

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 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A	This return/report is for: ☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☒ an amended return/report ☐ the final 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 THE CEDARS OF MARIN 403(B) DC PLAN	1b	Three-digit plan number (PN) ▶ 001
		1c	Effective date of plan 10/01/2001
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) THE CEDARS OF MARIN SUSAN SHERER PO BOX 947 ROSS, CA 94957-0947	2b	Employer Identification Number (EIN) 94-1606518
		2c	Plan Sponsor's telephone number 415-455-1715
		2d	Business code (see instructions) 623000

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.	05/01/2025	STEPHANIE GRAVELLE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 128
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		6a(1) 86
a(2) Total number of active participants at the end of the plan year		6a(2) 81
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 37
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 118
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 3
f Total. Add lines 6d and 6e		6f 121
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 117
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2G 2T		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☐ Trust (4) ☒ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☐ Trust (4) ☒ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan THE CEDARS OF MARIN 403(B) DC PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CEDARS OF MARIN	D Employer Identification Number (EIN) 94-1606518

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 TIAA-CREF
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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
13-1624203	69345	369216	66	01/01/2022	12/31/2022

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	591581
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	181482

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount..... Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	564248
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c	Additions: (1) Contributions deposited during the year	7c(1)	10441
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	23458
	(4) Transferred from separate account.....	7c(4)	15258
	(5) Other (specify below)	7c(5)	0

(6) Total additions.....	7c(6)	49157
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	613405
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	4221
(2) Administration charge made by carrier.....	7e(2)	
(3) Transferred to separate account.....	7e(3)	17402
(4) Other (specify below)	7e(4)	201

(5) Total deductions.....	7e(5)	21824
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	591581
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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)	
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)	
(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)	
(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. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan THE CEDARS OF MARIN 403(B) DC PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CEDARS OF MARIN	D Employer Identification Number (EIN) 94-1606518	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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13-1624203

(b) 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

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

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

TIAA

730 THIRD AVE
NEW YORK, NY 10017

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
		8367	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 ☐

(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 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan THE CEDARS OF MARIN 403(B) DC PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 THE CEDARS OF MARIN	D Employer Identification Number (EIN) 94-1606518	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS SM-CAP BL IDX T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	17432
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS SM-CAP BL IDX T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1086
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS REAL EST SECS T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	40371
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS MID-CAP VAL T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	13619
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS MID-CAP GR T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	639
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS LIFECYCLE 2055 T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	712
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA ACCESS LIFECYCLE 2040 T4			
b Name of sponsor of entity listed in (a): TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA			
c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	9908

a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACCESS LIFECYCLE 2025 T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23987
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a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACCESSLIFECYCLE 2015 T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9166
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a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACCESS LG-CAP VAL T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32694
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a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACCESS LG-CAP GR T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12640
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a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACESS CORE BOND PLUS T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1408
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a Name of MTIA, CCT, PSA, or 103-12 IE: [TIAA ACCESS INTL EQUITY T4](#)

b Name of sponsor of entity listed in (a): [TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA](#)

c EIN-PN 13-1624203-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17820
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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)
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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)
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Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>THE CEDARS OF MARIN 403(B) DC PLAN</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE CEDARS OF MARIN</u>		D Employer Identification Number (EIN) <u>94-1606518</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(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)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	15915	31966
(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)	6552156	5197356
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	564248	591581
(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	7132319	5820903

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	7132319	5820903
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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)	168474	
(B) Participants	2a(1)(B)	441142	
(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)		609616
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)	1316	
(F) Other	2b(1)(F)	23458	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		24774
(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)	104856	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		104856
(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)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(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)		-1152656
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-413410
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	889790	
(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)		889790
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	8216	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		8216
j Total expenses. Add all expense amounts in column (b) and enter total	2j		898006
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-1311416
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: PENSION ASSURANCE LLP

(2) EIN: 30-0840934

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, 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.

During the plan year:

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.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
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.)			
4b		X	
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.)			
4c		X	
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.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
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?			
4g		X	
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?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
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.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
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.			
4n			

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 _____.

The Cedars of Marin 403(b) DC Plan

Financial Statements with Auditor's Report
As of December 31, 2022 and 2021

Index

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Note: Schedules other than those listed above have been omitted because the information is otherwise disclosed, not applicable or is not required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

INDEPENDENT AUDITOR'S REPORT

To the plan administrator and participants of
The Cedars of Marin 403(b) DC Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2022 Financial Statements

We have performed an audit of the financial statements of The Cedars of Marin 403(b) DC Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statement of Net Assets Available for Benefits as of December 31, 2022, the related Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2022, and the related notes to the financial statements (2022 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2022 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 audit 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 a certification from a qualified institution as of and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion on the 2022 Financial Statements

We do not express an opinion on the accompanying 2022 financial statements of the Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion for the 2022 Financial Statements section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion the 2022 Financial Statements

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts or custodial accounts issued to current or former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 2g to the financial statements, the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity contracts or custodial accounts issued to current or former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity contracts or custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Responsibilities of Management for the 2022 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that 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 2022 Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matters described in the Basis for Disclaimer of Opinion on the 2022 Financial Statements section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of the Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit.

Other Matter—2022 Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2022, is presented for the purpose of additional analysis and is not a required part 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. Because of the significance of the matters described in the Basis for Disclaimer of Opinion for the 2022 Financial Statements section of our report, it is inappropriate to and we do not express an opinion on this supplemental schedule.

Other Matter—2021 Financial Statements

Plan management is responsible for the accompanying Statement of Net Assets Available for Benefits as of December 31, 2021, and the related notes to that financial statement in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statement nor were we required to perform any procedures to verify the accuracy or completeness of information provided by plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any assurance on this financial statement.

PENSION ASSURANCE LLP

Agoura Hills, California

April 22, 2025

The Cedars of Marin 403(b) DC Plan
Statements of Net Assets Available for Benefits
As of December 31, 2022 and 2021

	<u>2022</u> (Audited)	<u>2021</u> (Unaudited)
Assets:		
Investments, at fair value:		
Mutual funds	\$ 1,926,093	\$ 2,323,996
Non-benefit-responsive investment contracts	591,581	564,248
Pooled separate accounts	3,271,263	4,228,160
	<u>5,788,937</u>	<u>7,116,404</u>
Receivables:		
Participant contributions	16,808	18,162
Employer contributions	6,263	6,007
Notes receivable from participants	31,966	15,915
	<u>55,037</u>	<u>40,084</u>
Total assets	<u>5,843,974</u>	<u>7,156,488</u>
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 5,843,974</u>	<u>\$ 7,156,488</u>

See accompanying notes.

The Cedars of Marin 403(b) DC Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2022

Additions to net assets attributable to:

Contributions:

Participant	\$ 439,788
Employer	<u>168,730</u>
	608,518

Interest income on notes receivable from participants	1,315
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Investment income:

Interest and dividends	128,314
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Total additions	<u>738,147</u>
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Deductions from net assets attributable to:

Net realized and unrealized depreciation in

fair value of investments	1,152,505
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Benefits paid to participants	889,790
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Plan expenses	<u>8,366</u>
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Total deductions	<u>2,050,661</u>
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Net decrease	(1,312,514)
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Net assets available for benefits:

Beginning of year	<u>7,156,488</u>
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End of year	<u><u>\$ 5,843,974</u></u>
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See accompanying notes.

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

1. Plan Description

The following description of The Cedars of Marin 403(b) DC Plan (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, originally effective October 1, 2001, and restated January 1, 2018, is a defined contribution plan covering all employees of The Cedars of Marin (the Employer), excluding certain classes of employees as set forth in the plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

b. Contributions

Participants may contribute up to 100 percent of annual compensation in pre-tax deferrals, as defined in the plan document and allowed by law. Participants may also roll over amounts representing distributions from other qualified plans. The Plan permits catch-up contributions for participants who have attained age 50 by the end of the plan year. In addition, the Plan permits special Internal Revenue Code (IRC) Section 403(b) catch-up contributions for employees who have completed 15 years of service with the Employer.

Employer contributions are discretionary. Participants are eligible to receive employer contributions upon completing two months of credited service and attaining the age of 21. For the year ended December 31, 2022, the Employer contributed \$168,730 to the Plan.

c. Participant Accounts

Each participant's account is credited with the participant's contribution, allocations of employer contributions, if applicable, and the Plan's earnings and losses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their accounts into various investment options offered by the Plan.

d. Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the discretionary employer contribution portion of their accounts plus actual earnings thereon is based on years of credited service as follows:

Credited Service	Percent Vested
Less than 2 years	0%
2 years	30%
3 years or more	100%

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

e. Distribution of Benefits

Upon termination of employment due to termination of service, death, disability, or retirement, participants may elect to receive the value of their vested account balance in an annuity, a lump-sum distribution, installments, or ad-hoc distributions. In-service withdrawal options are available to participants under certain circumstances.

f. Notes Receivable from Participants

Participants may borrow the lesser of \$50,000 (reduced by the participant's highest outstanding loan balance during the 12-month period ending on the date of the loan) or 50 percent of their vested account balance. Loan terms range up to five years but may be extended if the proceeds are to be used for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at 4.25 to 5.75 percent. Principal and interest are paid ratably through payroll deductions.

g. Plan Loans

Participants may request loans that are collateralized by their account balance. Loan principal for these accounts is advanced from TIAA and CREF and not from participant accounts. A portion of the participant's account is transferred to a loan collateral account included within TIAA Traditional Non-Benefit Responsive Investment Contract, which is a fixed annuity account that pays a guaranteed rate of interest (see Note 4). Principal and interest are paid ratably on a payment schedule established when the loan is originated with a frequency of no less than quarterly. As payments are made, amounts are subsequently transferred back to the participant's other investments. Loans to participants in default may be offset through foreclosure on plan assets held in the participant's account. Such foreclosures would constitute distributions from the Plan. A total of \$23,900 and \$31,305 in participant account balances held in the TIAA Traditional Benefit Responsive investment option served as collateral for loans to participants at December 31, 2022 and 2021, respectively.

h. Forfeited Accounts

Forfeitures are used to pay plan expenses and reduce company contributions. There was no balance in the forfeited non-vested account as of December 31, 2022 and 2021.

2. Summary of Significant Accounting Policies

a. Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting.

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

b. Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

c. Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are generally recorded on a trade-date basis. As permitted by Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 962-325, *Plan Accounting—Defined Contribution Plans: Investments—Other*, settlement-date basis may be used when (a) the settlement date is after the financial statement date, (b) the fair value of the securities purchased or sold did not change significantly from the trade date to the financial statement date, and (c) the purchases or sales do not significantly affect the composition of the plan's net assets available for benefits.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net realized and unrealized depreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

d. Plan Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Employer. Expenses that are paid by the Employer are excluded from these financial statements. Plan expenses include fees for certain participant-initiated transactions that are charged directly to the account of the participant who incurred them. Investment-related expenses are included in net realized and unrealized depreciation in fair value of investments.

e. Payment of Benefits

Benefits are recorded when paid.

f. Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid balance plus any accrued but unpaid interest. These are referred to as participant loans in the Form 5500 and related supplemental schedules. Delinquent loans are treated as distributions based upon the terms of the plan document.

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

g. Excluded Contracts and Accounts

The Employer has elected to exclude certain contracts and accounts from plan assets in accordance with the Department of Labor's Field Access Bulletin (FAB) 2009-02 due to the fact that

- the contract or account was issued to a current or former employee before January 1, 2009;
- the Employer ceased to have any obligation to make contributions (including employee salary reduction contributions) and, in fact, stopped making contributions to the contract or account before January 1, 2009;
- all the rights under the contract or account are legally enforceable against the insurer or Insurer by the individual owner of the contract or account without any involvement by the Employer;
- the individual owner of the contract is fully vested in the contract or account.

The balances and transactions associated with these excluded contracts and accounts are believed to be immaterial to the financial statements presented as of December 31, 2022 and 2021, and for the year ended December 31, 2022.

h. Subsequent Events

The Plan has evaluated the subsequent events through April 22, 2025, the date the financial statements were available to be issued.

3. Risks and Uncertainties

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

4. Fair Value Measurement

FASB ASC 820, *Fair Value Measurement*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

4. Fair Value Measurement (Continued)

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include • quoted prices for similar assets or liabilities in active markets; • quoted prices for identical or similar assets or liabilities in inactive markets; • inputs other than quoted prices that are observable for the asset or liability; • inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the United States Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Non-benefit-responsive investment contracts: Valued at fair value by discounting the related cash flows by a risk-adjusted discount rate which correlates closely with the investment contract's historical crediting rates. The fair value calculated using the risk-adjusted discount rate does not differ materially from contract value. As such, the investment contracts are reported at contract value, which is considered by plan management to be a reasonable and materially accurate approximation of fair value. Contract value equals the total cash contributions, transfers, and interest credited to the contract, less the total of withdrawals, transfers and administrative expenses deducted from the contract.

Pooled separate accounts: Carried at fair value using NAV as a practical expedient. Valued at the NAV of units held by the Plan at year-end as posted by the fund, which is considered by plan management to be the best approximation of fair value. There are no notable restrictions on the redemption of investments held in the fund.

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

4. Fair Value Measurement (Continued)

The Plan has identified the following classes of investment for its pooled separate accounts based on the nature and risks of the underlying investments. The fair values for each major class of investment are disclosed in the tables below. The following describes the significant investment strategies of each major class of investment.

- U.S. equity: Funds are invested directly and/or indirectly in a diversified portfolio of domestic stocks to achieve a variety of investment goals including capital appreciation, current income, specific industry exposure (TIAA Access Real Estate Securities T4), or index replication. The CREF Social Choice fund invests primarily in domestic stocks to achieve a long-term favorable rate of return comparable to the performance of the broader financial markets while giving special consideration to certain social criteria.
- International equity: Funds are invested in a diversified portfolio of stocks of companies internationally to achieve long-term returns through capital appreciation and/or current income.
- Balanced: Funds are invested in actively managed portfolios of stocks, bonds, other debt securities, money market instruments, and/or other investments, both domestically and internationally, with the goal of achieving a targeted balance of capital preservation, capital appreciation, and current income.
- Fixed income: Some funds in this category are primarily invested in U.S. treasury and government agency securities, commercial paper and certificates of deposit with the goal of capital preservation and liquidity. The CREF Inflation-Linked Bond fund invests in U.S. treasury inflation-linked securities or other inflation-linked bonds with the goal of outpacing inflation. Other funds invest in U.S. treasury and government agency securities, corporate bonds, and mortgage-backed or other asset-backed securities with the goal of current income and capital preservation.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although 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 fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021.

Assets at Fair Value as of December 31, 2022 (Audited)				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 1,926,093	\$ -	\$ -	\$ 1,926,093
Non-benefit-responsive investment contracts	-	-	591,581	591,581
Total assets in the fair value hierarchy	1,926,093	-	591,581	2,517,674
Investments measured at NAV as a practical expedient (1)	-	-	-	3,271,263
Investments, at fair value	<u>\$ 1,926,093</u>	<u>\$ -</u>	<u>\$ 591,581</u>	<u>\$ 5,788,937</u>

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

4. Fair Value Measurement (Continued)

Assets at Fair Value as of December 31, 2021 (Unaudited)				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 2,323,996	\$ -	\$ -	\$ 2,323,996
Non-benefit-responsive investment contracts	-	-	564,248	564,248
Total assets in the fair value hierarchy	2,323,996	-	564,248	2,888,244
Investments measured at NAV as a practical expedient (1)	-	-	-	4,228,160
Investments, at fair value	<u>\$ 2,323,996</u>	<u>\$ -</u>	<u>\$ 564,248</u>	<u>\$ 7,116,404</u>

(1) In accordance with FASB ASC 820, certain investments that were measured at NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the tables above are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2022.

	<u>Non-benefit-responsive investment contracts</u>
Balance, beginning of year	\$ 564,248
Purchases	39,440
Sales	<u>(12,107)</u>
Balance, end of year	<u>\$ 591,581</u>

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

4. Fair Value Measurement (Continued)

The following tables present information about significant unobservable inputs related to the Plan's investment in assets categorized as level 3 in the FASB ASC 820 fair value hierarchy at December 31, 2022 and 2021.

Significant Unobservable Inputs Related to Level 3 Assets at December 31, 2022 (Audited)

Type	Fair value	Valuation technique	Significant unobservable inputs	Range
Non-benefit-responsive investment contracts	\$591,581	Discounted cash flow	Risk-adjusted discount rate	3.65% to 6.37%

Significant Unobservable Inputs Related to Level 3 Assets at December 31, 2021 (Unaudited)

Type	Fair value	Valuation technique	Significant unobservable inputs	Range
Non-benefit-responsive investment contracts	\$564,248	Discounted cash flow	Risk-adjusted discount rate	3.65% to 6.37%

5. Tax Exempt Status

The Employer has adopted a pre-approved plan document that received a favorable opinion letter from the Internal Revenue Service (IRS) dated August 7, 2017, and the plan administrator believes the Plan has been operated in accordance with the applicable provisions of the IRC. The Employer routinely self-reviews the administration of the Plan and self-corrects any compliance issues in accordance with the Employee Plan Compliance Resolution System. Accordingly, the plan administrator believes that the Plan and related trust are designed in accordance with applicable sections of the IRC and, accordingly, are exempt from income taxes.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS or other applicable taxing authorities. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2022, 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.

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

6. Certified Investment Information

Management has elected to have the audits of the Plan 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. Accordingly, TIAA and CREF, the Insurers of the Plan, have certified that the following investment information is complete and accurate:

- Fair value of investments and the carrying amount of notes receivable from participants as reflected in the Statements of Net Assets Available for Benefits as of December 31, 2022 and 2021.
- Interest and dividends, net realized and unrealized depreciation in fair value of investments, and interest income on notes receivable from participants as reflected in the Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2022.
- Investment information as reflected in Note 4 to these financial statements.
- Investment information reflected in the Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2022.

As permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to the certified investment information.

7. Party-in-Interest Transactions

TIAA and CREF are the Insurers of the Plan and hold and manage investments. Transactions with TIAA and CREF are exempt party-in-interest transactions, as defined by ERISA.

8. Plan Termination

The Employer has the right under the plan document to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their accounts.

9. Reconciliation to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 at December 31, 2022 and 2021.

	2022	2021
Net assets available for benefits per the financial statements	\$ 5,843,974	\$ 7,156,488
Participant contributions receivable	(16,808)	(18,162)
Employer contributions receivable	(6,263)	(6,007)
Net assets available for benefits per the Form 5500	\$ 5,820,903	\$ 7,132,319

The Cedars of Marin 403(b) DC Plan

Notes to Financial Statements
For the Year Ended December 31, 2022

9. Reconciliation to the Form 5500 (Continued)

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2022.

Net decrease per the financial statements	\$ (1,312,514)
Participant contributions receivable accrued in current year	(16,808)
Employer contributions receivable accrued in current year	(6,263)
Receipt of participant contributions accrued in prior year	18,162
Receipt of employer contributions accrued in prior year	6,007
Net decrease per the Form 5500	<u>\$ (1,311,416)</u>

10. Subsequent Event – Plan Amendments

Effective October 1, 2023, the Plan was amended as follows:

- Roth deferrals are permitted.
- The Plan provides for automatic election of participant contributions at a rate of 4 percent of compensation. Participants may affirmatively elect a different contribution percentage or elect to not defer into the Plan.
- Vesting in the employer contribution portion of their accounts plus actual earnings thereon is based on years of credited service as follows:

Credited Service	Percent Vested
Less than 1 year	0%
1 to 2 years	30%
3 years or more	100%

The Cedars of Marin 403(b) DC Plan
EIN: 94-1606518 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	Non-Benefit-Responsive Investment Contracts:			
*	Teachers Insurance and Annuity Association of America	TIAA Traditional Non-Benefit-Responsive	** \$	591,581
	Pooled Separate Accounts:			
*	College Retirement Equities Fund	CREF Stock R1	**	824,148
*	College Retirement Equities Fund	CREF Money Market R1	**	519,488
*	College Retirement Equities Fund	CREF Social Choice R1	**	770,377
*	College Retirement Equities Fund	CREF Global Equities R1	**	183,818
*	College Retirement Equities Fund	CREF Growth R1	**	179,794
*	College Retirement Equities Fund	CREF Equity Index R1	**	326,494
*	College Retirement Equities Fund	CREF Inflation-Linked Bond R1	**	112,632
*	College Retirement Equities Fund	CREF Core Bond R1	**	173,030
*	Teachers Insurance and Annuity Association of America	TIAA Access Core Bond Plus T4	**	1,408
*	Teachers Insurance and Annuity Association of America	TIAA Access Intl Equity T4	**	17,820
*	Teachers Insurance and Annuity Association of America	TIAA Access Lg-Cap Gr T4	**	12,640
*	Teachers Insurance and Annuity Association of America	TIAA Access Lg-Cap Val T4	**	32,694
*	Teachers Insurance and Annuity Association of America	TIAA Access Lifecycle 2015 T4	**	9,166
*	Teachers Insurance and Annuity Association of America	TIAA Access Lifecycle 2025 T4	**	23,987
*	Teachers Insurance and Annuity Association of America	TIAA Access Lifecycle 2040 T4	**	9,908
*	Teachers Insurance and Annuity Association of America	TIAA Access Lifecycle 2055 T4	**	712
*	Teachers Insurance and Annuity Association of America	TIAA Access Mid-Cap Gr T4	**	639
*	Teachers Insurance and Annuity Association of America	TIAA Access Mid-Cap Val T4	**	13,619
*	Teachers Insurance and Annuity Association of America	TIAA Access Real Est Secs T4	**	40,371
*	Teachers Insurance and Annuity Association of America	TIAA Access Sm-Cap BI Idx T4	**	1,086
*	Teachers Insurance and Annuity Association of America	TIAA Access Quant Sml Cp Eq T4	**	17,432
		Total pooled separate accounts		3,271,263
	Registered Investment Companies:			
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Core Plus Bond-Rtmt	**	26,454
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Eq Index-Rtmt	**	12,380
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Intl Eq-Rtmt	**	46,828
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lg-Cap Gr-Rtmt	**	16,773
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lg-Cap Val-Rtmt	**	41,050
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2010-Rtmt	**	362,090
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2015-Rtmt	**	158,022
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2020-Rtmt	**	336,115
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2025-Rtmt	**	235,427
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2030-Rtmt	**	108,206
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2035-Rtmt	**	156,374
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2040-Rtmt	**	103,984
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2045-Rtmt	**	94,210
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2050-Rtmt	**	53,599
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2055-Rtmt	**	50,134
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Lifecycle 2060-Rtmt	**	5,925
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Mid-Cap Gr-Rtmt	**	7,001
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Mid-Cap Val-Rtmt	**	22,543
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Real Est Secs-Rtmt	**	49,762
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Sm-Cap BI Idx-Rtmt	**	7,930
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Qt Sml Cap Eq Rtmt	**	17,875
*	Teachers Insurance and Annuity Association of America	TIAA-CREF Social Ch Eq-Rtmt	**	13,411
		Total registered investment companies		1,926,093
*	Participant Loans	Loans to participants, bearing interest ranging from 4.25% to 5.75%	**	31,966
			\$	5,820,903

* Represents a party-in-interest as defined by ERISA

** Not applicable for participant-directed plans

See independent auditor's report and accompanying notes.



5500 Reportable – Statement of Changes to Net Assets

Total Reportable Plan Assets Under Management – Summary by Investment Class

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

	INSURANCE COMPANY GENERAL CONTRACT	REGISTERED INVESTMENT COMPANY	PARTICIPANT LOAN FUND	TOTAL REPORTABLE FORM 5500
Market Value at the Beginning of the Period	\$564,248.21	\$6,552,156.24	\$15,914.49	\$7,132,318.94
Additions to Net Assets				
Contributions				
EMPLOYEE PRE-TAX MATCH	\$7,278.11	\$433,864.26	\$0.00	\$441,142.37
ROLLOVER	\$0.00	\$0.00	\$0.00	\$0.00
EMPLOYER	\$3,162.75	\$165,311.23	\$0.00	\$168,473.98
Total Contributions	\$10,440.86	\$599,175.49	\$0.00	\$609,616.35
Plan Servicing Credit	\$0.00	\$0.00	\$0.00	\$0.00
Other Receipts	\$0.00	\$0.00	\$0.00	\$0.00
Total Additions to Net Assets	\$10,440.86	\$599,175.49	\$0.00	\$609,616.35
Investment Income				
Earnings	\$6,212.00	\$0.00	\$0.00	\$6,212.00
Participant Loan Interest	\$0.00	\$1,315.46	\$0.00	\$1,315.46
Dividends	\$0.00	\$104,856.37	\$0.00	\$104,856.37
Realized Gain (Loss)	\$1,904.32	\$86,628.82	\$0.00	\$88,533.14
Unrealized Gain (Loss)	\$15,341.99	(\$1,239,284.84)	\$0.00	(\$1,223,942.85)
Total Investment Income	\$23,458.31	(\$1,046,484.19)	\$0.00	(\$1,023,025.88)
Deductions from Net Assets				
Withdrawals	\$0.00	(\$437,845.91)	\$0.00	(\$437,845.91)
Distributions	(\$4,220.74)	(\$447,723.03)	\$0.00	(\$451,943.77)
Annuity Settlement Options	\$0.00	\$0.00	\$0.00	\$0.00
Forfeitures	\$0.00	\$0.00	\$0.00	\$0.00
Fees	(\$201.26)	(\$8,165.31)	\$0.00	(\$8,366.57)
Other Deductions	\$0.00	\$0.00	\$0.00	\$0.00
Total Deductions from Net Assets	(\$4,422.00)	(\$893,734.25)	\$0.00	(\$898,156.25)
Transfers				
Interfund Transfer In	\$15,257.54	\$112,489.13	\$0.00	\$127,746.67
Interfund Transfer (Out)	(\$17,402.28)	(\$110,344.39)	\$0.00	(\$127,746.67)
Source Conversions In/(Out)	\$0.00	\$0.00	\$0.00	\$0.00
Conversion In	\$0.00	\$0.00	\$0.00	\$0.00
Conversion (Out)	\$0.00	\$0.00	\$0.00	\$0.00
Plan to Plan Transfer In	\$0.00	\$0.00	\$0.00	\$0.00
Plan to Plan Transfer (Out)	\$0.00	\$0.00	\$0.00	\$0.00
Participant Loans Issued	\$0.00	(\$24,109.06)	\$24,259.06	\$150.00
Participant Loan Principal Repayment	\$0.00	\$8,207.37	(\$8,207.37)	\$0.00
Total Transfers	(\$2,144.74)	(\$13,756.95)	\$16,051.69	\$150.00
Market Value at the End of the Period	\$591,580.64	\$5,197,356.34	\$31,966.18	\$5,820,903.16



5500 Reportable Transactions

THE CEDARS OF MARIN

**Summary of 5% Reportable Transactions
Pursuant to Department of Labor Regulation (DOL) 2520.103-(6)(c)
For the Plan Year Ending: 12/31/2022**

Beginning Plan Balance (1):	\$7,132,318.94
5% of Beginning Balance (applicable for IRS Form 5500, Schedule H filers):	\$356,615.95

Schedule below is a record of all non-participant directed transactions pursuant to IRS Form 5500 instructions.

Transactions pursuant to DOL Sec. 2520-103-6(c)(1)(i) and 2520.103-6(d):

A transaction within the plan year, with respect to any plan asset, involving amount in excess of 5% for Schedule H filers of the current value of plan assets.

<u>Description of Asset/Transaction</u>	<u>Date</u>	<u>Purchase Price</u>	<u>Sales Price</u>	<u>Expense Incurred</u>	<u>Cost of Assets</u>	<u>Realized Gain (Loss)</u>	<u>% to Balance</u>
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NO NON-PARTICIPANT DIRECTED TRANSACTIONS

Department of Labor regulations require that reportable transactions be determined based on the value of the plan assets as of the beginning of the plan, (unless the Form 5500 is being filed for the initial plan year in which case the value of the plan assets as of the end of the plan year is used). Please note that if your plan converted to TIAA-CREF during the plan year, or TIAA-CREF did not recordkeep all of the plan assets as of the beginning of the plan year, TIAA-CREF is unable to determine the actual value of the plan assets as of the beginning of the plan year. Therefore, the beginning of the year value reflected on this report would not be correct. You should apply the value of the transactions identified on this report to the actual value of the assets as of the beginning of the plan year to determine whether or not they are reportable (i.e., exceed 5% of the actual value of the plan assets as of the beginning of the year).



Participant Count

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

5	Total Number of participants at beginning of Plan Year	128
6a(1)	Active participants at the beginning of the plan year	86
6a(2)	Active participants at the end of the plan year	81
6b	Retired or separated participants receiving benefits	0
6c	Other retired or separated participants entitled to future benefits	37
6d	Subtotal (6a(2), 6b and 6c)	118
6e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	3
6f	Total (6d and 6e)	121
6g	Number of participants with accounts balances at end of Plan year	117
6h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	4



FILING SUMMARY FOR FORM 5500-SF

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

Part III Section 7 : Plan Assets and Liabilities	
Opening Form 5500 reportable plan assets (Enter Amount on Line 7a Column (a))	\$7,132,318.94
Closing Form 5500 reportable plan assets (Enter Amount on Line 7a Column (b))	\$5,820,903.16
Part III Section 8: Income, Expenses and Transfers for this Plan Year	
Plan Contributions - Employer (Enter Amount on Line 8a(1))	\$168,473.98
Plan Contributions - Employee (Enter Amount on Line 8a(2))	\$441,142.37
Plan Contributions - Others (Enter Amount on Line 8a(3))	\$0.00
Other Income (Enter Amount on Line 8b)	(\$1,023,025.88)
Benefits Paid (Enter Amount on Line 8d)	(\$889,789.68)
Certain deemed distributions of participant loans (Enter Amount on Line 8e)	\$0.00
Other expenses (Enter Amount on Line 8g)	(\$8,216.57)
Transfers To (From) the Plan (Enter Amount on Line 8j)	\$0.00
Part V Section 10: Specific Assets	
Closing value of Participant loans (Enter Amount on Line 10g)	\$31,966.18



FILING SUMMARY FOR SCHEDULE A

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

Part I Line 1 : Coverage Information	
Name of Insurance carrier (Enter on Line 1a)	TIAA-CREF
Employer Identification Number (Enter on Line 1b)	13-1624203
National Association of Insurance Commissioners code (Enter on Line 1c)	69345
Contract or identification number (Enter on Line 1d)	369216
Approximate number of persons covered at end of policy or contract year (Enter on Line 1e)	66
Policy or contract year – From (Enter on Line 1f)	01/01/2022
Policy or contract year – To (Enter on Line 1g)	12/31/2022
Part I Line 2 : Insurance fee and commission information	
Total amount of commissions paid (Enter on Line 2)	\$0.00
Total amount of fees paid (Enter on Line 2)	\$0.00
Part I Line 3 : Persons receiving commissions and fees	
Name and address of the agent, broker, or other person to whom commissions or fees were paid(Enter on Line 3a)	<No Entry Required>
Amount of commissions paid (Enter on Line 3b)	<No Entry Required>
Fees paid – Amount (Enter on Line 3c)	<No Entry Required>
Fees paid – Purpose (Enter on Line 3d)	<No Entry Required>
Fees paid – Organization code (Enter on Line 3e)	<No Entry Required>
Part II Lines 4 and 5 : Investment and Annuity Contract Information	
Current value of plan's interest under this contract in the general account at year end (Enter on Line 4)	\$591,580.64
Current value of plan's interest under this contract in separate accounts at year end (Enter on Line 5)	\$3,271,262.66
Part II Line 6 : Contracts With Allocated Funds	
<No Entry Required>	
Part II Line 7 : Contracts With Unallocated Funds	
Type of contract (Enter on Line 7a)	3 - Guaranteed Investment
Balance at the end of the previous year (Enter on Line 7b)	\$564,248.21
Contributions deposited during the year (Enter on Line 7c(1))	\$10,440.86
Dividends and credits (Enter on Line 7c(2))	\$0.00
Interest credited during the year (Enter on Line 7c(3))	\$23,458.31
Transferred from separate account (Enter on Line 7c(4))	\$15,257.54
Other (Enter on Line 7c(5))	\$0.00
Disbursed from fund to pay benefits or purchase annuities during the year (Enter on Line 7e(1))	(\$4,220.74)
Administration charge made by carrier (Enter on Line 7e(2))	N/A
Transferred to separate account (Enter on Line 7e(3))	(\$17,402.28)
Other (Enter on Line 7e(4))	(\$201.26)
Balance at the end of the current year (Enter on Line 7f)	\$591,580.64
Part III Line 8, 9 and 10 : Welfare Benefit Contract Information	
<No Entry Required>	
Part IV Line 11 and Line 12 : Provision of Information	
Complete only if insurance company failed to provide information to complete Schedule A	



FILING SUMMARY FOR SCHEDULE - C

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

Part I, Line 1 : Information on Persons Receiving Only Eligible Indirect Compensation (Enter on Line 1 a) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation (Enter on Line b)		YES TIAA 13-1624203
Part I, Line 2 : Information on Other Service Providers Receiving Direct or Indirect Compensation Enter name and EIN or address (Enter on Line a) Service Code(s) (Enter on Line b) Relationship to employer, employee organization, or person known to be a party-in-interest (Enter on Line c) Enter direct compensation paid by the plan. If none, enter -0- (Enter on Line d) Did service provider receive indirect compensation? (Enter on Line e) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? (Enter on Line f) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0- (Enter on Line g) Did the service provider give you a formula instead of an amount or estimated amount? (Enter on Line h)		TIAA - Teachers Insurance and Annuity Association of America13-1624203 TIAA - Teachers Insurance and Annuity Association of America, 730 Third Ave. New York, NY 10017-3206 \$8,367 Yes Yes \$0.00 No
Part I, Line 3 : Service Provider Information (Continued) Enter service provider name as it appears on line 1 (Enter on Line a) Service code(s) (Enter on Line b) Enter amount of indirect compensation (enter on Line c) Enter name and EIN (address) of source of indirect compensation (Enter on Line d) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation (Enter on Line e)		No entry required
Part I, Line 4 : Service Providers Who Fail or Refuse to Provide Information Enter name and EIN or address of service provider (see instructions) (Enter on Line a) Nature of Service Code(s) (Enter on Line b) Describe the information that the service provider failed or refused to provide (Enter on Line c)		No entry required
Part II : Termination Information on Accountants and Enrolled Actuaries Name (Enter on Line a) EIN (Enter on Line b) Position (Enter on Line c) Address (Enter on Line d) Telephone No. and Explanation (Enter on Line e) Explanation (Enter in space provided)		To be completed by Plan Sponsor

"For additional guidance on completing Form 5500 Schedule C, refer to the TIAA-CREF Service & Fee Disclosure Guide - Appendix A and B"



FILING SUMMARY FOR SCHEDULE - D

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

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FILING SUMMARY FOR SCHEDULE H

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

Part I: Asset and Liability Statement : Assets	
Opening Loan Fund Total (Enter Amount on Line 1c(8) Column (a))	\$15,914.49
Closing Loan Fund Total (Enter Amount on Line 1c(8) Column(b))	\$31,966.18
Opening Common/Collective Trust Total (Enter Amount on Line 1c(9) Column (a))	\$0.00
Closing Common/Collective Trust Total (Enter Amount on Line 1c(9) Column (b))	\$0.00
Opening Pooled Separate Account Total (Enter Amount on Line 1c(10) Column (a))	\$0.00
Closing Pooled Separate Account Total (Enter Amount on Line 1c(10) Column (b))	\$0.00
Opening Master Trust Investment Account Total (Enter Amount on Line 1c(11) Column (a))	\$0.00
Closing Master Trust Investment Account Total (Enter Amount on Line 1c(11) Column (b))	\$0.00
Opening 103-12 Investment Entity Total (Enter Amount on Line 1c(12) Column (a))	\$0.00
Closing 103-12 Investment Entity Total (Enter Amount on Line 1c(12) Column (b))	\$0.00
Opening Registered Investment Companies Total (Enter Amount on Line 1c(13) Column (a))	\$6,552,156.24
Closing Registered Investment Companies Total (Enter Amount on Line 1c(13) Column (b))	\$5,197,356.34
Opening Insurance Company General Account (Unallocated contracts) (Enter Amount on Line 1c(14) Column (a))	\$564,248.21
Closing Insurance Company General Account (Unallocated contracts) (Enter Amount on Line 1c(14) Column (b))	\$591,580.64
Opening Self Directed Accounts Total (Enter Amount on Line 1c(15) Column (a))	\$0.00
Closing Self Directed Accounts Total (Enter Amount on Line 1c(15) Column (b))	\$0.00
Part II: Income and Expense Statement: Income	
Plan Contributions – Employer (Enter Amount on Line 2a(1)(A))	\$168,473.98
Plan Contributions – Employee (Enter Amount on Line 2a(1)(B))	\$441,142.37
Plan Contributions – Others (Enter Amount on Line 2a(1)(C))	\$0.00
Participant Loan Fund earnings (Enter Amount on Line 2b(1)(E))	\$1,315.46
Interest: Other (Enter Amount on Line 2b(1)(F))	\$23,458.31
Plan Registered Investment Companies dividends (Enter Amount on Line 2b(2)(C))	\$104,856.37
Plan Common/Collective Trust earnings (Enter Amount on Line 2b(6))	\$0.00
Plan Pooled Separate Accounts earnings (Enter Amount on Line 2b(7))	\$0.00
Plan Master Trust Investment Account earnings (Enter Amount on Line 2b(8))	\$0.00
Plan 103-12 Investment Entity earnings (Enter Amount on Line 2b(9))	\$0.00
Plan Registered Investment Companies earnings (Enter Amount on Line 2b(10))	(\$1,152,656.02)
Other Income (Enter Amount on Line (2c))	\$0.00
Part II: Income and Expense Statement: Expenses	
Plan Expenses – Directly to participants or beneficiaries (Enter Amount on Line 2e(1))	(\$889,789.68)
Plan Expenses – To insurance carriers for the provision of benefits (Enter Amount on Line 2e(2))	\$0.00
Certain deemed distributions of participant loans (Enter Amount on Line 2g)	\$0.00
Administrative expenses - Contract administrator fees (Enter Amount on Line 2i(2))	(\$8,216.57)
Administrative expenses - Investment advisory and management fees (Enter Amount on line 2i(3))	\$0.00
Administrative expenses - Other (Enter Amount on Line 2i(4))	\$0.00
Transfers To the Plan (Enter Amount on Line 2l(1))	\$0.00
Transfers From the Plan (Enter Amount on Line 2l(2))	\$0.00



SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

THE CEDARS OF MARIN

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

(A)	(B) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive	\$370,715.23	\$504,727.53
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive 2	\$62,034.23	\$67,449.31
	College Retirement Equities Fund variable annuities	Plan Loan Default Fund	\$19,403.80	\$19,403.80
*	College Retirement Equities Fund variable annuities	CREF Stock R1	\$401,728.54	\$824,147.91
*	College Retirement Equities Fund variable annuities	CREF Money Market R1	\$512,348.48	\$519,488.22
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1	\$460,638.52	\$770,376.98
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1	\$123,830.79	\$183,817.88
*	College Retirement Equities Fund variable annuities	CREF Growth R1	\$66,743.97	\$179,794.12
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1	\$244,961.92	\$326,493.87
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond R1	\$93,683.19	\$112,631.74
*	College Retirement Equities Fund variable annuities	TIAA Access Core Bond Plus T4	\$1,255.23	\$1,407.66
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4	\$16,081.38	\$17,820.58
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Gr T4	\$13,743.14	\$12,639.57
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Val T4	\$20,863.13	\$32,693.91
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2015 T4	\$8,000.00	\$9,166.44
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2025 T4	\$17,119.97	\$23,986.82
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2040 T4	\$5,983.92	\$9,907.88
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Gr T4	\$1,053.02	\$638.90
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Val T4	\$10,482.86	\$13,618.76
*	College Retirement Equities Fund variable annuities	TIAA Access Real Est Secs T4	\$27,294.07	\$40,371.11
*	College Retirement Equities Fund variable annuities	TIAA Access Sm-Cap Bl Idx T4	\$1,405.09	\$1,086.29
*	College Retirement Equities Fund variable annuities	TIAA Access Quant Sml Cp Eq T4	\$11,051.98	\$17,431.59
	College Retirement Equities Fund variable annuities	LOAN FUND	\$31,966.18	\$31,966.18
*	College Retirement Equities Fund variable annuities	CREF Core Bond R1	\$138,870.14	\$173,030.02
*	College Retirement Equities Fund variable annuities	TIAA-CREF Core Plus Bond-Rtmt	\$30,819.45	\$26,454.27
*	College Retirement Equities Fund variable annuities	TIAA-CREF Eq Index-Rtmt	\$10,383.12	\$12,379.74
*	College Retirement Equities Fund variable annuities	TIAA-CREF Intl Eq-Rtmt	\$50,268.68	\$46,828.26
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lg-Cap Gr-Rtmt	\$24,295.40	\$16,773.39
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lg-Cap Val-Rtmt	\$41,409.66	\$41,050.19
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2010-Rtmt	\$418,126.50	\$362,090.04



SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Activity for the Reporting Period: 01/01/2022 to 12/31/2022

(A)	(B) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2015-Rtmt	\$179,237.95	\$158,021.79
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2020-Rtmt	\$380,616.56	\$336,115.11
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2025-Rtmt	\$264,203.80	\$235,427.15
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2030-Rtmt	\$119,976.39	\$108,205.74
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2035-Rtmt	\$174,439.51	\$156,374.35
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2040-Rtmt	\$116,166.04	\$103,983.71
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2045-Rtmt	\$113,023.94	\$94,210.37
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2050-Rtmt	\$62,503.84	\$53,599.29
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2055-Rtmt	\$60,831.82	\$50,133.78
*	College Retirement Equities Fund variable annuities	TIAA-CREF Mid-Cap Gr-Rtmt	\$11,191.12	\$7,000.78
*	College Retirement Equities Fund variable annuities	TIAA-CREF Mid-Cap Val-Rtmt	\$27,737.02	\$22,542.57
*	College Retirement Equities Fund variable annuities	TIAA-CREF Real Est Secs-Rtmt	\$56,141.17	\$49,761.55
*	College Retirement Equities Fund variable annuities	TIAA-CREF Sm-Cap Bl Idx-Rtmt	\$10,024.55	\$7,930.43
*	College Retirement Equities Fund variable annuities	TIAA-CREF Qt Sml Cap Eq Rtmt	\$21,739.59	\$17,874.95
*	College Retirement Equities Fund variable annuities	TIAA-CREF Social Ch Eq-Rtmt	\$16,024.95	\$13,411.19
*	College Retirement Equities Fund variable annuities	TIAA-CREF Lifecycle 2060-Rtmt	\$6,197.25	\$5,925.03
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2055 T4	\$609.50	\$712.41



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

THE CEDARS OF MARIN

For the Period Ending 12/31/2022

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
Insurance Company General Contract						
NBR	TIAA#	TIAA Traditional Non Benefit Responsive			\$504,727.53	\$370,715.23
NB2	TIAA#	TIAA Traditional Non Benefit Responsive 2			\$67,449.31	\$62,034.23
98	PLDF#	Plan Loan Default Fund			\$19,403.80	\$19,403.80
Subtotal Insurance Company General Contract					\$591,580.64	\$452,153.26
Registered Investment Company						
X2	QCSTRX	CREF Stock R1	\$629.518200	1,309.1725	\$824,147.91	\$401,728.54
X3	QCMMRX	CREF Money Market R1	\$26.573300	19,549.2553	\$519,488.22	\$512,348.48
X4	QCSCRX	CREF Social Choice R1	\$289.429800	2,661.7058	\$770,376.98	\$460,638.52
X6	QCGLRX	CREF Global Equities R1	\$231.194400	795.0793	\$183,817.88	\$123,830.79
X7	QCGRRX	CREF Growth R1	\$268.085700	670.6591	\$179,794.12	\$66,743.97
X8	QCEQRX	CREF Equity Index R1	\$326.067500	1,001.3076	\$326,493.87	\$244,961.92
X9	QCILRX	CREF Inflation-Linked Bond R1	\$76.780200	1,466.9373	\$112,631.74	\$93,683.19
8Y	W436#	TIAA Access Core Bond Plus T4	\$37.233800	37.8059	\$1,407.66	\$1,255.23
8A	W411#	TIAA Access Intl Equity T4	\$31.107600	572.8692	\$17,820.58	\$16,081.38
8W	W434#	TIAA Access Lg-Cap Gr T4	\$95.323500	132.5966	\$12,639.57	\$13,743.14
8C	W414#	TIAA Access Lg-Cap Val T4	\$57.863200	565.0207	\$32,693.91	\$20,863.13
81	W439#	TIAA Access Lifecycle 2015 T4	\$46.814300	195.8044	\$9,166.44	\$8,000.00
83	W441#	TIAA Access Lifecycle 2025 T4	\$49.267100	486.8729	\$23,986.82	\$17,119.97
86	W444#	TIAA Access Lifecycle 2040 T4	\$55.441800	178.7077	\$9,907.88	\$5,983.92
8E	W416#	TIAA Access Mid-Cap Gr T4	\$66.744000	9.5724	\$638.90	\$1,053.02
8F	W417#	TIAA Access Mid-Cap Val T4	\$59.227100	229.9413	\$13,618.76	\$10,482.86
8S	W430#	TIAA Access Real Est Secs T4	\$43.962300	918.3122	\$40,371.11	\$27,294.07
8Q	W428#	TIAA Access Sm-Cap BI Idx T4	\$61.827900	17.5696	\$1,086.29	\$1,405.09
8G	W418#	TIAA Access Quant Sml Cp Eq T4	\$65.586300	265.7810	\$17,431.59	\$11,051.98
X5	QCBMRX	CREF Core Bond R1	\$121.227700	1,427.3142	\$173,030.02	\$138,870.14
XZ	TCBRX	TIAA-CREF Core Plus Bond-Rtmt	\$8.990000	2,942.6336	\$26,454.27	\$30,819.45



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

For the Period Ending 12/31/2022

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
XV	TIQRX	TIAA-CREF Eq Index-Rtmt	\$27.600000	448.5411	\$12,379.74	\$10,383.12
XB	TRERX	TIAA-CREF Intl Eq-Rtmt	\$11.930000	3,925.2523	\$46,828.26	\$50,268.68
XW	TILRX	TIAA-CREF Lg-Cap Gr-Rtmt	\$15.930000	1,052.9436	\$16,773.39	\$24,295.40
XE	TRLCX	TIAA-CREF Lg-Cap Val-Rtmt	\$18.980000	2,162.8129	\$41,050.19	\$41,409.66
L1	TCLEX	TIAA-CREF Lifecycle 2010-Rtmt	\$11.540000	31,376.9542	\$362,090.04	\$418,126.50
L2	TCLIX	TIAA-CREF Lifecycle 2015-Rtmt	\$10.900000	14,497.4120	\$158,021.79	\$179,237.95
L3	TCLTX	TIAA-CREF Lifecycle 2020-Rtmt	\$11.590000	29,000.4411	\$336,115.11	\$380,616.56
L4	TCLFX	TIAA-CREF Lifecycle 2025-Rtmt	\$12.160000	19,360.7858	\$235,427.15	\$264,203.80
L5	TCLNX	TIAA-CREF Lifecycle 2030-Rtmt	\$12.610000	8,580.9470	\$108,205.74	\$119,976.39
L6	TCLRX	TIAA-CREF Lifecycle 2035-Rtmt	\$13.170000	11,873.5264	\$156,374.35	\$174,439.51
L7	TCLOX	TIAA-CREF Lifecycle 2040-Rtmt	\$13.640000	7,623.4391	\$103,983.71	\$116,166.04
L9	TFRX	TIAA-CREF Lifecycle 2045-Rtmt	\$10.880000	8,659.0418	\$94,210.37	\$113,023.94
LB	TLFRX	TIAA-CREF Lifecycle 2050-Rtmt	\$11.120000	4,820.0799	\$53,599.29	\$62,503.84
ZJ	TTRLX	TIAA-CREF Lifecycle 2055-Rtmt	\$13.220000	3,792.2677	\$50,133.78	\$60,831.82
XH	TRGMX	TIAA-CREF Mid-Cap Gr-Rtmt	\$15.550000	450.2114	\$7,000.78	\$11,191.12
XJ	TRVRX	TIAA-CREF Mid-Cap Val-Rtmt	\$14.890000	1,513.9400	\$22,542.57	\$27,737.02
XL	TRRSX	TIAA-CREF Real Est Secs-Rtmt	\$17.000000	2,927.1501	\$49,761.55	\$56,141.17
XM	TRBIX	TIAA-CREF Sm-Cap Bl Idx-Rtmt	\$20.160000	393.3744	\$7,930.43	\$10,024.55
XN	TRSEX	TIAA-CREF Qt Sml Cap Eq Rtmt	\$14.550000	1,228.5192	\$17,874.95	\$21,739.59
XQ	TRSCX	TIAA-CREF Social Ch Eq-Rtmt	\$22.700000	590.8015	\$13,411.19	\$16,024.95
AA	TLXRX	TIAA-CREF Lifecycle 2060-Rtmt	\$11.410000	519.2840	\$5,925.03	\$6,197.25
AB	W463#	TIAA Access Lifecycle 2055 T4	\$55.075100	12.9353	\$712.41	\$609.50
Subtotal Registered Investment Company					\$5,197,356.34	\$4,373,107.15
90	LOAN#	Participant Loan Fund Participant Loan Fund			\$31,966.18	\$31,966.18
Subtotal Participant Loan Fund					\$31,966.18	\$31,966.18



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

For the Period Ending 12/31/2022

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
TOTAL ASSETS UNDER MANAGEMENT					\$5,820,903.16	\$4,857,226.59