at least reasonably possible that changes in these assumptions will occur in the near term and, due to the uncertainties inherent to setting assumptions, that the effect of such changes could be material to the financial statements.

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 could occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

(d) Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, which is determined based upon quoted market prices, or estimated fair value, which is determined by the value of the underlying investments or by other appropriate pricing models. Investments in registered investment companies (including short term investments) and funds held in insurance companies are valued based on the net asset value of the Plan's shares in each respective fund. The fair value of private partnerships and common/collective trusts (including marketable alternatives) are determined by the general partner or fund/trust manager taking into consideration, among other things, the cost of the securities, prices of recent significant placements of securities of the same issuer, and subsequent developments concerning companies to which the securities relate. The Plan's investments in real assets are valued using the Net Asset Value (NAV) practical expedient of the funds investing in such assets. The underlying assets in the fund are valued using independent firms engaged by the fund holding such assets who perform appraisals of real estate for determining the fair market value of the real estate investments.

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.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

The Plan presents, in the statement of changes in net assets available for benefits, the net appreciation in the fair value of its investments, which consists of the realized gains or losses and the net unrealized appreciation on these investments.

(e) Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' length of accrued service. Benefits payable under all circumstances - retirement, death, disability, and termination of employment - are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits as of July 1, 2023 is as follows:

Vested benefits:	
Retired members currently receiving payments	\$ 213,426,424
Terminated vested participants	13,968,081
Active Participants	18,438,928
	<u>245,833,433</u>
Nonvested benefits	59,152
Total actuarial present value of accumulated plan benefits	<u>\$ 245,892,585</u>

As of July 1, 2023, the actuarial present value decreased, as detailed below:

Actuarial present value of accumulated plan benefits as of beginning of year	<u>\$ 269,453,033</u>
Increase attributable to:	
Interest due to increase in discount period	\$ 13,442,924
Benefits accumulated (including actuarial gains/losses)	(2,280,388)
Benefits paid	(26,794,657)
Change in assumptions	<u>(7,928,327)</u>
Net decrease	<u>(23,560,448)</u>
Actuarial present value of accumulated plan benefits as of end of year	<u>\$ 245,892,585</u>

The actuarial present value of accumulated plan benefits is determined by an actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

The significant actuarial assumptions used in the valuation as of July 1, 2023 and 2022 were:

	July 1, 2023	July 1, 2022
Assumed rate of return on investments	5.75%	5.25%
Annual salary increases	N/A	N/A

The basis of the mortality assumption as of July 1, 2023 and 2022 is RP-2014 for males and females, and the generational scaling table was updated from MP-2020 to MP-2021.

Normal retirement age (NRA) and percent of employees retiring during the year	Age	NRA 65	NRA 66
	55-57	1%	1%
	58-59	2%	2%
	60-61	5%	5%
	62	15%	15%
	63-64	10%	10%
	65	100%	25%
	66	N/A	100%

It is estimated that 5% of plan members will elect to have their plan benefits paid in the form of a variable annuity.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

(f) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

3. FUNDING POLICY

Prior to July 1, 2014, employees who elected to participate in the Plan were required to contribute to the Plan. Effective July 1, 2014, employee contributions are neither required nor permitted. Total accumulated employee contributions for active employees who were not collecting benefits at June 30, 2024 and 2023 were \$810,070 and \$987,127 respectively. Employee contributions receive interest credits based on 120% of the federal midterm rate applicable for the first month of the plan year, which was 4.62% and 3.59% at July 1, 2023 and 2022.

Based on an annual actuarial determination, the Institute contributes amounts to provide the fund with assets sufficient to meet the benefits to be paid to Plan members. Cash payments for funding made during the years ended June 30, 2024 and 2023 were \$1,795,000 and \$17,390,000, respectively. The Plan has met the ERISA minimum funding requirements for the Plan years ending June 30, 2024 and 2023.

Although it has not expressed any intention to do so, the Institute has the right under the Plan to terminate the Plan at any time subject to the provisions set forth in ERISA. In the event of Plan termination, members will become 100% vested in their accrued benefits.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

4. PLAN TERMINATION

In the event that the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- a) Benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding the Plan termination.
- b) Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC") (a U.S. government agency) up to the applicable limitations.
- c) All other vested benefits (i.e., vested benefits not insured by the PBGC).
- d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees certain vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide accumulated benefit obligations, and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

5. INVESTMENTS

As of June 30, 2024 and 2023, the Plan had unfunded commitments of approximately \$0.8 million and \$1.8 million, respectively, in various equity and real asset partnerships.

(a) Fair Value Measurement

The Plan is permitted under US Generally Accepted Accounting Principles (GAAP) to estimate the fair value of an investment at the measurement date using the reported Net Asset Value (NAV) without further adjustment unless the entity expects to sell the investment at a value other than NAV or if the NAV is not calculated in accordance with US GAAP. The Plan's investments in private investments, real assets and marketable alternatives are fair valued based on the most current NAV.

The Plan performs additional procedures including due diligence reviews on its investments in investment companies and other procedures with respect to the capital account or NAV provided to ensure conformity with US GAAP. The Plan has assessed factors including, but not limited to, managers' compliance with Fair Value Measurement standard, price transparency and valuation procedures in place, the ability to redeem at NAV at the measurement date, and existence of certain redemption restrictions at the measurement date.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
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The three levels of fair value hierarchies related to the Plan valued and directly managed investments are:

- Level 1 Quoted prices in active markets for identical assets or liabilities. Market price data is generally obtained from exchange or dealer markets.
- Level 2 Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the same term of the assets or liabilities. Inputs are obtained from various sources including market participants, dealers, and brokers.
- Level 3 Pricing inputs are unobservable and include situations where there is little, if any, market activity for the investment.

Directly managed corporate investments which can be redeemed at NAV by the Plan on the measurement date or in the near future utilizing Level 2 inputs. Directly managed investments which cannot be redeemed on the measurement date or in the near term utilizing Level 3 inputs. Currently the Plan has no investments utilizing Level 3 inputs.

(b) Investment classification descriptions

Fixed Income

This category contains investments in public and non-public fixed income securities, including convertible bonds, corporate bonds, foreign sovereign bonds, high yield bonds, and U.S. government and government sponsored bonds. These investments may be held directly by the Plan, or indirectly through outside managers that the Plan has hired for specific mandates. In addition, they are subject to a variety of liquidity restrictions that normally range from three days to three months.

Domestic Equity

This category includes investments in U.S. equities. These investments may be held directly by the Plan, or indirectly through outside managers that the Plan has hired for specific mandates. In addition, they are subject to a variety of liquidity restrictions that normally range from three days to three months.

Foreign Equity

This category contains investments in non-U.S. developed market and emerging market equities. These investments may be held directly by the Plan, or indirectly through outside managers that the Plan has hired for specific mandates. In addition, they are subject to a variety of liquidity restrictions that normally range from three days to three months.

Guaranteed Investment Contracts

Guaranteed Investment Contracts reflect the plan's assets held in several Principal Financial Group accounts. The aforementioned accounts invest in a variety of securities, including but not limited to, common stocks, corporate bonds, mortgage backed securities, government bonds, money market instruments, commercial paper, and bank certificates of deposit. The nature of the investments are long-term with varying degrees of liquidity.

Real Assets

This category contains investments in a U.S. and non-U.S. assets, including real estate, infrastructure, and commodity. These investments may be held directly by the Institute, or indirectly through outside managers that the Institute has hired for specific mandates. In addition, they are long-term in nature and liquidity is asset specific.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
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NOTES TO THE FINANCIAL STATEMENTS
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Marketable Alternatives

This category contains investments in a variety of partnerships and similar entities focused on primarily marketable investments in the U.S and non-U.S. markets. The individual managers utilize a variety of strategies, including distressed, event-driven, long/short, relative value, global macro, and sector specific. Most of these investments have an initial lockup and offer liquidity, thereafter, ranging from thirty days to one year.

Private Investments

This category contains investments in U.S. and non-U.S. partnerships and similar entities focused primarily on venture capital investments, buyouts, growth equity, real assets, infrastructure, commodity, and fixed income. The capital commitments made by the Plan are drawn down over time by the manager. As investments mature and/or are realized, distributions are made by the manager to the Plan during the life of the partnership, typically 10 years. The Plan does not have any redemption rights in these investments.

The following table presents the financial instruments carried at fair value on a recurring basis as of June 30, 2024 and 2023, by level based on the valuation fair value hierarchy defined above (in thousands):

Investments	2024			
	Quoted Prices in Active Markets Level 1	Significant Other Observable Level 2	NAV Investments Valued by Practical Expedient	Total Fair Value
Cash and cash equivalents	\$ 4,025	\$ -	\$ -	\$ 4,025
Fixed income	7,026	106,489	-	113,515
Domestic equity	73,486	-	-	73,486
Foreign equity	7,421	-	16,026	23,447
Guaranteed Investment Contracts	-	6,490	-	6,490
Real assets	-	-	2,615	2,615
Marketable alternatives	-	-	29	29
Private investments	-	-	7,738	7,738
Total	\$ 91,958	\$ 112,979	\$ 26,408	\$ 231,345

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
For the Years Ended June 30, 2024 and 2023

	2023			
	Quoted Prices in Active Markets Level 1	Significant Other Observable Level 2	NAV Investments Valued by Practical Expedient	Total Fair Value
Investments				
Cash and cash equivalents	\$ 3,380	\$ -	\$ -	\$ 3,380
Fixed income	5,671	82,261	-	87,932
Domestic equity	99,357	-	-	99,357
Foreign equity	11,700	-	14,688	26,388
Guaranteed Investment Contracts	-	6,929	-	6,929
Real assets	-	-	2,877	2,877
Marketable alternatives	-	-	26	26
Private investments	-	-	6,163	6,163
Total	\$ 120,108	\$ 89,190	\$ 23,754	\$ 233,052

Investments valued using the practical expedient primarily include the Plan's ownership in alternative investments (principally limited partnership interests in marketable alternatives, private investments, real assets, and other similar funds). The value of certain alternative investments represents the ownership interest in the NAV of the respective partnership and consists of securities that do not have readily determinable fair values. The fair values of the securities held by limited partnerships that do not have readily determinable fair values are determined by the general partner taking into consideration, among other things, the cost of the securities, prices of recent significant placements of securities of the same issuer, and subsequent developments concerning the companies to which the securities relate. The Plan regularly reviews and evaluates the values provided by the investment managers and agrees with the valuation methods and assumptions used in determining the fair value of these investments.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different estimate of fair value at the reporting date.

The following table provides additional information about the Plan's investments, which are recorded at NAV as of June 30, 2024:

Asset Class	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period	Redemption Restrictions
Foreign equity	16,026	-	Monthly	10 Days	NA
Real assets	2,615	692	NA	NA	NA
Marketable alternatives	29	-	NA	NA	NA
Private investments	7,738	144	NA	NA	NA
Total	26,408	836			

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
RENSSELAER POLYTECHNIC INSTITUTE**
NOTES TO THE FINANCIAL STATEMENTS
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(c) Changes in Fair Value Levels

The availability of observable market data is monitored by the Plan to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Institute evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. There were no changes in fair value levels for the years ended June 30, 2024 and 2023.

6. Guaranteed Investment Contracts

In 1977, the Plan entered into a contract with Principal Life Insurance Company. Annually, Principal Life Insurance Company transfers sufficient amounts required for the purpose of maintaining reserves for variable annuity payments to the Large Cap Stock Index.

The Principal Large Cap Stock Index is primarily invested in common stocks, other types of equity investments, and other securities which may be converted to an equity type of investment. Principal Life Insurance Company does not guarantee the monies invested in the above investments as to principal or income. Benefit payments to participants or their beneficiaries are made directly by Principal Life Insurance Company from the funds accumulated under the contract.

The Money Market account invests in high quality short-term investments to accommodate daily liquidity. The portfolio invests mainly in U.S. government and agencies and dollar denominated commercial paper rated (A1+ or A1 by Standard & Poor's and P-1 by Moody's).

7. CERTIFIED INFORMATION

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Principal Life Insurance Company and Northern Trust Company have certified the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of June 30, 2024 and 2023; interest and dividend income and net appreciation of investments in the statements of changes in net assets available for benefits for the years ended June 30, 2024 and 2023; the Schedule of Assets (Held at End of Year) as of June 30, 2024; and the Schedule of Reportable Transactions for the year ended June 30, 2024.

8. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Plan by a letter, dated September 13, 2012, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC. US GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. As of June 30, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT
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NOTES TO THE FINANCIAL STATEMENTS
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The Plan invests in various private partnerships that are subject to unrelated business income tax. The Plan incurred unrelated business income tax expense of \$1,601 and \$490 for the years ended June 30, 2024 and 2023, respectively, and as a result of carried forward credits reported prepaid taxes of \$36,083 and \$38,171 for June 30, 2024 and 2023, respectively.

9. **RELATED PARTY TRANSACTIONS**

Certain Plan investments are managed by Northern Trust and Principal Life Insurance Company. Therefore, transactions with these investments qualify as parties-in-interest. In addition, the trustee Rensselaer Polytechnic Institute has funded estimated tax payments on behalf of the Plan during fiscal years 2024 and 2023.

10. **RECONCILIATION TO FORM 5500**

Certain items have been classified differently between the financial statements and Form 5500. However, net assets available for benefits and changes in net assets available for benefits per the financial statements agreed to Form 5500 in total as of and for the years ended June 30, 2024 and 2023.

11. **SUBSEQUENT EVENTS**

The Plan has performed an evaluation of subsequent events through April 8, 2025, the date on which the financial statements were available to be issued.

CONTRIBUTORY RETIREMENT PLAN AT RENNSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
	Fixed Income			
		ABBVIE INC 4.05% DUE 11-21-2039 REG	\$ 119,576	\$ 104,232
		ABBVIE INC 4.25% DUE 11-21-2049 REG	134,010	133,337
		ABBVIE INC 4.25% DUE 11-21-2049 REG	206,192	175,005
		ABBVIE INC 4.4% DUE 11-06-2042	191,959	192,903
		ABBVIE INC 4.45% DUE 05-14-2046	8,772	8,680
		ABBVIE INC 4.55% DUE 03-15-2035 REG	10,003	9,486
		ABBVIE INC 4.75% 03-15-2045	3,895	3,631
		ABBVIE INC 5.35% 03-15-2044	29,959	29,653
		ABBVIE INC 5.4% 03-15-2054	38,866	38,564
		ABBVIE INC 5.4% 03-15-2054	89,691	88,994
		ABBVIE INC 5.5% 03-15-2064	19,925	19,744
		ABBVIE INC FIXED 4.5% DUE 05-14-2035	56,824	56,596
		ADVANCED MICRO DEVICES INC 4.393% DUE 06-01-2052	40,000	33,820
		AEP TRANSM CO LLC 3.15% DUE 09-15-2049	9,927	6,573
		AEP TRANSM CO LLC 3.8% DUE 06-15-2049	39,766	29,531
		AEP TRANSM CO LLC FIXED 3.65% DUE 04-01-2050	9,996	7,194
		AEP TRANSMISSION CO LLC SR NT SER O 4.5%06-15-2052	36,953	33,170
		AERCAP IRELAND CAP/GLOBA 3.85% DUE 10-29-2041 BEO	149,648	117,310
		AETNA INC NEW 3.875% DUE 08-15-2047	59,809	43,565
		AHS HOSP CORP 5.024% DUE 07-01-2045	23,842	19,100
		AL ECON SETTLEMENT AUTH BP SETTLEMENT REV 3.163 09-15-2025 BEO TAXABLE	15,000	14,758
		ALABAMA PWR CO 3.85% DUE 12-01-2042	109,397	108,377
		ALABAMA PWR CO 4.3% DUE 01-02-2046	108,394	108,178
		ALEXANDRIA REAL ESTATE E 2.0% DUE 05-18-2032	19,938	15,653
		ALEXANDRIA REAL ESTATE EQUITIES INC 5.15% 04-15-2053	83,560	83,509
		ALEXANDRIA REAL ESTATE EQUITIES INC 5.625% 05-15-2054	39,977	37,481
		ALEXANDRIA REAL ESTATE EQUITIES INC 3.0% 05-18-2051	69,712	42,148
		ALIBABA GROUP HLDG 2.7% DUE 02-09-2041	198,530	134,407
		ALTRIA GROUP INC 3.4% DUE 02-04-2041	59,688	43,275
		ALTRIA GROUP INC 3.875% DUE 09-16-2046	56,369	43,214
		ALTRIA GROUP INC 5.8% DUE 02-14-2039	130,166	130,072
		ALTRIA GROUP INC 5.95% DUE 02-14-2049	170,162	166,683
		ALTRIA GROUP INC 6.2% DUE 02-14-2059	45,091	43,641
		AMAZON COM INC 2.5% DUE 06-03-2050	118,772	73,383
		AMAZON COM INC NT 3.1% 05-12-2051	140,414	96,202
		AMAZON COM INC NT 3.25% 05-12-2061	39,672	26,670
		AMAZON COM INC NT 3.25% 05-12-2061	136,601	130,016
		AMAZON.COM INC 3.95% 04-13-2052	26,416	24,121
		AMAZON.COM INC 3.95% 04-13-2052	148,027	140,703
		AMERICAN ELEC PWR CO INC 3.25% DUE 03-01-2050/03-05-2020 REG	67,129	65,544
		AMERICAN MUN PWR OHIO INC REV 7.499% 02-15-2050 BEO TAXABLE	13,458	11,929
		AMERICO LIFE INC SR NT 144A 3.45% 04-15-2031	19,946	15,948
		AMGEN INC 4.4% 05-01-2045	168,470	168,286
		AMGEN INC 4.563% DUE 06-15-2048	29,333	25,376
		AMGEN INC 5.6% DUE 03-01-2043	49,721	49,276
		AMGEN INC 5.65% 03-02-2053	100,045	98,484
		AMGEN INC 5.65% 03-02-2053	192,304	190,075
		AMGEN INC 5.75% DUE 03-02-2063	69,672	68,546
		ANALOG DEVICES INC 2.95% 10-01-2051	9,917	6,545
		ANALOG DEVICES INC 2.95% 10-01-2051	55,114	52,361
		ANALOG DEVICES INC 5.3% 04-01-2054	99,632	97,624
		ANHEUSER BUSCH 5.8% DUE 01-23-2059	79,716	83,243
		ANHEUSER-BUSCH 4.375% DUE 04-15-2038	128,122	118,334
		ANHEUSER-BUSCH COS LLC CORP 4.7% 02-01-2036	105,611	95,337
		ANHEUSER-BUSCH COS LLC CORP 4.7% 02-01-2036	271,365	266,945
		ANHEUSER-BUSCH COS LLC CORP 4.9% 02-01-2046	348,606	342,047
		ANTHEM INC 4.55% 03-01-2048	19,932	17,007
		ANTHEM INC 4.55% 05-15-2052	59,742	50,287
		ANTHEM INC FIXED 3.7% 09-15-2049	121,787	118,357
		AON NORTH AMER INC 5.75% 03-01-2054	149,318	146,708
		APACHE CORP FIXED 4.25% DUE 01-15-2044	87,443	66,545
		APOLLO GLOBAL MGMT 5.8% 05-21-2054	30,000	29,524
		APPLE INC 2.65% DUE 05-11-2050 REG	109,146	70,203
		APPLE INC 2.85% DUE 08-05-2061 BEO	82,703	76,886
		APPLE INC 3.85% DUE 08-04-2046	48,343	40,776
		APPLE INC 3.85% DUE 08-04-2046	108,110	101,941
		APPLIED MATLS INC 4.35% DUE 04-01-2047	54,806	52,401
		APTIV SWISS HOLDINGS LIMITED 3.1% 12-01-2051	80,800	82,439
		APTIV SWISS HOLDINGS LIMITED 4.15% 05-01-2052	80,332	81,896
		ARCELORMITTAL STEP CPN 6.75% DUE 03-01-2041	10,558	10,200
		ARCELORMITTAL STEP CPN 7% DUE 10-15-2039	11,077	10,741
		ARES FIN CO IV LLC SR NT 144A 3.65% 02-01-2052	40,979	44,250
		ARGENTINA REP BD 1.0% 07-09-2029	2,675	2,809
		ARGENTINA REP STEP UP DUE 07-09-2035	34,826	31,534

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ARTHUR J GALLAGHER & CO 5.75% 07-15-2054	64,212	63,119
		ARTHUR J GALLAGHER 5.75% DUE 03-02-2053	49,499	48,479
		ASTRAZENECA PLC 6.45% DUE 09-15-2037	75,314	74,631
		AT&T INC 2.55% DUE 12-01-2033	8,120	7,951
		AT&T INC 3.5% DUE 09-15-2053 REG	99,593	73,993
		AT&T INC 3.5% DUE 09-15-2053 REG	188,812	186,680
		AT&T INC 3.55% DUE 09-15-2055	190,235	188,773
		AT&T INC 3.65% DUE 06-01-2051	8,241	7,063
		AT&T INC 3.65% DUE 09-15-2059	157,020	138,148
		AT&T INC 3.65% DUE 09-15-2059	188,619	187,774
		AT&T INC 3.8% 12-01-2057	120,787	90,823
		AT&T INC 4.5% DUE 03-09-2048	117,505	112,131
		AT&T INC 4.8% DUE 06-15-2044	62,943	59,247
		AT&T INC 5.4% 02-15-2034	57,614	60,001
		AT&T INC 6.375% DUE 03-01-2041	14,345	10,542
		ATHENE HLDG LTD 6.25% 04-01-2054	79,870	80,052
		AXA EQUITABLE HLDGS INC FIXED 5% 04-20-2048 BEO	54,415	58,299
		B A T CAP CORP 4.39% 08-15-2037	20,000	16,876
		B A T CAP CORP FIXED 3.734% DUE 09-25-2040	30,070	22,205
		BAE SYS HLDGS INC 4.75% DUE 10-07-2044	97,922	97,870
		BANK AMER CORP 2.482% 09-21-2036	96,179	79,707
		BANK AMER CORP 2.572% DUE 10-20-2032 BEO	30,000	24,866
		BANK AMER CORP 2.592% DUE 04-29-2031	70,000	60,523
		BANK AMER CORP 2.687% DUE 04-22-2032	40,000	33,805
		BANK AMER CORP 2.831% 10-24-2051	35,910	31,590
		BANK AMER CORP 3.311% DUE 04-22-2042	120,000	90,298
		BANK AMER CORP 3.974% 02-07-2030	43,538	37,881
		BANK AMER CORP SR NT 2.972% 02-04-2033	33,656	33,851
		BANK OF AMERICA CORP 2.299% 07-21-2032	50,000	40,931
		BANK OF AMERICA CORP 4.571% 04-27-2033	57,306	60,356
		BANK OF AMERICA CORP 4.571% 04-27-2033	66,555	66,014
		BANK OF AMERICA CORPORATION 2.676% DUE 06-19-2041/06-19-2020 REG	31,101	20,961
		BANK OF AMERICA CORPORATION 2.676% DUE 06-19-2041/06-19-2020 REG	269,651	275,981
		BANK OF AMERICA CORPORATION 4.244% 04-24-2038	270,429	273,854
		BANK OF AMERICA CORPORATION 4.443%01-20-2048	130,000	110,841
		BANK OF AMERICA CORPORATION 5.468% 01-23-2035	10,000	9,990
		BAPTIST HEALTHCARE SYS KY 3.54% 08-15-2050	30,000	21,801
		BARRICK N AMER FIN 5.75% DUE 05-01-2043	85,514	79,384
		BARRICK PD 5.95% DUE 10-15-2039	24,353	20,334
		BAT CAPITAL CORPORATION 7.079% DUE 08-02-2043	20,000	21,075
		BAT CAPITAL CORPORATION 7.081% DUE 08-02-2053	30,422	31,901
		BECTON DICKINSON & 4.669% DUE 06-06-2047	20,000	17,433
		BECTON DICKINSON & 4.685% DUE 12-15-2044	41,341	35,242
		BERKSHIRE HATHAWAY ENERGY CO 4.25% DUE 10-15-2050	175,130	164,627
		BERKSHIRE HATHAWAY FIN CORP 4.2% DUE 08-15-2048 REG	169,138	142,671
		BERKSHIRE HATHAWAY FIN CORP 4.25% DUE 01-15-2049	147,299	140,867
		BHP BILLITON FIN 5% DUE 09-30-2043	106,917	102,635
		BHP BILLITON FIN USA LTD 5.5% 09-08-2053	19,640	19,847
		BHP BILLITON FIN USA LTD 5.5% 09-08-2053	26,514	26,793
		BLACKROCK FUNDING INC 5.25% 03-14-2054	19,765	19,327
		BNP PARIBAS 7% DUE 12-29-2999	200,000	197,000
		BOEING CO 3.9% 05-01-2049	39,247	26,754
		BOEING CO 6.875% DUE 03-15-2039	14,404	10,289
		BOEING CO FIXED 3.95% DUE 08-01-2059	20,124	12,743
		BOEING CO FIXED 5.805% DUE 05-01-2050	98,170	91,021
		BOEING CO FIXED 5.805% DUE 05-01-2050	130,350	108,144
		BON SECOURS MERCY 3.205% DUE 06-01-2050	60,000	40,688
		BP CAP MKTS AMER INC 3.0% DUE 02-24-2050	118,309	78,097
		BP CAP MKTS AMER INC 3.379% 02-08-2061	133,217	129,982
		BRISTOL MYERS FIXED 4.125% DUE 06-15-2039	49,829	43,388
		BRISTOL MYERS FIXED 4.25% DUE 10-26-2049	69,411	56,981
		BRISTOL MYERS FIXED 4.35% DUE 11-15-2047	8,880	8,331
		BRISTOL MYERS FIXED 4.35% DUE 11-15-2047	97,270	91,636
		BRISTOL MYERS SQUIBB CO 5.5% 02-22-2044	9,925	9,885
		BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	49,805	49,294
		BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	59,908	59,153
		BRISTOL MYERS SQUIBB CO 5.875% 02-22-2064	19,915	19,537
		BRISTOL MYERS SQUIBB CO 6.4% 11-15-2063	71,147	75,991
		BRISTOL-MYERS SQUIBB CO 6.25% DUE 11-15-2053	49,859	53,702
		BRITISH TELECOMMUNICATIONS P L C NT STEPUP 12-15-2030 12-12-2000	45,685	36,630
		BROOKFIELD FIN INC 5.968% 03-04-2054	82,000	81,097
		BURL NORTHN SANTA 5.75% DUE 05-01-2040	37,283	30,792
		BURL RES FIN CO 7.4% DUE 12-01-2031	69,649	56,901
		BURLINGTON NORTHERN SANTA FE LLC 5.5% 03-15-2055	58,687	59,107
		BURLINGTON NORTHN SANTA FE LLC 2.875% 06-15-2052	110,142	104,197

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		BURLINGTON NORTHN SANTA FE LLC 4.9 DUE 04-01-2044 REG	94,625	92,260
		CA INST TECH 4.7% DUE 11-01-2111	21,494	17,031
		CALIFORNIA INSTITUTE OF TECHNOLOGY 3.65%09-01-2119	49,874	33,114
		CALIFORNIA ST 7.5% 04-01-2034 BEO TAXABLE	213,426	201,984
		CALIFORNIA STATE 7.55 MUN BDS DUE 04-01-2039 USD5000	300,331	243,687
		CANADIAN PAC RY CO 4.2% 11-15-2069	95,904	94,859
		CANADIAN PAC RY CO NEW 3.1% 12-02-2051	46,505	33,202
		CANADIAN PAC RY CO NEW 3.1% 12-02-2051	54,590	53,124
		CARRIER GLOBAL CORP 3.577% DUE 04-05-2050	20,076	14,548
		CARRIER GLOBAL CORP 6.2% 03-15-2054	30,952	32,119
		CATERPILLAR INS 3.803% DUE 08-15-2042	120,281	113,500
		CATHOLIC HEALTH INITIATI 4.35 DUE 11-01-2042	72,846	67,614
		CDN NAT RES LTD FIXED 4.95% DUE 06-01-2047	121,755	121,481
		CDN NATL RY CO 6.2% DUE 06-01-2036	93,354	92,007
		CDN PAC RY CO NEW 6.125% DUE 09-15-2115	40,410	40,633
		CDN PAC RY LTD 4.8% DUE 09-15-2035	107,441	104,577
		CENTERPOINT ENER HOUSTON 5.3% DUE 04-01-2053	59,669	57,503
		CENTERPOINT ENERGY HOUSTON ELEC LLC 4.25% 02-01-2049	19,879	16,304
		CENTERPOINT ENERGY HOUSTON ELEC LLC 4.95% 04-01-2033	9,976	9,735
		CF SSGA LONG U.S CREDIT INDX NL FUND(CME3NON)	57,191,171	52,305,216
		CHARLES SCHWAB CORP 5.853% 05-19-2034	60,087	61,171
		CHARLES SCHWAB CORP 5.853% 05-19-2034	110,254	112,147
		CHARTER 5.375% 05-01-2047	20,049	15,978
		CHARTER 5.375% 05-01-2047	244,044	247,661
		CHARTER 6.484% DUE 10-23-2045	58,532	45,669
		CHARTER COMMUNICATIONS ENTMT I L P 3.5% 03-01-2042	80,181	66,528
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 3.95% 06-30-2062	39,674	23,698
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 5.25% 04-01-2053	39,823	39,226
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 5.5% 04-01-2063	65,547	54,243
		CHARTER COMMUNICATIONS OPER LLC 6.55% 06-01-2034	70,095	70,023
		CHARTER FIXED 3.85% DUE 04-01-2061	9,059	5,839
		CHARTER FIXED 5.75% DUE 04-01-2048	216,595	221,552
		CHILDRENS HOSP DIST COLUMBIA 2.928% DUE 07-15-2050/08-27-2020 REG	20,000	12,840
		CHUBB INA HOLDINGS INC 3.05% DUE 12-15-2061	29,834	19,001
		CHUBB INA HOLDINGS INC 3.05% DUE 12-15-2061	68,477	66,502
		CI FINANCIAL CORP 7.5% 05-30-2029	118,776	118,880
		CIGNA CORP NEW 3.875% DUE 10-15-2047 REG	49,869	37,721
		CIGNA CORP NEW CORP 4.8% 08-15-2038	79,211	73,508
		CIGNA CORP NEW CORP 4.8% 08-15-2038	135,353	133,233
		CIGNA CORP NEW CORP 4.9% 12-15-2048	79,820	70,313
		CIGNA CORP NEW CORP 4.9% 12-15-2048	108,905	105,469
		CIGNA CORP NEW FIXED 3.4% DUE 03-15-2050	49,907	34,095
		CIGNA GROUP 5.6% 02-15-2054	69,444	67,207
		CIMAREX ENERGY CO 4.375% 03-15-2029	32,293	27,149
		CIN FINL CORP 6.125% DUE 11-01-2034	138,070	135,373
		CISCO SYS INC 5.3% 02-26-2054	33,863	33,300
		CISCO SYS INC SR NT 5.9 DUE 02-15-2039 REG	108,920	106,352
		CITIBANK N A 5.57% 04-30-2034	250,000	253,977
		CITIGROUP INC 2.52% 11-03-2032	30,000	24,649
		CITIGROUP INC 2.904% 11-03-2042	20,000	13,950
		CITIGROUP INC 6.174% DUE 05-25-2034	53,165	55,934
		CITIGROUP INC 8.125% DUE 07-15-2039	35,255	35,003
		CITIGROUP INC 8.125% DUE 07-15-2039	269,147	225,022
		CITIGROUP INC FLTG RT 4.281% DUE 04-24-2048	188,064	187,359
		CITY OF HOPE 5.623% DUE 11-15-2043	71,864	58,669
		CLEV CLINIC FNDTN 4.858% DUE 01-01-2114	10,693	8,742
		CMNTY HLTH NETWORK FIXED 3.099% DUE 05-01-2050	40,000	26,406
		CMO BANK 2020-BNK26 COML MTG SR 20-BN26 CL A2 2.0410% 03-15-2063	100,995	88,777
		CMS ENERGY CORP 4.875 DUE 03-01-2044	53,986	54,226
		CN LT & PWR CO 4.3% DUE 04-15-2044	21,950	16,859
		COMCAST CORP NEW 2.887% 11-01-2051 BEO	142,295	115,420
		COMCAST CORP NEW 2.887% 11-01-2051 BEO	162,160	155,973
		COMCAST CORP NEW 2.987% 11-01-2063	134,264	129,113
		COMCAST CORP NEW 2.987% 11-01-2063	169,866	139,676
		COMCAST CORP NEW 3.75% DUE 04-01-2040	29,837	24,404
		COMCAST CORP NEW 3.9% DUE 03-01-2038	49,758	42,377
		COMCAST CORP NEW 4.049% DUE 11-01-2052	57,072	46,467
		COMCAST CORP NEW FIXED 2.937% DUE 11-01-2056	42,943	34,383
		COMCAST CORP NEW FIXED 2.937% DUE 11-01-2056	163,727	156,836
		COMCAST CORP NEW FIXED 3.969% DUE 11-01-2047	26,098	23,399
		COMCAST CORP NEW FIXED 3.999% DUE 11-01-2049	51,365	42,141
		COMMONSPIRIT HEALTH 5.548% 12-01-2054	29,921	29,484
		COMMONSPIRIT HLTH 3.91% DUE 10-01-2050	30,000	22,785
		COMMONWEALTH EDISON 4.0% DUE 03-01-2049 BEO	19,837	15,486
		COMMONWEALTH EDISON CO 3.75% 08-15-2047	69,825	52,728

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		COMMONWEALTH EDISON CO 4.0% DUE 03-01-2048 REG	9,998	7,768
		COMMONWEALTH EDISON CO 5.3% 02-01-2053	39,081	37,758
		COMWLTH EDISON CO 3.65% DUE 06-15-2046	74,917	59,488
		CONNECTICUT LIGHT & POWER CO 4.0% 04-01-2048	66,165	63,778
		CONOCOPHILLIPS CO 5.55% 03-15-2054	19,949	19,681
		CONOCOPHILLIPS CO 5.7% 09-15-2063	19,945	19,872
		CONOCOPHILLIPS CO FIXED 4.025% DUE 03-15-2062	190,404	180,112
		CONS EDISON CO N Y 3% DUE 12-01-2060	49,699	29,602
		CONSOLIDATED EDISON CO N Y INC 5.9% 11-15-2053	52,515	54,202
		CONSOLIDATED EDISON CO(N.Y) 6.15% DUE 11-15-2052 BEO	117,065	119,787
		CONSTELLATION ENERGY GENERATION LLC 6.5%10-01-2053	20,879	21,228
		CONSUMERS ENERGY CO 2.5% DUE 05-01-2060 REG	11,898	6,749
		CONTL RES INC 4.9% DUE 06-01-2044	31,158	24,522
		CORNING INC 5.45% DUE 11-15-2079	52,588	55,194
		COTTAGE HLTH CR 3.304% DUE 11-01-2049	30,000	21,501
		COX COMMUNICATIONS INC 144A 4.5 DUE 06-30-2043 BEO	68,506	68,256
		CSX CORP 3.35% 09-15-2049	39,470	38,723
		CUMMINS INC 5.45% 02-20-2054	44,717	44,138
		CVS HEALTH CORP 4.25% DUE 04-01-2050	109,561	102,701
		CVS HEALTH CORP 4.78% DUE 03-25-2038	127,759	116,066
		CVS HEALTH CORP 4.78% DUE 03-25-2038	165,678	160,707
		CVS HEALTH CORP 4.875% DUE 07-20-2035	30,714	28,029
		CVS HEALTH CORP 5.05% DUE 03-25-2048	119,709	103,393
		CVS HEALTH CORP 5.05% DUE 03-25-2048	122,616	116,317
		CVS HEALTH CORP 5.125% DUE 07-20-2045	89,634	70,405
		CVS HLTH FIXED 6.05% 06-01-2054	109,867	107,877
		DALLAS FT WORTH TEX INTL ARPT REV 4.507%11-01-2051	10,000	8,876
		DCP MIDSTREAM OPER LP GTD SR NT 3.25% 02-15-2032	30,000	25,698
		DEERE & CO 2.875% DUE 09-07-2049	54,872	50,363
		DEVON ENERGY CORP 4.75% DUE 05-15-2042	8,594	8,374
		DEVON ENERGY CORP 5.6 DUE 07-15-2041	73,619	65,121
		DEVON ENERGY CORP FIXED 5% DUE 06-15-2045	152,377	127,863
		DIAMONDBACK ENERGY FIXED 6.25% DUE 03-15-2053	70,762	72,040
		DIAMONDBACK ENERGY INC 4.25% DUE 03-15-2052 BEO	82,314	85,224
		DIAMONDBACK ENERGY INC 5.75% 04-18-2054	33,985	32,961
		DIAMONDBACK ENERGY INC 5.75% 04-18-2054	79,525	77,555
		DIAMONDBACK ENERGY INC SR NT 4.4% 03-24-2051	29,931	23,963
		DISNEY WALT CO 2.75% DUE 09-01-2049	161,244	155,630
		DISNEY WALT CO SR NT 5.4% 10-01-2043	30,303	29,678
		DISNEY WALT CO SR NT 6.4% 12-15-2035	21,199	17,526
		DOMINION ENERGY INC 3.3% DUE 04-15-2041	80,453	79,432
		DOMINION ENERGY INC 7.0% 06-01-2054	61,000	63,468
		DOMINION ENERGY SOUTH 6.25% 10-15-2053	29,915	32,298
		DOMINION RES INC 4.7% DUE 12-01-2044	32,603	25,384
		DTE ELEC CO 3.75% DUE 08-15-2047	19,989	15,203
		DTE ELEC CO FIXED 3.25% DUE 04-01-2051	54,657	47,241
		DUKE ENERGY 3.2% DUE 08-15-2049	89,759	60,370
		DUKE ENERGY 3.75% DUE 06-01-2045	34,803	27,809
		DUKE ENERGY 3.875% DUE 03-15-2046	106,821	103,607
		DUKE ENERGY 5.3% DUE 02-15-2040	80,161	77,282
		DUKE ENERGY 6% DUE 01-15-2038	134,706	135,198
		DUKE ENERGY CAROLINAS LLC 5.4% DUE 01-15-2054	39,855	38,377
		DUKE ENERGY CORP 5% DUE 08-15-2052	124,121	121,623
		DUKE ENERGY FLA LLC 1ST MTG BD 3% 12-15-2051	29,829	18,848
		DUKE ENERGY FLA LLC 5.95% DUE 11-15-2052BEO	29,893	30,521
		DUKE ENERGY FLA LLC 6.2% 11-15-2053	29,818	31,779
		DUKE ENERGY IND LLC 3.25% DUE 10-01-2049	29,329	20,071
		DUKE ENERGY INDIANA LLC 5.4% DUE 04-01-2053	19,982	18,937
		DUKE ENERGY OHIO INC 4.3% DUE 02-01-2049REG	79,850	64,264
		DUKE ENERGY OHIO INC 5.6% 03-15-2054	29,922	28,895
		DUKE ENERGY OHIO INC 5.65% 04-01-2053	10,152	9,660
		DUKE ENERGY PROGRESS LLC 5.35% 03-15-2053/03-09-2023	29,822	28,131
		DUKE UNIV HLTH SYS 3.92% DUE 06-01-2047	10,000	8,081
		EATON CORP OHIO 4.15 DUE 11-02-2042 REG	69,892	59,475
		ECOPETROL S A 4.625% 11-02-2031	10,000	8,185
		ECOPETROL S A 5.875% 11-02-2051	40,980	34,720
		ECOPETROL S A 5.875% DUE 05-28-2045	62,825	50,182
		EDISON INTERNATIONAL 5.375% 12-31-2049	49,695	48,707
		EDISON INTL 5.0% 12-31-2049	30,150	28,536
		ELECTRONIC ARTS INC 2.95% 02-15-2051	33,027	34,329
		ELEVANCE HEALTH INC 5.125% DUE 02-15-2053	80,915	78,184
		ELEVANCE HEALTH INC 5.65% 06-15-2054	52,785	52,431
		ELEVANCE HLTH INC FIXED 6.1% DUE 10-15-2052	49,996	52,408
		ELI LILLY & CO 4.95% 02-27-2063	19,729	18,591
		ELI LILLY AND CO 4.875% DUE 02-27-2053	9,994	9,371

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ELI LILLY AND COMPANY 5.0% 02-09-2054	39,772	38,199
		EMERSON ELEC CO 2.8% DUE 12-21-2051/12-21-2021 BEO	69,845	44,004
		EMERSON ELEC CO 2.8% DUE 12-21-2051/12-21-2021 BEO	81,163	78,579
		ENBRIDGE INC 5.95% 04-05-2054	42,952	42,660
		ENBRIDGE INC 6.7% 11-15-2053	52,931	57,873
		ENERGY TRANSFER 4.9% DUE 03-15-2035	18,634	18,576
		ENERGY TRANSFER 5.8% DUE 06-15-2038	92,858	88,093
		ENERGY TRANSFER 5.95 DUE 10-01-2043	11,126	9,673
		ENERGY TRANSFER 6.25% DUE 04-15-2049	58,935	49,739
		ENERGY TRANSFER 6.625% DUE 10-15-2036	11,209	10,561
		ENERGY TRANSFER FIXED 6.125% DUE 12-15-2045	11,156	9,804
		ENERGY TRANSFER L P 0.0% DUE 12-31-2049 REG	78,472	79,243
		ENERGY TRANSFER L P 6.5% 12-31-2049	50,000	49,318
		ENERGY TRANSFER L P 6.55% 12-01-2033	69,920	74,184
		ENERGY TRANSFER L P 6.75% 12-31-2099 USD	50,303	49,747
		ENERGY TRANSFER LP 5.95% 05-15-2054	69,535	68,164
		ENERGY TRANSFER OPER L P 5.0% 05-15-2050	109,185	106,102
		ENTERGY ARK LLC 5.75% 06-01-2054	46,791	46,635
		ENTERGY TEXAS INC 5.8% 09-01-2053	20,222	19,994
		ENTERPRISE PRODS 3.7% DUE 01-31-2051	9,878	7,372
		ENTERPRISE PRODS 4.2% DUE 01-31-2050	9,979	8,019
		ENTERPRISE PRODS 4.85% DUE 03-15-2044	33,032	27,019
		ENTERPRISE PRODS 5.1% DUE 02-15-2045	12,145	9,288
		ENTERPRISE PRODS 5.7% DUE 02-15-2042	12,751	10,004
		ENTERPRISE PRODS 5.7% DUE 02-15-2042	138,026	140,063
		ENTERPRISE PRODS 5.75% DUE 03-01-2035	33,192	30,690
		ENTERPRISE PRODS 5.95% DUE 02-01-2041	13,255	10,288
		ENTERPRISE PRODS 6.45% DUE 09-01-2040	72,848	64,336
		ENTERPRISE PRODS 7.55% DUE 04-15-2038	72,776	59,081
		ENTERPRISE PRODS FIXED 3.95% DUE 01-31-2060	92,004	65,734
		ENTERPRISE PRODS FIXED 4.9% DUE 05-15-2046	40,636	36,072
		ENTERPRISE PRODS FIXED 4.9% DUE 05-15-2046	165,825	166,833
		ENTERPRISE PRODS OPER LLC 4.25% 02-15-2048	9,987	8,174
		ENTERPRISE PRODS OPER LLC 4.8% 02-01-2049	29,817	26,607
		ENTERPRISE PRODS OPER LLC 5.375% 02-15-2078	45,631	46,701
		ENTERPRISE PRODUCTS OPER L P 3.3% 02-15-2053	67,352	53,880
		EOG RES INC 4.95% DUE 04-15-2050	39,206	36,673
		EOG RES INC FIXED 3.9% DUE 04-01-2035	20,599	17,904
		EOG RES INC FIXED 3.9% DUE 04-01-2035	53,593	53,711
		EVERGY KANS CENT INC 5.7% 03-15-2053	9,942	9,802
		EXELON CORP 4.95% DUE 06-15-2035	63,167	65,159
		EXELON CORP 5.6% DUE 03-15-2053	137,276	134,504
		EXELON CORP 5.625% DUE 06-15-2035	192,132	189,594
		EXXON MOBIL CORP 2.995% DUE 08-16-2039	30,000	22,786
		EXXON MOBIL CORP 3.095% DUE 08-16-2049	20,000	13,546
		EXXON MOBIL CORP 3.452% DUE 04-15-2051 REG	29,580	28,868
		EXXON MOBIL CORP 4.114% DUE 03-01-2046	10,457	8,262
		EXXON MOBIL CORP 4.114% DUE 03-01-2046	222,798	214,801
		EXXON MOBIL CORP 4.227% DUE 03-19-2040	30,000	26,367
		FEDEX CORP 3.875% DUE 08-01-2042	91,174	90,645
		FIRSTENERGY CORP 4.85% 07-15-2047	256,868	240,951
		FIRSTENERGY TRANSMISSION LLC SR NT 144A 4.55% 04-01-2049	40,619	41,324
		FL PWR & LT CO 3.15% DUE 10-01-2049	29,809	20,399
		FL PWR & LT CO 4.05% DUE 10-01-2044	190,513	185,140
		FLORIDA POWER & LIGHT COMPANY 5.3% DUE 04-01-2053	29,838	28,916
		FLORIDA POWER & LIGHT COMPANY 5.6% 06-15-2054	45,899	46,468
		FORD MTR CO DEL 3.25% 02-12-2032	40,013	33,057
		FORD MTR CO DEL 5.291% DUE 12-08-2046	29,063	34,996
		FORD MTR CO DEL 7.45% DUE 07-16-2031	54,154	53,806
		FORD MTR CO DEL NT 4.75 01-15-2043	46,495	40,433
		FOX CORP 5.476% DUE 01-25-2039	60,266	57,204
		FOX CORP 6.5% 10-13-2033	109,901	115,227
		FREEPORT-MCMORAN 5.45% DUE 03-15-2043	53,306	47,491
		FREEPORT-MCMORAN INC 5.4% DUE 11-14-2034/11-14-2014 REG	9,756	9,836
		GATX CORP 3.1% DUE 06-01-2051	79,829	82,128
		GEN DYNAMICS CORP FIXED 4.25% DUE 04-01-2040	159,880	140,462
		GENERAL ELEC CO 4.25% DUE 05-01-2040	8,733	8,587
		GENERAL MTRS CO 5.2% DUE 04-01-2045	97,862	87,764
		GENERAL MTRS CO 5.95% DUE 04-01-2049	18,823	19,411
		GENERAL MTRS CO 5.95% DUE 04-01-2049	81,968	87,349
		GENERAL MTRS CO 6.25% DUE 10-02-2043	9,376	9,958
		GENERAL MTRS CO 6.75% DUE 04-01-2046	21,429	20,885
		GILEAD SCIENCES 4.75% DUE 03-01-2046	146,746	124,779
		GILEAD SCIENCES INC 5.55% 10-15-2053	9,978	9,985
		GLENCORE FDG LLC 2.5% DUE 09-01-2030	29,871	25,367

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SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		GLOBAL PAYMENTS INC 5.95% DUE 08-15-2052BEO	69,692	72,247
		GOLDMAN SACHS 6.25% DUE 02-01-2041	119,403	116,802
		GOLDMAN SACHS 6.75% DUE 10-01-2037	285,061	248,131
		GOLDMAN SACHS GROUP INC 2.383% 07-21-2032	70,000	57,486
		GOLDMAN SACHS GROUP INC 2.908% DUE 07-21-2042 BEO	272,621	277,378
		GOLDMAN SACHS GROUP INC 4.017% 10-31-2038	43,181	45,924
		GOLDMAN SACHS GROUP INC SR NT FIXED / FLTG 2.65% 10-21-2032	80,000	66,506
		GUARDIAN LIFE INS 4.85% DUE 01-24-2077	39,614	33,381
		HACKENSACK 4.211% 07-01-2048	20,000	16,932
		HACKENSACK MERIDIAN HEALTH INC 2.875% 09-01-2050	60,000	39,391
		HALLIBURTON CO 4.85% DUE 11-15-2035	32,141	28,535
		HALLIBURTON CO 5% DUE 11-15-2045	27,047	22,631
		HARTFORD 3.447% DUE 07-01-2054	40,000	28,536
		HCA INC 5.125% 06-15-2039	19,817	18,526
		HCA INC 5.125% 06-15-2039	68,269	69,472
		HCA INC 5.5% DUE 06-01-2033	29,980	29,754
		HCA INC 5.9% 06-01-2053	38,687	38,953
		HCA INC 6.0% 04-01-2054	79,814	79,043
		HEALTHPEAK PPTYS INC 5.25% DUE 12-15-2032	82,177	83,459
		HERSHEY CO 2.65% DUE 06-01-2050	19,934	12,461
		HLTH CARE SVC CORP 3.2% DUE 06-01-2050	36,013	35,522
		HOAG MEM HOSP 3.803% DUE 07-15-2052	10,000	7,832
		HOME DEPOT INC 3.35% DUE 04-15-2050 REG	19,772	14,205
		HOME DEPOT INC 3.35% DUE 04-15-2050 REG	66,698	63,921
		HOME DEPOT INC 3.9% DUE 06-15-2047	18,533	15,775
		HOME DEPOT INC 4.25% DUE 04-01-2046	51,954	42,052
		HOME DEPOT INC 4.4 DUE 03-15-2045 REG	77,583	60,547
		HOME DEPOT INC 4.5% DUE 12-06-2048	19,660	17,322
		HOME DEPOT INC 5.3% 06-25-2054	53,155	52,723
		HOME DEPOT INC 5.875% DUE 12-16-2036	81,438	79,466
		HONEYWELL INTERNATIONAL INC 5.25% 03-01-2054	59,812	58,221
		HONEYWELL INTERNATIONAL INC 5.25% 03-01-2054	167,622	163,019
		HSBC HLDGS PLC 5.25% DUE 03-14-2044	207,864	185,654
		HSBC HLDGS PLC FLTG RT 8.113% DUE 11-03-2033	272,612	276,765
		HUMANA INC 4.8% DUE 03-15-2047	49,953	42,269
		IL ST TAXABLE-PENSION 5.1 DUE 06-01-2033BEO TAXABLE SINKING FD 06-01-2025 N/C	93,176	92,349
		INDIANA UNIV HEALTH INC 3.97% BNDS 11-01-2048	40,000	32,593
		INDIANAPOLIS PWR & LT CO 1ST MTG BD SER 144A 5.7% 04-01-2054	39,885	39,141
		INGERSOLL RAND INC 5.7% DUE 08-14-2033	50,215	51,115
		INOVA HEALTH SYS FNDTN TAXABLE BD SER 2022A 3/A4 DUE 05-15-2052/04-21-2022 REG	20,000	16,624
		INTEL CORP 2.8% DUE 08-12-2041/08-12-2021 BEO	59,945	41,512
		INTEL CORP 3.734% 12-08-2047 BEO	95,294	91,869
		INTEL CORP 4.75% DUE 03-25-2050	11,193	8,607
		INTEL CORP 4.9% 08-05-2052	9,980	8,814
		INTEL CORP 5.6% 02-21-2054	33,166	33,913
		INTEL CORP 5.82% 02-10-2053	40,029	39,315
		INTEL CORP 5.82% 02-10-2053	69,076	68,801
		INTEL CORP SR NT 3.2% 08-12-2061	50,714	30,835
		INTERCONTINENTAL EXCHANGE INC 3.0% DUE 06-15-2050 BEO	81,928	79,252
		INTERCONTINENTAL EXCHANGE INC 5.2% 06-15-2062	59,614	55,867
		INTERCONTINENTAL EXCHANGE INC NEW ISSUE 30YR 4.95% 06-15-2052	9,869	9,101
		INTUIT INC 5.2% 09-15-2033	9,942	10,042
		INTUIT INC 5.5% 09-15-2053	49,838	50,237
		JOBSONIO BEVERAGE SYS OHIO STATEWIDE LIQ 2.833% DUE 01-01-2038	40,000	32,423
		JOHNSON & JOHNSON 2.1% DUE 09-01-2040 REG	39,734	26,693
		JOHNSON & JOHNSON 2.25% 09-01-2050	10,008	5,944
		JOHNSON & JOHNSON 2.45% DUE 09-01-2060 REG	79,172	45,193
		JOHNSON & JOHNSON 3.5% 01-15-2048	9,962	7,654
		JOHNSON & JOHNSON 3.7% DUE 03-01-2046	80,850	64,335
		JPMORGAN CHASE & 4.95% DUE 06-01-2045	31,901	28,081
		JPMORGAN CHASE & CO 3.157% 04-22-2042	30,000	22,325
		JPMORGAN CHASE & CO 3.882% 07-24-2038	366,966	368,632
		JPMORGAN CHASE & CO 3.897% 01-23-2049	43,425	31,515
		JPMORGAN CHASE & CO 3.964% 11-15-2048	31,321	23,832
		JPMORGAN CHASE & CO 4.26% 02-22-2048	80,000	66,994
		JPMORGAN CHASE & CO 4.586% 04-26-2033	10,023	9,539
		JPMORGAN CHASE & CO 4.912% DUE 07-25-2033/07-25-2032 BEO	51,226	53,418
		JPMORGAN CHASE & CO 5.625 DUE 08-16-2043 REG	11,401	10,158
		JPMORGAN CHASE & CO 5.766% 04-22-2035	26,000	26,676
		JPMORGAN CHASE & CO FORMERLY J P MORGAN NT 6.4 DUE 05-15-2038 BEO	95,083	77,417
		JPMORGAN CHASE & CO. 2.956% 05-13-2031	30,000	26,293
		JPMORGAN CHASE & CO. 5.717% DUE 09-14-2033 BEO	78,898	79,080
		JPMORGAN CHASE & FLTG RT 6.254% DUE 10-23-2034	10,000	10,606
		KAISER FNDTN HOSPS 2.81% DUE 06-01-2041	20,000	14,460
		KAISER FNDTN HOSPS 3.266% DUE 11-01-2049	40,058	28,389

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SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		KAISER FNDTN HOSPS 4.15% DUE 05-01-2047	19,810	16,717
		KENTUCKY UTILITIES CO 3.3% DUE 06-01-2050 BEO	76,650	54,068
		KENVUE INC 5.05% 03-22-2053	59,615	56,595
		KENVUE INC 5.2% 03-22-2063	19,860	18,879
		KIMBERLY-CLARK 3.9% DUE 05-04-2047	8,156	7,910
		KINDER MORGAN 5.625% DUE 09-01-2041	23,745	18,857
		KINDER MORGAN 6.375% DUE 03-01-2041	108,666	111,903
		KINDER MORGAN 6.95% DUE 01-15-2038	106,026	97,633
		KINDER MORGAN 7.3% DUE 08-15-2033	12,052	11,097
		KINDER MORGAN ENERGY PARTNERS L P 5 DUE 03-01-2043	11,478	8,740
		KINDER MORGAN INC 5.05% DUE 02-15-2046	153,098	157,537
		KINDER MORGAN INC 5.2% 03-01-2048	11,681	8,866
		KINDER MORGAN INC 5.3% DUE 12-01-2034	12,098	9,692
		KINDER MORGAN INC 5.55% DUE 06-01-2045	11,595	9,327
		KINDER MORGAN INC DEL SR NT 3.6% 02-15-2051	13,955	13,650
		KKR GROUP FIN CO XII LLC SR NT 144A 4.85% 05-17-2032	80,139	81,600
		KLA CORP 3.3% 03-01-2050	55,046	52,803
		KLA CORP 4.95% 07-15-2052	29,725	27,874
		KLA CORP 5% DUE 03-15-2049	56,589	56,138
		KRAFT HEINZ FOODS 4.375% DUE 06-01-2046	108,466	105,726
		KROGER CO 4.45% DUE 02-01-2047	136,296	131,961
		KYNDRYL HLDGS INC 4.1% 10-15-2041	29,769	22,723
		L3HARRIS TECHNOLOGIES INC 5.4% 07-31-2033	9,989	9,968
		L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	27,961	27,754
		L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	29,905	29,737
		LAS VEGAS SANDS 2.9% DUE 06-25-2025	9,756	9,705
		LAS VEGAS SANDS 3.5% DUE 08-18-2026	69,731	66,790
		LAS VEGAS SANDS CORP 6.0% 08-15-2029	19,971	20,103
		LIBERTY MUT GROUP INC SR NT 144A 3.951% 10-15-2050	37,256	37,808
		LILLY ELI & CO 5.1% 02-09-2064	79,399	76,408
		LILLY ELI & CO 5.1% 02-09-2064	131,843	126,073
		LOCKHEED MARTIN 4.07% DUE 12-15-2042	135,462	130,342
		LOCKHEED MARTIN 4.7% DUE 05-15-2046	80,895	76,479
		LOCKHEED MARTIN CORP 5.2% 02-15-2064	220,107	208,000
		LOCKHEED MARTIN CORP SR NT 4.3% 06-15-2062	86,147	72,669
		LOCKHEED MARTIN FIXED 2.8% DUE 06-15-2050	19,827	12,712
		LOS ANGELES CALIF CMNTY COLLEGE DIST 6.75% 08-01-2049 BEO TAXABLE	130,810	103,631
		LOUISIANA LOC GOVT ENVIRONMENTAL FACS & 3.615% DUE 02-01-2029 REG	29,960	29,229
		LOWE'S COMPANIES INC 2.8% 09-15-2041	29,968	20,589
		LOWES COS INC 3% DUE 10-15-2050	120,858	75,037
		LOWES COS INC 4.05% DUE 05-03-2047	94,140	92,712
		LOWES COS INC 4.25% 04-01-2052	59,959	47,155
		LOWES COS INC FIXED 5.8% DUE 09-15-2062	134,131	136,110
		LYB INTL FIN III LLC 4.2% DUE 05-01-2050REG	81,725	83,727
		MA INST TECH 4.678% DUE 07-01-2114	21,922	17,673
		MA INST TECH 5.6% DUE 07-01-2111	12,892	10,529
		MARATHON PETE CORP 6.5% DUE 03-01-2041	80,985	83,259
		MARKEL CORP 5.0% 05-20-2049	137,085	136,996
		MARKEL GROUP INC 6.0% 05-16-2054	19,928	19,794
		MARSH & MCLENNAN 4.9% DUE 03-15-2049	96,016	93,948
		MARSH & MCLENNAN COS INC 5.7% 09-15-2053	40,877	41,412
		MARSH & MCLENNAN COS INC SR NT 2.9% 12-15-2051	19,952	12,429
		MASSACHUSETTS MUT LIFE INS CO 5.672% 12-01-2052	79,817	78,213
		MASTERCARD INC 2.95% DUE 03-15-2051	43,417	33,114
		MASTERCARD INC 3.85% DUE 03-26-2050 REG	53,493	39,437
		MAYO CLINIC 3.774% DUE 11-15-2043	9,214	8,312
		MCDONALDS CORP 4.45% DUE 03-01-2047 REG	49,918	41,943
		MCDONALDS CORP 4.875% DUE 12-09-2045	65,177	53,930
		MCDONALDS CORP 6.3% DUE 10-15-2037	12,681	10,708
		MCDONALD'S CORP FIXED 4.45% DUE 09-01-2048	69,129	58,761
		MCDONALDS CORP MEDIUM TERM NTS BOOK 3.625% DUE 09-01-2049	137,383	130,473
		MDC GMTN B V GLOBAL GTD MEDIUM TERM NTS TRANCHE # TR 00010 3.7 11-07-2049	200,000	151,500
		MEDSTAR HEALTH INC 3.626% DUE 08-15-2049	30,000	22,648
		MEMORIAL SLOAN-KETTERING CANCER CTR TAXABLE BD SER 2012A 4.125 7-1-52	39,058	24,631
		MERCK & CO INC NEW 4.0% 03-07-2049	29,607	24,252
		METHODIST HOSP HOUSTON TEX 2.705% DUE 12-01-2050/08-27-2020 REG	30,000	18,897
		METLIFE INC 4.05% DUE 03-01-2045	203,910	200,715
		METLIFE INC 5.0% 07-15-2052	9,983	9,110
		METLIFE INC 6.4% 12-15-2066	54,438	50,608
		MEXICO(UTD MEX ST) 8.5% GTD SNR 18/11/2038 MXN	185,615	162,983
		MIAMI-DADE CNTY FLA SEAPORT REV 6.224% 11-01-2055	10,000	10,635
		MICHIGAN FIN AUTH REV 3.084% 12-01-2034 BEO TAXABLE	85,772	73,940
		MICHIGAN ST UNIV REVS 4.165% 08-15-2122	9,550	7,739
		MICRON TECHNOLOGY INC 2.703% 04-15-2032	30,000	24,840
		MICRON TECHNOLOGY INC 3.366% 11-01-2041	10,000	7,316

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		MICROSOFT CORP 2.525% DUE 06-01-2050 BEO	63,945	51,145
		MICROSOFT CORP 2.921% 03-17-2052 USD	45,561	40,052
		MICROSOFT CORP 2.921% 03-17-2052 USD	244,550	227,413
		MIDAMERICAN ENERGY 5.858% 09-15-2054	29,965	30,720
		MIDAMERICAN ENERGY 5.858% 09-15-2054	51,940	53,248
		MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	160,883	156,975
		MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	212,088	185,231
		MIDAMERICAN ENERGY CO 3.15% DUE 04-15-2050	29,831	20,027
		MIDAMERICAN ENERGY CO 3.65% 08-01-2048	49,564	37,520
		MIDAMERICAN ENERGY CO 4.25% 07-15-2049	19,878	16,432
		MIDAMERICAN ENERGY CO 5.3% 02-01-2055	19,915	19,035
		MIDAMERICAN ENERGY CO 5.3% 02-01-2055	45,805	43,780
		MISSOURI ST HEALTH & EDL FACS AUTH EDL FACS REV 3.652% 08-15-2057 BEO TAXABLE	40,000	30,778
		MONDELEZ INTL INC FIXED 2.625% DUE 09-04-2050	29,833	17,933
		MOODYS CORP 3.75% 02-25-2052	108,184	105,620
		MORGAN STANLEY 2.239% 07-21-2032	72,799	65,353
		MORGAN STANLEY 2.484% 09-16-2036	60,000	47,467
		MORGAN STANLEY 2.511% 10-20-2032	40,000	33,060
		MORGAN STANLEY 4.457% 04-22-2039	50,505	53,628
		MORGAN STANLEY 5.424% 07-21-2034	10,000	9,950
		MORGAN STANLEY 5.94% 02-07-2039	120,064	118,679
		MORGAN STANLEY 5.948% 01-19-2038	50,068	49,709
		MORGAN STANLEY 6.342% 10-18-2033	10,000	10,615
		MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	50,845	37,425
		MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	244,250	247,005
		MPLX LP 4.5% 04-15-2038	20,462	17,439
		MPLX LP FIXED 4.9% DUE 04-15-2058	39,716	32,871
		MPLX LP SR NT 4.95% 03-14-2052	122,798	127,153
		MUNICIPAL ELEC AUTH GA 6.637% 04-01-2057BEO TAXABLE	151,548	143,651
		NATIONAL RETAIL PROPERTIES INC NT 3.5% 04-15-2051	82,375	86,666
		NBCUNIVERSAL MEDIA 4.45% DUE 01-15-2043	8,715	6,039
		NESTLE HLDGS INC 4% DUE 09-24-2048	147,986	121,925
		NEVADA PWR CO 6.0% 03-15-2054	50,857	50,803
		NEW ISSUE HOME DEPOT 30YR USD 3.625% 04-15-2052	108,389	88,763
		NEW YORK & 4.024% DUE 08-01-2045	11,950	8,410
		NIKE INC 3.625% DUE 05-01-2043	23,196	15,784
		NORFOLK SOUTHERN CORP 4.55% 06-01-2053	68,428	58,656
		NORFOLK SOUTHN 4.837% DUE 10-01-2041	300,391	300,926
		NORFOLK SOUTHN CORP 3.155% DUE 05-15-2055	9,425	8,241
		NORFOLK SOUTHN CORP 4.15% 02-28-2048	9,816	7,938
		NORFOLK SOUTHN CORP 5.95% 03-15-2064	30,415	30,542
		NORFOLK SOUTHN FIXED 3.942% DUE 11-01-2047	30,513	23,143
		NORFOLK SOUTHN FIXED 4.05% DUE 08-15-2052	20,410	15,434
		NORTHERN STS PWR CO MINN 3.6% 09-15-2047	49,502	36,451
		NORTHN STS PWR CO 2.9% DUE 03-01-2050	49,036	31,851
		NORTHN STS PWR CO 3.4 DUE 08-15-2042	81,761	79,310
		NORTHN STS PWR CO 3.6% DUE 05-15-2046	80,677	77,696
		NORTHN STS PWR CO 6.2% DUE 07-01-2037	111,755	112,031
		NORTHROP GRUMMAN 4.03% DUE 10-15-2047	110,140	86,925
		NORTHROP GRUMMAN 5.05% DUE 11-15-2040	9,975	9,482
		NORTHROP GRUMMAN CORP 3.85% DUE 04-15-2045	107,483	105,181
		NORTHROP GRUMMAN CORP 4.95% 03-15-2053	43,880	41,375
		NORTHROP GRUMMAN CORP 4.95% 03-15-2053	98,165	89,947
		NORTHROP GRUMMAN FIXED 5.25% DUE 05-01-2050	29,822	28,462
		NORTHWELL HEALTHCARE INC 4.26% 11-01-2047	10,000	8,093
		NRG ENERGY INC TERM B LOAN SENIOR SECURED 03-26-2031	59,700	59,820
		NSTAR ELEC CO 4.4% DUE 03-01-2044	61,465	63,445
		NUCOR CORP FIXED 2.979% DUE 12-15-2055	7,568	6,142
		NXP B V / NXP FDG LLC / NXP USA INC SR NT 3.25% 05-11-2041	110,616	113,064
		NYU LANGONE HOSPS 3.38% DUE 07-01-2055	20,000	13,815
		OCCIDENTAL PETE 4.4% DUE 04-15-2046	7,681	7,849
		OCCIDENTAL PETE 4.625% DUE 06-15-2045	10,760	7,904
		OCCIDENTAL PETE 6.2% DUE 03-15-2040	30,616	30,058
		OCCIDENTAL PETE FIXED 4.5% DUE 07-15-2044	163,070	130,505
		OGLETHORPE PWR CORP 6.2% 12-01-2053	94,685	97,411
		OH EDISON CO 6.875 DUE 07-15-2036 BEO	54,944	44,670
		OH ST UNIV GEN RCPTS TAXABLE-SER A 4.8 DUE 06-01-2111	32,776	26,944
		ONCOR ELEC 5.25% DUE 09-30-2040	212,523	206,801
		ONCOR ELEC DELIVERY CO LLC 3.1% 09-15-2049	19,899	13,299
		ONCOR ELEC DELIVERY CO LLC 3.7% DUE 05-15-2050 REG	45,432	44,296
		ONCOR ELEC FIXED 4.6% DUE 06-01-2052	29,729	25,543
		ONCOR ELEC FIXED 4.95% DUE 09-15-2052	80,064	78,711
		ONEOK INC 6.625% DUE 09-01-2053	201,747	213,427
		ONEOK INC NEW 4.2% 10-03-2047	79,473	61,379
		ONEOK INC NEW 4.85% 02-01-2049	9,937	8,416

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ONEOK INC NEW 4.95% DUE 07-13-2047	15,072	17,081
		ONEOK INC NEW 5.15% 10-15-2043	10,582	9,071
		ORACLE CORP 3.8% 11-15-2037	50,257	53,546
		ORACLE CORP 3.95% DUE 03-25-2051	30,014	22,181
		ORACLE CORP 3.95% DUE 03-25-2051	323,813	323,107
		ORACLE CORP 4% DUE 07-15-2046	180,694	129,644
		ORACLE CORP 4% DUE 07-15-2046	137,105	141,083
		ORACLE CORP 5.55% 02-06-2053	117,230	113,538
		ORACLE CORP FIXED 4.1% DUE 03-25-2061	50,068	35,812
		ORACLE CORP FIXED 6.9% DUE 11-09-2052	109,973	123,123
		ORLANDO HEALTH INC 4.089% DUE 10-01-2048	30,000	24,747
		PAC GAS & ELEC CO 3.3% DUE 08-01-2040	9,950	7,121
		PAC GAS & ELEC CO 3.5% DUE 08-01-2050	19,874	13,052
		PAC GAS & ELEC CO FIXED 4.95% DUE 07-01-2050	74,400	66,098
		PACIFIC GAS & ELEC CO 2.5% DUE 02-01-2031/06-19-2020 REG	29,969	24,730
		PACIFIC GAS & ELEC CO 6.7% 04-01-2053	49,821	52,028
		PACIFIC GAS & ELEC CO 6.75% 01-15-2053	94,029	93,415
		PACIFICORP 5.8% 01-15-2055	128,891	125,873
		PANAMA REP GLOBAL BD 2.252% 09-29-2032	200,000	143,508
		PAYPAL HLDGS INC 5.05% 06-01-2052	29,315	27,403
		PAYPAL HLDGS INC 5.25% 06-01-2062	9,283	9,127
		PAYPAL HLDGS INC FIXED 3.25% DUE 06-01-2050	53,365	40,623
		PECO ENERGY CO 3% DUE 09-15-2049	19,835	13,161
		PETROBRAS GLOBAL FIN B V 6.9% 03-19-2049	86,880	75,485
		PETROBRAS GLOBAL FIN B V GTD GLOBAL NT 5.5% DUE 06-10-2051/06-10-2021 REG	28,934	23,830
		PFIZER INC 2.55% DUE 05-28-2040	9,938	6,961
		PFIZER INC 4.125% DUE 12-15-2046	92,760	74,483
		PFIZER INVESTMENT ENTER 5.11% 05-19-2043	78,400	76,063
		PFIZER INVESTMENT ENTER 5.3% 05-19-2053	79,348	77,161
		PFIZER INVESTMENT ENTER 5.34% 05-19-2063	78,115	75,513
		PG&E WILDFIRE 5.081% DUE 06-01-2043	19,999	19,760
		PG&E WILDFIRE 5.081% DUE 06-01-2043	89,701	88,918
		PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.099% 06-01-2054	19,998	19,134
		PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.212% 12-01-2049	10,000	9,664
		PHILIP MORRIS INTERNATIONAL INC 3.875 BDS DUE 08-21-2042 USD1000	15,959	15,564
		PHILIP MORRIS INTL 6.375% DUE 05-16-2038	63,377	53,710
		PHILLIPS 66 4.65% DUE 11-15-2034	67,852	69,783
		PHILLIPS 66 CO 4.68% 02-15-2045	190,838	191,893
		PIEDMONT NAT GAS CO INC SR NT 5.05% 05-15-2052	29,739	26,200
		PNC FINL SVCS GROUP INC 6.25% 12-31-2049	50,000	48,724
		PORT AUTH N Y & N J 4.96% 08-01-2046 BEOTAXABLE	196,812	167,796
		POTOMAC ELECTRIC POWER CO 5.5% 03-15-2054	19,973	19,495
		PPL ELEC UTILS 4.75 DUE 07-15-2043	137,916	135,558
		PROGRESS ENERGY 6% DUE 12-01-2039	12,705	10,054
		PROLOGIS L P 5.25% 03-15-2054	9,822	9,448
		PROLOGIS L P FIXED 2.125% DUE 10-15-2050	19,688	10,615
		PRUDENTIAL FINL 3% DUE 03-10-2040	29,924	22,193
		PRUDENTIAL FINL INC 3.935% DUE 12-07-2049	69,931	68,214
		PRUDENTIAL FINL INC MEDIUM TERM NTS BOOKTRANCHE # TR 00015 5.7 DUE 121436	108,923	107,498
		PUBLIC SVC ELEC GAS CO TRANCHE # TR 00025 3.65 09-01-2042	140,900	137,184
		PVPTL DELTA AIR LINES/SKYMILES 4.75% DUE 10-20-2028	20,224	19,477
		PVPTL PETROLEOS DEL PERU S A 5.625% DUE 06-19-2047	229,435	127,011
		PVTPL ALIMENTATION COUCHE-TARD INC 5.617% 02-12-2054	51,999	51,348
		PVTPL ALLIANZ SE 6.35% 09-06-2053	199,999	205,849
		PVTPL AMFAM HOLDINGS INC 3.833% 03-11-2051	30,029	17,986
		PVTPL BLACKSTONE HLDGS FIN L L C SR NT 6.25% DUE 08-15-2042 BEO	11,710	10,307
		PVTPL BLACKSTONE HOLDINGS FINANCE 3.2% DUE 01-30-2052 BEO	29,912	19,704
		PVTPL BLACKSTONE HOLDINGS FINANCE 3.2% DUE 01-30-2052 BEO	120,445	128,075
		PVTPL BNP PARIBAS 5.894% 12-05-2034	199,999	204,856
		PVTPL BOEING CO 6.858% 05-01-2054	39,999	41,047
		PVTPL BOEING CO 7.008% 05-01-2064	30,914	30,716
		PVTPL BPCE 3.582% 10-19-2042	249,999	177,748
		PVTPL BROADCOM INC 3.75% DUE 02-15-2051	67,974	70,746
		PVTPL BROADCOM INC NT 4.926% 05-15-2037	18,931	18,810
		PVTPL BROADCOM INC NT 4.926% 05-15-2037	93,698	98,754
		PVTPL BROADCOM INC SR NT 3.5% 02-15-2041/01-19-2021	95,270	99,652
		PVTPL CAMERON LNG LLC 144A 3.701% 01-15-2039	28,264	24,309
		PVTPL CARLYLE FIN L L C SR NT 144A 5.65%DUE 09-15-2048	85,653	94,100
		PVTPL CARLYLE HLDGS II FIN L L C SR NT 144A 5.625% DUE 03-30-2043 BEO	10,101	9,551
		PVTPL COLUMBIA PIPELINES OPER CO LLC 6.544% 11-15-2053	20,072	21,074
		PVTPL COLUMBIA PIPELINES OPER CO LLC 6.544% 11-15-2053	87,962	92,725
		PVTPL CONTINENTAL RESOURCES INC 2.875% DUE 04-01-2032 BEO	49,960	40,376
		PVTPL CSL FINANCE PLC 4.625% DUE 04-27-2042/04-27-2022 BEO	19,996	17,872
		PVTPL CSL FINANCE PLC 4.95% DUE 04-27-2062/04-27-2022 BEO	9,968	8,790
		PVTPL EQT CORP SR NT 3.125% 05-15-2026	9,999	9,556

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Plan Year: 6/30/24				
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		PVTPL GLENCORE FUNDING LLC 2.626% 09-23-2031	9,976	8,205
		PVTPL GLENCORE FUNDING LLC 3.375% 09-23-2051	19,702	12,966
		PVTPL GLOBAL ATLANTIC FIN CO 6.75% 03-15-2054	41,716	41,526
		PVTPL GLOBAL ATLANTIC FIN CO 6.75% 03-15-2054	50,265	49,436
		PVTPL INTESA SANPAOLO S P A 7.8% 11-28-2053	199,539	219,882
		PVTPL INTESA SANPAOLO S P A RCPTS CL X 144A 4.375% DUE 01-12-2048 BEO	177,482	142,136
		PVTPL INTESA SANPAOLO SPA 4.95% DUE 06-01-2042 BEO	199,999	149,450
		PVTPL KEYSpan GAS EAST CORP CORPBOND 5.819% DUE 04-01-2041 BEO	53,247	52,727
		PVTPL KKR GROUP FIN CO III LLC SR NT 144A 5.125 DUE 06-01-2044/05-29-2014 BEO	48,564	45,119
		PVTPL KKR GROUP FIN CO LLC 3.25% 12-15-2051	9,994	6,557
		PVTPL KKR GROUP FIN CO LLC 3.25% 12-15-2051	81,810	85,245
		PVTPL KKR GROUP FIN CO VII LLC 3.625% 02-25-2050	9,876	7,100
		PVTPL LBJ INFRASTRUCTURE GROUP LLC SR SECNT 144A 3.797% 12-31-2057	20,000	13,061
		PVTPL MASS MUTUAL LIFE INS CO SURPLUS NT 4.9% DUE 04-01-2077	49,824	41,532
		PVTPL MASSACHUSETTS MUT LIFE INS CO SURPLUS NT 3.375% 04-15-2050	9,959	6,832
		PVTPL NEW YORK LIFE GLOBAL FDG 4.55% 01-28-2033	29,945	28,527
		PVTPL NEW YORK LIFE INS CO 3.75% DUE 05-15-2050	38,024	37,331
		PVTPL NEW YORK LIFE INS CO 3.75% DUE 05-15-2050	52,947	52,264
		PVTPL NEW YORK LIFE INS CO SURPLUS NT 4.45% 05-15-2069	29,836	24,136
		PVTPL NEW YORK LIFE INSURANCE 5.875% DUE 05-15-2033	67,743	67,104
		PVTPL NIAGARA MOHAWK PWR CORP NEW SR NT 4.278% DUE 10-01-2034 BEO	161,310	163,904
		PVTPL NIPPON LIFE INS CO 2.75% 01-21-2051	200,000	166,683
		PVTPL NISSAN MOTOR ACCEPTANCE CORP 2.75%03-09-2028	19,991	17,831
		PVTPL NORTHWESTERN MUT LIFE INS CO 3.625% 09-30-205	49,878	33,950
		PVTPL NORTHWESTERN MUT LIFE INS CO SURPLUS 3.85% 09-30-2047	109,657	83,381
		PVTPL NORTHWESTERN MUTUA 3.45% DUE 03-30-2051 BEO	19,930	13,732
		PVTPL OHIO EDISON CO 5.5% DUE 01-15-2033BEO	19,958	19,880
		PVTPL ONCOR ELECTRIC DELIVERY CO 5.55% 06-15-2054	79,966	78,451
		PVTPL PLANET FITNESS MASTER ISSUER L SER 24-1A CLA2 II 6.237% 06-05-2054	103,000	102,510
		PVTPL ROCKET MTG LLC/ROCKET MTG 4.0% 10-15-2033	20,000	16,854
		PVTPL ROCKET MTG LLC/ROCKET MTG CO-ISSUER INC 2.875%DUE 10-15-2026 BEO	20,000	18,678
		PVTPL RWE FINANCE US LLC 6.25% 04-16-2054	149,778	148,117
		PVTPL SOLVENTUM CORP 5.9% 04-30-2054	99,314	95,586
		PVTPL SOLVENTUM CORP 6.0% 05-15-2064	59,559	56,910
		PVTPL SOUTHERN NAT GAS CO L L C 03-15-2047	59,344	49,484
		PVTPL SUBWAY FDG LLC SER 24-1A CL A23 6.505% 07-30-2054	140,000	142,664
		PVTPL TARGA RES PARTNERS LP 4.875% 08-30-2021	20,240	19,085
		PVTPL UBS GROUP AG 9.016% 11-15-2033	306,078	301,314
		PVTPL XSTRATA FIN CDA LTD GTD NT 5.3 DUE10-25-2042 BEO	133,845	135,265
		PVTPL XSTRATA FIN CDA LTD NT 6 DUE 11-15-2041 BEO	207,750	196,478
		QUALCOMM INC 4.5% 05-20-2052	47,956	43,162
		RAYMOND JAMES FINL 4.95% DUE 07-15-2046	19,475	18,000
		RAYMOND JAMES FINL INC 3.75% 04-01-2051	54,896	55,202
		REPUBLIC SVCS INC 6.2% DUE 03-01-2040	23,133	21,251
		REYNOLDS AMERN INC 6.15% DUE 09-15-2043	40,003	38,500
		REYNOLDS AMERN INC FIXED 5.85% DUE 08-15-2045	93,034	73,786
		RIO TINTO FIN USA 5.2 DUE 11-02-2040	94,640	92,025
		RIVERSIDE CNTY CALIF PENSION OBLIG 3.818% 02-15-2038 BEO TAXABLE	136,175	136,940
		ROGERS 5% DUE 03-15-2044	146,601	147,468
		ROGERS COMMUNICATIONS INC 4.55% 03-15-2052	94,506	97,966
		ROGERS COMMUNICATIONS INC 5.3% 02-15-2034	69,370	68,688
		RTX CORPORATION 2.82% 09-01-2051	20,763	18,268
		RTX CORPORATION 3.03% 03-15-2052	40,480	38,255
		RTX CORPORATION 3.125% 07-01-2050	69,767	45,965
		RTX CORPORATION 3.75% 11-01-2046	17,270	14,965
		RTX CORPORATION 4.05% 05-04-2047	52,698	39,312
		RTX CORPORATION 4.45% 11-16-2038	60,061	52,980
		RTX CORPORATION 4.5% 06-01-2042	53,123	51,967
		RTX CORPORATION 4.5% 06-01-2042	136,148	129,917
		RTX CORPORATION 4.625% 11-16-2048	19,937	17,166
		RTX CORPORATION 5.375% 02-27-2053	19,964	18,992
		RTX CORPORATION 5.375% 02-27-2053	80,511	75,969
		RTX CORPORATION 6.4% 03-15-2054	40,846	44,703
		RTX CORPORATION 6.4% 03-15-2054	59,775	65,419
		RUTGERS ST UNIV N J 3.27% DUE 05-01-2043REG	107,681	112,194
		S&P GLOBAL INC 3.25% DUE 12-01-2049	36,988	28,155
		S&P GLOBAL INC 3.25% DUE 12-01-2049	54,425	52,790
		SAN DIEGO GAS & 3.75% DUE 06-01-2047	59,732	44,830
		SAN DIEGO GAS & ELEC CO 5.55% 04-15-2054	19,797	19,544
		SAN DIEGO GAS & FIXED 3.32% DUE 04-15-2050	19,973	13,604
		SAN DIEGO GAS & FIXED 3.32% DUE 04-15-2050	67,376	64,619
		SANDS CHINA LTD SR NT 3.75% 08-08-2031	199,854	168,329
		SCE RECOVERY FDG LLC 4.697% 06-15-2040	9,433	9,159
		SCE RECOVERY FDG LLC 5.112% 12-15-2047	60,227	57,226
		SCHWAB CHARLES CORP NEW 6.136% 08-24-2034	50,051	52,067

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		SCHWAB CHARLES CORP NEW DEP SHS REPSTG 1/100TH INT 4% 12-31-2250	70,000	59,781
		SEMPRA 6% DUE 10-15-2039	81,698	80,926
		SHELL INTERNATIONAL FIN 4.55 DUE 08-12-2043 REG	18,268	17,824
		SHELL INTL FIN B V 3.25% DUE 04-06-2050	9,778	6,942
		SHELL INTL FIN B V 3.75% DUE 09-12-2046	190,834	185,457
		SHELL INTL FIN B V 4% DUE 05-10-2046	165,220	136,728
		SHERWIN-WILLIAMS FIXED 3.3% DUE 05-15-2050	54,819	54,443
		SIERRA PAC PWR CO 5.9% 03-15-2054	39,748	39,791
		SIMON PROPERTY GROUP L.P. 5.85% DUE 03-08-2053	189,653	193,869
		SMUCKER J M CO 6.5% 11-15-2043	29,630	31,568
		SMUCKER J M CO 6.5% 11-15-2053	62,551	67,699
		SNAP ON INC FIXED 3.1% DUE 05-01-2050	68,979	64,673
		SOUTHERN CAL EDISON 3.65% 06-01-2051	29,930	21,154
		SOUTHERN CALIF EDISON CO 3.65% 02-01-2050	53,160	35,540
		SOUTHERN CALIF EDISON CO 4.65 DUE 10-01-2043	53,773	43,046
		SOUTHERN CALIF EDISON CO 5.75% 04-15-2054	70,038	68,506
		SOUTHERN CALIF EDISON CO 6.03% DUE 03-01-2053	19,906	19,374
		SOUTHN CAL EDISON 4.5% DUE 09-01-2040	108,774	86,048
		SOUTHN COPPER 6.75% DUE 04-16-2040	88,200	87,335
		SOUTHN COPPER CORP 5.25% DUE 11-08-2042	65,931	65,357
		SOUTHN NAT GAS CO 8% DUE 03-01-2032	38,120	34,067
		SOUTHWESTERN PUBLIC SERVICE 08-09-2017 3.7% DUE 08-15-2047 BEO	29,828	21,189
		STATE OF ISRAEL 6.043% 03-12-2054	191,928	179,750
		STATE STR CORP FLTGT RT 5.159% DUE 05-18-2034	89,208	93,884
		STATE STREET CORP 6.7% 12-31-2049	60,000	60,358
		SUMTER LANDING CMNTY DEV DIST FLA RECREATIONAL REV 4.172% 10-01-2047 BEO	44,266	43,884
		SUNOCO LOGISTICS 5.3% DUE 04-01-2044	189,027	202,415
		TAPESTRY INC 7.85% 11-27-2033	29,860	31,598
		TARGA RES CORP 4.95% 04-15-2052	69,600	59,653
		TARGA RES CORP 6.5% DUE 02-15-2053	70,744	73,539
		TARGA RES FIXED 6.25% DUE 07-01-2052	69,688	70,624
		TEACHERS INS & 3.3% DUE 05-15-2050	39,947	26,598
		TEACHERS INS & 4.27% DUE 05-15-2047	39,872	31,821
		TECK RES LTD 5.4 DUE 02-01-2043	61,161	54,576
		TECK RESOURCES LTD 6.25% DUE 07-15-2041	38,452	30,052
		TELEFONICA 7.045% DUE 06-20-2036	163,565	141,441
		TEXAS INSTRS INC 3.875% 03-15-2039	89,402	78,552
		TEXAS INSTRS INC 4.15% DUE 05-15-2048	25,456	24,875
		TEXAS INSTRS INC 5.15% 02-08-2054	59,520	57,422
		TEXAS INSTRUMENTS INC 5.05% DUE 05-18-2063	29,750	27,880
		TEXAS INSTRUMENTS INC 5.05% DUE 05-18-2063	53,453	51,113
		TEXAS PRIVATE ACTIVITY BD SURFACE TRANSCORP REV 3.922% 12-31-2049 BEO TAXABLE	10,000	8,206
		TIME WARNER CABLE 5.875% DUE 11-15-2040	139,694	112,797
		TIME WARNER CABLE 6.55% DUE 05-01-2037	21,928	18,940
		TIME WARNER CABLE 7.3% DUE 07-01-2038	122,184	101,196
		TIME WARNER ENTMT 8.375% DUE 07-15-2033	31,801	22,097
		T-MOBILE USA INC 3.0% DUE 02-15-2041 BEO	127,618	100,176
		T-MOBILE USA INC 3.4% 10-15-2052	49,711	34,136
		T-MOBILE USA INC 5.75% 01-15-2054	180,267	179,152
		T-MOBILE USA INC TMUS 3.3% 02-15-2051	98,103	67,512
		T-MOBILE USA INC TMUS 3.3% 02-15-2051	95,465	94,517
		TRANSCANADA 4.875% DUE 05-15-2048	108,403	109,780
		TRANSCONT GAS PIPE LINE 4.6% DUE 03-15-2048	29,783	25,542
		TRANSCONTINENTAL GAS PIPE LINE CO LLC 3.95% DUE 05-15-2050	29,827	22,723
		TRANSCONTINENTAL GAS PIPE LINE CO LLC 3.95% DUE 05-15-2050	147,995	147,697
		TRAVELERS COS INC 4.1% 03-04-2049	39,849	32,503
		TRCINTNL GAS PIPE 5.4 DUE 08-15-2041	63,667	58,311
		TRUIST FINANCIAL CORPORATION 5.867% 06-08-2034	70,057	70,532
		TRUIST FINL CORP SR MED TERM NTS 5.122% 01-26-2034	10,000	9,578
		TSMC ARIZONA CORP NEW ISSUE 20YR 3.125% 10-25-2041	197,796	155,001
		TX NAT GAS SECURITIZATION FIN CORP 5.169% 04-01-2041	10,000	10,018
		UBS GROUP AG 7.125% 07-15-2032	50,307	43,998
		UDR INC 3.1% DUE 11-01-2034	67,720	68,584
		UNION PAC CORP 3.25% DUE 02-05-2050	134,467	129,182
		UNION PAC CORP 3.839% DUE 03-20-2060 BEO	21,394	21,293
		UNION PAC CORP 3.839% DUE 03-20-2060 BEO	76,029	66,083
		UNION PAC CORP 4.1% DUE 09-15-2067	19,970	15,107
		UNION PAC CORP FIXED 3.75% DUE 02-05-2070	111,733	76,761
		UNION PAC CORP FIXED 3.79% DUE 04-06-2071	43,529	42,182
		UNITED AIR 2023-1 A PTT 5.8% DUE 07-15-2036	120,000	121,819
		UNITED AIRLS 2020-1B PASS THRU TRS PASSTHRU CTF CL B 4.875% DUE 07-15-2027	5,040	4,966
		UNITED MEXICAN STATES 6.4% 05-07-2054	198,646	190,474
		UNITED MEXICAN STATES 6.4% 05-07-2054	198,646	190,474
		UNITED STATES OF AMER TREAS BONDS 4.25% 02-15-2054	73,599	74,271
		UNITED STATES OF AMER TREAS BONDS 4.25% 02-15-2054	665,380	657,009

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		UNITED STATES OF AMER TREAS BONDS 4.375% 08-15-2043	591,208	582,036
		UNITED STATES OF AMER TREAS BONDS 4.5% 02-15-2044	463,238	453,193
		UNITED STATES OF AMER TREAS NOTES 4.0% 02-15-2034	71,443	72,797
		UNITED STATES OF AMER TREAS NOTES 4.375% 05-15-2034	812,907	810,253
		UNITED STATES OF AMER TREAS STRIP 0%02-15-2053	132,500	141,035
		UNITED STATES TREAS BDS 4.625% 05-15-2044	352,367	349,344
		UNITED STATES TREAS NTS 4.5% 05-31-2029	70,700	70,476
		UNITEDHEALTH GROUP 3.5% DUE 08-15-2039	9,902	8,080
		UNITEDHEALTH GROUP 3.7% DUE 08-15-2049	29,897	22,552
		UNITEDHEALTH GROUP 3.75% 10-15-2047	59,446	45,678
		UNITEDHEALTH GROUP 3.875% DUE 08-15-2059	99,112	73,996
		UNITEDHEALTH GROUP 4.75% DUE 07-15-2045	33,275	27,181
		UNITEDHEALTH GROUP 5.875% DUE 02-15-2053	69,469	72,697
		UNITEDHEALTH GROUP 5.875% DUE 02-15-2053	81,245	77,890
		UNITEDHEALTH GROUP 6.05% DUE 02-15-2063	70,070	73,661
		UNITEDHEALTH GROUP FIXED 4.25% DUE 06-15-2048	39,725	33,056
		UNITEDHEALTH GROUP INC 2.75% DUE 05-15-2040/05-18-2020 REG	9,708	7,185
		UNITEDHEALTH GROUP INC 2.9% DUE 05-15-2050/05-18-2020 REG	20,379	12,971
		UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048 REG	19,918	17,147
		UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048 REG	106,834	102,884
		UNITEDHEALTH GROUP INC 4.75% 05-15-2052	29,730	26,561
		UNITEDHEALTH GROUP INC 4.75% 05-15-2052	117,033	117,753
		UNITEDHEALTH GROUP INC 4.95% 05-15-2062	9,902	8,898
		UNITEDHEALTH GROUP INC 5.375% 04-15-2054	79,672	77,715
		UNIV CALIF REGTS MED CTR POOLED REV 3.006% 05-15-2050 BEO TAXABLE	20,000	13,434
		UNIV CALIF REGTS MED CTR POOLED REV 3.256% 05-15-2060 BEO TAXABLE	73,602	56,722
		UNIV CALIF REGTS MED CTR POOLED REV 3.706% 05-15-2120 BEO TAXABLE	30,000	19,899
		UNIV CALIF REGTS MED CTR POOLED REV 4.563% DUE 05-15-2053 REG	30,000	26,551
		UNIV SOUTHN CAL 3.226% DUE 10-01-2120	20,000	11,939
		UNIV SOUTHN CAL 5.25% DUE 10-01-2111	12,404	9,755
		UNIVERSITY CALIF REVS 4.767% 05-15-2115 BEO TAXABLE	59,986	51,579
		UNIVERSITY CALIF REVS 4.858% 05-15-2112 BEO TAXABLE	10,681	8,761
		UNIVERSITY CALIF REVS 4.858% 05-15-2112 BEO TAXABLE	81,160	78,848
		UNIVERSITY MIAMI FLA 4.063% 04-01-2052	10,000	8,045
		UNIVERSITY MICH UNIV REVS 3.504% DUE 04-01-2052 REG	20,000	15,489
		UNIVERSITY MICH UNIV REVS TAXABLE-GEN-SER A 4.454% 04-01-2122	10,000	8,272
		UNIVERSITY MINN 4.048% 04-01-2052 REG TAXABLE	10,000	8,549
		UNIVERSITY VA UNIV REVS 4.179% 09-01-2117 BEO TAXABLE	60,000	47,497
		UTD MEXICAN STS TRANCHE # TR 00026 4.75 DUE 03-08-2044	206,875	200,246
		UTD MEXICAN STS UTD MEXICAN STATES4.35 01-15-2047 REG 4.35 DUE 01-15-2047 REG	231,093	201,040
		VA ELEC & PWR CO 3.8% DUE 09-15-2047	45,234	37,070
		VERISK ANALYTICS FIXED 3.625% DUE 05-15-2050	80,908	81,980
		VERIZON 2.65% DUE 11-20-2040	29,972	20,663
		VERIZON 4% DUE 03-22-2050	50,000	38,946
		VERIZON 4.125% DUE 08-15-2046	35,367	32,334
		VERIZON COMMUNICATIONS 3.4% DUE 03-22-2041 BEO	58,966	53,528
		VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051 BEO	170,580	122,338
		VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051 BEO	175,986	176,311
		VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061 BEO	38,550	28,929
		VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061 BEO	108,650	109,365
		VERIZON COMMUNICATIONS 5.5% 02-23-2054	9,873	9,789
		VERIZON COMMUNICATIONS 6.55 BDS DUE 09-15-2043 USD2000 BEO	13,552	10,978
		VERIZON COMMUNICATIONS INC 2.85% 09-03-2041	9,989	7,006
		VERIZON COMMUNICATIONS INC 2.875% DUE 11-20-2050 BEO	69,818	44,033
		VERIZON COMMUNICATIONS INC 3.875% 03-01-2052	163,714	163,092
		VICI PROPERTIES LP 6.125% 04-01-2054	29,458	28,798
		VIRGINIA ELEC & PWR CO 4.65 DUE 08-15-2043	192,038	190,910
		VISA INC 2.7% DUE 04-15-2040	19,853	14,573
		VISA INC 3.65% 09-15-2047	39,972	31,012
		VISA INC 4.3% DUE 12-14-2045	74,605	60,710
		VISA INC FIXED 2% DUE 08-15-2050	80,631	75,906
		VODAFONE GROUP PLC NEW GCB 02/27/07 6.150 FA37 6.15 DUE 02-27-2037 BEO	22,662	21,243
		WARNERMEDIA HLDGS INC 5.141% 03-15-2052	59,337	46,717
		WARNERMEDIA HLDGS INC 5.141% 03-15-2052	138,927	136,256
		WARNERMEDIA HLDGS INC SR NT 5.391% 03-15-2062	60,427	46,828
		WARNERMEDIA HLDGS INC SR NT 5.391% 03-15-2062	110,282	109,266
		WARNERMEDIA HOLDINGS INC. 5.05% 03-15-2042	47,009	40,670
		WARNERMEDIA HOLDINGS INC. 5.05% 03-15-2042	53,318	52,872
		WASHINGTON UNIV 3.524% DUE 04-15-2054	20,000	15,116
		WASHINGTON UNIV 4.349% DUE 04-15-2122	30,000	24,120
		WELLPOINT INC 5.1% DUE 01-15-2044	46,535	37,120
		WELLS FARGO & CO 3.068% 04-30-2041	20,000	14,666
		WELLS FARGO & CO 4.611% 04-25-2053	92,574	85,465
		WELLS FARGO & CO 4.75% DUE 12-07-2046	315,210	262,504
		WELLS FARGO & CO 5.375% DUE 11-02-2043	70,403	65,636

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		WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051	56,196	45,546
		WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051	327,855	327,930
		WELLS FARGO & CO MEDIUM TERM SR NTS 6.491% 10-23-2034	40,000	42,642
		WELLS FARGO & COMPANY 5.557% 07-25-2034	110,000	109,919
		WESTERN MIDSTREAM OPERATING LP 5.25% 02-01-2050	16,800	17,530
		WESTERN MIDSTREAM OPERATING LP 6.15% 04-01-2033	91,364	92,260
		WESTN GAS PARTNERS 5.3% 03-01-2048	27,606	25,903
		WESTN GAS PARTNERS 5.5% DUE 08-15-2048	45,807	43,461
		WI PWR & LT CO FIXED 3.65% 04-01-2050	9,987	7,158
		WI TREASURY SEC 3.875% 05-15-2043	479,902	447,524
		WILLIAMS COMPANIES INC 3.5% 10-15-2051	17,094	13,836
		WILLIAMS PARTNERS 5.8 DUE 11-15-2043	37,616	29,168
		WILLIS-KNIGHTON 4.813% DUE 09-01-2048	30,000	26,395
		WILLIS-KNIGHTON MED CTR 3.065% DUE 03-01-2051/02-10-2021 REG	20,000	13,089
		WISCONSIN PUBLIC SERVICE 2.85% 12-01-2051	19,964	12,357
		XLIT LTD 5.25 12-15-2043	107,793	101,444
		YAMANA GOLD INC 2.63% 08-15-2031	10,000	8,310
		YAMANA GOLD INC FIXED 4.625% 12-15-2027	60,373	58,021
		Total Fixed Income	123,614,641	113,515,281
Corporate Stock - Common				
		#REORG/ARISTA EXCHANGE ARISTA 2514AD4 12-04-2024	69,692	443,709
		ADR INFINEON TECHNOLOGIES AG SPONSORED ADR ADR STK ISIN# US45662N1037	159,194	153,033
		ADR NOVARTIS AG	62,927	128,071
		AIR PROD & CHEM INC COM	106,993	177,538
		ALPHABET INC CAP STK USD0.001 CL C	8,395	86,207
		ALPHABET INC CAPITAL STOCK USD0.001 CL A	88,150	555,922
		AMAZON COM INC COM	156,785	612,216
		ANALOG DEVICES INC COM	89,401	172,793
		APPLE INC COM STK	139,806	422,504
		BECTON DICKINSON & CO COM	121,471	187,202
		BERKSHIRE HATHAWAY INC COM USD0.0033 CLASS'B'	129,061	261,166
		CANADIAN PAC KANS CITY LTD	157,144	175,962
		CHARTER COMMUNICATIONS INC NEW CL A CL A	164,571	117,491
		CHIPOTLE MEXICAN GRILL INC COM STK	59,968	231,805
		COMCAST CORP NEW-CL A	102,361	115,639
		COSTCO WHOLESALE CORP NEW COM	45,800	221,847
		DELTA AIR LINES INC DEL COM NEW COM NEW	102,730	162,150
		DOLLAR GEN CORP NEW COM	172,541	181,552
		FEDEX CORP COM	135,598	272,854
		GDR NESTLE S A SPONSORED ADR REPSTG REG SH	128,593	205,617
		INTUITIVE SURGICAL INC COM NEW STK	156,854	281,590
		JOHNSON & JOHNSON COM USD1	111,902	181,823
		JPMORGAN CHASE & CO COM	131,823	350,719
		MASTERCARD INC CL A	78,984	333,076
		META PLATFORMS INC COM USD0.000006 CL 'A'	160,822	544,558
		MICROSOFT CORP COM	72,268	633,775
		MOODYS CORP COM	90,461	148,167
		NETFLIX INC COM STK	114,053	308,420
		NIKE INC CL B	147,057	170,562
		NVIDIA CORP COM	157,552	170,485
		ROSS STORES INC COM	108,497	162,758
		S&P GLOBAL INC COM	22,766	132,016
		SBA COMMUNICATIONS CORP COM USD0.01 CL A	178,019	153,899
		SCHWAB CHARLES CORP COM NEW	120,365	130,358
		STARBUCKS CORP COM	107,075	101,906
		TESLA INC COM USD0.001	107,484	125,456
		TEXAS INSTRUMENTS INC COM	49,742	204,062
		THERMO FISHER SCIENTIFIC INC COM USD1	123,295	296,408
		TIJX COS INC COM NEW	43,324	130,358
		T-MOBILE US INC COM	169,818	220,225
		TRANSDIGM GROUP INC COM	54,513	218,471
		UBER TECHNOLOGIES INC COM USD0.00001	112,670	126,899
		UNITEDHEALTH GROUP INC COM	83,018	207,269
		WABTEC CORP COM	168,649	253,987
		WORKDAY INC CL A COM USD0.001	130,929	196,733
		YUM BRANDS INC COM	83,230	150,607
		Total Corporate Stock- Common	5,086,351	10,819,865
Private Investments				
		CLEARWATER CAPITAL PARTNERS FUND III, LP6-017128	1	208,448
		JP MORGAN AIRRO FUND	2,257,570	1,535,095
		NATURAL GAS PARTNERS IX, LP 6-019180	464,665	1,699
		OCM OPPORTUNITIES FUND VII B, LP	1	1
		OCM OPPORTUNITIES FUND VII, LP 6-015703	1	1

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		PEGASUS PARTNERS IV LP 6-016639	2,444,310	394,942
		RESERVOIR CAPITAL INVESTMENT PARTNERS (CAYMAN) LP 6-010996	1	259,936
		SEQUOIA CAPITAL U.S. GROWTH FUND IV, L.P.	1,381,291	5,337,699
		VARDE FUND IX	1	1
		Total - Private Partnerships	6,547,841	7,737,822
Market Alternatives		SCULPTOR OVERSEAS FUND LTD	344	28,626
		Total - Market Alternatives	344	28,626
Real Estate Funds		AG ASIA REALTY HOLDINGS LP 6-015784	414,489	6,082
		AG REALTY FUND VII (TE), LP 6-019525	769,364	4,341
		EUROPA FUND III	640,865	5,805
		IREF FUND II LTD 6-015682	2,872,088	1,530,462
		NCH NEW EUROPE PROPERTY FUND II, LP	1,953,977	711,804
		ROCKPOINT REAL ESTATE FUND II	1,541,622	1
		THOR URBAN PROPERTY FUND	3,251,669	332,702
		THOR URBAN PROPERTY FUND II, INC	1,928,435	23,345
		Total - Real Estate Funds	13,372,509	2,614,542
Interest in Registered Investment Companies		MFO FIDELITY SALEM STREET TRUST TOTAL INST PRE	4,696,332	4,671,093
		MFO FIDELITY TOTAL MKT IDX-FAI	4,343,398	5,590,186
		MFO PIMCO FDS STOCKSPUS LONG DURATION FD INSTL CL	22,390,977	24,173,849
		MFO VANGUARD INDEX FUNDS STK MKT INST	3,777,053	5,516,890
		MFO VANGUARD INSTL INDEX FD SH BEN INT	10,669,791	28,048,223
		MFO VANGUARD STAR FDS VANGUARD TOTAL INTL STOCK INDEX FD INSTL SHS	1,680,124	2,087,572
		SILCHESTER INTL VAL EQTY GRP TST UNIT TRUST	3,574,363	16,026,247
		Total - Interest in Registered Investment Companies	51,132,038	86,114,060
Guaranteed Investment Contracts		GAC PRINCIPAL LARGE CAPS STOCK INDEX ACCOUNT-ALLOCATED CONT# 3-35277 RPI ONLY	1,773,138	1,717,539
*		GAC PRINCIPAL MONEY MKT SEPARATE ACCT STND RT LEV CNT NO. 4-46582 RPI ONLY	4,752,197	4,772,583
		Total - Funds Held in Insurance Company	6,525,335	6,490,122
		NORTHERN TRUST CASH & CASH EQUIVALENTS	4,024,674	4,024,674
		TOTAL ALL INVESTMENTS	\$ 210,303,733	\$ 231,344,992

CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELEAR POLYTECHNIC INSTITUTE
SCHEDULE H- ITEM 4(j) - SCHEDULE OF REPORTABLE TRANSACTIONS FOR THE YEAR ENDED JUNE 30, 2024

EIN: 14-1340095, PLAN 001

Count	(a) Identity of issuer	(b) Description of investment	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense	(g) Cost	(h) Current Value	(i) Net gain/loss
SERIES OF TRANSACTIONS INVOLVING SECURITIES OF THE SAME ISSUE.									
1	State Street Global Advisors	SSGA Long U.S. Credit Index	\$ 21,100,000	\$ -	\$ -	\$ -	\$ 21,100,000	\$ 21,100,000	\$ -
6	State Street Global Advisors	SSGA Long U.S. Credit Index	\$ -	\$ 1,414,009	\$ -	\$ -	\$ 1,779,109	\$ 1,414,009	\$ (365,100)
39	GAC Principal	Money Market Separate Acct	\$ 27,215,435	\$ -	\$ -	\$ -	\$ 27,215,435	\$ 27,215,435	\$ -
89	GAC Principal	Money Market Separate Acct	\$ -	\$ 27,600,521	\$ -	\$ -	\$ 27,453,385	\$ 27,600,521	\$ 147,136
4	MFO Fidelity	Fidelity Total Market Index Fund	\$ 4,289,726	\$ -	\$ -	\$ -	\$ 4,289,726	\$ 4,289,726	\$ -
8	MFO Fidelity	Fidelity Total Market Index Fund	\$ -	\$ 16,150,000	\$ -	\$ -	\$ 13,514,367	\$ 16,150,000	\$ 2,635,633
9	MFO Vanguard	Vanguard Total Stock Market Index	\$ -	\$ 23,050,000	\$ -	\$ -	\$ 17,110,565	\$ 23,050,000	\$ 5,939,435
446	Northern Trust	NT Collective Govt Short Term	\$ 26,279,443	\$ -	\$ -	\$ -	\$ 26,279,443	\$ 26,279,443	\$ -
190	Northern Trust	NT Collective Govt Short Term	\$ -	\$ 25,657,634	\$ -	\$ -	\$ 25,657,634	\$ 25,657,634	\$ -

The information on this schedule has been certified as to its completeness and accuracy by the custodians.

The accompanying notes are an integral part of these schedules

Attachment to 2023 Form 5500 Schedule SB

Plan: The Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute

EIN/PN: 14-1340095/001

Schedule SB, Line 26 – Schedule of Active Participant Data

Attained Age	Years of Credited Service as of July 1, 2023									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	Total
Under 25										0
25 to 29										0
30 to 34										0
35 to 39										0
40 to 44										0
45 to 49										0
50 to 54								2		2
55 to 59								5	3	8
60 to 64								3	15	18
65 & up								1	7	8
Total	0	0	0	0	0	0	0	11	25	36

In each cell, the number is the count of active participants for each age/service combination.

Average pay is not shown for plans with less than 1,000 active participants.

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

1. Actuarial Funding Method

The actuarial cost method determines the portion of the ultimate cost of a pension plan to be allocated to each plan year. The actuarial cost method used in this valuation is the unit credit cost method.

Under this method, the normal cost is the actuarial present value of the benefits earned in the current year.

The Funding Target is the present value of all benefits accrued to the date of the valuation using the actuarial assumptions described below. The present value of all benefits earned in prior years is also called the actuarial liability. This funding target is reduced by the value of plan assets to determine the unfunded funding target.

The annual contribution requirements are determined in accordance with Sections 430 and 404(a)(1) of the Internal Revenue Code. The required contribution for the year is the normal cost for that year plus a shortfall amortization charge and a waiver amortization charge, if any.

2. Asset Valuation Method

The value of assets used to determine annual contribution requirements is an average of the adjusted market value for the last three years. The adjusted market value is the market value at July 1, 2021 and July 1, 2022 projected to the current valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. The average value is limited to be no more than 110% and no less than 90% of the current fair market value as required in IRC Section 430. The details of this calculation method are shown in Section A of this report.

3. Actuarial Assumptions

A summary of the actuarial assumptions used in this valuation is as follows:

Discount rate elections	Segment rates with four-month look-back		
		<u>ARPA</u>	<u>PPA</u>
	1 st segment rate	4.75%	2.50%
	2 nd segment rate	5.00%	3.83%
	3 rd segment rate	5.74%	4.06%
Salary scale	N/A		
Mortality election	For healthy participants, RP-2014 Mortality Table for males and males with generational mortality improvements using Scale MP-2021 For disabled participants, same mortality as described above for healthy participants.		
Disability rates	25% of 1985 Pension Disability Table (Class 1 unisex) Illustrative rates of disability are as follows:		
	Attained Age	Rates	
	25	.01%	
	30	.02	
	35	.03	
	40	.04	
	45	.07	
	50	.11	
	55	.21	
	60	0.30	

3. Actuarial Assumptions (continued)

Turnover rates

Table of Turnover Rates

Attained Age	Rates
40-44	10.0%
45-49	5.0
50-54	2.0

Retirement rates

Age 63 for terminated vested and transferred participants. Rates for active participants are as follows:

Table of Sample Retirement Rates

<u>Age</u>	<u>NRA65</u>	<u>NRA66</u>
55-57	1%	1%
58-59	2%	2%
60-61	5%	5%
62	15%	15%
63-64	10%	10%
65	100%	25%
66	N/A	100%

Marriage and age of spouse:

100% of male and female participants are assumed to be married, with wives 3 years younger than husbands.

Form of payment

25% Five-Year Certain and Life Annuity
 30% Single Life Annuity
 25% Joint and 50% Survivor Annuity
 20% Joint and 100% Survivor Annuity with 10 C&C
 5% assumed to be paid as variable annuities.
 Individuals who terminate prior to retirement with vested benefits are assumed to elect a Five-Year Certain and Life Annuities at retirement.

Rehire of terminated employees

No rehire of terminated employees is assumed.

3. Actuarial Assumptions (continued)

Expenses	Administrative expenses are based on the average of the previous 3 years of actual administrative expenses and are included in the service cost. Investment return is assumed to be net of investment expenses.
Maximum benefit	The IRC Section 415 limit applicable for 2023 plan year is \$265,000
Maximum salary	The IRC Section 401(a)(17) limit applicable for 2023 plan year is \$330,000
Changes since the prior valuation	Discount rate was updated from 2022 to 2023 in accordance with ARPA and PPA. The mortality table was changed from the RP-2014 Mortality Table for males and females projected with generational mortality improvements using Scale MP-2020 to the RP-2014 Mortality Table for males and males projected with generational mortality improvements using Scale MP-2021.

CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSSELEAR POLYTECHNIC INSTITUTE
SCHEDULE H- ITEM 4(j) - SCHEDULE OF REPORTABLE TRANSACTIONS FOR THE YEAR ENDED JUNE 30, 2024

EIN: 14-1340095, PLAN 001

Count	(a) Identity of issuer	(b) Description of investment	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense	(g) Cost	(h) Current Value	(i) Net gain/loss
SERIES OF TRANSACTIONS INVOLVING SECURITIES OF THE SAME ISSUE.									
1	State Street Global Advisors	SSGA Long U.S. Credit Index	\$ 21,100,000	\$ -	\$ -	\$ -	\$ 21,100,000	\$ 21,100,000	\$ -
6	State Street Global Advisors	SSGA Long U.S. Credit Index	\$ -	\$ 1,414,009	\$ -	\$ -	\$ 1,779,109	\$ 1,414,009	\$ (365,100)
39	GAC Principal	Money Market Separate Acct	\$ 27,215,435	\$ -	\$ -	\$ -	\$ 27,215,435	\$ 27,215,435	\$ -
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4	MFO Fidelity	Fidelity Total Market Index Fund	\$ 4,289,726	\$ -	\$ -	\$ -	\$ 4,289,726	\$ 4,289,726	\$ -
8	MFO Fidelity	Fidelity Total Market Index Fund	\$ -	\$ 16,150,000	\$ -	\$ -	\$ 13,514,367	\$ 16,150,000	\$ 2,635,633
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446	Northern Trust	NT Collective Govt Short Term	\$ 26,279,443	\$ -	\$ -	\$ -	\$ 26,279,443	\$ 26,279,443	\$ -
190	Northern Trust	NT Collective Govt Short Term	\$ -	\$ 25,657,634	\$ -	\$ -	\$ 25,657,634	\$ 25,657,634	\$ -

The information on this schedule has been certified as to its completeness and accuracy by the custodians.

The accompanying notes are an integral part of these schedules

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

▶ **Round off amounts to nearest dollar.**

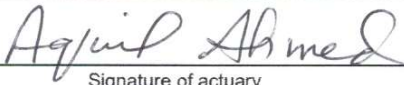
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan CONTRIBUTORY DEFINED BENEFIT RETIREMENT PLAN AT RENSSELAER POLYTECHNIC INSTITUTE	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF RENSSELAER POLYTECHNIC INSTITUTE C/O CONTROLLERS OFFICE	D Employer Identification Number (EIN) 14-1340095
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month 07 Day 01 Year 2023			
2 Assets:			
a Market value.....		2a	233,531,280
b Actuarial value.....		2b	252,809,483
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	1,025	222,510,894	222,510,894
b For terminated vested participants.....	96	14,702,387	14,702,387
c For active participants.....	36	19,436,771	19,498,127
d Total.....	1,157	256,650,052	256,711,408
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions.....		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....		4b	
5 Effective interest rate.....	5		5.12%
6 Target normal cost			
a Present value of current plan year accruals.....		6a	0
b Expected plan-related expenses.....		6b	1,375,681
c Target normal cost.....		6c	1,375,681

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		3/31/25
Signature of actuary		Date
Aquil Ahmed, EA, ASA, MAAA, FCA		2305289
Type or print name of actuary		Most recent enrollment number
Actuarial Retirement Services LLC		202-486-0957
Firm name		Telephone number (including area code)
13128 Westbrook Drive		
Fairfax VA 22030		
Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2023
v. 230728

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☐ Yes ☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years.....	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	1,375,681	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	3,901,925	517,705	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	1,893,386	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			0
36 Additional cash requirement (line 34 minus line 35)	36	1,893,386	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1,903,877	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	10,491	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

Schedule SB, Line 22 – Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The plan has different retirement rates for employees with normal retirement age of 65 (rounded) and normal retirement age of 66 (rounded). As of July 1, 2023, there were 28 participants with a normal retirement age of 65 and 8 participants with a normal retirement age of 66. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 64.

Normal Retirement Age		65		66
(A) Retirement Age	(B) Number of Employees Expected to Retire	(C) Weighted Retirement Age = (A) X (B)	(D) Number of Employees Expected to Retire	(E) Weighted Retirement Age = (A) X (D)
55	10.00	550.00	10.00	550.00
56	9.90	554.40	9.90	554.40
57	9.80	558.66	9.80	558.66
58	19.41	1125.55	19.41	1125.55
59	19.02	1122.05	19.02	1122.05
60	46.59	2795.63	46.59	2795.63
61	44.26	2700.11	44.26	2700.11
62	126.15	7821.46	126.15	7821.46
63	71.49	4503.65	71.49	4503.65
64	64.34	4117.62	64.34	4117.62
65	579.04	37637.63	144.76	9409.41
66	<u>0.00</u>	<u>0.00</u>	<u>434.28</u>	<u>28662.50</u>
	1,000.00	63,486.75	1,000.00	63,921.03
Weighted Average Retirement Age		63.5		63.9
Participants		28		8
Total Weighted Average Retirement Age				63.6

Schedule SB, Part V – Summary of Plan Provisions

Following is a summary of the major plan provisions used to determine the plan's financial position. It should not be used in determining plan benefits.

Definitions

Accrued Benefit

The Accrued Benefit for each Participant is determined using the same formulas which are used to compute such Participant's Normal Retirement Benefit, taking into account the Participant's Years of Benefit Service and Compensation through the date of determination.

Actuarial Equivalent

Actuarial Equivalent means a form of benefit differing in time, period and/or manner of payment from another form of benefit but having the same value when computed based upon the following interest and mortality assumptions:

Interest: 8% per annum, compounded annually

Mortality: 1983 Group Annuity Mortality Table for males, setback one year for Participants and setback five years for beneficiaries

Average Total Earnings

A Participant's Average Total Earnings, as of a given date, is the average of his annual Total Earnings over his high five years of Benefit Service. Total Earnings is equal to the sum of (1) and (2), below:

- 1) the sum of the Compensation, without regard to Supplemental Earnings, received during the five Years of Benefit Service for which base Compensation, without regard to Supplemental Earnings, was highest, and
- 2) Indexed Supplemental Earnings covered by the Plan.

Compensation

Compensation includes earnings that is includable in the gross income of the Active Member excluding reimbursed or Rensselaer-paid moving expenses, imputed income attributable to Rensselaer-provided group-term life insurance coverage, the value of Rensselaer-provided prizes and awards, imputed income attributable to Rensselaer-provided graduate level remitted tuition benefits, and reimbursed or Rensselaer-paid expenses for physical examinations.

Compensation also includes any amounts which are treated as pre-tax salary reduction contributions made by Rensselaer for a plan described under Section 125, 403(b), 457, 132(f)(4), or 401(k) of the Internal Revenue Code. For Plan Years beginning after December 31, 2008, a Member's differential wage payment under Code Section 3401(h)(2) shall also be treated as Earnings to the extent required by the Code.

In accordance with Internal Revenue Code Section 401(a)(17), annual Compensation in excess of the inflation-adjusted limit (\$245,000 for the Plan Year beginning July 1, 2010) is disregarded. The Compensation period is the 12-month period which begins each July 1 and ends each June 30. Compensation earned after June 30, 2014 are not included in determination of benefits.

Effective Date

Original: October 1, 1944

Amended and restated: July 1, 1989

Last amended: Effective April 1, 2022 the limit for the lump sum benefit that can be paid from the plan was increased to \$450,000.

Eligible Employee Classification

All regular and fixed-term Rensselaer employees are eligible for Plan membership if they are scheduled to work at least 720 hours a year (870 hours prior to July 1, 1990) and joined the Plan prior to July 1, 1993. No employee may join or rejoin the Plan after June 30, 1993.

Employee Contributions

1% of earnings is required until the earliest of:

- actual retirement date, or Normal Retirement Date if prior to July 1, 1988, or
- date of separation of employment with Rensselaer, or
- the beginning of the seventh month after date of disability.
- June 30, 2014

Entry Date

First of the month following the Retirement Committee's receipt of a completed enrollment form. No initial Entry Dates after June 30, 1993.

Fiscal Year

July 1 to June 30.

Indexed Supplemental Earnings

Indexed Supplemental Earnings are determined by:

- 1) identifying Supplemental Earnings received in each year of active membership that begins on or after July 1, 1981 (Supplemental Earnings received from May 16, 1981 through June 30, 1981 shall be included with Supplemental Earnings received during the Plan Year beginning on July 1, 1981 for this calculation),
- 2) indexing each year's Supplemental Earnings from the year received to the year and month the Participant ceases to earn Benefit Service, and
- 3) averaging the indexed Supplemental Earnings by dividing the sum of the indexed amounts from (2) by the Participant's years and months of plan participation beginning on or after July 1, 1981.

Attachment to 2023 Form 5500 Schedule SB

Plan: The Contributory Defined Retirement Plan at Rensselaer Polytechnic Institute

EIN/PN: 14-1340095/001

Normal Retirement Age

Attained age on the earlier of:

- 65th birthday, or
- Normal Retirement Date.

Normal Retirement Date

If the 65th birthday is

- from July 2nd to September 30th, then the Normal Retirement Date is the preceding 65th birthday
- October 1st to July 1st, then the Normal Retirement Date is the July 1st coinciding with or next following 65th birthday

One Year Break-in-Service

Any Plan Year during which an employee completes fewer than 361 (436 for Plan Years prior to July 1, 1990) Hours of Service.

Plan Administrator

The Retirement Committee of Rensselaer Polytechnic Institute.

Plan Sponsor

Rensselaer Polytechnic Institute.

Plan Year

July 1 to June 30.

Supplemental Earnings

For Benefit Service earned and member contributions made after May 15, 1981 and before July 1, 1989, Supplemental Earnings means the excess of Total Compensation received by Participant from Rensselaer during a Plan Year for services rendered (prior to any reduction in Compensation by written agreement between the Participant and Rensselaer) over the Participant's basic earnings. For the Plan Year that began July 1, 1987, the "Total Compensation received by a Participant from Rensselaer" shall include the imputed income attributable to Rensselaer-provided group-term life insurance coverage on the Participant for that Plan Year.

For Plan Years that begin after June 30, 1989, Supplemental Earnings shall mean remuneration received by a Participant from Rensselaer during a Plan Year and designated as "Supplemental Earnings" by Rensselaer.

Trustee

Rensselaer's Vice President for Governmental Relations and the Director of Investments and Treasury.

Variable Accumulation Option

A Participant who had a Variable Accumulation Option in effect as of July 1, 1988 and did not elect to discontinue this option effective July 1, 1988 may elect effective at the beginning of each Plan Year to have 0%, 25%, 50%, or 66-2/3% of his career average accrual subject to the variable option. Benefit amounts will be tied to performance of Separate Account at Principal Life Insurance Company. Within 10 years of Normal Retirement Date, a Participant may make a one-time election to convert all or part of his variable benefit to a fixed benefit, or a portion of his fixed benefit to a variable benefit.

A Participant who had a Variable Accumulation Option in effect at September 2001 was allowed a one-time election to opt-out of the variable accumulation and convert all of his variable benefit to fixed benefit equal to the greatest variable benefit as of September 30, October 31, or November 30, 2001.

A Participant with a Variable Accumulation Option in effect at August 1, 2002 was allowed a one-time irrevocable election to opt-out of the variable accumulation and convert all of his variable benefit to a fixed benefit equal to the greatest variable benefit as of July 31, August 31 or September 30, 2002.

Variable Annuity Option

A Participant may make a one-time election at retirement to have 0%, 25%, 50%, 66-2/3% or 100% of his retirement benefit paid in the form of a variable annuity with the balance (if any) paid as a fixed annuity.

A Participant with a variable annuity as of September 2001 was allowed a one-time election to opt-out of the variable annuity and convert it to a fixed annuity equal to the greatest variable benefit at October 1, November 1, or December 1, 2001.

A Participant with a variable annuity as of August 1, 2002 was allowed a one-time election to opt-out of the variable annuity and convert it to a fixed annuity equal to the greatest variable benefit at August 1, September 1, or October 1, 2002.

Vesting Schedule

100% upon the completion of three Years of Vesting Service.

If a Participant withdraws his employee contributions plus interest and has less than five Years of Vesting Service (10 Years, if he does not have at least one Hour of Service after July 1, 1989), he forfeits his right to an employer-provided benefit. Once a Participant completes five Years of Vesting Service (10 Years, if he does not have at least one Hour of Service after July 1, 1989), he has a right to an employer-provided Plan benefit even if he withdraws his employee contributions plus interest.

Years of Service

For Eligibility Purposes

No service requirement.

For Benefit Purposes

Years and completed months of plan membership, less any periods for which the

Participant:

- did not make required plan contributions, or
- did not receive earnings, or
- withdrew Plan contributions (unless repaid with interest under Plan rules).

A Participant hired prior to July 1, 1990 will be credited with an additional three months of Benefit Service if he earns service on June 30 immediately preceding Normal Retirement Date.

Notwithstanding the above, periods while on an approved leave of absence, on disability qualifying for disability retirement, and in qualified military service, all such period are counted for benefit purposes.

Benefit accruals under the plan have been frozen effective June 30, 2014.

For Vesting Purposes

Each Plan Year in which an Employee is credited with at least 720 Hours of Service (870 Hours of Service for Plan Years prior to July 1, 1990).

Normal Retirement

Normal Retirement Benefit

Annual pension benefit equal to:

- 1) For Participants employed on or after July 1, 1988, the greater of (A) or (B) below:

(A) Final Average Pay Formula: 1.75% times Average Total Earnings times Years of Benefit Service.

(B) Minimum Accrued Benefit Formula: 10% of Total Earnings for each Plan Year increased by interest at 6% (12% of earnings and 5% interest prior to 7/1/88) compounded annually to Normal Retirement Date and divided by 10.

- 2) For Participants employed before July 1, 1988 and who had a Variable Accumulation Option in effect on July 1, 1988 and did not

opt-out by January 14, 1989, the greater of (A) or (B) below:

(A) Career Average Benefit Formula: 2.625% of Total Earnings for each Year of Benefit Service after July 1, 1980 (lower percentage of Earnings applies to years prior to July 1, 1980). Participants may elect that a portion of this accrual be subject to the Variable Accumulation Option.

(B) Minimum Accrued Benefit Formula: the greater of (i) and (ii) below:

i). 12% of Total Earnings for each Plan Year prior to July 1, 1988 increased by interest at 5% for each Plan Year prior to July 1, 1988, 6% for the Plan Years from July 1, 1988 to June 30, 1992, and 5% for the Plan Years after July 1, 1992 compounded annually through Normal Retirement Date and divided by 10, plus 10% of Total Earnings for each Plan Year after June 30, 1988 increased by interest at 6% compounded annually through Normal Retirement Date and divided by 10, or

ii). the benefit accrued to the Participant under the Minimum Accrued Benefit Formula as of June 30, 1992.

3) For Participants employed before July 1, 1988 with no Variable Accumulation Option as of July 1, 1988, or who elected to opt-out of the Variable Accumulation Option by January 14, 1989, the greater of (A), (B), or (C) below, plus (D):

(A) Final Average Pay Formula: 1.75% times Average Total Earnings times Years of Benefit Service.

(B) Career Average Benefit Formula: 2.625% of Total Earnings for each Year of Benefit Service after July 1, 1980 (lower percentage of Earnings apply to years prior to July 1, 1980).

(C) Minimum Accrued Benefit Formula: the greater of (i) or (ii) below:

i). 12% of Total Earnings for each Plan Year prior to July 1, 1988 increased by interest at 5% for each Plan Year prior to July 1, 1988, 6% for the Plan Years from July 1, 1988 to June 30, 1992, and 5% for the Plan Years after July 1, 1992 compounded annually through Normal Retirement Date and divided by 10, plus 10% of Total Earnings for each Plan Year after June 30, 1988 increased by interest at 6% compounded annually through Normal Retirement Date and divided by 10, or

ii). the benefit accrued by the Participant under the

Minimum Accrued Benefit Formula as of June 30, 1992.

(D) Additional Added Value of the Participant's Variable Accumulation Option: the additional Accrued Benefit from the Career Average Benefit Formula due to opt-out of prior participation in the Variable Accumulation Option, indexed from July 1, 1988 through determination date.

Normal Benefit Form of payment is Five-Year Certain and Life Annuity.

Early Retirement

Early Retirement Date

The first day of the month so elected by the Participant which coincides with or next follows:

- attainment of the date 10 years prior to Normal Retirement Date, and
- attainment of three Years of Vesting Service.

Early Retirement Benefit

The monthly Accrued Benefit determined as of the Early Retirement Date, reduced by:

- 1/3 of 1% per month, for each month that Early Retirement Date precedes age 62, if the Participant terminates employment within 10 years of Normal Retirement Date; or
- 1/3 of 1% per month, for each month that Early Retirement Date precedes age 65 or Normal Retirement Date if earlier, if the Participant terminates employment more than 10 years prior to Normal Retirement Date.

Late Retirement

An active Participant who continues his employment beyond his Normal Retirement Date may begin to receive his Late Retirement Benefit as of his Late Retirement Date.

Late Retirement Date

The first day of the month coincident with or next following the date the Participant requests the commencement of his Late Retirement Benefit after he has continued employment beyond his Normal Retirement Date.

Late Retirement Benefit

An amount which is the greater of (1) The Normal Retirement Benefit increased by $\frac{3}{4}$ of 1% simple interest for each month from the Normal Retirement Date to the date of benefit commencement (this applies only to Participants hired prior to July 1, 1988), or (2) the monthly benefit which is based on the Normal Retirement Benefit formula using the Participant's Years of Benefit Service and Compensation through the Late Retirement Date.

Optional Benefit Forms

Optional benefit forms are available and equal to the Actuarial Equivalent of the normal benefit form and may be in an amount more than or less than that provided by the normal benefit form depending on the option selected. Such distribution may be in one or more of the following forms:

- 5-Year Certain and Life Annuity
- 10-Year Certain and Life Annuity
- 15-Year Certain and Life Annuity
- Lifetime Annuity
- 50% Joint & Survivor Annuity
- 75% Joint & Survivor Annuity
- 100% Joint & Survivor Annuity
- 50% Joint & Survivor Annuity with 10-Year Certain
- 75% Joint & Survivor Annuity with 10-Year Certain
- 100% Joint & Survivor Annuity with 10-Year Certain
- Actuarial Equivalent of benefit in a single lump sum up to \$450,000

Pre-Retirement Death Benefit

In the event of the death of a Participant prior to the date that he begins to receive a monthly pension benefit under the Plan, the Participant's surviving spouse, if any, will be entitled to receive either:

- 1) A monthly benefit equal to 50% of the monthly pension benefit which would have been payable had the Participant terminated on the day before his death, survived to his earliest retirement date, elected a 50% Joint and Survivor Annuity and then died, or
- 2) An immediate single sum payment which is equal to five times the Participant's Accrued Benefit as of the date of death.

The beneficiary of an unmarried Participant will receive the amount in (2) above.

Termination Benefit

- Participants with less than three Years of Vesting Service: Return of employee contributions with interest.
- Participants with at least three, but less than five, Years of Vesting Service: Accrued Benefit commencing on Normal Retirement Date or return of employee contributions with interest.
- Participants with at least five Years of Vesting Service: Accrued Benefit commencing on Normal Retirement Date, offset by the value of Accrued Benefit derived from employee contributions with interest, if withdrawn.

CONTRIBUTORY RETIREMENT PLAN AT RENNSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
	Fixed Income			
		ABBVIE INC 4.05% DUE 11-21-2039 REG	\$ 119,576	\$ 104,232
		ABBVIE INC 4.25% DUE 11-21-2049 REG	134,010	133,337
		ABBVIE INC 4.25% DUE 11-21-2049 REG	206,192	175,005
		ABBVIE INC 4.4% DUE 11-06-2042	191,959	192,903
		ABBVIE INC 4.45% DUE 05-14-2046	8,772	8,680
		ABBVIE INC 4.55% DUE 03-15-2035 REG	10,003	9,486
		ABBVIE INC 4.75% 03-15-2045	3,895	3,631
		ABBVIE INC 5.35% 03-15-2044	29,959	29,653
		ABBVIE INC 5.4% 03-15-2054	38,866	38,564
		ABBVIE INC 5.4% 03-15-2054	89,691	88,994
		ABBVIE INC 5.5% 03-15-2064	19,925	19,744
		ABBVIE INC FIXED 4.5% DUE 05-14-2035	56,824	56,596
		ADVANCED MICRO DEVICES INC 4.393% DUE 06-01-2052	40,000	33,820
		AEP TRANSM CO LLC 3.15% DUE 09-15-2049	9,927	6,573
		AEP TRANSM CO LLC 3.8% DUE 06-15-2049	39,766	29,531
		AEP TRANSM CO LLC FIXED 3.65% DUE 04-01-2050	9,996	7,194
		AEP TRANSMISSION CO LLC SR NT SER O 4.5%06-15-2052	36,953	33,170
		AERCAP IRELAND CAP/GLOBA 3.85% DUE 10-29-2041 BEO	149,648	117,310
		AETNA INC NEW 3.875% DUE 08-15-2047	59,809	43,565
		AHS HOSP CORP 5.024% DUE 07-01-2045	23,842	19,100
		AL ECON SETTLEMENT AUTH BP SETTLEMENT REV 3.163 09-15-2025 BEO TAXABLE	15,000	14,758
		ALABAMA PWR CO 3.85% DUE 12-01-2042	109,397	108,377
		ALABAMA PWR CO 4.3% DUE 01-02-2046	108,394	108,178
		ALEXANDRIA REAL ESTATE E 2.0% DUE 05-18-2032	19,938	15,653
		ALEXANDRIA REAL ESTATE EQUITIES INC 5.15% 04-15-2053	83,560	83,509
		ALEXANDRIA REAL ESTATE EQUITIES INC 5.625% 05-15-2054	39,977	37,481
		ALEXANDRIA REAL ESTATE EQUITIES INC 3.0% 05-18-2051	69,712	42,148
		ALIBABA GROUP HLDG 2.7% DUE 02-09-2041	198,530	134,407
		ALTRIA GROUP INC 3.4% DUE 02-04-2041	59,688	43,275
		ALTRIA GROUP INC 3.875% DUE 09-16-2046	56,369	43,214
		ALTRIA GROUP INC 5.8% DUE 02-14-2039	130,166	130,072
		ALTRIA GROUP INC 5.95% DUE 02-14-2049	170,162	166,683
		ALTRIA GROUP INC 6.2% DUE 02-14-2059	45,091	43,641
		AMAZON COM INC 2.5% DUE 06-03-2050	118,772	73,383
		AMAZON COM INC NT 3.1% 05-12-2051	140,414	96,202
		AMAZON COM INC NT 3.25% 05-12-2061	39,672	26,670
		AMAZON COM INC NT 3.25% 05-12-2061	136,601	130,016
		AMAZON.COM INC 3.95% 04-13-2052	26,416	24,121
		AMAZON.COM INC 3.95% 04-13-2052	148,027	140,703
		AMERICAN ELEC PWR CO INC 3.25% DUE 03-01-2050/03-05-2020 REG	67,129	65,544
		AMERICAN MUN PWR OHIO INC REV 7.499% 02-15-2050 BEO TAXABLE	13,458	11,929
		AMERICO LIFE INC SR NT 144A 3.45% 04-15-2031	19,946	15,948
		AMGEN INC 4.4% 05-01-2045	168,470	168,286
		AMGEN INC 4.563% DUE 06-15-2048	29,333	25,376
		AMGEN INC 5.6% DUE 03-01-2043	49,721	49,276
		AMGEN INC 5.65% 03-02-2053	100,045	98,484
		AMGEN INC 5.65% 03-02-2053	192,304	190,075
		AMGEN INC 5.75% DUE 03-02-2063	69,672	68,546
		ANALOG DEVICES INC 2.95% 10-01-2051	9,917	6,545
		ANALOG DEVICES INC 2.95% 10-01-2051	55,114	52,361
		ANALOG DEVICES INC 5.3% 04-01-2054	99,632	97,624
		ANHEUSER BUSCH 5.8% DUE 01-23-2059	79,716	83,243
		ANHEUSER-BUSCH 4.375% DUE 04-15-2038	128,122	118,334
		ANHEUSER-BUSCH COS LLC CORP 4.7% 02-01-2036	105,611	95,337
		ANHEUSER-BUSCH COS LLC CORP 4.7% 02-01-2036	271,365	266,945
		ANHEUSER-BUSCH COS LLC CORP 4.9% 02-01-2046	348,606	342,047
		ANTHEM INC 4.55% 03-01-2048	19,932	17,007
		ANTHEM INC 4.55% 05-15-2052	59,742	50,287
		ANTHEM INC FIXED 3.7% 09-15-2049	121,787	118,357
		AON NORTH AMER INC 5.75% 03-01-2054	149,318	146,708
		APACHE CORP FIXED 4.25% DUE 01-15-2044	87,443	66,545
		APOLLO GLOBAL MGMT 5.8% 05-21-2054	30,000	29,524
		APPLE INC 2.65% DUE 05-11-2050 REG	109,146	70,203
		APPLE INC 2.85% DUE 08-05-2061 BEO	82,703	76,886
		APPLE INC 3.85% DUE 08-04-2046	48,343	40,776
		APPLE INC 3.85% DUE 08-04-2046	108,110	101,941
		APPLIED MATLS INC 4.35% DUE 04-01-2047	54,806	52,401
		APTIV SWISS HOLDINGS LIMITED 3.1% 12-01-2051	80,800	82,439
		APTIV SWISS HOLDINGS LIMITED 4.15% 05-01-2052	80,332	81,896
		ARCELORMITTAL STEP CPN 6.75% DUE 03-01-2041	10,558	10,200
		ARCELORMITTAL STEP CPN 7% DUE 10-15-2039	11,077	10,741
		ARES FIN CO IV LLC SR NT 144A 3.65% 02-01-2052	40,979	44,250
		ARGENTINA REP BD 1.0% 07-09-2029	2,675	2,809
		ARGENTINA REP STEP UP DUE 07-09-2035	34,826	31,534

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ARTHUR J GALLAGHER & CO 5.75% 07-15-2054	64,212	63,119
		ARTHUR J GALLAGHER 5.75% DUE 03-02-2053	49,499	48,479
		ASTRAZENECA PLC 6.45% DUE 09-15-2037	75,314	74,631
		AT&T INC 2.55% DUE 12-01-2033	8,120	7,951
		AT&T INC 3.5% DUE 09-15-2053 REG	99,593	73,993
		AT&T INC 3.5% DUE 09-15-2053 REG	188,812	186,680
		AT&T INC 3.55% DUE 09-15-2055	190,235	188,773
		AT&T INC 3.65% DUE 06-01-2051	8,241	7,063
		AT&T INC 3.65% DUE 09-15-2059	157,020	138,148
		AT&T INC 3.65% DUE 09-15-2059	188,619	187,774
		AT&T INC 3.8% 12-01-2057	120,787	90,823
		AT&T INC 4.5% DUE 03-09-2048	117,505	112,131
		AT&T INC 4.8% DUE 06-15-2044	62,943	59,247
		AT&T INC 5.4% 02-15-2034	57,614	60,001
		AT&T INC 6.375% DUE 03-01-2041	14,345	10,542
		ATHENE HLDG LTD 6.25% 04-01-2054	79,870	80,052
		AXA EQUITABLE HLDGS INC FIXED 5% 04-20-2048 BEO	54,415	58,299
		B A T CAP CORP 4.39% 08-15-2037	20,000	16,876
		B A T CAP CORP FIXED 3.734% DUE 09-25-2040	30,070	22,205
		BAE SYS HLDGS INC 4.75% DUE 10-07-2044	97,922	97,870
		BANK AMER CORP 2.482% 09-21-2036	96,179	79,707
		BANK AMER CORP 2.572% DUE 10-20-2032 BEO	30,000	24,866
		BANK AMER CORP 2.592% DUE 04-29-2031	70,000	60,523
		BANK AMER CORP 2.687% DUE 04-22-2032	40,000	33,805
		BANK AMER CORP 2.831% 10-24-2051	35,910	31,590
		BANK AMER CORP 3.311% DUE 04-22-2042	120,000	90,298
		BANK AMER CORP 3.974% 02-07-2030	43,538	37,881
		BANK AMER CORP SR NT 2.972% 02-04-2033	33,656	33,851
		BANK OF AMERICA CORP 2.299% 07-21-2032	50,000	40,931
		BANK OF AMERICA CORP 4.571% 04-27-2033	57,306	60,356
		BANK OF AMERICA CORP 4.571% 04-27-2033	66,555	66,014
		BANK OF AMERICA CORPORATION 2.676% DUE 06-19-2041/06-19-2020 REG	31,101	20,961
		BANK OF AMERICA CORPORATION 2.676% DUE 06-19-2041/06-19-2020 REG	269,651	275,981
		BANK OF AMERICA CORPORATION 4.244% 04-24-2038	270,429	273,854
		BANK OF AMERICA CORPORATION 4.443%01-20-2048	130,000	110,841
		BANK OF AMERICA CORPORATION 5.468% 01-23-2035	10,000	9,990
		BAPTIST HEALTHCARE SYS KY 3.54% 08-15-2050	30,000	21,801
		BARRICK N AMER FIN 5.75% DUE 05-01-2043	85,514	79,384
		BARRICK PD 5.95% DUE 10-15-2039	24,353	20,334
		BAT CAPITAL CORPORATION 7.079% DUE 08-02-2043	20,000	21,075
		BAT CAPITAL CORPORATION 7.081% DUE 08-02-2053	30,422	31,901
		BECTON DICKINSON & 4.669% DUE 06-06-2047	20,000	17,433
		BECTON DICKINSON & 4.685% DUE 12-15-2044	41,341	35,242
		BERKSHIRE HATHAWAY ENERGY CO 4.25% DUE 10-15-2050	175,130	164,627
		BERKSHIRE HATHAWAY FIN CORP 4.2% DUE 08-15-2048 REG	169,138	142,671
		BERKSHIRE HATHAWAY FIN CORP 4.25% DUE 01-15-2049	147,299	140,867
		BHP BILLITON FIN 5% DUE 09-30-2043	106,917	102,635
		BHP BILLITON FIN USA LTD 5.5% 09-08-2053	19,640	19,847
		BHP BILLITON FIN USA LTD 5.5% 09-08-2053	26,514	26,793
		BLACKROCK FUNDING INC 5.25% 03-14-2054	19,765	19,327
		BNP PARIBAS 7% DUE 12-29-2999	200,000	197,000
		BOEING CO 3.9% 05-01-2049	39,247	26,754
		BOEING CO 6.875% DUE 03-15-2039	14,404	10,289
		BOEING CO FIXED 3.95% DUE 08-01-2059	20,124	12,743
		BOEING CO FIXED 5.805% DUE 05-01-2050	98,170	91,021
		BOEING CO FIXED 5.805% DUE 05-01-2050	130,350	108,144
		BON SECOURS MERCY 3.205% DUE 06-01-2050	60,000	40,688
		BP CAP MKTS AMER INC 3.0% DUE 02-24-2050	118,309	78,097
		BP CAP MKTS AMER INC 3.379% 02-08-2061	133,217	129,982
		BRISTOL MYERS FIXED 4.125% DUE 06-15-2039	49,829	43,388
		BRISTOL MYERS FIXED 4.25% DUE 10-26-2049	69,411	56,981
		BRISTOL MYERS FIXED 4.35% DUE 11-15-2047	8,880	8,331
		BRISTOL MYERS FIXED 4.35% DUE 11-15-2047	97,270	91,636
		BRISTOL MYERS SQUIBB CO 5.5% 02-22-2044	9,925	9,885
		BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	49,805	49,294
		BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	59,908	59,153
		BRISTOL MYERS SQUIBB CO 5.875% 02-22-2064	19,915	19,537
		BRISTOL MYERS SQUIBB CO 6.4% 11-15-2063	71,147	75,991
		BRISTOL-MYERS SQUIBB CO 6.25% DUE 11-15-2053	49,859	53,702
		BRITISH TELECOMMUNICATIONS P L C NT STEPUP 12-15-2030 12-12-2000	45,685	36,630
		BROOKFIELD FIN INC 5.968% 03-04-2054	82,000	81,097
		BURL NORTHN SANTA 5.75% DUE 05-01-2040	37,283	30,792
		BURL RES FIN CO 7.4% DUE 12-01-2031	69,649	56,901
		BURLINGTON NORTHERN SANTA FE LLC 5.5% 03-15-2055	58,687	59,107
		BURLINGTON NORTHN SANTA FE LLC 2.875% 06-15-2052	110,142	104,197

CONTRIBUTORY RETIREMENT PLAN AT RENNSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		BURLINGTON NORTHN SANTA FE LLC 4.9 DUE 04-01-2044 REG	94,625	92,260
		CA INST TECH 4.7% DUE 11-01-2111	21,494	17,031
		CALIFORNIA INSTITUTE OF TECHNOLOGY 3.65%09-01-2119	49,874	33,114
		CALIFORNIA ST 7.5% 04-01-2034 BEO TAXABLE	213,426	201,984
		CALIFORNIA STATE 7.55 MUN BDS DUE 04-01-2039 USD5000	300,331	243,687
		CANADIAN PAC RY CO 4.2% 11-15-2069	95,904	94,859
		CANADIAN PAC RY CO NEW 3.1% 12-02-2051	46,505	33,202
		CANADIAN PAC RY CO NEW 3.1% 12-02-2051	54,590	53,124
		CARRIER GLOBAL CORP 3.577% DUE 04-05-2050	20,076	14,548
		CARRIER GLOBAL CORP 6.2% 03-15-2054	30,952	32,119
		CATERPILLAR INS 3.803% DUE 08-15-2042	120,281	113,500
		CATHOLIC HEALTH INITIATI 4.35 DUE 11-01-2042	72,846	67,614
		CDN NAT RES LTD FIXED 4.95% DUE 06-01-2047	121,755	121,481
		CDN NATL RY CO 6.2% DUE 06-01-2036	93,354	92,007
		CDN PAC RY CO NEW 6.125% DUE 09-15-2115	40,410	40,633
		CDN PAC RY LTD 4.8% DUE 09-15-2035	107,441	104,577
		CENTERPOINT ENER HOUSTON 5.3% DUE 04-01-2053	59,669	57,503
		CENTERPOINT ENERGY HOUSTON ELEC LLC 4.25% 02-01-2049	19,879	16,304
		CENTERPOINT ENERGY HOUSTON ELEC LLC 4.95% 04-01-2033	9,976	9,735
		CF SSGA LONG U.S CREDIT INDX NL FUND(CME3NON)	57,191,171	52,305,216
		CHARLES SCHWAB CORP 5.853% 05-19-2034	60,087	61,171
		CHARLES SCHWAB CORP 5.853% 05-19-2034	110,254	112,147
		CHARTER 5.375% 05-01-2047	20,049	15,978
		CHARTER 5.375% 05-01-2047	244,044	247,661
		CHARTER 6.484% DUE 10-23-2045	58,532	45,669
		CHARTER COMMUNICATIONS ENTMT I L P 3.5% 03-01-2042	80,181	66,528
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 3.95% 06-30-2062	39,674	23,698
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 5.25% 04-01-2053	39,823	39,226
		CHARTER COMMUNICATIONS OPER LLC / SR SECD NT 5.5% 04-01-2063	65,547	54,243
		CHARTER COMMUNICATIONS OPER LLC 6.55% 06-01-2034	70,095	70,023
		CHARTER FIXED 3.85% DUE 04-01-2061	9,059	5,839
		CHARTER FIXED 5.75% DUE 04-01-2048	216,595	221,552
		CHILDRENS HOSP DIST COLUMBIA 2.928% DUE 07-15-2050/08-27-2020 REG	20,000	12,840
		CHUBB INA HOLDINGS INC 3.05% DUE 12-15-2061	29,834	19,001
		CHUBB INA HOLDINGS INC 3.05% DUE 12-15-2061	68,477	66,502
		CI FINANCIAL CORP 7.5% 05-30-2029	118,776	118,880
		CIGNA CORP NEW 3.875% DUE 10-15-2047 REG	49,869	37,721
		CIGNA CORP NEW CORP 4.8% 08-15-2038	79,211	73,508
		CIGNA CORP NEW CORP 4.8% 08-15-2038	135,353	133,233
		CIGNA CORP NEW CORP 4.9% 12-15-2048	79,820	70,313
		CIGNA CORP NEW CORP 4.9% 12-15-2048	108,905	105,469
		CIGNA CORP NEW FIXED 3.4% DUE 03-15-2050	49,907	34,095
		CIGNA GROUP 5.6% 02-15-2054	69,444	67,207
		CIMAREX ENERGY CO 4.375% 03-15-2029	32,293	27,149
		CIN FINL CORP 6.125% DUE 11-01-2034	138,070	135,373
		CISCO SYS INC 5.3% 02-26-2054	33,863	33,300
		CISCO SYS INC SR NT 5.9 DUE 02-15-2039 REG	108,920	106,352
		CITIBANK N A 5.57% 04-30-2034	250,000	253,977
		CITIGROUP INC 2.52% 11-03-2032	30,000	24,649
		CITIGROUP INC 2.904% 11-03-2042	20,000	13,950
		CITIGROUP INC 6.174% DUE 05-25-2034	53,165	55,934
		CITIGROUP INC 8.125% DUE 07-15-2039	35,255	35,003
		CITIGROUP INC 8.125% DUE 07-15-2039	269,147	225,022
		CITIGROUP INC FLTG RT 4.281% DUE 04-24-2048	188,064	187,359
		CITY OF HOPE 5.623% DUE 11-15-2043	71,864	58,669
		CLEV CLINIC FNDTN 4.858% DUE 01-01-2114	10,693	8,742
		CMNTY HLTH NETWORK FIXED 3.099% DUE 05-01-2050	40,000	26,406
		CMO BANK 2020-BNK26 COML MTG SR 20-BN26 CL A2 2.0410% 03-15-2063	100,995	88,777
		CMS ENERGY CORP 4.875 DUE 03-01-2044	53,986	54,226
		CN LT & PWR CO 4.3% DUE 04-15-2044	21,950	16,859
		COMCAST CORP NEW 2.887% 11-01-2051 BEO	142,295	115,420
		COMCAST CORP NEW 2.887% 11-01-2051 BEO	162,160	155,973
		COMCAST CORP NEW 2.987% 11-01-2063	134,264	129,113
		COMCAST CORP NEW 2.987% 11-01-2063	169,866	139,676
		COMCAST CORP NEW 3.75% DUE 04-01-2040	29,837	24,404
		COMCAST CORP NEW 3.9% DUE 03-01-2038	49,758	42,377
		COMCAST CORP NEW 4.049% DUE 11-01-2052	57,072	46,467
		COMCAST CORP NEW FIXED 2.937% DUE 11-01-2056	42,943	34,383
		COMCAST CORP NEW FIXED 2.937% DUE 11-01-2056	163,727	156,836
		COMCAST CORP NEW FIXED 3.969% DUE 11-01-2047	26,098	23,399
		COMCAST CORP NEW FIXED 3.999% DUE 11-01-2049	51,365	42,141
		COMMONSPIRIT HEALTH 5.548% 12-01-2054	29,921	29,484
		COMMONSPIRIT HLTH 3.91% DUE 10-01-2050	30,000	22,785
		COMMONWEALTH EDISON 4.0% DUE 03-01-2049 BEO	19,837	15,486
		COMMONWEALTH EDISON CO 3.75% 08-15-2047	69,825	52,728

CONTRIBUTORY RETIREMENT PLAN AT RENSSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		COMMONWEALTH EDISON CO 4.0% DUE 03-01-2048 REG	9,998	7,768
		COMMONWEALTH EDISON CO 5.3% 02-01-2053	39,081	37,758
		COMWLTH EDISON CO 3.65% DUE 06-15-2046	74,917	59,488
		CONNECTICUT LIGHT & POWER CO 4.0% 04-01-2048	66,165	63,778
		CONOCOPHILLIPS CO 5.55% 03-15-2054	19,949	19,681
		CONOCOPHILLIPS CO 5.7% 09-15-2063	19,945	19,872
		CONOCOPHILLIPS CO FIXED 4.025% DUE 03-15-2062	190,404	180,112
		CONS EDISON CO N Y 3% DUE 12-01-2060	49,699	29,602
		CONSOLIDATED EDISON CO N Y INC 5.9% 11-15-2053	52,515	54,202
		CONSOLIDATED EDISON CO(N.Y) 6.15% DUE 11-15-2052 BEO	117,065	119,787
		CONSTELLATION ENERGY GENERATION LLC 6.5%10-01-2053	20,879	21,228
		CONSUMERS ENERGY CO 2.5% DUE 05-01-2060 REG	11,898	6,749
		CONTL RES INC 4.9% DUE 06-01-2044	31,158	24,522
		CORNING INC 5.45% DUE 11-15-2079	52,588	55,194
		COTTAGE HLTH CR 3.304% DUE 11-01-2049	30,000	21,501
		COX COMMUNICATIONS INC 144A 4.5 DUE 06-30-2043 BEO	68,506	68,256
		CSX CORP 3.35% 09-15-2049	39,470	38,723
		CUMMINS INC 5.45% 02-20-2054	44,717	44,138
		CVS HEALTH CORP 4.25% DUE 04-01-2050	109,561	102,701
		CVS HEALTH CORP 4.78% DUE 03-25-2038	127,759	116,066
		CVS HEALTH CORP 4.78% DUE 03-25-2038	165,678	160,707
		CVS HEALTH CORP 4.875% DUE 07-20-2035	30,714	28,029
		CVS HEALTH CORP 5.05% DUE 03-25-2048	119,709	103,393
		CVS HEALTH CORP 5.05% DUE 03-25-2048	122,616	116,317
		CVS HEALTH CORP 5.125% DUE 07-20-2045	89,634	70,405
		CVS HLTH FIXED 6.05% 06-01-2054	109,867	107,877
		DALLAS FT WORTH TEX INTL ARPT REV 4.507%11-01-2051	10,000	8,876
		DCP MIDSTREAM OPER LP GTD SR NT 3.25% 02-15-2032	30,000	25,698
		DEERE & CO 2.875% DUE 09-07-2049	54,872	50,363
		DEVON ENERGY CORP 4.75% DUE 05-15-2042	8,594	8,374
		DEVON ENERGY CORP 5.6 DUE 07-15-2041	73,619	65,121
		DEVON ENERGY CORP FIXED 5% DUE 06-15-2045	152,377	127,863
		DIAMONDBACK ENERGY FIXED 6.25% DUE 03-15-2053	70,762	72,040
		DIAMONDBACK ENERGY INC 4.25% DUE 03-15-2052 BEO	82,314	85,224
		DIAMONDBACK ENERGY INC 5.75% 04-18-2054	33,985	32,961
		DIAMONDBACK ENERGY INC 5.75% 04-18-2054	79,525	77,555
		DIAMONDBACK ENERGY INC SR NT 4.4% 03-24-2051	29,931	23,963
		DISNEY WALT CO 2.75% DUE 09-01-2049	161,244	155,630
		DISNEY WALT CO SR NT 5.4% 10-01-2043	30,303	29,678
		DISNEY WALT CO SR NT 6.4% 12-15-2035	21,199	17,526
		DOMINION ENERGY INC 3.3% DUE 04-15-2041	80,453	79,432
		DOMINION ENERGY INC 7.0% 06-01-2054	61,000	63,468
		DOMINION ENERGY SOUTH 6.25% 10-15-2053	29,915	32,298
		DOMINION RES INC 4.7% DUE 12-01-2044	32,603	25,384
		DTE ELEC CO 3.75% DUE 08-15-2047	19,989	15,203
		DTE ELEC CO FIXED 3.25% DUE 04-01-2051	54,657	47,241
		DUKE ENERGY 3.2% DUE 08-15-2049	89,759	60,370
		DUKE ENERGY 3.75% DUE 06-01-2045	34,803	27,809
		DUKE ENERGY 3.875% DUE 03-15-2046	106,821	103,607
		DUKE ENERGY 5.3% DUE 02-15-2040	80,161	77,282
		DUKE ENERGY 6% DUE 01-15-2038	134,706	135,198
		DUKE ENERGY CAROLINAS LLC 5.4% DUE 01-15-2054	39,855	38,377
		DUKE ENERGY CORP 5% DUE 08-15-2052	124,121	121,623
		DUKE ENERGY FLA LLC 1ST MTG BD 3% 12-15-2051	29,829	18,848
		DUKE ENERGY FLA LLC 5.95% DUE 11-15-2052BEO	29,893	30,521
		DUKE ENERGY FLA LLC 6.2% 11-15-2053	29,818	31,779
		DUKE ENERGY IND LLC 3.25% DUE 10-01-2049	29,329	20,071
		DUKE ENERGY INDIANA LLC 5.4% DUE 04-01-2053	19,982	18,937
		DUKE ENERGY OHIO INC 4.3% DUE 02-01-2049REG	79,850	64,264
		DUKE ENERGY OHIO INC 5.6% 03-15-2054	29,922	28,895
		DUKE ENERGY OHIO INC 5.65% 04-01-2053	10,152	9,660
		DUKE ENERGY PROGRESS LLC 5.35% 03-15-2053/03-09-2023	29,822	28,131
		DUKE UNIV HLTH SYS 3.92% DUE 06-01-2047	10,000	8,081
		EATON CORP OHIO 4.15 DUE 11-02-2042 REG	69,892	59,475
		ECOPETROL S A 4.625% 11-02-2031	10,000	8,185
		ECOPETROL S A 5.875% 11-02-2051	40,980	34,720
		ECOPETROL S A 5.875% DUE 05-28-2045	62,825	50,182
		EDISON INTERNATIONAL 5.375% 12-31-2049	49,695	48,707
		EDISON INTL 5.0% 12-31-2049	30,150	28,536
		ELECTRONIC ARTS INC 2.95% 02-15-2051	33,027	34,329
		ELEVANCE HEALTH INC 5.125% DUE 02-15-2053	80,915	78,184
		ELEVANCE HEALTH INC 5.65% 06-15-2054	52,785	52,431
		ELEVANCE HLTH INC FIXED 6.1% DUE 10-15-2052	49,996	52,408
		ELI LILLY & CO 4.95% 02-27-2063	19,729	18,591
		ELI LILLY AND CO 4.875% DUE 02-27-2053	9,994	9,371

CONTRIBUTORY RETIREMENT PLAN AT RENNSSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ELI LILLY AND COMPANY 5.0% 02-09-2054	39,772	38,199
		EMERSON ELEC CO 2.8% DUE 12-21-2051/12-21-2021 BEO	69,845	44,004
		EMERSON ELEC CO 2.8% DUE 12-21-2051/12-21-2021 BEO	81,163	78,579
		ENBRIDGE INC 5.95% 04-05-2054	42,952	42,660
		ENBRIDGE INC 6.7% 11-15-2053	52,931	57,873
		ENERGY TRANSFER 4.9% DUE 03-15-2035	18,634	18,576
		ENERGY TRANSFER 5.8% DUE 06-15-2038	92,858	88,093
		ENERGY TRANSFER 5.95 DUE 10-01-2043	11,126	9,673
		ENERGY TRANSFER 6.25% DUE 04-15-2049	58,935	49,739
		ENERGY TRANSFER 6.625% DUE 10-15-2036	11,209	10,561
		ENERGY TRANSFER FIXED 6.125% DUE 12-15-2045	11,156	9,804
		ENERGY TRANSFER L P 0.0% DUE 12-31-2049 REG	78,472	79,243
		ENERGY TRANSFER L P 6.5% 12-31-2049	50,000	49,318
		ENERGY TRANSFER L P 6.55% 12-01-2033	69,920	74,184
		ENERGY TRANSFER L P 6.75% 12-31-2099 USD	50,303	49,747
		ENERGY TRANSFER LP 5.95% 05-15-2054	69,535	68,164
		ENERGY TRANSFER OPER L P 5.0% 05-15-2050	109,185	106,102
		ENTERGY ARK LLC 5.75% 06-01-2054	46,791	46,635
		ENTERGY TEXAS INC 5.8% 09-01-2053	20,222	19,994
		ENTERPRISE PRODS 3.7% DUE 01-31-2051	9,878	7,372
		ENTERPRISE PRODS 4.2% DUE 01-31-2050	9,979	8,019
		ENTERPRISE PRODS 4.85% DUE 03-15-2044	33,032	27,019
		ENTERPRISE PRODS 5.1% DUE 02-15-2045	12,145	9,288
		ENTERPRISE PRODS 5.7% DUE 02-15-2042	12,751	10,004
		ENTERPRISE PRODS 5.7% DUE 02-15-2042	138,026	140,063
		ENTERPRISE PRODS 5.75% DUE 03-01-2035	33,192	30,690
		ENTERPRISE PRODS 5.95% DUE 02-01-2041	13,255	10,288
		ENTERPRISE PRODS 6.45% DUE 09-01-2040	72,848	64,336
		ENTERPRISE PRODS 7.55% DUE 04-15-2038	72,776	59,081
		ENTERPRISE PRODS FIXED 3.95% DUE 01-31-2060	92,004	65,734
		ENTERPRISE PRODS FIXED 4.9% DUE 05-15-2046	40,636	36,072
		ENTERPRISE PRODS FIXED 4.9% DUE 05-15-2046	165,825	166,833
		ENTERPRISE PRODS OPER LLC 4.25% 02-15-2048	9,987	8,174
		ENTERPRISE PRODS OPER LLC 4.8% 02-01-2049	29,817	26,607
		ENTERPRISE PRODS OPER LLC 5.375% 02-15-2078	45,631	46,701
		ENTERPRISE PRODUCTS OPER L P 3.3% 02-15-2053	67,352	53,880
		EOG RES INC 4.95% DUE 04-15-2050	39,206	36,673
		EOG RES INC FIXED 3.9% DUE 04-01-2035	20,599	17,904
		EOG RES INC FIXED 3.9% DUE 04-01-2035	53,593	53,711
		EVERGY KANS CENT INC 5.7% 03-15-2053	9,942	9,802
		EXELON CORP 4.95% DUE 06-15-2035	63,167	65,159
		EXELON CORP 5.6% DUE 03-15-2053	137,276	134,504
		EXELON CORP 5.625% DUE 06-15-2035	192,132	189,594
		EXXON MOBIL CORP 2.995% DUE 08-16-2039	30,000	22,786
		EXXON MOBIL CORP 3.095% DUE 08-16-2049	20,000	13,546
		EXXON MOBIL CORP 3.452% DUE 04-15-2051 REG	29,580	28,868
		EXXON MOBIL CORP 4.114% DUE 03-01-2046	10,457	8,262
		EXXON MOBIL CORP 4.114% DUE 03-01-2046	222,798	214,801
		EXXON MOBIL CORP 4.227% DUE 03-19-2040	30,000	26,367
		FEDEX CORP 3.875% DUE 08-01-2042	91,174	90,645
		FIRSTENERGY CORP 4.85% 07-15-2047	256,868	240,951
		FIRSTENERGY TRANSMISSION LLC SR NT 144A 4.55% 04-01-2049	40,619	41,324
		FL PWR & LT CO 3.15% DUE 10-01-2049	29,809	20,399
		FL PWR & LT CO 4.05% DUE 10-01-2044	190,513	185,140
		FLORIDA POWER & LIGHT COMPANY 5.3% DUE 04-01-2053	29,838	28,916
		FLORIDA POWER & LIGHT COMPANY 5.6% 06-15-2054	45,899	46,468
		FORD MTR CO DEL 3.25% 02-12-2032	40,013	33,057
		FORD MTR CO DEL 5.291% DUE 12-08-2046	29,063	34,996
		FORD MTR CO DEL 7.45% DUE 07-16-2031	54,154	53,806
		FORD MTR CO DEL NT 4.75 01-15-2043	46,495	40,433
		FOX CORP 5.476% DUE 01-25-2039	60,266	57,204
		FOX CORP 6.5% 10-13-2033	109,901	115,227
		FREEPORT-MCMORAN 5.45% DUE 03-15-2043	53,306	47,491
		FREEPORT-MCMORAN INC 5.4% DUE 11-14-2034/11-14-2014 REG	9,756	9,836
		GATX CORP 3.1% DUE 06-01-2051	79,829	82,128
		GEN DYNAMICS CORP FIXED 4.25% DUE 04-01-2040	159,880	140,462
		GENERAL ELEC CO 4.25% DUE 05-01-2040	8,733	8,587
		GENERAL MTRS CO 5.2% DUE 04-01-2045	97,862	87,764
		GENERAL MTRS CO 5.95% DUE 04-01-2049	18,823	19,411
		GENERAL MTRS CO 5.95% DUE 04-01-2049	81,968	87,349
		GENERAL MTRS CO 6.25% DUE 10-02-2043	9,376	9,958
		GENERAL MTRS CO 6.75% DUE 04-01-2046	21,429	20,885
		GILEAD SCIENCES 4.75% DUE 03-01-2046	146,746	124,779
		GILEAD SCIENCES INC 5.55% 10-15-2053	9,978	9,985
		GLENCORE FDG LLC 2.5% DUE 09-01-2030	29,871	25,367

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		GLOBAL PAYMENTS INC 5.95% DUE 08-15-2052BEO	69,692	72,247
		GOLDMAN SACHS 6.25% DUE 02-01-2041	119,403	116,802
		GOLDMAN SACHS 6.75% DUE 10-01-2037	285,061	248,131
		GOLDMAN SACHS GROUP INC 2.383% 07-21-2032	70,000	57,486
		GOLDMAN SACHS GROUP INC 2.908% DUE 07-21-2042 BEO	272,621	277,378
		GOLDMAN SACHS GROUP INC 4.017% 10-31-2038	43,181	45,924
		GOLDMAN SACHS GROUP INC SR NT FIXED / FLTG 2.65% 10-21-2032	80,000	66,506
		GUARDIAN LIFE INS 4.85% DUE 01-24-2077	39,614	33,381
		HACKENSACK 4.211% 07-01-2048	20,000	16,932
		HACKENSACK MERIDIAN HEALTH INC 2.875% 09-01-2050	60,000	39,391
		HALLIBURTON CO 4.85% DUE 11-15-2035	32,141	28,535
		HALLIBURTON CO 5% DUE 11-15-2045	27,047	22,631
		HARTFORD 3.447% DUE 07-01-2054	40,000	28,536
		HCA INC 5.125% 06-15-2039	19,817	18,526
		HCA INC 5.125% 06-15-2039	68,269	69,472
		HCA INC 5.5% DUE 06-01-2033	29,980	29,754
		HCA INC 5.9% 06-01-2053	38,687	38,953
		HCA INC 6.0% 04-01-2054	79,814	79,043
		HEALTHPEAK PPTYS INC 5.25% DUE 12-15-2032	82,177	83,459
		HERSHEY CO 2.65% DUE 06-01-2050	19,934	12,461
		HLTH CARE SVC CORP 3.2% DUE 06-01-2050	36,013	35,522
		HOAG MEM HOSP 3.803% DUE 07-15-2052	10,000	7,832
		HOME DEPOT INC 3.35% DUE 04-15-2050 REG	19,772	14,205
		HOME DEPOT INC 3.35% DUE 04-15-2050 REG	66,698	63,921
		HOME DEPOT INC 3.9% DUE 06-15-2047	18,533	15,775
		HOME DEPOT INC 4.25% DUE 04-01-2046	51,954	42,052
		HOME DEPOT INC 4.4 DUE 03-15-2045 REG	77,583	60,547
		HOME DEPOT INC 4.5% DUE 12-06-2048	19,660	17,322
		HOME DEPOT INC 5.3% 06-25-2054	53,155	52,723
		HOME DEPOT INC 5.875% DUE 12-16-2036	81,438	79,466
		HONEYWELL INTERNATIONAL INC 5.25% 03-01-2054	59,812	58,221
		HONEYWELL INTERNATIONAL INC 5.25% 03-01-2054	167,622	163,019
		HSBC HLDGS PLC 5.25% DUE 03-14-2044	207,864	185,654
		HSBC HLDGS PLC FLTG RT 8.113% DUE 11-03-2033	272,612	276,765
		HUMANA INC 4.8% DUE 03-15-2047	49,953	42,269
		IL ST TAXABLE-PENSION 5.1 DUE 06-01-2033BEO TAXABLE SINKING FD 06-01-2025 N/C	93,176	92,349
		INDIANA UNIV HEALTH INC 3.97% BNDS 11-01-2048	40,000	32,593
		INDIANAPOLIS PWR & LT CO 1ST MTG BD SER 144A 5.7% 04-01-2054	39,885	39,141
		INGERSOLL RAND INC 5.7% DUE 08-14-2033	50,215	51,115
		INOVA HEALTH SYS FNDTN TAXABLE BD SER 2022A 3/A4 DUE 05-15-2052/04-21-2022 REG	20,000	16,624
		INTEL CORP 2.8% DUE 08-12-2041/08-12-2021 BEO	59,945	41,512
		INTEL CORP 3.734% 12-08-2047 BEO	95,294	91,869
		INTEL CORP 4.75% DUE 03-25-2050	11,193	8,607
		INTEL CORP 4.9% 08-05-2052	9,980	8,814
		INTEL CORP 5.6% 02-21-2054	33,166	33,913
		INTEL CORP 5.82% 02-10-2053	40,029	39,315
		INTEL CORP 5.82% 02-10-2053	69,076	68,801
		INTEL CORP SR NT 3.2% 08-12-2061	50,714	30,835
		INTERCONTINENTAL EXCHANGE INC 3.0% DUE 06-15-2050 BEO	81,928	79,252
		INTERCONTINENTAL EXCHANGE INC 5.2% 06-15-2062	59,614	55,867
		INTERCONTINENTAL EXCHANGE INC NEW ISSUE 30YR 4.95% 06-15-2052	9,869	9,101
		INTUIT INC 5.2% 09-15-2033	9,942	10,042
		INTUIT INC 5.5% 09-15-2053	49,838	50,237
		JOBSONIO BEVERAGE SYS OHIO STATEWIDE LIQ 2.833% DUE 01-01-2038	40,000	32,423
		JOHNSON & JOHNSON 2.1% DUE 09-01-2040 REG	39,734	26,693
		JOHNSON & JOHNSON 2.25% 09-01-2050	10,008	5,944
		JOHNSON & JOHNSON 2.45% DUE 09-01-2060 REG	79,172	45,193
		JOHNSON & JOHNSON 3.5% 01-15-2048	9,962	7,654
		JOHNSON & JOHNSON 3.7% DUE 03-01-2046	80,850	64,335
		JPMORGAN CHASE & 4.95% DUE 06-01-2045	31,901	28,081
		JPMORGAN CHASE & CO 3.157% 04-22-2042	30,000	22,325
		JPMORGAN CHASE & CO 3.882% 07-24-2038	366,966	368,632
		JPMORGAN CHASE & CO 3.897% 01-23-2049	43,425	31,515
		JPMORGAN CHASE & CO 3.964% 11-15-2048	31,321	23,832
		JPMORGAN CHASE & CO 4.26% 02-22-2048	80,000	66,994
		JPMORGAN CHASE & CO 4.586% 04-26-2033	10,023	9,539
		JPMORGAN CHASE & CO 4.912% DUE 07-25-2033/07-25-2032 BEO	51,226	53,418
		JPMORGAN CHASE & CO 5.625 DUE 08-16-2043 REG	11,401	10,158
		JPMORGAN CHASE & CO 5.766% 04-22-2035	26,000	26,676
		JPMORGAN CHASE & CO FORMERLY J P MORGAN NT 6.4 DUE 05-15-2038 BEO	95,083	77,417
		JPMORGAN CHASE & CO. 2.956% 05-13-2031	30,000	26,293
		JPMORGAN CHASE & CO. 5.717% DUE 09-14-2033 BEO	78,898	79,080
		JPMORGAN CHASE & FLTG RT 6.254% DUE 10-23-2034	10,000	10,606
		KAISER FNDTN HOSPS 2.81% DUE 06-01-2041	20,000	14,460
		KAISER FNDTN HOSPS 3.266% DUE 11-01-2049	40,058	28,389

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Plan Year: 6/30/24				
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		KAISER FNDTN HOSPS 4.15% DUE 05-01-2047	19,810	16,717
		KENTUCKY UTILITIES CO 3.3% DUE 06-01-2050 BEO	76,650	54,068
		KENVUE INC 5.05% 03-22-2053	59,615	56,595
		KENVUE INC 5.2% 03-22-2063	19,860	18,879
		KIMBERLY-CLARK 3.9% DUE 05-04-2047	8,156	7,910
		KINDER MORGAN 5.625% DUE 09-01-2041	23,745	18,857
		KINDER MORGAN 6.375% DUE 03-01-2041	108,666	111,903
		KINDER MORGAN 6.95% DUE 01-15-2038	106,026	97,633
		KINDER MORGAN 7.3% DUE 08-15-2033	12,052	11,097
		KINDER MORGAN ENERGY PARTNERS L P 5 DUE 03-01-2043	11,478	8,740
		KINDER MORGAN INC 5.05% DUE 02-15-2046	153,098	157,537
		KINDER MORGAN INC 5.2% 03-01-2048	11,681	8,866
		KINDER MORGAN INC 5.3% DUE 12-01-2034	12,098	9,692
		KINDER MORGAN INC 5.55% DUE 06-01-2045	11,595	9,327
		KINDER MORGAN INC DEL SR NT 3.6% 02-15-2051	13,955	13,650
		KKR GROUP FIN CO XII LLC SR NT 144A 4.85% 05-17-2032	80,139	81,600
		KLA CORP 3.3% 03-01-2050	55,046	52,803
		KLA CORP 4.95% 07-15-2052	29,725	27,874
		KLA CORP 5% DUE 03-15-2049	56,589	56,138
		KRAFT HEINZ FOODS 4.375% DUE 06-01-2046	108,466	105,726
		KROGER CO 4.45% DUE 02-01-2047	136,296	131,961
		KYNDRYL HLDGS INC 4.1% 10-15-2041	29,769	22,723
		L3HARRIS TECHNOLOGIES INC 5.4% 07-31-2033	9,989	9,968
		L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	27,961	27,754
		L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	29,905	29,737
		LAS VEGAS SANDS 2.9% DUE 06-25-2025	9,756	9,705
		LAS VEGAS SANDS 3.5% DUE 08-18-2026	69,731	66,790
		LAS VEGAS SANDS CORP 6.0% 08-15-2029	19,971	20,103
		LIBERTY MUT GROUP INC SR NT 144A 3.951% 10-15-2050	37,256	37,808
		LILLY ELI & CO 5.1% 02-09-2064	79,399	76,408
		LILLY ELI & CO 5.1% 02-09-2064	131,843	126,073
		LOCKHEED MARTIN 4.07% DUE 12-15-2042	135,462	130,342
		LOCKHEED MARTIN 4.7% DUE 05-15-2046	80,895	76,479
		LOCKHEED MARTIN CORP 5.2% 02-15-2064	220,107	208,000
		LOCKHEED MARTIN CORP SR NT 4.3% 06-15-2062	86,147	72,669
		LOCKHEED MARTIN FIXED 2.8% DUE 06-15-2050	19,827	12,712
		LOS ANGELES CALIF CMNTY COLLEGE DIST 6.75% 08-01-2049 BEO TAXABLE	130,810	103,631
		LOUISIANA LOC GOVT ENVIRONMENTAL FACS & 3.615% DUE 02-01-2029 REG	29,960	29,229
		LOWE'S COMPANIES INC 2.8% 09-15-2041	29,968	20,589
		LOWES COS INC 3% DUE 10-15-2050	120,858	75,037
		LOWES COS INC 4.05% DUE 05-03-2047	94,140	92,712
		LOWES COS INC 4.25% 04-01-2052	59,959	47,155
		LOWES COS INC FIXED 5.8% DUE 09-15-2062	134,131	136,110
		LYB INTL FIN III LLC 4.2% DUE 05-01-2050 REG	81,725	83,727
		MA INST TECH 4.678% DUE 07-01-2114	21,922	17,673
		MA INST TECH 5.6% DUE 07-01-2111	12,892	10,529
		MARATHON PETE CORP 6.5% DUE 03-01-2041	80,985	83,259
		MARKEL CORP 5.0% 05-20-2049	137,085	136,996
		MARKEL GROUP INC 6.0% 05-16-2054	19,928	19,794
		MARSH & MCLENNAN 4.9% DUE 03-15-2049	96,016	93,948
		MARSH & MCLENNAN COS INC 5.7% 09-15-2053	40,877	41,412
		MARSH & MCLENNAN COS INC SR NT 2.9% 12-15-2051	19,952	12,429
		MASSACHUSETTS MUT LIFE INS CO 5.672% 12-01-2052	79,817	78,213
		MASTERCARD INC 2.95% DUE 03-15-2051	43,417	33,114
		MASTERCARD INC 3.85% DUE 03-26-2050 REG	53,493	39,437
		MAYO CLINIC 3.774% DUE 11-15-2043	9,214	8,312
		MCDONALDS CORP 4.45% DUE 03-01-2047 REG	49,918	41,943
		MCDONALDS CORP 4.875% DUE 12-09-2045	65,177	53,930
		MCDONALDS CORP 6.3% DUE 10-15-2037	12,681	10,708
		MCDONALD'S CORP FIXED 4.45% DUE 09-01-2048	69,129	58,761
		MCDONALDS CORP MEDIUM TERM NTS BOOK 3.625% DUE 09-01-2049	137,383	130,473
		MDC GMTN B V GLOBAL GTD MEDIUM TERM NTS TRANCHE # TR 00010 3.7 11-07-2049	200,000	151,500
		MEDSTAR HEALTH INC 3.626% DUE 08-15-2049	30,000	22,648
		MEMORIAL SLOAN-KETTERING CANCER CTR TAXABLE BD SER 2012A 4.125 7-1-52	39,058	24,631
		MERCK & CO INC NEW 4.0% 03-07-2049	29,607	24,252
		METHODIST HOSP HOUSTON TEX 2.705% DUE 12-01-2050/08-27-2020 REG	30,000	18,897
		METLIFE INC 4.05% DUE 03-01-2045	203,910	200,715
		METLIFE INC 5.0% 07-15-2052	9,983	9,110
		METLIFE INC 6.4% 12-15-2066	54,438	50,608
		MEXICO(UTD MEX ST) 8.5% GTD SNR 18/11/2038 MXN	185,615	162,983
		MIAMI-DADE CNTY FLA SEAPORT REV 6.224% 11-01-2055	10,000	10,635
		MICHIGAN FIN AUTH REV 3.084% 12-01-2034 BEO TAXABLE	85,772	73,940
		MICHIGAN ST UNIV REVS 4.165% 08-15-2122	9,550	7,739
		MICRON TECHNOLOGY INC 2.703% 04-15-2032	30,000	24,840
		MICRON TECHNOLOGY INC 3.366% 11-01-2041	10,000	7,316

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		MICROSOFT CORP 2.525% DUE 06-01-2050 BEO	63,945	51,145
		MICROSOFT CORP 2.921% 03-17-2052 USD	45,561	40,052
		MICROSOFT CORP 2.921% 03-17-2052 USD	244,550	227,413
		MIDAMERICAN ENERGY 5.858% 09-15-2054	29,965	30,720
		MIDAMERICAN ENERGY 5.858% 09-15-2054	51,940	53,248
		MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	160,883	156,975
		MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	212,088	185,231
		MIDAMERICAN ENERGY CO 3.15% DUE 04-15-2050	29,831	20,027
		MIDAMERICAN ENERGY CO 3.65% 08-01-2048	49,564	37,520
		MIDAMERICAN ENERGY CO 4.25% 07-15-2049	19,878	16,432
		MIDAMERICAN ENERGY CO 5.3% 02-01-2055	19,915	19,035
		MIDAMERICAN ENERGY CO 5.3% 02-01-2055	45,805	43,780
		MISSOURI ST HEALTH & EDL FACS AUTH EDL FACS REV 3.652% 08-15-2057 BEO TAXABLE	40,000	30,778
		MONDELEZ INTL INC FIXED 2.625% DUE 09-04-2050	29,833	17,933
		MOODYS CORP 3.75% 02-25-2052	108,184	105,620
		MORGAN STANLEY 2.239% 07-21-2032	72,799	65,353
		MORGAN STANLEY 2.484% 09-16-2036	60,000	47,467
		MORGAN STANLEY 2.511% 10-20-2032	40,000	33,060
		MORGAN STANLEY 4.457% 04-22-2039	50,505	53,628
		MORGAN STANLEY 5.424% 07-21-2034	10,000	9,950
		MORGAN STANLEY 5.94% 02-07-2039	120,064	118,679
		MORGAN STANLEY 5.948% 01-19-2038	50,068	49,709
		MORGAN STANLEY 6.342% 10-18-2033	10,000	10,615
		MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	50,845	37,425
		MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	244,250	247,005
		MPLX LP 4.5% 04-15-2038	20,462	17,439
		MPLX LP FIXED 4.9% DUE 04-15-2058	39,716	32,871
		MPLX LP SR NT 4.95% 03-14-2052	122,798	127,153
		MUNICIPAL ELEC AUTH GA 6.637% 04-01-2057BEO TAXABLE	151,548	143,651
		NATIONAL RETAIL PROPERTIES INC NT 3.5% 04-15-2051	82,375	86,666
		NBCUNIVERSAL MEDIA 4.45% DUE 01-15-2043	8,715	6,039
		NESTLE HLDGS INC 4% DUE 09-24-2048	147,986	121,925
		NEVADA PWR CO 6.0% 03-15-2054	50,857	50,803
		NEW ISSUE HOME DEPOT 30YR USD 3.625% 04-15-2052	108,389	88,763
		NEW YORK & 4.024% DUE 08-01-2045	11,950	8,410
		NIKE INC 3.625% DUE 05-01-2043	23,196	15,784
		NORFOLK SOUTHERN CORP 4.55% 06-01-2053	68,428	58,656
		NORFOLK SOUTHN 4.837% DUE 10-01-2041	300,391	300,926
		NORFOLK SOUTHN CORP 3.155% DUE 05-15-2055	9,425	8,241
		NORFOLK SOUTHN CORP 4.15% 02-28-2048	9,816	7,938
		NORFOLK SOUTHN CORP 5.95% 03-15-2064	30,415	30,542
		NORFOLK SOUTHN FIXED 3.942% DUE 11-01-2047	30,513	23,143
		NORFOLK SOUTHN FIXED 4.05% DUE 08-15-2052	20,410	15,434
		NORTHERN STS PWR CO MINN 3.6% 09-15-2047	49,502	36,451
		NORTHN STS PWR CO 2.9% DUE 03-01-2050	49,036	31,851
		NORTHN STS PWR CO 3.4 DUE 08-15-2042	81,761	79,310
		NORTHN STS PWR CO 3.6% DUE 05-15-2046	80,677	77,696
		NORTHN STS PWR CO 6.2% DUE 07-01-2037	111,755	112,031
		NORTHROP GRUMMAN 4.03% DUE 10-15-2047	110,140	86,925
		NORTHROP GRUMMAN 5.05% DUE 11-15-2040	9,975	9,482
		NORTHROP GRUMMAN CORP 3.85% DUE 04-15-2045	107,483	105,181
		NORTHROP GRUMMAN CORP 4.95% 03-15-2053	43,880	41,375
		NORTHROP GRUMMAN CORP 4.95% 03-15-2053	98,165	89,947
		NORTHROP GRUMMAN FIXED 5.25% DUE 05-01-2050	29,822	28,462
		NORTHWELL HEALTHCARE INC 4.26% 11-01-2047	10,000	8,093
		NRG ENERGY INC TERM B LOAN SENIOR SECURED 03-26-2031	59,700	59,820
		NSTAR ELEC CO 4.4% DUE 03-01-2044	61,465	63,445
		NUCOR CORP FIXED 2.979% DUE 12-15-2055	7,568	6,142
		NXP B V / NXP FDG LLC / NXP USA INC SR NT 3.25% 05-11-2041	110,616	113,064
		NYU LANGONE HOSPS 3.38% DUE 07-01-2055	20,000	13,815
		OCCIDENTAL PETE 4.4% DUE 04-15-2046	7,681	7,849
		OCCIDENTAL PETE 4.625% DUE 06-15-2045	10,760	7,904
		OCCIDENTAL PETE 6.2% DUE 03-15-2040	30,616	30,058
		OCCIDENTAL PETE FIXED 4.5% DUE 07-15-2044	163,070	130,505
		OGLETHORPE PWR CORP 6.2% 12-01-2053	94,685	97,411
		OH EDISON CO 6.875 DUE 07-15-2036 BEO	54,944	44,670
		OH ST UNIV GEN RCPTS TAXABLE-SER A 4.8 DUE 06-01-2111	32,776	26,944
		ONCOR ELEC 5.25% DUE 09-30-2040	212,523	206,801
		ONCOR ELEC DELIVERY CO LLC 3.1% 09-15-2049	19,899	13,299
		ONCOR ELEC DELIVERY CO LLC 3.7% DUE 05-15-2050 REG	45,432	44,296
		ONCOR ELEC FIXED 4.6% DUE 06-01-2052	29,729	25,543
		ONCOR ELEC FIXED 4.95% DUE 09-15-2052	80,064	78,711
		ONEOK INC 6.625% DUE 09-01-2053	201,747	213,427
		ONEOK INC NEW 4.2% 10-03-2047	79,473	61,379
		ONEOK INC NEW 4.85% 02-01-2049	9,937	8,416

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		ONEOK INC NEW 4.95% DUE 07-13-2047	15,072	17,081
		ONEOK INC NEW 5.15% 10-15-2043	10,582	9,071
		ORACLE CORP 3.8% 11-15-2037	50,257	53,546
		ORACLE CORP 3.95% DUE 03-25-2051	30,014	22,181
		ORACLE CORP 3.95% DUE 03-25-2051	323,813	323,107
		ORACLE CORP 4% DUE 07-15-2046	180,694	129,644
		ORACLE CORP 4% DUE 07-15-2046	137,105	141,083
		ORACLE CORP 5.55% 02-06-2053	117,230	113,538
		ORACLE CORP FIXED 4.1% DUE 03-25-2061	50,068	35,812
		ORACLE CORP FIXED 6.9% DUE 11-09-2052	109,973	123,123
		ORLANDO HEALTH INC 4.089% DUE 10-01-2048	30,000	24,747
		PAC GAS & ELEC CO 3.3% DUE 08-01-2040	9,950	7,121
		PAC GAS & ELEC CO 3.5% DUE 08-01-2050	19,874	13,052
		PAC GAS & ELEC CO FIXED 4.95% DUE 07-01-2050	74,400	66,098
		PACIFIC GAS & ELEC CO 2.5% DUE 02-01-2031/06-19-2020 REG	29,969	24,730
		PACIFIC GAS & ELEC CO 6.7% 04-01-2053	49,821	52,028
		PACIFIC GAS & ELEC CO 6.75% 01-15-2053	94,029	93,415
		PACIFICORP 5.8% 01-15-2055	128,891	125,873
		PANAMA REP GLOBAL BD 2.252% 09-29-2032	200,000	143,508
		PAYPAL HLDGS INC 5.05% 06-01-2052	29,315	27,403
		PAYPAL HLDGS INC 5.25% 06-01-2062	9,283	9,127
		PAYPAL HLDGS INC FIXED 3.25% DUE 06-01-2050	53,365	40,623
		PECO ENERGY CO 3% DUE 09-15-2049	19,835	13,161
		PETROBRAS GLOBAL FIN B V 6.9% 03-19-2049	86,880	75,485
		PETROBRAS GLOBAL FIN B V GTD GLOBAL NT 5.5% DUE 06-10-2051/06-10-2021 REG	28,934	23,830
		PFIZER INC 2.55% DUE 05-28-2040	9,938	6,961
		PFIZER INC 4.125% DUE 12-15-2046	92,760	74,483
		PFIZER INVESTMENT ENTER 5.11% 05-19-2043	78,400	76,063
		PFIZER INVESTMENT ENTER 5.3% 05-19-2053	79,348	77,161
		PFIZER INVESTMENT ENTER 5.34% 05-19-2063	78,115	75,513
		PG&E WILDFIRE 5.081% DUE 06-01-2043	19,999	19,760
		PG&E WILDFIRE 5.081% DUE 06-01-2043	89,701	88,918
		PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.099% 06-01-2054	19,998	19,134
		PG&E WILDFIRE RECOVERY FDG LLC SR SECD RECOVERY BD SER 5.212% 12-01-2049	10,000	9,664
		PHILIP MORRIS INTERNATIONAL INC 3.875 BDS DUE 08-21-2042 USD1000	15,959	15,564
		PHILIP MORRIS INTL 6.375% DUE 05-16-2038	63,377	53,710
		PHILLIPS 66 4.65% DUE 11-15-2034	67,852	69,783
		PHILLIPS 66 CO 4.68% 02-15-2045	190,838	191,893
		PIEDMONT NAT GAS CO INC SR NT 5.05% 05-15-2052	29,739	26,200
		PNC FINL SVCS GROUP INC 6.25% 12-31-2049	50,000	48,724
		PORT AUTH N Y & N J 4.96% 08-01-2046 BEOTAXABLE	196,812	167,796
		POTOMAC ELECTRIC POWER CO 5.5% 03-15-2054	19,973	19,495
		PPL ELEC UTILS 4.75 DUE 07-15-2043	137,916	135,558
		PROGRESS ENERGY 6% DUE 12-01-2039	12,705	10,054
		PROLOGIS L P 5.25% 03-15-2054	9,822	9,448
		PROLOGIS L P FIXED 2.125% DUE 10-15-2050	19,688	10,615
		PRUDENTIAL FINL 3% DUE 03-10-2040	29,924	22,193
		PRUDENTIAL FINL INC 3.935% DUE 12-07-2049	69,931	68,214
		PRUDENTIAL FINL INC MEDIUM TERM NTS BOOKTRANCHE # TR 00015 5.7 DUE 121436	108,923	107,498
		PUBLIC SVC ELEC GAS CO TRANCHE # TR 00025 3.65 09-01-2042	140,900	137,184
		PVPTL DELTA AIR LINES/SKYMILES 4.75% DUE 10-20-2028	20,224	19,477
		PVPTL PETROLEOS DEL PERU S A 5.625% DUE 06-19-2047	229,435	127,011
		PVTPL ALIMENTATION COUCHE-TARD INC 5.617% 02-12-2054	51,999	51,348
		PVTPL ALLIANZ SE 6.35% 09-06-2053	199,999	205,849
		PVTPL AMFAM HOLDINGS INC 3.833% 03-11-2051	30,029	17,986
		PVTPL BLACKSTONE HLDGS FIN L L C SR NT 6.25% DUE 08-15-2042 BEO	11,710	10,307
		PVTPL BLACKSTONE HOLDINGS FINANCE 3.2% DUE 01-30-2052 BEO	29,912	19,704
		PVTPL BLACKSTONE HOLDINGS FINANCE 3.2% DUE 01-30-2052 BEO	120,445	128,075
		PVTPL BNP PARIBAS 5.894% 12-05-2034	199,999	204,856
		PVTPL BOEING CO 6.858% 05-01-2054	39,999	41,047
		PVTPL BOEING CO 7.008% 05-01-2064	30,914	30,716
		PVTPL BPCE 3.582% 10-19-2042	249,999	177,748
		PVTPL BROADCOM INC 3.75% DUE 02-15-2051	67,974	70,746
		PVTPL BROADCOM INC NT 4.926% 05-15-2037	18,931	18,810
		PVTPL BROADCOM INC NT 4.926% 05-15-2037	93,698	98,754
		PVTPL BROADCOM INC SR NT 3.5% 02-15-2041/01-19-2021	95,270	99,652
		PVTPL CAMERON LNG LLC 144A 3.701% 01-15-2039	28,264	24,309
		PVTPL CARLYLE FIN L L C SR NT 144A 5.65%DUE 09-15-2048	85,653	94,100
		PVTPL CARLYLE HLDGS II FIN L L C SR NT 144A 5.625% DUE 03-30-2043 BEO	10,101	9,551
		PVTPL COLUMBIA PIPELINES OPER CO LLC 6.544% 11-15-2053	20,072	21,074
		PVTPL COLUMBIA PIPELINES OPER CO LLC 6.544% 11-15-2053	87,962	92,725
		PVTPL CONTINENTAL RESOURCES INC 2.875% DUE 04-01-2032 BEO	49,960	40,376
		PVTPL CSL FINANCE PLC 4.625% DUE 04-27-2042/04-27-2022 BEO	19,996	17,872
		PVTPL CSL FINANCE PLC 4.95% DUE 04-27-2062/04-27-2022 BEO	9,968	8,790
		PVTPL EQT CORP SR NT 3.125% 05-15-2026	9,999	9,556

CONTRIBUTORY RETIREMENT PLAN AT RENSSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		PVTPL GLENCORE FUNDING LLC 2.626% 09-23-2031	9,976	8,205
		PVTPL GLENCORE FUNDING LLC 3.375% 09-23-2051	19,702	12,966
		PVTPL GLOBAL ATLANTIC FIN CO 6.75% 03-15-2054	41,716	41,526
		PVTPL GLOBAL ATLANTIC FIN CO 6.75% 03-15-2054	50,265	49,436
		PVTPL INTESA SANPAOLO S P A 7.8% 11-28-2053	199,539	219,882
		PVTPL INTESA SANPAOLO S P A RCPTS CL X 144A 4.375% DUE 01-12-2048 BEO	177,482	142,136
		PVTPL INTESA SANPAOLO SPA 4.95% DUE 06-01-2042 BEO	199,999	149,450
		PVTPL KEYSpan GAS EAST CORP CORPBOND 5.819% DUE 04-01-2041 BEO	53,247	52,727
		PVTPL KKR GROUP FIN CO III LLC SR NT 144A 5.125 DUE 06-01-2044/05-29-2014 BEO	48,564	45,119
		PVTPL KKR GROUP FIN CO LLC 3.25% 12-15-2051	9,994	6,557
		PVTPL KKR GROUP FIN CO LLC 3.25% 12-15-2051	81,810	85,245
		PVTPL KKR GROUP FIN CO VII LLC 3.625% 02-25-2050	9,876	7,100
		PVTPL LBJ INFRASTRUCTURE GROUP LLC SR SECNT 144A 3.797% 12-31-2057	20,000	13,061
		PVTPL MASS MUTUAL LIFE INS CO SURPLUS NT 4.9% DUE 04-01-2077	49,824	41,532
		PVTPL MASSACHUSETTS MUT LIFE INS CO SURPLUS NT 3.375% 04-15-2050	9,959	6,832
		PVTPL NEW YORK LIFE GLOBAL FDG 4.55% 01-28-2033	29,945	28,527
		PVTPL NEW YORK LIFE INS CO 3.75% DUE 05-15-2050	38,024	37,331
		PVTPL NEW YORK LIFE INS CO 3.75% DUE 05-15-2050	52,947	52,264
		PVTPL NEW YORK LIFE INS CO SURPLUS NT 4.45% 05-15-2069	29,836	24,136
		PVTPL NEW YORK LIFE INSURANCE 5.875% DUE 05-15-2033	67,743	67,104
		PVTPL NIAGARA MOHAWK PWR CORP NEW SR NT 4.278% DUE 10-01-2034 BEO	161,310	163,904
		PVTPL NIPPON LIFE INS CO 2.75% 01-21-2051	200,000	166,683
		PVTPL NISSAN MOTOR ACCEPTANCE CORP 2.75%03-09-2028	19,991	17,831
		PVTPL NORTHWESTERN MUT LIFE INS CO 3.625% 09-30-205	49,878	33,950
		PVTPL NORTHWESTERN MUT LIFE INS CO SURPLUS 3.85% 09-30-2047	109,657	83,381
		PVTPL NORTHWESTERN MUTUA 3.45% DUE 03-30-2051 BEO	19,930	13,732
		PVTPL OHIO EDISON CO 5.5% DUE 01-15-2033BEO	19,958	19,880
		PVTPL ONCOR ELECTRIC DELIVERY CO 5.55% 06-15-2054	79,966	78,451
		PVTPL PLANET FITNESS MASTER ISSUER L SER 24-1A CLA2 II 6.237% 06-05-2054	103,000	102,510
		PVTPL ROCKET MTG LLC/ROCKET MTG 4.0% 10-15-2033	20,000	16,854
		PVTPL ROCKET MTG LLC/ROCKET MTG CO-ISSUER INC 2.875%DUE 10-15-2026 BEO	20,000	18,678
		PVTPL RWE FINANCE US LLC 6.25% 04-16-2054	149,778	148,117
		PVTPL SOLVENTUM CORP 5.9% 04-30-2054	99,314	95,586
		PVTPL SOLVENTUM CORP 6.0% 05-15-2064	59,559	56,910
		PVTPL SOUTHERN NAT GAS CO L L C 03-15-2047	59,344	49,484
		PVTPL SUBWAY FDG LLC SER 24-1A CL A23 6.505% 07-30-2054	140,000	142,664
		PVTPL TARGA RES PARTNERS LP 4.875% 08-30-2021	20,240	19,085
		PVTPL UBS GROUP AG 9.016% 11-15-2033	306,078	301,314
		PVTPL XSTRATA FIN CDA LTD GTD NT 5.3 DUE10-25-2042 BEO	133,845	135,265
		PVTPL XSTRATA FIN CDA LTD NT 6 DUE 11-15-2041 BEO	207,750	196,478
		QUALCOMM INC 4.5% 05-20-2052	47,956	43,162
		RAYMOND JAMES FINL 4.95% DUE 07-15-2046	19,475	18,000
		RAYMOND JAMES FINL INC 3.75% 04-01-2051	54,896	55,202
		REPUBLIC SVCS INC 6.2% DUE 03-01-2040	23,133	21,251
		REYNOLDS AMERN INC 6.15% DUE 09-15-2043	40,003	38,500
		REYNOLDS AMERN INC FIXED 5.85% DUE 08-15-2045	93,034	73,786
		RIO TINTO FIN USA 5.2 DUE 11-02-2040	94,640	92,025
		RIVERSIDE CNTY CALIF PENSION OBLIG 3.818% 02-15-2038 BEO TAXABLE	136,175	136,940
		ROGERS 5% DUE 03-15-2044	146,601	147,468
		ROGERS COMMUNICATIONS INC 4.55% 03-15-2052	94,506	97,966
		ROGERS COMMUNICATIONS INC 5.3% 02-15-2034	69,370	68,688
		RTX CORPORATION 2.82% 09-01-2051	20,763	18,268
		RTX CORPORATION 3.03% 03-15-2052	40,480	38,255
		RTX CORPORATION 3.125% 07-01-2050	69,767	45,965
		RTX CORPORATION 3.75% 11-01-2046	17,270	14,965
		RTX CORPORATION 4.05% 05-04-2047	52,698	39,312
		RTX CORPORATION 4.45% 11-16-2038	60,061	52,980
		RTX CORPORATION 4.5% 06-01-2042	53,123	51,967
		RTX CORPORATION 4.5% 06-01-2042	136,148	129,917
		RTX CORPORATION 4.625% 11-16-2048	19,937	17,166
		RTX CORPORATION 5.375% 02-27-2053	19,964	18,992
		RTX CORPORATION 5.375% 02-27-2053	80,511	75,969
		RTX CORPORATION 6.4% 03-15-2054	40,846	44,703
		RTX CORPORATION 6.4% 03-15-2054	59,775	65,419
		RUTGERS ST UNIV N J 3.27% DUE 05-01-2043REG	107,681	112,194
		S&P GLOBAL INC 3.25% DUE 12-01-2049	36,988	28,155
		S&P GLOBAL INC 3.25% DUE 12-01-2049	54,425	52,790
		SAN DIEGO GAS & 3.75% DUE 06-01-2047	59,732	44,830
		SAN DIEGO GAS & ELEC CO 5.55% 04-15-2054	19,797	19,544
		SAN DIEGO GAS & FIXED 3.32% DUE 04-15-2050	19,973	13,604
		SAN DIEGO GAS & FIXED 3.32% DUE 04-15-2050	67,376	64,619
		SANDS CHINA LTD SR NT 3.75% 08-08-2031	199,854	168,329
		SCE RECOVERY FDG LLC 4.697% 06-15-2040	9,433	9,159
		SCE RECOVERY FDG LLC 5.112% 12-15-2047	60,227	57,226
		SCHWAB CHARLES CORP NEW 6.136% 08-24-2034	50,051	52,067

CONTRIBUTORY RETIREMENT PLAN AT RENNSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		SCHWAB CHARLES CORP NEW DEP SHS REPSTG 1/100TH INT 4% 12-31-2250	70,000	59,781
		SEMPRA 6% DUE 10-15-2039	81,698	80,926
		SHELL INTERNATIONAL FIN 4.55 DUE 08-12-2043 REG	18,268	17,824
		SHELL INTL FIN B V 3.25% DUE 04-06-2050	9,778	6,942
		SHELL INTL FIN B V 3.75% DUE 09-12-2046	190,834	185,457
		SHELL INTL FIN B V 4% DUE 05-10-2046	165,220	136,728
		SHERWIN-WILLIAMS FIXED 3.3% DUE 05-15-2050	54,819	54,443
		SIERRA PAC PWR CO 5.9% 03-15-2054	39,748	39,791
		SIMON PROPERTY GROUP L.P. 5.85% DUE 03-08-2053	189,653	193,869
		SMUCKER J M CO 6.5% 11-15-2043	29,630	31,568
		SMUCKER J M CO 6.5% 11-15-2053	62,551	67,699
		SNAP ON INC FIXED 3.1% DUE 05-01-2050	68,979	64,673
		SOUTHERN CAL EDISON 3.65% 06-01-2051	29,930	21,154
		SOUTHERN CALIF EDISON CO 3.65% 02-01-2050	53,160	35,540
		SOUTHERN CALIF EDISON CO 4.65 DUE 10-01-2043	53,773	43,046
		SOUTHERN CALIF EDISON CO 5.75% 04-15-2054	70,038	68,506
		SOUTHERN CALIF EDISON CO 6.03% DUE 03-01-2053	19,906	19,374
		SOUTHN CAL EDISON 4.5% DUE 09-01-2040	108,774	86,048
		SOUTHN COPPER 6.75% DUE 04-16-2040	88,200	87,335
		SOUTHN COPPER CORP 5.25% DUE 11-08-2042	65,931	65,357
		SOUTHN NAT GAS CO 8% DUE 03-01-2032	38,120	34,067
		SOUTHWESTERN PUBLIC SERVICE 08-09-2017 3.7% DUE 08-15-2047 BEO	29,828	21,189
		STATE OF ISRAEL 6.043% 03-12-2054	191,928	179,750
		STATE STR CORP FLTGT RT 5.159% DUE 05-18-2034	89,208	93,884
		STATE STREET CORP 6.7% 12-31-2049	60,000	60,358
		SUMTER LANDING CMNTY DEV DIST FLA RECREATIONAL REV 4.172% 10-01-2047 BEO	44,266	43,884
		SUNOCO LOGISTICS 5.3% DUE 04-01-2044	189,027	202,415
		TAPESTRY INC 7.85% 11-27-2033	29,860	31,598
		TARGA RES CORP 4.95% 04-15-2052	69,600	59,653
		TARGA RES CORP 6.5% DUE 02-15-2053	70,744	73,539
		TARGA RES FIXED 6.25% DUE 07-01-2052	69,688	70,624
		TEACHERS INS & 3.3% DUE 05-15-2050	39,947	26,598
		TEACHERS INS & 4.27% DUE 05-15-2047	39,872	31,821
		TECK RES LTD 5.4 DUE 02-01-2043	61,161	54,576
		TECK RESOURCES LTD 6.25% DUE 07-15-2041	38,452	30,052
		TELEFONICA 7.045% DUE 06-20-2036	163,565	141,441
		TEXAS INSTRS INC 3.875% 03-15-2039	89,402	78,552
		TEXAS INSTRS INC 4.15% DUE 05-15-2048	25,456	24,875
		TEXAS INSTRS INC 5.15% 02-08-2054	59,520	57,422
		TEXAS INSTRUMENTS INC 5.05% DUE 05-18-2063	29,750	27,880
		TEXAS INSTRUMENTS INC 5.05% DUE 05-18-2063	53,453	51,113
		TEXAS PRIVATE ACTIVITY BD SURFACE TRANSCORP REV 3.922% 12-31-2049 BEO TAXABLE	10,000	8,206
		TIME WARNER CABLE 5.875% DUE 11-15-2040	139,694	112,797
		TIME WARNER CABLE 6.55% DUE 05-01-2037	21,928	18,940
		TIME WARNER CABLE 7.3% DUE 07-01-2038	122,184	101,196
		TIME WARNER ENTMT 8.375% DUE 07-15-2033	31,801	22,097
		T-MOBILE USA INC 3.0% DUE 02-15-2041 BEO	127,618	100,176
		T-MOBILE USA INC 3.4% 10-15-2052	49,711	34,136
		T-MOBILE USA INC 5.75% 01-15-2054	180,267	179,152
		T-MOBILE USA INC TMUS 3.3% 02-15-2051	98,103	67,512
		T-MOBILE USA INC TMUS 3.3% 02-15-2051	95,465	94,517
		TRANSCANADA 4.875% DUE 05-15-2048	108,403	109,780
		TRANSCONT GAS PIPE LINE 4.6% DUE 03-15-2048	29,783	25,542
		TRANSCONTINENTAL GAS PIPE LINE CO LLC 3.95% DUE 05-15-2050	29,827	22,723
		TRANSCONTINENTAL GAS PIPE LINE CO LLC 3.95% DUE 05-15-2050	147,995	147,697
		TRAVELERS COS INC 4.1% 03-04-2049	39,849	32,503
		TRCINTNL GAS PIPE 5.4 DUE 08-15-2041	63,667	58,311
		TRUIST FINANCIAL CORPORATION 5.867% 06-08-2034	70,057	70,532
		TRUIST FINL CORP SR MED TERM NTS 5.122% 01-26-2034	10,000	9,578
		TSMC ARIZONA CORP NEW ISSUE 20YR 3.125% 10-25-2041	197,796	155,001
		TX NAT GAS SECURITIZATION FIN CORP 5.169% 04-01-2041	10,000	10,018
		UBS GROUP AG 7.125% 07-15-2032	50,307	43,998
		UDR INC 3.1% DUE 11-01-2034	67,720	68,584
		UNION PAC CORP 3.25% DUE 02-05-2050	134,467	129,182
		UNION PAC CORP 3.839% DUE 03-20-2060 BEO	21,394	21,293
		UNION PAC CORP 3.839% DUE 03-20-2060 BEO	76,029	66,083
		UNION PAC CORP 4.1% DUE 09-15-2067	19,970	15,107
		UNION PAC CORP FIXED 3.75% DUE 02-05-2070	111,733	76,761
		UNION PAC CORP FIXED 3.79% DUE 04-06-2071	43,529	42,182
		UNITED AIR 2023-1 A PTT 5.8% DUE 07-15-2036	120,000	121,819
		UNITED AIRLS 2020-1B PASS THRU TRS PASSTHRU CTF CL B 4.875% DUE 07-15-2027	5,040	4,966
		UNITED MEXICAN STATES 6.4% 05-07-2054	198,646	190,474
		UNITED MEXICAN STATES 6.4% 05-07-2054	198,646	190,474
		UNITED STATES OF AMER TREAS BONDS 4.25% 02-15-2054	73,599	74,271
		UNITED STATES OF AMER TREAS BONDS 4.25% 02-15-2054	665,380	657,009

CONTRIBUTORY RETIREMENT PLAN AT RENNSLEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		UNITED STATES OF AMER TREAS BONDS 4.375% 08-15-2043	591,208	582,036
		UNITED STATES OF AMER TREAS BONDS 4.5% 02-15-2044	463,238	453,193
		UNITED STATES OF AMER TREAS NOTES 4.0% 02-15-2034	71,443	72,797
		UNITED STATES OF AMER TREAS NOTES 4.375% 05-15-2034	812,907	810,253
		UNITED STATES OF AMER TREAS STRIP 0%02-15-2053	132,500	141,035
		UNITED STATES TREAS BDS 4.625% 05-15-2044	352,367	349,344
		UNITED STATES TREAS NTS 4.5% 05-31-2029	70,700	70,476
		UNITEDHEALTH GROUP 3.5% DUE 08-15-2039	9,902	8,080
		UNITEDHEALTH GROUP 3.7% DUE 08-15-2049	29,897	22,552
		UNITEDHEALTH GROUP 3.75% 10-15-2047	59,446	45,678
		UNITEDHEALTH GROUP 3.875% DUE 08-15-2059	99,112	73,996
		UNITEDHEALTH GROUP 4.75% DUE 07-15-2045	33,275	27,181
		UNITEDHEALTH GROUP 5.875% DUE 02-15-2053	69,469	72,697
		UNITEDHEALTH GROUP 5.875% DUE 02-15-2053	81,245	77,890
		UNITEDHEALTH GROUP 6.05% DUE 02-15-2063	70,070	73,661
		UNITEDHEALTH GROUP FIXED 4.25% DUE 06-15-2048	39,725	33,056
		UNITEDHEALTH GROUP INC 2.75% DUE 05-15-2040/05-18-2020 REG	9,708	7,185
		UNITEDHEALTH GROUP INC 2.9% DUE 05-15-2050/05-18-2020 REG	20,379	12,971
		UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048 REG	19,918	17,147
		UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048 REG	106,834	102,884
		UNITEDHEALTH GROUP INC 4.75% 05-15-2052	29,730	26,561
		UNITEDHEALTH GROUP INC 4.75% 05-15-2052	117,033	117,753
		UNITEDHEALTH GROUP INC 4.95% 05-15-2062	9,902	8,898
		UNITEDHEALTH GROUP INC 5.375% 04-15-2054	79,672	77,715
		UNIV CALIF REGTS MED CTR POOLED REV 3.006% 05-15-2050 BEO TAXABLE	20,000	13,434
		UNIV CALIF REGTS MED CTR POOLED REV 3.256% 05-15-2060 BEO TAXABLE	73,602	56,722
		UNIV CALIF REGTS MED CTR POOLED REV 3.706% 05-15-2120 BEO TAXABLE	30,000	19,899
		UNIV CALIF REGTS MED CTR POOLED REV 4.563% DUE 05-15-2053 REG	30,000	26,551
		UNIV SOUTHN CAL 3.226% DUE 10-01-2120	20,000	11,939
		UNIV SOUTHN CAL 5.25% DUE 10-01-2111	12,404	9,755
		UNIVERSITY CALIF REVS 4.767% 05-15-2115 BEO TAXABLE	59,986	51,579
		UNIVERSITY CALIF REVS 4.858% 05-15-2112 BEO TAXABLE	10,681	8,761
		UNIVERSITY CALIF REVS 4.858% 05-15-2112 BEO TAXABLE	81,160	78,848
		UNIVERSITY MIAMI FLA 4.063% 04-01-2052	10,000	8,045
		UNIVERSITY MICH UNIV REVS 3.504% DUE 04-01-2052 REG	20,000	15,489
		UNIVERSITY MICH UNIV REVS TAXABLE-GEN-SER A 4.454% 04-01-2122	10,000	8,272
		UNIVERSITY MINN 4.048% 04-01-2052 REG TAXABLE	10,000	8,549
		UNIVERSITY VA UNIV REVS 4.179% 09-01-2117 BEO TAXABLE	60,000	47,497
		UTD MEXICAN STS TRANCHE # TR 00026 4.75 DUE 03-08-2044	206,875	200,246
		UTD MEXICAN STS UTD MEXICAN STATES4.35 01-15-2047 REG 4.35 DUE 01-15-2047 REG	231,093	201,040
		VA ELEC & PWR CO 3.8% DUE 09-15-2047	45,234	37,070
		VERISK ANALYTICS FIXED 3.625% DUE 05-15-2050	80,908	81,980
		VERIZON 2.65% DUE 11-20-2040	29,972	20,663
		VERIZON 4% DUE 03-22-2050	50,000	38,946
		VERIZON 4.125% DUE 08-15-2046	35,367	32,334
		VERIZON COMMUNICATIONS 3.4% DUE 03-22-2041 BEO	58,966	53,528
		VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051 BEO	170,580	122,338
		VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051 BEO	175,986	176,311
		VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061 BEO	38,550	28,929
		VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061 BEO	108,650	109,365
		VERIZON COMMUNICATIONS 5.5% 02-23-2054	9,873	9,789
		VERIZON COMMUNICATIONS 6.55 BDS DUE 09-15-2043 USD2000 BEO	13,552	10,978
		VERIZON COMMUNICATIONS INC 2.85% 09-03-2041	9,989	7,006
		VERIZON COMMUNICATIONS INC 2.875% DUE 11-20-2050 BEO	69,818	44,033
		VERIZON COMMUNICATIONS INC 3.875% 03-01-2052	163,714	163,092
		VICI PROPERTIES LP 6.125% 04-01-2054	29,458	28,798
		VIRGINIA ELEC & PWR CO 4.65 DUE 08-15-2043	192,038	190,910
		VISA INC 2.7% DUE 04-15-2040	19,853	14,573
		VISA INC 3.65% 09-15-2047	39,972	31,012
		VISA INC 4.3% DUE 12-14-2045	74,605	60,710
		VISA INC FIXED 2% DUE 08-15-2050	80,631	75,906
		VODAFONE GROUP PLC NEW GCB 02/27/07 6.150 FA37 6.15 DUE 02-27-2037 BEO	22,662	21,243
		WARNERMEDIA HLDGS INC 5.141% 03-15-2052	59,337	46,717
		WARNERMEDIA HLDGS INC 5.141% 03-15-2052	138,927	136,256
		WARNERMEDIA HLDGS INC SR NT 5.391% 03-15-2062	60,427	46,828
		WARNERMEDIA HLDGS INC SR NT 5.391% 03-15-2062	110,282	109,266
		WARNERMEDIA HOLDINGS INC. 5.05% 03-15-2042	47,009	40,670
		WARNERMEDIA HOLDINGS INC. 5.05% 03-15-2042	53,318	52,872
		WASHINGTON UNIV 3.524% DUE 04-15-2054	20,000	15,116
		WASHINGTON UNIV 4.349% DUE 04-15-2122	30,000	24,120
		WELLPOINT INC 5.1% DUE 01-15-2044	46,535	37,120
		WELLS FARGO & CO 3.068% 04-30-2041	20,000	14,666
		WELLS FARGO & CO 4.611% 04-25-2053	92,574	85,465
		WELLS FARGO & CO 4.75% DUE 12-07-2046	315,210	262,504
		WELLS FARGO & CO 5.375% DUE 11-02-2043	70,403	65,636

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Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051	56,196	45,546
		WELLS FARGO & CO MEDIUM TERM 5.013% 04-04-2051	327,855	327,930
		WELLS FARGO & CO MEDIUM TERM SR NTS 6.491% 10-23-2034	40,000	42,642
		WELLS FARGO & COMPANY 5.557% 07-25-2034	110,000	109,919
		WESTERN MIDSTREAM OPERATING LP 5.25% 02-01-2050	16,800	17,530
		WESTERN MIDSTREAM OPERATING LP 6.15% 04-01-2033	91,364	92,260
		WESTN GAS PARTNERS 5.3% 03-01-2048	27,606	25,903
		WESTN GAS PARTNERS 5.5% DUE 08-15-2048	45,807	43,461
		WI PWR & LT CO FIXED 3.65% 04-01-2050	9,987	7,158
		WI TREASURY SEC 3.875% 05-15-2043	479,902	447,524
		WILLIAMS COMPANIES INC 3.5% 10-15-2051	17,094	13,836
		WILLIAMS PARTNERS 5.8 DUE 11-15-2043	37,616	29,168
		WILLIS-KNIGHTON 4.813% DUE 09-01-2048	30,000	26,395
		WILLIS-KNIGHTON MED CTR 3.065% DUE 03-01-2051/02-10-2021 REG	20,000	13,089
		WISCONSIN PUBLIC SERVICE 2.85% 12-01-2051	19,964	12,357
		XLIT LTD 5.25 12-15-2043	107,793	101,444
		YAMANA GOLD INC 2.63% 08-15-2031	10,000	8,310
		YAMANA GOLD INC FIXED 4.625% 12-15-2027	60,373	58,021
		Total Fixed Income	123,614,641	113,515,281
	Corporate Stock - Common			
		#REORG/ARISTA EXCHANGE ARISTA 2514AD4 12-04-2024	69,692	443,709
		ADR INFINEON TECHNOLOGIES AG SPONSORED ADR ADR STK ISIN# US45662N1037	159,194	153,033
		ADR NOVARTIS AG	62,927	128,071
		AIR PROD & CHEM INC COM	106,993	177,538
		ALPHABET INC CAP STK USD0.001 CL C	8,395	86,207
		ALPHABET INC CAPITAL STOCK USD0.001 CL A	88,150	555,922
		AMAZON COM INC COM	156,785	612,216
		ANALOG DEVICES INC COM	89,401	172,793
		APPLE INC COM STK	139,806	422,504
		BECTON DICKINSON & CO COM	121,471	187,202
		BERKSHIRE HATHAWAY INC COM USD0.0033 CLASS'B'	129,061	261,166
		CANADIAN PAC KANS CITY LTD	157,144	175,962
		CHARTER COMMUNICATIONS INC NEW CL A CL A	164,571	117,491
		CHIPOTLE MEXICAN GRILL INC COM STK	59,968	231,805
		COMCAST CORP NEW-CL A	102,361	115,639
		COSTCO WHOLESALE CORP NEW COM	45,800	221,847
		DELTA AIR LINES INC DEL COM NEW COM NEW	102,730	162,150
		DOLLAR GEN CORP NEW COM	172,541	181,552
		FEDEX CORP COM	135,598	272,854
		GDR NESTLE S A SPONSORED ADR REPSTG REG SH	128,593	205,617
		INTUITIVE SURGICAL INC COM NEW STK	156,854	281,590
		JOHNSON & JOHNSON COM USD1	111,902	181,823
		JPMORGAN CHASE & CO COM	131,823	350,719
		MASTERCARD INC CL A	78,984	333,076
		META PLATFORMS INC COM USD0.000006 CL 'A'	160,822	544,558
		MICROSOFT CORP COM	72,268	633,775
		MOODYS CORP COM	90,461	148,167
		NETFLIX INC COM STK	114,053	308,420
		NIKE INC CL B	147,057	170,562
		NVIDIA CORP COM	157,552	170,485
		ROSS STORES INC COM	108,497	162,758
		S&P GLOBAL INC COM	22,766	132,016
		SBA COMMUNICATIONS CORP COM USD0.01 CL A	178,019	153,899
		SCHWAB CHARLES CORP COM NEW	120,365	130,358
		STARBUCKS CORP COM	107,075	101,906
		TESLA INC COM USD0.001	107,484	125,456
		TEXAS INSTRUMENTS INC COM	49,742	204,062
		THERMO FISHER SCIENTIFIC INC COM USD1	123,295	296,408
		TJX COS INC COM NEW	43,324	130,358
		T-MOBILE US INC COM	169,818	220,225
		TRANSDIGM GROUP INC COM	54,513	218,471
		UBER TECHNOLOGIES INC COM USD0.00001	112,670	126,899
		UNITEDHEALTH GROUP INC COM	83,018	207,269
		WABTEC CORP COM	168,649	253,987
		WORKDAY INC CL A COM USD0.001	130,929	196,733
		YUM BRANDS INC COM	83,230	150,607
		Total Corporate Stock- Common	5,086,351	10,819,865
	Private Investments			
		CLEARWATER CAPITAL PARTNERS FUND III, LP6-017128	1	208,448
		JP MORGAN AIRRO FUND	2,257,570	1,535,095
		NATURAL GAS PARTNERS IX, LP 6-019180	464,665	1,699
		OCM OPPORTUNITIES FUND VII B, LP	1	1
		OCM OPPORTUNITIES FUND VII, LP 6-015703	1	1

CONTRIBUTORY RETIREMENT PLAN AT RENNSELEAR POLYTECHNIC INSTITUTE			EIN: 14-1340095, PLAN 001	
SCHEDULE H- ITEM 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)				
Plan Year: 6/30/24				
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity rate, rate of interest, collateral, par, of maturity value	(d) Cost	(e) Fair Value
		PEGASUS PARTNERS IV LP 6-016639	2,444,310	394,942
		RESERVOIR CAPITAL INVESTMENT PARTNERS (CAYMAN) LP 6-010996	1	259,936
		SEQUOIA CAPITAL U.S. GROWTH FUND IV, L.P.	1,381,291	5,337,699
		VARDE FUND IX	1	1
		Total - Private Partnerships	6,547,841	7,737,822
	Market Alternatives	SCULPTOR OVERSEAS FUND LTD	344	28,626
		Total - Market Alternatives	344	28,626
	Real Estate Funds	AG ASIA REALTY HOLDINGS LP 6-015784	414,489	6,082
		AG REALTY FUND VII (TE), LP 6-019525	769,364	4,341
		EUROPA FUND III	640,865	5,805
		Ireo FUND II LTD 6-015682	2,872,088	1,530,462
		NCH NEW EUROPE PROPERTY FUND II, LP	1,953,977	711,804
		ROCKPOINT REAL ESTATE FUND II	1,541,622	1
		THOR URBAN PROPERTY FUND	3,251,669	332,702
		THOR URBAN PROPERTY FUND II, INC	1,928,435	23,345
		Total - Real Estate Funds	13,372,509	2,614,542
	Interest in Registered Investment Companies	MFO FIDELITY SALEM STREET TRUST TOTAL INST PRE	4,696,332	4,671,093
		MFO FIDELITY TOTAL MKT IDX-FAI	4,343,398	5,590,186
		MFO PIMCO FDS STOCKSPUS LONG DURATION FD INSTL CL	22,390,977	24,173,849
		MFO VANGUARD INDEX FUNDS STK MKT INST	3,777,053	5,516,890
		MFO VANGUARD INSTL INDEX FD SH BEN INT	10,669,791	28,048,223
		MFO VANGUARD STAR FDS VANGUARD TOTAL INTL STOCK INDEX FD INSTL SHS	1,680,124	2,087,572
		SILCHESTER INTL VAL EQTY GRP TST UNIT TRUST	3,574,363	16,026,247
		Total - Interest in Registered Investment Companies	51,132,038	86,114,060
	Guaranteed Investment Contracts	GAC PRINCIPAL LARGE CAPS STOCK INDEX ACCOUNT-ALLOCATED CONT# 3-35277 RPI ONLY	1,773,138	1,717,539
		GAC PRINCIPAL MONEY MKT SEPARATE ACCT STND RT LEV CNT NO. 4-46582 RPI ONLY	4,752,197	4,772,583
		Total - Funds Held in Insurance Company	6,525,335	6,490,122
		NORTHERN TRUST CASH & CASH EQUIVALENTS	4,024,674	4,024,674
		TOTAL ALL INVESTMENTS	\$ 210,303,733	\$ 231,344,992

Attachment to 2023 Form 5500 Schedule SB

Plan: The Contributory Defined Benefit Retirement Plan at Rensselaer Polytechnic Institute

EIN/PN: 14-1340095/001

Schedule SB, Line 32 – Schedule of Amortization Bases

<u>Year</u>	<u>Base</u>	<u>Years Remaining</u>	<u>Amortization</u>
2020	\$17,959,788	12	\$1,925,549
2021	(11,325,977)	13	(1,145,897)
2022	(2,647,607)	14	(254,229)
2023	(84,279)	15	(7,718)
Total	\$3,901,925		\$517,705