

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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).

2024

Department of Labor Employee Benefits Security Administration

Complete all entries in accordance with the instructions to the Form 5500.

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan... [X] a single-employer plan [ ] a DFE... B This return/report is: [ ] the first return/report [ ] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [ ] Form 5558 [ ] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/2005
2a Plan sponsor's name (employer, if for a single-employer plan): WEST VIRGINIA UNIVERSITY RESEARCH CORP.
2b Employer Identification Number (EIN): 55-0665758
2c Plan Sponsor's telephone number: 304-293-8704
2d Business code (see instructions): 541700

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	1354
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	559
	<b>6a(2)</b>	583
	<b>6b</b>	0
	<b>6c</b>	851
	<b>6d</b>	1434
	<b>6e</b>	1
	<b>6f</b>	1435
	<b>6g(1)</b>	1347
<b>6g(2)</b>	1428	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
2F 2G 2L 2S 2T

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<b>a Pension Schedules</b>	<b>b General Schedules</b>
(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)
(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)
(3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>1</u>
(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)
(5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

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

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**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.

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**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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 \_\_\_\_\_

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<p><b>SCHEDULE A</b> <b>(Form 5500)</b></p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p><b>A</b> Name of plan <b>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN</b></p>	<p><b>B</b> Three-digit plan number (PN) ▶ <b>001</b></p>	
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WEST VIRGINIA UNIVERSITY RESEARCH CORP.</b></p>	<p><b>D</b> Employer Identification Number (EIN) <b>55-0665758</b></p>	

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**TIAA-CREF**

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	335180	1435	01/01/2024	12/31/2024

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

<b>(a)</b> Total amount of commissions paid <b>0</b>	<b>(b)</b> Total amount of fees paid <b>0</b>
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**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
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(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
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(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
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(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.

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	2766313
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	40485767

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier .....

**c** Premiums due but unpaid at the end of the year .....

**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 ▶

**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 ▶

<b>6b</b>	
<b>6c</b>	
<b>6d</b>	

**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 .....

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

(2) Dividends and credits.....

(3) Interest credited during the year.....

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

(5) Other (specify below).....  
 ▶ PLAN SERVICING CREDIT

(6) Total additions .....

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

**e** Deductions:

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

(2) Administration charge made by carrier.....

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

(4) Other (specify below).....  
 ▶ FEES

(5) Total deductions .....

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

<b>7b</b>	2473208
<b>7c(1)</b>	94770
<b>7c(2)</b>	
<b>7c(3)</b>	114440
<b>7c(4)</b>	290339
<b>7c(5)</b>	50232
<b>7c(6)</b>	549781
<b>7d</b>	3022989
<b>7e(1)</b>	208744
<b>7e(2)</b>	
<b>7e(3)</b>	28481
<b>7e(4)</b>	19451
<b>7e(5)</b>	256676
<b>7f</b>	2766313

**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:

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

**10** Nonexperience-rated contracts:

<b>a</b>	Total premiums or subscription charges paid to carrier .....	<b>10a</b>	
<b>b</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. ....	<b>10b</b>	

Specify nature of costs.

**Part IV Provision of Information**

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

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

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WEST VIRGINIA UNIVERSITY RESEARCH CORP.</b>	<b>D</b> Employer Identification Number (EIN) <b>55-0665758</b>	

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

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....  Yes  No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

TIAA  
  
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

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**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)

FORVIS MAZARS, LLP

1201 WALNUT, SUITE 1700  
KANSAS CITY, MO 64106

44-0160260

(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?
10	NONE	19451	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

**Part I Service Provider Information (continued)**

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

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

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

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

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

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<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> 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)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE D</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>WEST VIRGINIA UNIVERSITY RESEARCH CORP.</u>	<b>D</b> Employer Identification Number (EIN) <u>55-0665758</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>TIAA REAL ESTATE</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>TIAA-CREF</u>		
<b>c</b> EIN-PN <u>13-1624203-004</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>778983</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WEST VIRGINIA UNIVERSITY RESEARCH CORP.</b>	<b>D</b> Employer Identification Number (EIN) <b>55-0665758</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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**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.

	(a) Beginning of Year	(b) End of Year
<b>Assets</b>		
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	
<b>(3)</b> Other .....	<b>1b(3)</b>	
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	75980
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	728696
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	33465045
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	2473208
<b>(15)</b> Other.....	<b>1c(15)</b>	90751
		778983
		2766313

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	36742929	43342832
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>		
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	36742929	43342832

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	1743533	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	2223536	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	20598	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		3987667
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	6666	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	114440	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		121106
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(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)		-30695
(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)		4673456
<b>c</b> Other income .....	2c		115342
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		8866876

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	2094590	
(2) To insurance carriers for the provision of benefits .....	2e(2)	152932	
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		2247522
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<b>h</b> Interest expense .....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)	19451	
(3) Recordkeeping fees .....	2i(3)		
(4) IQPA audit fees .....	2i(4)		
(5) Investment advisory and investment management fees .....	2i(5)		
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)		
(8) Legal fees .....	2i(8)		
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses .....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		19451
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		2266973

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k		6599903
<b>l</b> 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: **FORVIS MAZARS, LLP**

(2) EIN: **44-0160260**

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

(1)  This form is filed for a CCT, PSA, DCG or MTIA. (2)  It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

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

**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.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> 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 \_\_\_\_\_.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DEFINED CONTRIBUTION PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>WEST VIRGINIA UNIVERSITY RESEARCH CORP.</u>	<b>D</b> Employer Identification Number (EIN) <u>55-0665758</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

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

1	
---	--

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

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

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

3		88
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

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

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

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

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

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

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....  Yes  No

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

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

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

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

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

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

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

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

**19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

**a** Enter the percentage of plan assets held as:  
 Public Equity: \_\_\_\_\_% Private Equity: \_\_\_\_\_% Investment-Grade Debt and Interest Rate Hedging Assets: \_\_\_\_\_%  
 High-Yield Debt: \_\_\_\_\_% Real Assets: \_\_\_\_\_% Cash or Cash Equivalents: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:  
 0-5 years  5-10 years  10-15 years  15 years or more

**20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero?  Yes  No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:  
 Yes.  
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.  
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.  
 No. Other. Provide explanation: \_\_\_\_\_

**Part VII IRS Compliance Questions**

**21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  Yes  No

**21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).  
 Design-based safe harbor method  
 "Prior year" ADP test  
 "Current year" ADP test  
 N/A

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter \_\_\_/\_\_\_/\_\_\_\_ (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_.

# **West Virginia University Research Corporation 403(b) Defined Contribution Plan**

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**Financial Statements**

**Years Ended December 31, 2024 and 2023**

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NOTE: All other schedules required by Section 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 have been omitted because they are not applicable.

## Independent Auditor's Report

Plan Administrator and Participants  
West Virginia University Research Corporation 403(b) Defined Contribution Plan  
Morgantown, WV

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

We were engaged to perform an audit of the financial statements of West Virginia University Research Corporation 403(b) Defined Contribution Plan (Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

### ***Disclaimer of Opinion on the Financial Statements***

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion for the 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 on the Financial Statements***

As described in Note 3 to the financial statements, the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity contracts and custodial accounts issued to current and 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 and 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 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 Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued.

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

***Auditor's Responsibilities for the Audit of the Financial Statements***

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 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.

***Supplemental Schedule Required by ERISA***

The supplemental schedule listed in the table of contents is presented for purposes 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 matter described in the Basis for Disclaimer of Opinion for the Financial Statements section of our report, it is inappropriate to and we do not express an opinion on this supplemental schedule.

***Forvis Mazars, LLP***

**Charleston, WV  
June 30, 2025**

**West Virginia University Research Corporation 403(b) Defined Contribution Plan**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2024 and 2023**

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	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
Investments at fair value	\$ 42,545,240	\$ 35,997,043
Investments at contract value	706,841	669,906
Notes receivable from participants	<u>90,751</u>	<u>75,980</u>
Net assets available for benefits	<u>\$ 43,342,832</u>	<u>\$ 36,742,929</u>

**West Virginia University Research Corporation 403(b) Defined Contribution Plan**  
**Statements of Changes in Net Assets Available for Benefits**  
**Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions:		
Contributions:		
Participant contributions	\$ 2,223,536	\$ 2,075,759
Employer contributions	1,743,533	1,649,497
Rollover contributions	20,598	369,499
Total contributions	<u>3,987,667</u>	<u>4,094,755</u>
Interest income on notes receivable from participants	6,666	4,117
Investment income:		
Interest and dividends	33,629	29,552
Net appreciation in fair value of investments	<u>4,723,572</u>	<u>5,107,309</u>
Net investment income	<u>4,757,201</u>	<u>5,136,861</u>
Other Income - plan servicing credit	<u>115,342</u>	<u>90,538</u>
Total additions	<u>8,866,876</u>	<u>9,326,271</u>
Deductions:		
Benefit payments	2,247,522	1,776,269
Administrative expenses	<u>19,451</u>	<u>19,942</u>
Total deductions	<u>2,266,973</u>	<u>1,796,211</u>
Increase in net assets before transfers	<u>6,599,903</u>	<u>7,530,060</u>
Net assets available for benefits:		
Beginning of year	<u>36,742,929</u>	<u>29,212,869</u>
End of year	<u>\$ 43,342,832</u>	<u>\$ 36,742,929</u>

See accompanying notes.

## **West Virginia University Research Corporation 403(b) Defined Contribution Plan Notes to Financial Statements**

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### **Note 1. Description of The Plan**

The following description of the West Virginia University Research Corporation 403(b) Defined Contribution Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for more complete information. The Plan was amended and restated effective January 1, 2019. Coincident with that amendment and restatement, the West Virginia University Research Corporation 403(b) Tax Deferred Annuity Plan was merged into the Plan effective January 1, 2021.

#### ***General***

The Plan is a defined contribution plan covering full-time salaried employees (defined as working at least 20 hours per week) of West Virginia University Research Corporation (the Corporation) and former employees with remaining account balances. Under the terms of the Plan, an employee is eligible to participate on the first day of the month following date of hire. The director of Human Resources of the Corporation controls and manages the operation and administration of the Plan. The Teachers Insurance and Annuity Association of America (TIAA) serves as the record keeper and custodian for assets of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). All investments under the Plan are participant directed.

#### ***Contributions***

The Plan allows before-tax contributions, transfer contributions (from an outside 403(b) plan), and rollover contributions (from a retirement plan other than a 403(b) plan, such as a 401(k) plan). Each year, Defined Contribution participants must contribute 3% of their regular payroll, as defined by the Plan, and may contribute up to an additional 3% (for a total employee contribution of 6%), subject to certain Internal Revenue Code (IRC) limitations. The Corporation matches the employee's contribution up to the 6% limit. Participant contribution amounts representing distributions from other qualified defined benefit or defined contribution plans will not be subject to the employer match.

#### ***Participant Accounts***

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contribution, the Corporation's matching contribution and Plan earnings, and charged with withdrawals, and an allocation of Plan losses and administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. Effective January 1, 2022, participants who have attained age 50 may make additional catch-up contributions to the Plan.

#### ***Investments***

Participants must direct the investment of their contributions into various investment options offered by the Plan, including the TIAA Traditional Annuity, TIAA Real Estate, CREF Bond Market, CREF Equity Index, CREF Global Equities, CREF Growth, CREF Inflation-Linked Bond, CREF Money Market, CREF Social Choice, CREF Stock, TIAA Access American Funds Euro-Pacific Growth Fund, TIAA Access American Funds Washington Mutual Investors Fund, TIAA Access Nuveen Bond Index Fund, TIAA Access Nuveen Bond Plus Fund, TIAA Access DFA Emerging Markets Portfolio Fund, TIAA Access Dodge & Cox International Stock Fund, TIAA Access Nuveen Emerging Markets Equity Fund, TIAA Access Nuveen Emerging Markets Equity Index Fund, TIAA Access Nuveen Equity Index Fund, TIAA Access Core Equity Fund, TIAA Access Nuveen High-Yield Fund, TIAA Access Nuveen Inflation-Linked Bond Fund, TIAA Access Nuveen International Equity Fund, TIAA Access Nuveen International Equity Index Fund, TIAA Access Nuveen Large-Cap Growth Fund, TIAA Access Nuveen Large-Cap Growth Index Fund, TIAA Access Nuveen Large-Cap Value Fund, TIAA Access Nuveen Large-Cap Value Index Fund, TIAA Access Nuveen Lifecycle Fund 2010, TIAA Access Nuveen Lifecycle Fund 2015, TIAA Access Nuveen Lifecycle Fund 2020, TIAA Access Nuveen Lifecycle Fund 2025, TIAA Access Nuveen Lifecycle Fund 2030, TIAA Access Nuveen Lifecycle Fund 2035, TIAA Access Nuveen Lifecycle Fund 2040, TIAA Access Nuveen Lifecycle Fund 2045, TIAA Access Nuveen Lifecycle Fund 2050, TIAA Access Nuveen Lifecycle Fund 2055, TIAA Access Nuveen Lifecycle Fund 2060, TIAA Access Nuveen Lifecycle Retirement Income Fund, TIAA Access Nuveen Mid-Cap

## **West Virginia University Research Corporation 403(b) Defined Contribution Plan Notes to Financial Statements**

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Growth Fund, TIAA Access Nuveen Mid-Cap Value Fund, TIAA Access Nuveen Money Market Fund, TIAA Access Nuveen Real Estate Securities Fund, TIAA Access Nuveen S&P 500 Index Fund, TIAA Access Nuveen Short-Term Bond Fund, TIAA Access Nuveen Small-Cap Blend Index Fund, TIAA Access Nuveen Small-Cap Equity Fund, TIAA Access Nuveen Large Cap Responsible Equity Fund, TIAA Access TRP Institutional Large-Cap Growth Fund, TIAA Access Vanguard Emerging Markets Stock Index Fund, TIAA Access Vanguard Explorer Fund, TIAA Access Vanguard Intermediate-Term Treasury Fund, TIAA Access Vanguard Selected Value Fund, TIAA Access Vanguard Small-Cap Value Index Fund, and TIAA Access WAM Core Plus Bond Fund.

### ***Vesting***

Participants are vested immediately in their contributions, the Corporation's matching contributions, plus actual earnings thereon.

### ***Notes receivable from participants***

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000, or 50% of their vested account balance, whichever is less. The loans are secured by the balance in the participant's account and bear interest at rates that are commensurate with local prevailing rates as determined by the plan administrator. At December 31, 2024, outstanding loans bore an interest rate ranging from 4.25% to 9.50%. Principal and interest are paid ratably directly to TIAA.

### ***Payment of Benefits***

Upon termination, death or disability, participants who have invested in options other than TIAA Traditional Annuity who are eligible for either a withdrawal or payment of benefits as per the Plan document can request payment via a rollover to another retirement account, an annuity, or a lump-sum cash payment in the amount of their account balance, less any applicable taxes, penalties, and fees. Liquidity restrictions vary by type of TIAA Traditional Annuity contract. Participants invested in the TIAA Traditional Annuity — GRA contracts — have 120 days from the date of termination of employment to request a lump-sum withdrawal (rollover or cash), which is subject to a 2.5% surrender charge. If the participant does not make this request within the 120-day window, the balance in the account will be paid in annual installments over a period of five years. For participants who have not terminated employment, withdrawals, payments of benefits, or transfers to other investment vehicles within the Plan will be spread over a period of 10 annual installments. Participants invested in the Group Supplemental Retirement Annuities (GSRA) contract, can request lump sum withdrawals and transfers.

### ***Plan Servicing Credits***

Effective January 1, 2022, the Plan's service agreement with TIAA\_CREF provides for a revenue credit arrangement, whereby the Plan is credited for certain excess revenues earned in connection with Plan services.

The revenue credit balance as of January 1, 2024 was approximately \$23. During 2024, approximately \$117,500 revenue credits were earned. Approximately \$66,200 was allocated to participants and approximately \$19,500 was used to pay administrative expenses. At December 31, 2023 approximately \$31,900 was available for use.

## **Note 2. Summary of Significant Accounting Policies**

### ***Basis of Accounting***

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP). (See Note 3)

Investments are reported at fair value, except for fully-benefit responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the custodian.

## West Virginia University Research Corporation 403(b) Defined Contribution Plan Notes to Financial Statements

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### ***Investment Valuation and Income Recognition***

The CREF Bond Market, Equity Index, Global Equities, Growth, Inflation-Linked Bond, Money Market, Social Choice, Stock, TIAA Access American Funds Euro-Pacific Growth Fund, American Funds Washington Mutual Investors Fund, Bond Index Fund, Bond Plus Fund, DFA Emerging Markets Portfolio Fund, Dodge & Cox International Stock Fund, Emerging Markets Equity Fund, Emerging Markets Equity Index Fund, Equity Index Fund, Growth & Income Fund, High-Yield Fund, Inflation-Linked Bond Fund, International Equity Fund, International Equity Index Fund, Large-Cap Growth Fund, Large-Cap Growth Index Fund, Large-Cap Value Fund, Large-Cap Value Index Fund, Lifecycle Fund 2010, Lifecycle Fund 2015, Lifecycle Fund 2020, Lifecycle Fund 2025, Lifecycle Fund 2030, Lifecycle Fund 2035, Lifecycle Fund 2040, Lifecycle Fund 2045, Lifecycle Fund 2050, Lifecycle Fund 2055, Lifecycle Fund 2060, Lifecycle Retirement Income Fund, Mid-Cap Growth Fund, Mid-Cap Value Fund, Money Market Fund, Real Estate Securities Fund, S&P 500 Index Fund, Short-Term Bond Fund, Small-Cap Blend Index Fund, Small-Cap Equity Fund, Social Choice Equity Fund, TRP Institutional Large-Cap Growth Fund, Vanguard Emerging Markets Stock Index Fund, Vanguard Explorer Fund, Vanguard Intermediate-Term Treasury Fund, Vanguard Selected Value Fund, Vanguard Small-Cap Value Index Fund, and WAM Core Plus Bond Fund accounts are valued at net asset value (NAV). The underlying investments in the accounts are primarily valued using market quotations or prices obtained from independent pricing sources that may employ various pricing methods to value the investments, including matrix pricing. The units of these accounts, excluding the CREF Money Market account and TIAA Access Money Market, are stated at fair value as determined by the issuer of the account based on the fair value of the underlying investments. CREF Money Market and TIAA Access Money Market Fund account holdings are generally valued at amortized cost (which approximates fair value).

Purchases and sales of securities are recorded daily on a trade-date basis. Interest income is recorded and posted to accounts daily. Dividends are recorded on the ex-dividend date. Net appreciation or 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.

The TIAA Real Estate Account's (REA) value is presented at the NAV per unit as the estimated fair value, which is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are reported principally using external appraisals, which are estimates of property values based on a professional's opinion. The REA sometimes holds securities as well. These are generally reported using values obtained from independent pricing sources. Unit values are calculated each day.

The TIAA Traditional Annuity is considered a Guaranteed Investment Contract (GIC), as it guarantees repayment of principal and a fixed interest rate for a predetermined period of time. The TIAA Traditional Annuity is offered through a variety of contracts, including Retirement Annuities (RA), Group Retirement Annuities (GRA), Supplemental Retirement Annuities (SRA), Group Supplemental Retirement Annuities (GSRA), Retirement Choice (RC), and Retirement Choice Plus (RCP) annuities. The type of contract through which a participant owns the TIAA Traditional Annuity determines certain account features, such as the guaranteed minimum interest rate, additional amounts paid, the degree of liquidity of the participant's account, and the options for receiving income upon retirement. The Plan invests in GRA and GSRA contracts.

There are four characteristics of return that are key to the TIAA Traditional Annuity: (1) guaranteed principal and minimum interest rate, (2) opportunity to receive additional amounts, (3) guaranteed minimum interest rate and potential for additional amounts during the payout phase, (4) long-time horizon to enable competitive returns. (1) The TIAA Traditional Annuity guarantees principal and pays a guaranteed minimum interest rate during the accumulation phase. These guarantees of principal and minimum interest rates assure that each participant's accumulation is protected from loss and will always increase in value. (2) Additional amounts above the guaranteed minimum interest rate may be declared at the discretion of the TIAA Board of Trustees on a year-by-year basis. When declared, additional amounts remain in effect for the declaration year that begins each March 1 and are not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting rate in the accumulation phase of the account. (3) Each participant dollar applied to the account purchases a guaranteed amount of lifetime annuity income, paid to participants when they annuitize. As in the accumulation phase, this guaranteed minimum rate may be supplemented by additional amounts declared by the TIAA Board of Trustees on a year-by-year basis. (4) Liquidity restrictions apply to the TIAA Traditional Annuity under certain types of annuity contracts, including the GRA. The GSRA contracts have no liquidity restrictions applicable to participant withdrawals and transfers. As such, the contract is considered to be fully benefit responsive

## **West Virginia University Research Corporation 403(b) Defined Contribution Plan Notes to Financial Statements**

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Investments in the TIAA Traditional Annuity are secured by the general assets of TIAA and backed by TIAA's claims-paying ability. Because of the complexity of the vintage system, a Plan's investment in the TIAA Traditional Annuity is unitized for earnings calculations. Because the yields available on bonds and other fixed-income investments tend to change over time, TIAA groups the premium dollars it receives over defined time periods into vintages — typically composed of one or more contiguous calendar months — for the purpose of determining the crediting rate for the applicable declaration year during the accumulation phase. The crediting rate for each vintage is determined, in part, by the net investment earnings rate of the TIAA assets supporting that vintage, minus a charge for administrative expenses, and an amount set aside for contingency reserves. The net investment earnings rate associated with each vintage reflects both the yields at which premiums are invested and the rates at which subsequent cash flows are reinvested. This approach enables TIAA to distribute excess earnings to participants on a more equitable basis, so that each generation will ultimately receive benefit payments that reflect, in part, the prevailing interest-rate environment at the time the crediting rates were applied.

Due to the restrictions on the TIAA Traditional Annuity GRA Contract, investments are considered non-benefit responsive. The plan's accumulations in the TIAA Traditional Annuity GRA investments are reported at contract value for plan financial and Form 5500 reporting, which approximates fair value. Annuity equals the accumulated cash contributions, interest credited to the plan's contracts, and transfers, if any, less any withdrawals and transfers, if any.

The TIAA Traditional Annuity GSRA Contracts meet the fully benefit-responsive investment criteria. The Plan's accumulations in the TIAA Traditional Annuity are reported at contract value for Plan financial and Form 5500 reporting. The contract value of the TIAA Traditional Annuity equals the accumulated cash contributions, interest credited to the plan's contracts, and transfers, if any, less any withdrawals and transfers, if any.

### ***Use of Estimates***

The preparation of financial statements in conformity with GAAP 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.

### ***Risks and Uncertainties***

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate risk, credit risk, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the financial statements.

### ***Notes receivable from participants***

Notes receivable from participants are measured at their unpaid principal balance. Delinquent participant loans are reclassified as distributions based on the terms of the Plan documents.

### ***Administrative Expenses***

The Plan's administrative expenses are paid by the Corporation. Certain administrative functions are performed by employees of the Corporation. No such employee receives compensation from the Plan. Management fees and operating expenses charged to the Plan for investments in the Plan's investment vehicles are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return for such investments.

### ***Payment of Benefits***

Benefit payments to participants are recorded upon distribution. There were no significant unpaid amounts for participants who have elected to withdraw from the Plan but have not yet been paid as of December 31, 2024 and 2023.

**West Virginia University Research Corporation 403(b) Defined Contribution Plan  
Notes to Financial Statements**

***Excess Contributions Payable***

The Plan is required to return contributions received during the Plan year in excess of the Internal Revenue Code (IRC) limits. There were no excess contributions for the Plan years ended December 31, 2024 and 2023.

**Note 3. GAAP Departure**

GAAP requires inclusion in the Plan's financial statements all assets and liabilities of and activity related to the Plan. However, the Plan's financial statements do not present information regarding certain investments in annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. The Corporation has elected to exclude those contracts and accounts and related activity from the Plan's financial statements for purposes of the annual reporting requirements of ERISA as permitted by the Department of Labor Field Assistance Bulletin 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The effects of this departure from GAAP on the Plan's financial statements are not reasonably determinable.

**Note 4. Fair Value Measurements**

Accounting Standards Codification (ASC) 820, *Fair Value Measurements*, established a single authoritative definition of fair value, set a framework for measuring fair value, and requires additional disclosures about fair value measurements. In accordance with ASC 820, the Plan classifies its investments into Level 1, which refers to securities valued using quoted prices from active markets for identical assets; Level 2, which refers to securities not traded on an active market, but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used at December 31, 2024 and 2023.

In accordance with ASC 820, as the Plan's registered investment company/pooled separate accounts are measured at NAV per share (or its equivalent), these investments have not been classified in the fair value hierarchy. See Note 10 for disclosures regarding investments presented at NAV.

The valuation methods described in Note 2 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 accounted for at fair value on a recurring basis as of December 31, 2024 and 2023.

	<b>Assets at Fair Value as of December 31, 2024</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Non benefit-responsive investment contracts	\$ -	\$ -	\$ 2,059,472	\$ 2,059,472
Total assets in the fair value hierarchy	\$ -	\$ -	\$ 2,059,472	2,059,472
Investments measured at net asset value <sup>(a)</sup>				40,485,768
Investments at fair value				\$ 40,545,240

**West Virginia University Research Corporation 403(b) Defined Contribution Plan  
Notes to Financial Statements**

	<b>Assets at Fair Value as of December 31, 2023</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Non benefit-responsive investment contracts	\$ -	\$ -	\$ 1,803,301	\$ 1,803,301
Total assets in the fair value hierarchy	\$ -	\$ -	\$ 1,803,301	1,803,301
Investments measured at net asset value <sup>(a)</sup>				<u>34,193,742</u>
Investments at fair value				<u>\$ 35,997,043</u>

(a) In accordance with GAAP, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits. See Note 10 for disclosures regarding investments presented at NAV.

Level 3 assets measured at fair value on a recurring basis for the year ended December 31, 2024, include purchases and sales of interest in the TIAA Traditional Annuity of \$335,993 and \$138,214, respectively. There were no transfers into Level 3 or out of Level 3 for the year ended December 31, 2024.

Level 3 assets measured at fair value on a recurring basis for the year ended December 31, 2023, include purchases and sales of interest in the TIAA Traditional Annuity of \$157,718 and \$53,070 respectively. There were no transfers into Level 3 or out of Level 3 for the year ended December 31, 2023.

Disclosure of unobservable inputs to fair value measurements has not been included for the non-benefit-responsive investment contracts because quantitative unobservable inputs are not developed by the Plan when measuring fair value and have not been made available to the Plan by the issuer.

Transfers are recognized on the actual date of the event or change in circumstances that caused the transfer.

The valuation methods as described in Note 2 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.

**Note 5. Information Certified by The Asset Custodian (Unaudited)**

The following is a summary of the unaudited information regarding the Plan as of and for the years ended December 31, 2024 and 2023, included in the Plan's financial statements, that was prepared by or derived from information prepared by TIAA. The Plan administrator has obtained certifications from TIAA that such information is complete and accurate.

**West Virginia University Research Corporation 403(b) Defined Contribution Plan  
Notes to Financial Statements**

	<u>2024</u>	<u>2023</u>
Statements of net assets:		
Investments at estimated fair value	\$ 42,545,240	\$ 35,997,043
Investments at contract value, which approximates fair value	706,841	669,906
Notes receivable from participants	<u>90,751</u>	<u>75,980</u>
 Total investments	 <u>\$ 43,342,832</u>	 <u>\$ 36,742,929</u>
Statement of changes in net assets - investment income:		
Interest and dividends	\$ 33,629	\$ 29,552
Interest income on notes receivable from participants	6,666	4,117
Net appreciation in fair value of investments	<u>4,723,572</u>	<u>5,107,309</u>
	 <u>\$ 4,763,867</u>	 <u>\$ 5,140,978</u>

The certification mentioned above includes all investment information presented in Note 4, Note 6, and Note 10.

**Note 6. Investment Contract with Insurance Company**

As described in Note 2, the Plan has a fully benefit-responsive GIC with TIAA, referred to as the Guaranteed Savings Retirement Annuity (GSRA) contract. TIAA maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The GIC issuer, TIAA, is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. The guaranteed investment contract is presented on the face of the statements of net assets available for benefits at contract value. Contract value, as reported to the Plan by TIAA, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The GSRA contract has no liquidity restrictions applicable to withdrawals or transfers.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value, which approximates fair value, of the investment contract at December 31, 2024 and 2023 were \$706,841 and \$669,906 respectively. The crediting interest rate in the accumulation phase is made up of the guaranteed 3% interest rate plus additional amounts that may be declared at the discretion of the TIAA Board of Trustees on a year-by-year basis. When declared, additional amounts remain in effect for the declaration year that begins each March 1 and are not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting rate in the accumulation phase of the accounts.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

## **West Virginia University Research Corporation 403(b) Defined Contribution Plan Notes to Financial Statements**

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### **Note 7. Exempt Party-In-Interest Transactions**

Plan investments are managed by TIAA. TIAA is the record keeper and asset custodian (see Note 5), as defined by the Plan, and these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan for investment management services were included as a reduction of the return earned on each fund. The Corporation also performs various administrative functions and absorbs certain expenses at no cost to the Plan.

### **Note 8. Plan Termination**

Although it has not expressed any intention to do so, the Corporation has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA. Participants are automatically 100% vested in both participant contributions and employer matching contributions, as per the Plan document.

### **Note 9. Federal Income Tax Status**

The Plan has not obtained a determination letter from the Internal Revenue Service (IRS) stating that the Plan was in compliance with the applicable requirements of the IRC. The Plan is relying on the IRS approval of the volume submitter 403(b) plan document that it is utilizing. The IRS has determined and informed the volume submitter plan sponsor by a letter dated August 7, 2017, that the volume submitter plan document was designed in accordance with applicable sections of the IRC. The Plan has been amended since that date; however, the Plan administrator believes that the Plan is currently designed and operating in accordance with the applicable requirements of Section 403(b) of the IRC and, therefore, believes the Plan is qualified and the related custodial accounts and tax-deferred annuities are tax exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

GAAP requires 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. The Plan's administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

### **Note 10. Net Asset Value (NAV) Per Share**

In accordance with the fair value measurements and disclosures guidance, the following table presents the category, fair value, redemption frequency, and redemption notice period for Plan investments, the fair value of which are estimated using the NAV per share, as of December 31, 2024 and 2023. There were no unfunded commitments as of December 31, 2024 and 2023.

**West Virginia University Research Corporation 403(b) Defined Contribution Plan  
Notes to Financial Statements**

	Fair Value		Frequency (If Currently Eligible)	Redemption Notice Period
	2024	2023	2024 and 2023	
CREF, TIAA, and TIZZ ACCESS accounts:				
Bond Funds <sup>(a)</sup>	\$ 1,148,157	\$ 1,052,305	Daily	None
Domestic and foreign stock and fixed Income blend funds <sup>(b)</sup>	1,952,179	1,754,805	Daily	None
Domestic and foreign stock funds <sup>(c)</sup>	5,934,385	4,574,062	Daily	None
Domestic and foreign stock index funds <sup>(d)</sup>	4,498,003	3,644,132	Daily	None
Lifecycle Funds <sup>(e)</sup>	23,833,132	20,034,044	Daily	None
Money market funds <sup>(f)</sup>	1,239,916	1,281,131	Daily	None
Social choice funds <sup>(g)</sup>	788,978	718,877	Daily	None
Total CREF, TIAA, and TIAA ACCESS accounts:	39,394,750	33,059,356		
Real estate and real estate securities <sup>(h)</sup>	1,091,018	1,134,386	Quarterly	Quarterly
Total	\$ 40,485,768	\$ 34,193,742		

(a) Funds in this category invest in various types of debt and fixed-income securities to achieve a long-term rate of return while preserving capital. These funds invest heavily in U.S. Government bonds.

(b) Funds in this category primarily invest in domestic and foreign equity and fixed-income securities to achieve a long-term growth of capital.

(c) Funds in this category invest in domestic and foreign stock to achieve a favorable long-term return, mainly through capital appreciation, primarily from equity securities of foreign and domestic companies.

(d) Funds in this category seek a favorable long-term rate of return by investing primarily in a portfolio of domestic and foreign equity securities selected to track the overall market for common stocks as represented by a stock market index.

(e) Funds in this category invest in a diversified portfolio of primarily domestic and foreign equity and fixed-income securities to achieve a high total return over time through a combination of capital appreciation and income.

(f) Funds in this category invest in high-quality, short-term instruments to achieve high current income and capital preservation. This account primarily invests in commercial paper, bank obligations, and U.S. Government-issued securities that are classified as first-tier securities.

(g) Funds in this category invest primarily in domestic and foreign stock and fixed income securities to achieve a favorable long-term total return that reflects the investment performance of the financial markets, while giving special consideration to certain social criteria.

(h) Funds invest in real estate properties, other real estate-related investments, and securities. Underlying real estate holdings are valued principally using external appraisals. Underlying securities are generally priced using value obtained from independent pricing sources.

**Note 11. Subsequent Events**

The Corporation has evaluated subsequent events through June 30, 2025, the date the financial statements were available to be issued.

***Supplemental Information***

**West Virginia University Research Corporation 403(b) Defined Contribution Plan**  
**Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (held at end of year)**  
**EIN 55-0665758 Plan No. 001**  
**As of December 31, 2024**

(a)	(b)	(c)	(d)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest Collateral, and Par or Maturity Value	Current Value	Value
*	College Retirement Equities Fund (CREF)	CREF Bond Market (invested in domestic and foreign bonds and debt-related securities)	\$ 344,343
*	College Retirement Equities Fund (CREF)	CREF Equity Index (invested in domestic common stocks)	1,470,166
*	College Retirement Equities Fund (CREF)	CREF Global Equities (invested in domestic and foreign equity securities)	1,386,975
*	College Retirement Equities Fund (CREF)	CREF Growth (invested primarily in domestic equity securities)	2,056,778
*	College Retirement Equities Fund (CREF)	CREF Inflation-Linked Bond (invested in domestic bonds and debt-related securities)	283,659
*	College Retirement Equities Fund (CREF)	CREF Money Market (invested primarily in "first-tier securities," such as commercial paper, bank obligations, and U.S. government-issued securities)	1,168,385
*	College Retirement Equities Fund (CREF)	CREF Social Choice (invested in domestic and foreign equity securities and fixed-income securities)	610,945
*	College Retirement Equities Fund (CREF)	CREF Stock (invested in domestic and foreign equity securities)	1,775,610
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Real Estate (invested in real estate and real estate-related securities)	778,983
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Traditional Annuity (guaranteed investment contract with guaranteed interest rate, plus possible additional amounts declared by and at the discretion of TIAA Board of Trustees)	2,766,313
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access American Funds EuroPacific Growth Fund (invested primarily in foreign equity securities)	176,569
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access American Funds Washington Mutual Investors Fund (invested in domestic and foreign equity securities)	333,897
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Bond Index Fund (invested in domestic and foreign bonds and debt-related securities)	25,750
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Bond Plus Fund (invested in domestic and foreign bonds and fixed-income securities)	49,656
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access DFA Emerging Markets Portfolio Fund (Invested primarily in foreign equity securities)	274,309
*	Teachers Insurance and Annuity Association (TIAA)	Teachers Insurance and Annuity Association (TIAA) TIAA Access Dodge & Cox International Stock Fund (invested primarily in foreign equity securities and some domestic common stocks)	37,215
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Emerging Markets Equity Fund (invested primarily in foreign equity securities and some domestic equity securities)	29,694
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Emerging Markets Equity Index Fund (invested primarily in foreign equity securities and some domestic equity securities)	4,410
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Equity Index Fund (invested in domestic equity securities)	77,856
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Core Equity Fund (invested in domestic and foreign equity securities)	192,835
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen High-Yield Fund (invested in domestic and foreign bonds and debt-related securities)	99,035
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Inflation-Linked Bond (invested in domestic and foreign bonds and debt-related securities)	2,140
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen International Equity Fund (invested in foreign equity securities)	15,023
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen International Equity Index Fund (invested in foreign equity securities)	522,043
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Growth Fund (invested in large-cap domestic equity securities and foreign equity securities)	278,369
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Growth Index Fund (invested in large-cap domestic equity securities and foreign equity securities)	609,512
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Value Fund (invested in large-cap domestic equity securities and foreign equity securities)	204,538
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Value Index Fund (invested in large-cap domestic equity securities and foreign equity securities)	541,500
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2010 (invested in equity and fixed-income funds)	57,819
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2015 (invested in equity and fixed-income funds)	8,711
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2020 (invested in equity and fixed-income funds)	803,324
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2025 (invested in equity and fixed-income funds)	1,023,159
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2030 (invested in equity and fixed-income funds)	1,523,880
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2035 (invested in equity and fixed-income funds)	2,034,032
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2040 (invested in equity and fixed-income funds)	3,867,755
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2045 (invested in equity and fixed-income funds)	4,568,179
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2050 (invested in equity and fixed-income funds)	4,710,209
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2055 (invested in equity and fixed-income funds)	3,603,033
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2060 (invested in equity and fixed-income funds)	1,631,807
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Retirement Income Fund (invested in domestic and foreign equity securities)	1,224
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Mid-Cap Growth Fund (invested in mid-cap domestic equity securities and foreign equity securities)	168,276
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Mid-Cap Value Fund (invested in mid-cap domestic equity securities and foreign equity securities)	130,948
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Money Market Fund (invested primarily in "first-tier securities," such as commercial paper, bank obligations, and U.S. government-issued securities)	71,531
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Real Estate Securities Fund (invested in domestic and of companies principally engaged in or related foreign equity securities of the real estate industry)	312,035
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen S&P 500 Index Fund (invested in domestic equity securities)	743,489
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Short-Term Bond (invested in domestic and foreign bonds and debt-related securities)	15,901
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Small-Cap Blend Index Fund (invested in small-cap domestic equity securities)	57,182
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Small-Cap Equity Fund (invested in small-cap domestic equity securities)	211,547
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large Cap Responsible Equity Fund (invested in domestic and foreign equity securities)	178,033
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen TRP Institutional Large Cap Growth Fund (invested in domestic and foreign equity securities)	477,733
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Emerging Mkt Stk Index Fund (invested primarily in foreign equity securities and some domestic equity securities)	118,955
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Intermediate-Term Treasury Fund (invested in domestic and foreign bonds and debt-related securities)	26,326
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Explorer Fund (invested in domestic and foreign equity securities)	232,251
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Selected Value Fund (invested in domestic and foreign equity securities)	109,922
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Small-Cap Value Index Fund (invested in small-cap domestic equity securities)	352,890
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access WAM Core Plus Bond Fund (invested in domestic and foreign bonds and fixed income securities)	95,422
*	Participant loans**	Bears interest at 4.25% to 9.5%, Maturing through October 2028	90,751
			<b>\$ 43,342,832</b>

\* Party in interest.

Note: Cost information is not required for participant-directed investments, and therefore, is not included.

\*\* The accompanying financial statements classify participant loans as notes receivable from participants

**West Virginia University Research Corporation 403(b) Defined Contribution Plan**  
**Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (held at end of year)**  
**EIN 55-0665758 Plan No. 001**  
**As of December 31, 2024**

(a)	(b)	(c)	(d)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest Collateral, and Par or Maturity Value	Current Value	Value
*	College Retirement Equities Fund (CREF)	CREF Bond Market (invested in domestic and foreign bonds and debt-related securities)	\$ 344,343
*	College Retirement Equities Fund (CREF)	CREF Equity Index (invested in domestic common stocks)	1,470,166
*	College Retirement Equities Fund (CREF)	CREF Global Equities (invested in domestic and foreign equity securities)	1,386,975
*	College Retirement Equities Fund (CREF)	CREF Growth (invested primarily in domestic equity securities)	2,056,778
*	College Retirement Equities Fund (CREF)	CREF Inflation-Linked Bond (invested in domestic bonds and debt-related securities)	283,659
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*	College Retirement Equities Fund (CREF)	CREF Social Choice (invested in domestic and foreign equity securities and fixed-income securities)	610,945
*	College Retirement Equities Fund (CREF)	CREF Stock (invested in domestic and foreign equity securities)	1,775,610
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Real Estate (invested in real estate and real estate-related securities)	778,983
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Traditional Annuity (guaranteed investment contract with guaranteed interest rate, plus possible additional amounts declared by and at the discretion of TIAA Board of Trustees)	2,766,313
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access American Funds EuroPacific Growth Fund (invested primarily in foreign equity securities)	176,569
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access American Funds Washington Mutual Investors Fund (invested in domestic and foreign equity securities)	333,897
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Bond Index Fund (invested in domestic and foreign bonds and debt-related securities)	25,750
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Bond Plus Fund (invested in domestic and foreign bonds and fixed-income securities)	49,656
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access DFA Emerging Markets Portfolio Fund (Invested primarily in foreign equity securities)	274,309
*	Teachers Insurance and Annuity Association (TIAA)	Teachers Insurance and Annuity Association (TIAA) TIAA Access Dodge & Cox International Stock Fund (invested primarily in foreign equity securities and some domestic common stocks)	37,215
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Emerging Markets Equity Fund (invested primarily in foreign equity securities and some domestic equity securities)	29,694
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Emerging Markets Equity Index Fund (invested primarily in foreign equity securities and some domestic equity securities)	4,410
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Equity Index Fund (invested in domestic equity securities)	77,856
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Core Equity Fund (invested in domestic and foreign equity securities)	192,835
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen High-Yield Fund (invested in domestic and foreign bonds and debt-related securities)	99,035
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Inflation-Linked Bond (invested in domestic and foreign bonds and debt-related securities)	2,140
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen International Equity Fund (invested in foreign equity securities)	15,023
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen International Equity Index Fund (invested in foreign equity securities)	522,043
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Growth Fund (invested in large-cap domestic equity securities and foreign equity securities)	278,369
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Growth Index Fund (invested in large-cap domestic equity securities and foreign equity securities)	609,512
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Value Fund (invested in large-cap domestic equity securities and foreign equity securities)	204,538
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large-Cap Value Index Fund (invested in large-cap domestic equity securities and foreign equity securities)	541,500
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2010 (invested in equity and fixed-income funds)	57,819
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2015 (invested in equity and fixed-income funds)	8,711
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2020 (invested in equity and fixed-income funds)	803,324
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2025 (invested in equity and fixed-income funds)	1,023,159
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2030 (invested in equity and fixed-income funds)	1,523,880
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2035 (invested in equity and fixed-income funds)	2,034,032
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2040 (invested in equity and fixed-income funds)	3,867,755
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2045 (invested in equity and fixed-income funds)	4,568,179
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2050 (invested in equity and fixed-income funds)	4,710,209
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2055 (invested in equity and fixed-income funds)	3,603,033
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Fund 2060 (invested in equity and fixed-income funds)	1,631,807
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Lifecycle Retirement Income Fund (invested in domestic and foreign equity securities)	1,224
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Mid-Cap Growth Fund (invested in mid-cap domestic equity securities and foreign equity securities)	168,276
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Mid-Cap Value Fund (invested in mid-cap domestic equity securities and foreign equity securities)	130,948
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Money Market Fund (invested primarily in "first-tier securities," such as commercial paper, bank obligations, and U.S. government-issued securities)	71,531
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Real Estate Securities Fund (invested in domestic and of companies principally engaged in or related foreign equity securities of the real estate industry)	312,035
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen S&P 500 Index Fund (invested in domestic equity securities)	743,489
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Short-Term Bond (invested in domestic and foreign bonds and debt-related securities)	15,901
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Small-Cap Blend Index Fund (invested in small-cap domestic equity securities)	57,182
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Small-Cap Equity Fund (invested in small-cap domestic equity securities)	211,547
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen Large Cap Responsible Equity Fund (invested in domestic and foreign equity securities)	178,033
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Nuveen TRP Institutional Large Cap Growth Fund (invested in domestic and foreign equity securities)	477,733
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Emerging Mkt Stk Index Fund (invested primarily in foreign equity securities and some domestic equity securities)	118,955
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Intermediate-Term Treasury Fund (invested in domestic and foreign bonds and debt-related securities)	26,326
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Explorer Fund (invested in domestic and foreign equity securities)	232,251
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Selected Value Fund (invested in domestic and foreign equity securities)	109,922
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access Vanguard Small-Cap Value Index Fund (invested in small-cap domestic equity securities)	352,890
*	Teachers Insurance and Annuity Association (TIAA)	TIAA Access WAM Core Plus Bond Fund (invested in domestic and foreign bonds and fixed income securities)	95,422
*	Participant loans**	Bears interest at 4.25% to 9.5%, Maturing through October 2028	90,751
			<b>\$ 43,342,832</b>

\* Party in interest.

Note: Cost information is not required for participant-directed investments, and therefore, is not included.

\*\* The accompanying financial statements classify participant loans as notes receivable from participants

<p><b>Form 5500</b></p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p>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).</p> <p>▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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**Part I Annual Report Identification Information**

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

**A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

**B** This return/report is:  a single-employer plan  a DFE (specify) \_\_\_\_\_

the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here . . . . .

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here . . . . .

**Part II Basic Plan Information - enter all requested information**

<p><b>1a</b> Name of plan</p> <p>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION 403B DC PLAN CONTRIBUTION PLAN</p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> 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)</p> <p>WEST VIRGINIA UNIVERSITY RESEARCH CORPORATION</p> <p>P.O. BOX 6221 MORGANTOWN, WV 26506</p>	<p><b>1c</b> Effective date of plan <u>01/01/2005</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>55-0665758</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>304-293-8704</u></p> <p><b>2d</b> Business code (see instructions) <u>541700</u></p>

**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	<i>Barbara Weiss</i>	7/9/25	BARBARA WEISS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		Date	Enter name of individual signing as employer or plan sponsor
	Signature of employer/plan sponsor	Date	
SIGN HERE		Date	Enter name of individual signing as DFE
	Signature of DFE	Date	

For Paperwork Reduction Act Notice, see the Instructions for Form 5500. Form 5500 (2024)  
v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN 55-0665758 <b>3c</b> Administrator's telephone number 304-293-8704
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<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN																				
<b>5</b> Total number of participants at the beginning of the plan year	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><b>5</b></td> <td style="text-align: right;">1354</td> </tr> </table>	<b>5</b>	1354																		
<b>5</b>	1354																				
<b>6</b> 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).																					
<b>a(1)</b> Total number of active participants at the beginning of the plan year . . . . .	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><b>6a(1)</b></td> <td style="text-align: right;">559</td> </tr> <tr> <td><b>6a(2)</b></td> <td style="text-align: right;">583</td> </tr> <tr> <td><b>6b</b></td> <td style="text-align: right;">0</td> </tr> <tr> <td><b>6c</b></td> <td style="text-align: right;">851</td> </tr> <tr> <td><b>6d</b></td> <td style="text-align: right;">1434</td> </tr> <tr> <td><b>6e</b></td> <td style="text-align: right;">1</td> </tr> <tr> <td><b>6f</b></td> <td style="text-align: right;">1435</td> </tr> <tr> <td><b>6g(1)</b></td> <td style="text-align: right;">1347</td> </tr> <tr> <td><b>6g(2)</b></td> <td style="text-align: right;">1428</td> </tr> <tr> <td><b>6h</b></td> <td style="text-align: right;">0</td> </tr> </table>	<b>6a(1)</b>	559	<b>6a(2)</b>	583	<b>6b</b>	0	<b>6c</b>	851	<b>6d</b>	1434	<b>6e</b>	1	<b>6f</b>	1435	<b>6g(1)</b>	1347	<b>6g(2)</b>	1428	<b>6h</b>	0
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<b>6g(1)</b>	1347																				
<b>6g(2)</b>	1428																				
<b>6h</b>	0																				
<b>a(2)</b> Total number of active participants at the end of the plan year . . . . . <b>b</b> Retired or separated participants receiving benefits . . . . . <b>c</b> Other retired or separated participants entitled to future benefits. . . . . <b>d</b> Subtotal. Add lines 6a(2), 6b, and 6c. . . . . <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. . . . . <b>f</b> Total. Add lines 6d and 6e. . . . . <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) . . . . . <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) . . . . . <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested . . . . .																					
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) . . . . .	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><b>7</b></td> <td style="text-align: right;">7</td> </tr> </table>	<b>7</b>	7																		
<b>7</b>	7																				

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
2F 2G 2L 2S 2T

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

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

<b>a Pension Schedules</b> (1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information) (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) - Number Attached _____ (5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	<b>b General Schedules</b> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information - Small Plan) (3) <input checked="" type="checkbox"/> <b>A</b> (Insurance Information) - Number Attached <u>1</u> (4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)
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**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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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 \_\_\_\_\_