

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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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.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 07/01/1959
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ECKERD COLLEGE, INC. 4200 54TH AVE S ST PETERSBURG, FL 33711-4744	2b Employer Identification Number (EIN) 59-0859121
		2c Plan Sponsor's telephone number 727-867-1166
		2d Business code (see instructions) 611000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	08/28/2025	CHRISTOPHER BRENNAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor ECKERD COLLEGE, INC. CHRISTOPHER P BRENNAN 4200 54TH AVE S ST PETERSBURG, FL 33711-4744		3b Administrator's EIN 59-0859121
		3c Administrator's telephone number 727-867-1166
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN
		4d PN
5 Total number of participants at the beginning of the plan year		5 1046
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6a(1) 397 6a(2) 426 6b 0 6c 630 6d 1056 6e 8 6f 1064 6g(1) 1043 6g(2) 1061 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2L 2M 2T

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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

(a) Name of insurance carrier
THE VARIABLE ANNUITY LIFE INSURANCE CO

(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
74-1625348	70238	50393	49	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.

(a) Total amount of commissions paid 563	(b) Total amount of fees paid
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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
AKINS, LAURA L
2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
10			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
VILA, JONATHAN M
2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
18			3

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

EVANS, DAWN M

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
20			3

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

PHILIPPE, KRISTY

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
35			3

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

ROBERTS, MARK F

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
61			3

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

ANDERSEN, MADIS F

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
9			3

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

COSTANZA, JONATHAN P

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
324			3

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	136694
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	2406820

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

Specify nature of costs ▶

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

137977

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

0

(2) Dividends and credits.....

7c(2)

0

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

7c(3)

3837

(4) Transferred from separate account

7c(4)

0

(5) Other (specify below).....

7c(5)

0

(6) Total additions

7c(6)

3837

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

141814

e Deductions:

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

7e(1)

5120

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

7e(2)

0

(3) Transferred to separate account

7e(3)

0

(4) Other (specify below).....

7e(4)

0

(5) Total deductions

7e(5)

5120

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

136694

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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

(a) Name of insurance carrier
THE VARIABLE ANNUITY LIFE INSURANCE CO

(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
74-1625348	70238	50393	23	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.

(a) Total amount of commissions paid 375	(b) Total amount of fees paid
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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
VILA, JONATHAN M
2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
17			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
ANDERSEN, MADS F
2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
31			3

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

ROBERTS, MARK F

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
79			3

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

COSTANZA, JONATHAN P

2929 ALLEN PARKWAY
HOUSTON, TX 77019

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
248			3

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	163995
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	1030724

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

Specify nature of costs ▶

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

186071

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

0

(2) Dividends and credits.....

7c(2)

0

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

7c(3)

5084

(4) Transferred from separate account

7c(4)

326

(5) Other (specify below).....

7c(5)

0

(6) Total additions

7c(6)

5410

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

191481

e Deductions:

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

7e(1)

27105

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

7e(2)

0

(3) Transferred to separate account

7e(3)

0

(4) Other (specify below).....

7e(4)

381

(5) Total deductions

7e(5)

27486

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

163995

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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

(a) Name of insurance carrier METROPOLITAN LIFE INSURANCE COMPANY
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5581829	65978	1061169	8	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.
--

(a) Total amount of commissions paid	(b) Total amount of fees paid

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	10431
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	72760

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

Specify nature of costs ▶

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

11952

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

0

(2) Dividends and credits.....

7c(2)

0

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

7c(3)

358

(4) Transferred from separate account

7c(4)

0

(5) Other (specify below).....

7c(5)

0

(6) Total additions

7c(6)

358

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

12310

e Deductions:

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

7e(1)

302

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

7e(2)

0

(3) Transferred to separate account

7e(3)

1577

(4) Other (specify below).....

7e(4)

(5) Total deductions

7e(5)

1879

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

10431

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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 METROPOLITAN LIFE INSURANCE COMPANY
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5581829	65978	1061156	12	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.
--

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	333
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	666768

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

Specify nature of costs ▶

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

323

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

0

(2) Dividends and credits.....

7c(2)

0

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

7c(3)

10

(4) Transferred from separate account

7c(4)

0

(5) Other (specify below).....

7c(5)

0

(6) Total additions

7c(6)

10

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

333

e Deductions:

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

7e(1)

0

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

7e(2)

0

(3) Transferred to separate account

7e(3)

0

(4) Other (specify below).....

7e(4)

0

(5) Total deductions

7e(5)

0

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

333

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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	150542	584	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.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	31518676
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	49946863

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

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

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

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

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

b Balance at the end of the previous year	7b	32625051
--	-----------	----------

c Additions: (1) Contributions deposited during the year	7c(1)	237085
	7c(2)	0
	7c(3)	1382969
	7c(4)	2775446
	7c(5)	23517

(6) Total additions	7c(6)	4419017
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d Total of balance and additions (add lines 7b and 7c(6))	7d	37044068
---	-----------	----------

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	3114191
(2) Administration charge made by carrier	7e(2)	0
(3) Transferred to separate account	7e(3)	2405671
(4) Other (specify below)	7e(4)	5530

(5) Total deductions	7e(5)	5525392
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	31518676
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121	

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	730 THIRD AVENUE NEW YORK, NY 10017-3206
13-1624203	

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

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

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

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

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

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

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

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

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

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

TIAA

730 THIRD AVENUE
NEW YORK CITY, NY 10017-3206

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
		45607	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

PRIME BUCHHOLZ

273 CORPORATE DRIVE
PEASE INTERNATIONAL TRADEPORT
PORTSMOUTH, NH 03801

02-0426421

(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?
		5000	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.				D Employer Identification Number (EIN) 59-0859121	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE					
b Name of sponsor of entity listed in (a): TIAA-CREF					
c EIN-PN 13-1624203-004		d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4303418		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)</		

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

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

A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.	D Employer Identification Number (EIN) 59-0859121

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	108739	108749
(2) Participant contributions.....	1b(2)	63712	74475
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	191585	274146
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	4166442	4303418
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	102085726	117032039
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	33052906	31922513
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	139669110	153715340
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	139669110	153715340

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	2657019	
(B) Participants	2a(1)(B)	1781968	
(C) Others (including rollovers)	2a(1)(C)	3077167	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		7516154
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	19450	
(F) Other	2b(1)(F)	1382969	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1402419
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	3534131	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		3534131
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-174596
(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)		11330776
c Other income	2c		58815
d Total income. Add all income amounts in column (b) and enter total	2d		23667699

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	8517468	
(2) To insurance carriers for the provision of benefits	2e(2)	1042868	
(3) Other	2e(3)	1767	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		9562103
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		8399
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	50967	
(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)		50967
j Total expenses. Add all expense amounts in column (b) and enter total	2j		9621469

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		14046230
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
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	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ECKERD COLLEGE DEFINED CONTRIBUTION RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ECKERD COLLEGE, INC.		D Employer Identification Number (EIN) 59-0859121
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

Eckerd College Defined Contribution Retirement Plan
December 31, 2024 and 2023,
and Year Ended December 31, 2024
With Report of Independent Auditors



The better the question.
The better the answer.
The better the world works.



Shape the future
with confidence

Eckerd College Defined Contribution Retirement Plan

Financial Statements and Supplemental Schedule

December 31, 2024 and 2023, and Year Ended December 31, 2024

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Report of Independent Auditors

The Board of Trustees and Plan Participants
Eckerd College Defined Contribution Retirement Plan

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

We were engaged to perform audits of the financial statements of Eckerd College Defined Contribution Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audits 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 audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Disclaimer of Opinion

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



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Basis for Disclaimer of Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 matter described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate 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.



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Other Matters

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 (referred to as the “supplemental schedule”), 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 section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule.

Ernst & Young LLP

August 15, 2025

Eckerd College Defined Contribution Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2024	2023
Assets		
Investments at fair value	\$ 146,514,150	\$ 131,674,738
Fully benefit-responsive investment contracts at contract value	6,743,820	7,628,783
Participant loans	274,146	193,138
Contribution receivable:		
Employer	108,749	108,739
Participants	74,475	63,712
Total contribution receivables	183,224	172,451
Total assets	153,715,340	139,669,110
Net assets available for benefits	\$ 153,715,340	\$ 139,669,110

See accompanying notes.

Eckerd College Defined Contribution Retirement Plan
Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2024

Additions

Investment income:

Net appreciation in fair value of investments	\$ 12,155,036
Interest and dividends	3,977,059
Interest income from participant loans	19,450
	<u>16,151,545</u>

Contributions:

Employer	2,657,019
Participants	1,781,968
Rollovers	3,077,167
	<u>7,516,154</u>

Total additions	<u>23,667,699</u>
-----------------	-------------------

Deductions

Benefit payments	9,570,502
Administrative expenses	50,967
Total deductions	<u>9,621,469</u>
Net increase	14,046,230

Net assets available for benefits:

Beginning of year	139,669,110
End of year	<u><u>\$ 153,715,340</u></u>

See accompanying notes.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements

December 31, 2024

1. Description of Plan

The following description of the Eckerd College Defined Contribution Retirement Plan (the Plan) provides general information about the Plan's provisions. Eckerd College, Inc. (the College) is the Plan Sponsor. Participants should refer to the Plan document and summary plan description for a more complete description of the Plan's provisions, copies of which may be obtained from the Plan Sponsor.

General

The Plan is a defined contribution plan covering all faculty and full-time staff members employed by the College, part-time staff credited with 1,000 hours or more of annual service and certain retired faculty members. Participant contributions may begin at the start of service and are available to all eligible staff, and faculty. Employer contributions are generally available after one year of service to eligible employees. If an employee becomes eligible for employer contributions but does not take action to enroll, the Plan Sponsor will make the employer contributions to a qualified default investment alternative.

The College is responsible for the general administration of the Plan. The only investment products that are available to 403(b) plans are annuity contracts including insurance company pooled separate accounts, and registered investment companies, such as mutual funds, which are held in custodial accounts. Plan annuity contracts are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF). The Plan may be funded, in whole or in part, by individually or plan sponsor controlled TIAA and CREF fixed and variable annuity contracts. During 2020, a change was made, prospectively, to issue plan sponsor controlled contracts instead of individually owned contracts. Prior to May 1, 2012, contracts were also issued by Variable Annuity Life Insurance Company (VALIC) (represented by Corebridge Financial) and Metropolitan Life Insurance Company (MetLife). The Plan has custodial agreements with registered investment companies, CREF (with TIAA, FSB as directed custodian) and Newport Trust Company (Newport Trust).

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Contributions

Participants may contribute a portion of their compensation, as defined in the Plan document and summary plan description, as a pre-tax deferral up to Internal Revenue Code (the Code) annual limits. Participants who have attained age 50 before the end of the year are eligible to make catch-up contributions. Employee contributions are recorded in the year in which the employee contributions are withheld from compensation.

Employer contributions are allocated to the individual accounts of qualifying participants each Plan year in a discretionary amount determined by the employer. The employer contribution for the plan year ended December 31, 2024 was 10%. Employer contributions are recorded in the year in which the participant compensation is earned.

All contributions are subject to certain limitations as established within the Code.

Participants direct all contributions into various funding or custodial vehicles offered within the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, the College's contributions and allocations of Plan earnings. Each participant account may also be charged with an allocation of administrative expenses.

Earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the participant's account balances up to an annual plan servicing fee of 0.08%, \$0.80 per \$1,000 invested, deducted quarterly. The benefit to which a participant is entitled is the benefit that can be provided from the participant's accumulated vested account.

Vesting

Plan contributions are fully vested and non-forfeitable when made.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Loans

Effective August 4, 2020, participants may borrow directly from their retirement account. These types of loans are referred to as participant loans. The loan amount is deducted from the borrower's accounts balances, and subsequent loan repayments, including interest, are credited to the account. Loan terms range from one to five years unless related to the purchase of a principal residence which can be up to ten years. The interest rate for participant loans is fixed at the time of issuance. If a participant terminates employment with the College, they may continue to make loan payments directly to the issuer. If the loan is not repaid, it will automatically be treated as a taxable distribution after a reasonable grace period.

Prior to August 4, 2020, participants may borrow directly from funds owned by issuers of variable annuity contracts using a portion of their Plan account as security for the loan. These types of loans are referred to as plan loans. Applicants receiving such loans are required to borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their accumulated account balance, and pledge as collateral 110% of the loan amount for the period of time the loan is outstanding. Loan terms range from one to five years unless related to the purchase of a principal residence which can be up to ten years. The loans bear interest at a variable rate and may depend on how the retirement balance is invested. If a participant terminates employment with the College, they may continue to make loan payments directly to the issuer. If the loan is not repaid, it will automatically be treated as a taxable distribution after a reasonable grace period.

A participant may not have more than three loans of any type outstanding at any point in time. Participant loans outstanding were \$274,146 and \$193,138 as of December 31, 2024 and 2023, respectively, and are reported as plan assets within the accompanying financial statements. Plan loan balances outstanding were \$118,799 and \$212,360 as of December 31, 2024 and 2023, respectively, and are not reported within the accompanying financial statements of the Plan. During the year, there were no plan loans that defaulted.

Payment of Benefits

Upon separation from service with the College due to death, disability, retirement or termination, a participant or his/her beneficiary may elect to receive benefits according to options offered by the Plan.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan document. Hardship withdrawals are strictly regulated by the Internal Revenue Service (IRS) and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Administrative Expenses

Administrative expenses include recordkeeping fees and expenses relating to purchases, sales or transfers of the Plan's investments. Direct administrative expenses, for example, those related to loan processing, are charged to the individual participant account.

Plan Termination

While it is expected that this Plan will continue indefinitely, the College reserves the right to amend, otherwise modify, or terminate the Plan, or to discontinue any further contributions under the Plan, by resolution of its Board of Trustees. In the event of a termination of the Plan or complete discontinuance of Plan contributions, the College will notify all Participants of the termination. Participant accounts are fully vested and non-forfeitable even with the termination of the Plan.

2. Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements have been prepared on the accrual basis of accounting.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition

Investments held in registered investment companies and in insurance company pooled separate accounts are stated at fair value. Investment contracts representing non-fully benefit responsive contracts are stated at contract value, which approximates fair value. Fair value is defined as 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 (an exit price). See Note 4 for further discussion and disclosures related to fair value measurements.

Investment contracts representing fully benefit responsive investment contracts are presented at contract value.

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

3. Investments

All investment information and participant loans disclosed in the accompanying financial statements and supplemental schedule including investments held, fully benefit-responsive investment contracts, and participant loans at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends and interest income from participant loans for the year ended December 31, 2024, was obtained or derived from information provided to the Plan administrator and certified as complete and accurate by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), Corebridge Financial (representing Variable Annuity Life Insurance Company (VALIC)), Ascensus, LLC (as an agent for Newport Trust) and Metropolitan Life Insurance Company (MetLife).

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements

Fair value is defined as 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 (i.e., an exit price). The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below.

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets or liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - Quoted prices for similar assets or liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in markets that are not active
 - Observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

1. TIAA Traditional Annuity. The TIAA Traditional Annuity is an investment contract reported at contract value which approximates fair value. The contract value of the TIAA Traditional Annuity equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate, which correlates closely with TIAA Traditional Annuity's historical crediting rates. TIAA uses a "vintage" method of crediting interest for funds in the TIAA Traditional Annuity. As the yields available on new long-term investments tend to vary over time, TIAA groups the funds received over discrete time period into vintages. The interest credited to each vintage reflects the investment returns initially obtained on TIAA's investments during each period. Each vintage has a guaranteed minimum interest rate that is generally between 1% and 3% that resets annually each March 1. The TIAA Traditional Annuity is not available for sale or transfer on any securities exchange.

This investment can be held under different types of annuity contracts including Retirement Annuity (RA), Group Retirement Annuity (GRA), Retirement Choice (RC), Supplementary Retirement Annuity (SRA), Group Supplementary Retirement Annuity (GSRA) and Retirement Choice Plus (RCP). RA, GRA and RC are illiquid contracts and subject to restrictions for certain participant interest transactions and, therefore, are not fully benefit responsive. These contracts contain liquidity restrictions on the redemption of TIAA Traditional Annuity accumulations, which could impact the value realized upon exiting the contract. Policies governing withdrawals and transfers include lump sum withdrawals available after 120 days after termination of employment and subject to a 2.5% surrender charge, or spread over a 10-year or 7-year period. SRA, GSRA and RCP contracts have no liquidity restrictions and are benefit responsive.

Generally, distributions, withdrawals and transfers out of RA contracts can only be made in ten annual installments. The TIAA Traditional Annuity is a guaranteed annuity backed by TIAA's claims-paying ability, which guarantees principal and any additional interest rate additions declared. TIAA earnings above this rate are paid to participants in the form of additional amounts. These additional amounts are declared by TIAA's Board of Trustees and are generally in effect for a 12-month period, March 1 through February 28 of the following year. The Plan Administrator is responsible for determining the Plan's valuation policies and analyzing information provided by the investment custodians and issuers that is used to determine the fair value of the Plan's investments.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

2. Mutual funds. Plan investments include more than 30 different mutual funds, each of which invests in accordance with its fund's specific investment objectives. Fund holdings are valued using market quotations or prices obtained from independent pricing services. Each fund determines its share price or net asset value each day. Shares of TIAA-CREF Funds are available for transactions at the closing net asset value on any business day. In an effort to reduce market timing and excessive trading, shareholders will be locked out of a fund for 90 days if a purchase, sale and repurchase within that fund is made within a 60-day period. The mutual funds held by the Plan are deemed to be actively traded.

The following is a description of the valuation methodologies used for assets measured at fair value using net asset value as a practical expedient. These amounts are provided in the tables below to permit reconciliation of the fair value of investments included in the fair value hierarchy to the line item presented in the statements of net assets available for benefits. There have been no changes in the methodologies used at December 31, 2024 and 2023.

3. Variable Annuity accounts. Plan investments include more than 80 different variable annuities, each of which invests in accordance with its portfolio's specific investment objectives. The majority of the variable annuity accounts are held in the College Retirement Equities Fund (CREF) accounts CREF Stock, CREF Global Equities, and CREF Growth. The CREF Stock Account Class R2 is actively-managed in segments and seeks favorable long-term returns through capital appreciation and investment income using a combination of three different investment strategies: active management, quantitative and indexing, and investing in both domestic and foreign equities in companies of any size. The CREF Global Equities Account is a globally diversified variable annuity account that seeks a favorable long-term rate of return through capital appreciation and income. Typically, approximately 50% of the CREF Global Equities Account is invested in foreign securities (including foreign emerging market issuers), and approximately 50% in domestic securities. The CREF Global Equities is managed using three different investment strategies – active management, quantitative and indexing to achieve the investment objective. The CREF Growth Account is an actively-managed variable annuity that seeks a favorable long-term rate of return, mainly through capital appreciation. It primarily invests in a diversified portfolio of common stocks that present the opportunity for exceptional growth. Under normal circumstances, the CREF Growth Account invests at least 80% of its assets in common stocks and other equity securities. The CREF Growth Account invests primarily in large, well-known, established companies, especially those that have new or innovative products, services or processes that may enhance future earnings prospects. The

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

CREF Growth Account is managed using three different investment strategies active management, quantitative and indexing. The CREF Growth Account may invest up to 20% of its assets in foreign securities.

Investments 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. Accumulation units in CREF variable annuities are available for transactions at the closing accumulation unit value on any business day. In an effort to reduce market timing and excessive trading, shareholders will be locked out of an account for 90 days if a purchase, sale and repurchase within that account is made within a 60-day period, other than for TIAA-CREF Money Market Fund or TIAA-CREF Short Term Bond Fund.

4. TIAA Real Estate account. The insurance company pooled separate account is a variable separate account of TIAA investing mainly in real estate and real estate-related investments and is valued at net assets value. Audited financial statements are available. The account's unit value is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The account sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. Unit values are calculated each day. There are currently no redemption restrictions on these investments. Transfers out of the account are limited to one per calendar quarter.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets carried at fair value:

	Level 1	Level 2	Level 3	Total
December 31, 2024				
TIAA Traditional Annuity	\$ –	\$ –	\$ 24,774,854	\$ 24,774,854
Mutual funds	67,303,910	–	–	67,303,910
	<u>\$ 67,303,910</u>	<u>\$ –</u>	<u>\$ 24,774,854</u>	<u>92,078,764</u>

Investments measured at net asset value:

Variable Annuity accounts	50,131,968
TIAA Real Estate account	4,303,418
Total assets at fair value	<u>\$ 146,514,150</u>

	Level 1	Level 2	Level 3	Total
December 31, 2023				
TIAA Traditional Annuity	\$ –	\$ –	\$ 24,996,268	\$ 24,996,268
Mutual funds	56,575,380	–	–	56,575,380
	<u>\$ 56,575,380</u>	<u>\$ –</u>	<u>\$ 24,996,268</u>	<u>81,571,648</u>

Investments measured at net asset value:

Variable Annuity accounts	45,936,648
TIAA Real Estate account	4,166,442
Total assets at fair value	<u>\$ 131,674,738</u>

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following table presents the Plan's Level 3 investments, the valuation techniques used to measure the fair value and the significant unobservable inputs and the ranges of values for those inputs.

	Fair Value	Valuation Technique(s)	Significant Unobservable Inputs	Range (Weighted Average)
December 31, 2024				
TIAA Traditional Annuity	\$ 24,774,854	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	RA 3.65%–6.50% RC 3.90%–6.75%
December 31, 2023				
TIAA Traditional Annuity	\$ 24,996,268	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	RA 4.00%–6.75% RC 4.25%–7.00%

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2024.

	Fixed Annuity Contracts
Balance, beginning of year	\$ 24,996,268
Realized gains	582,430
Unrealized gains relating to instruments still held at the reporting date	208,178
Investment income	334,468
Purchases	1,958,330
Settlements	(688,737)
Sales	(2,616,083)
Balance, end of year	<u>\$ 24,774,854</u>

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

5. Fully Benefit-Responsive Investment Contracts

The Plan offers a guaranteed fixed annuity. This annuity option meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses.

The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the participant based on their individual contract. The crediting rate is based on a formula established by the contract issuer but is generally 3%. The crediting rate is declared annually.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuers' ability to meet their financial obligations. The issuers' ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuers, such as:

- The Plan's failure to qualify under Section 401(a) of the Code or the failure of the trust to be tax-exempt under Section 501(a) of the Code
- Premature termination of the contracts
- Plan termination or merger
- Changes to the Plan's prohibition on competing investment options
- Bankruptcy of the plan sponsor or other plan sponsor events (e.g., divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

5. Fully Benefit-Responsive Investment Contracts (continued)

In addition, certain events allow the issuers to terminate the contracts with the Plan and settle at an amount different from contract value, such as:

- An uncured violation of the Plan's investment guidelines
- A breach of material obligation under the contract
- A material misrepresentation
- A material amendment to the agreements without the consent of the issuer

6. Risks and Uncertainties

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

7. Tax Status

The underlying volume submitter specimen plan has received an advisory letter from the IRS dated August 2, 2017, stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the Code. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 403(b) of the Code and, therefore, the related custodial accounts are tax-exempt. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related custodial accounts are tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

7. Tax Status (continued)

upon examination by the IRS. The plan 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. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Related-Party and Party-In-Interest Transactions

All of the Plan's assets are invested in funds managed by the custodians of the Plan. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA.

9. Subsequent Events

Management evaluated subsequent events for the Plan through August 15, 2025, the date the financial statements were issued.

Supplemental Schedule

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

At December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
	Pooled Separate Accounts:		
*	TIAA-Teachers Insurance and Annuity Association of America:		
	Investment in a Direct Filing Entity	TIAA Real Estate	\$ 4,303,418
	Registered Investment Companies:		
*	CREF- TIAA-CREF Investment Management, LLC		
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Money Market R2	734,696
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Core Bond R2	1,829,633
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Inflation-Linked Bond R2	930,034
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Equity Index R2	4,875,551
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Global Equities R2	8,584,500
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Growth R2	5,929,588
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Social Choice R2	3,891,831
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Stock R2	<u>18,867,609</u>
	Total College Retirement Equities Fund (CREF) Accounts		45,643,442
*	Metropolitan Life Insurance Company		
	Metropolitan Life Insurance Company variable annuities	Aggregate Bond Index Portfolio	1,352
	Metropolitan Life Insurance Company variable annuities	American Funds Global Small Capitalization Fund	10,890
	Metropolitan Life Insurance Company variable annuities	American Funds Growth Fund	29,051
	Metropolitan Life Insurance Company variable annuities	American Funds Growth-Income Fund	25,210
	Metropolitan Life Insurance Company variable annuities	Brighthouse/Wellington Core Equity Opportunities	24,629

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
*	Metropolitan Life Insurance Company (continued)		
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 40 Portfolio	\$ 13,631
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 60 Portfolio	70,326
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 80 Portfolio	34,364
	Metropolitan Life Insurance Company variable annuities	Calvert VP SRI Balanced Portfolio	12,898
	Metropolitan Life Insurance Company variable annuities	Calvert VP SRI Mid Cap Growth Portfolio	22,609
	Metropolitan Life Insurance Company variable annuities	Clarion Global Real Estate Portfolio	3,076
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP Equity Income Portfolio	1,383
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP Growth Portfolio	275,613
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP II Investment Grade Bond Portfolio	3,175
	Metropolitan Life Insurance Company variable annuities	Harris Oakmark International Portfolio	408
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Global Markets Portfolio	321
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Growth Portfolio	13,566
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Small Cap Core Portfolio	9,132
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Small Cap Growth Portfolio	22,382
	Metropolitan Life Insurance Company variable annuities	Met/Artisan Mid Cap Value Portfolio	10,729
	Metropolitan Life Insurance Company variable annuities	MetLife Mid Cap Stock Index Portfolio	558
	Metropolitan Life Insurance Company variable annuities	MetLife Stock Index Portfolio	13,168
	Metropolitan Life Insurance Company variable annuities	MFS Research International Portfolio	18,952

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
* Metropolitan Life Insurance Company			
(continued)			
	Metropolitan Life Insurance Company variable annuities	MFS Total Return Portfolio	\$ 31,489
	Metropolitan Life Insurance Company variable annuities	MFS Value Portfolio	12,384
	Metropolitan Life Insurance Company variable annuities	Morgan Stanley Discovery Portfolio	10,264
	Metropolitan Life Insurance Company variable annuities	Morgan Stanley EAFE Index Portfolio	1,439
	Metropolitan Life Insurance Company variable annuities	Neuberger Berman Genesis Portfolio	24,217
	Metropolitan Life Insurance Company variable annuities	PIMCO Total Return Portfolio	2,028
	Metropolitan Life Insurance Company variable annuities	T. Rowe Price Mid Cap Growth Portfolio	1,208
	Metropolitan Life Insurance Company variable annuities	T. Rowe Price Small Cap Growth Portfolio	16,834
	Metropolitan Life Insurance Company variable annuities	Victory Sycamore Mid Cap Value	8,622
	Metropolitan Life Insurance Company variable annuities	Wellington Large Cap Research Portfolio	3,803
	Metropolitan Life Insurance Company variable annuities	Western Asset Management Strategic Bond Opportunities Portfolio	9,476
	Metropolitan Life Insurance Company variable annuities	Western Asset Management US Government Portfolio	340
			739,527
* Variable Annuity Life Insurance Co.			
	VALIC variable annuity accounts	Ariel Appreciation Fund	18,087
	VALIC variable annuity accounts	Ariel Fund	9,245
	VALIC variable annuity accounts	Systematic Growth Fund	35,408
	VALIC variable annuity accounts	Vc I Capital Appreciation	1,768
	VALIC variable annuity accounts	Core Bond Fund	38,452
	VALIC variable annuity accounts	Dividend Value	78,333
	VALIC variable annuity accounts	Emerging Economies	13,636
	VALIC variable annuity accounts	International Value Fund	50,135
	VALIC variable annuity accounts	Global Strategy	6,132
	VALIC variable annuity accounts	Government Securities Fund	17,622
	VALIC variable annuity accounts	Gs Vit Gov Money Mkt Fd Inst	7,063

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
* Variable Annuity Life Insurance Co. (continued)			
	VALIC variable annuity accounts	Systematic Core Fund	\$ 235,071
	VALIC variable annuity accounts	Systematic Value	5,553
	VALIC variable annuity accounts	Growth Fund	386,279
	VALIC variable annuity accounts	High Yield Bond Fund	62,447
	VALIC variable annuity accounts	Inflation Protected Fund	11,579
	VALIC variable annuity accounts	Internatl Equities Index Fund	1,471
	VALIC variable annuity accounts	International Government Bond	7,142
	VALIC variable annuity accounts	International Growth Fund	22,511
	VALIC variable annuity accounts	Intl Opportunities	1,706
	VALIC variable annuity accounts	Invesco Bal Risk Commod Str R5	1,473
	VALIC variable annuity accounts	Large Capital Growth	213,144
	VALIC variable annuity accounts	Mid Cap Index Fund	218,390
	VALIC variable annuity accounts	Mid Cap Strategic Gwth	91,470
	VALIC variable annuity accounts	Mid Cap Value Fund	3,699
	VALIC variable annuity accounts	Moderate Growth Lifestyle	128,993
	VALIC variable annuity accounts	Nasdaq-100(R) Index Fund	93,499
	VALIC variable annuity accounts	Science & Technology Fund	763,004
	VALIC variable annuity accounts	Small Cap Growth Fund	39,579
	VALIC variable annuity accounts	Small Cap Index Fund	79,580
	VALIC variable annuity accounts	Small Cap Special Value Fund	18,871
	VALIC variable annuity accounts	Intl Socially Responsible Fund	11,957
	VALIC variable annuity accounts	Stock Index Fund	406,306
	VALIC variable annuity accounts	Vanguard Long-Term Treasury	12,334
	VALIC variable annuity accounts	Vanguard Lt Inv-Grade Fund	7,987
	VALIC variable annuity accounts	Vanguard Wellington Fund Inc	87,118
	VALIC variable annuity accounts	Vanguard Windsor II	158,113
			3,345,157
* TIAA-CREF Mutual Funds – Teachers Advisors, Inc.			
	TIAA-CREF mutual funds	Nuveen Lifecycle 2010-Inst	651,401
	TIAA-CREF mutual funds	Nuvenn Lifecycle 2015-Inst	411,781
	TIAA-CREF mutual funds	Nuveen Lifecycle 2020-Inst	596,944
	TIAA-CREF mutual funds	Nuveen Lifecycle 2025-Inst	999,186
	TIAA-CREF mutual funds	Nuveen Lifecycle 2030-Inst	3,582,675
	TIAA-CREF mutual funds	Nuveen Lifecycle 2035-Inst	4,067,006
	TIAA-CREF mutual funds	Nuveen Lifecycle 2040-Inst	4,555,820
	TIAA-CREF mutual funds	Nuveen Lifecycle 2045-Inst	3,888,375

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
*	TIAA-CREF Mutual Funds – Teachers Advisors, Inc. (continued)		
	TIAA-CREF mutual funds	Nuveen Lifecycle 2050-Inst	\$ 2,455,323
	TIAA-CREF mutual funds	Nuveen Lifecycle 2055-Inst	1,226,409
	TIAA-CREF mutual funds	Nuveen Lifecycle 2060-Inst	370,079
	TIAA-CREF mutual funds	Nuveen Lifecycle 2065-Inst	135,034
	TIAA-CREF mutual funds	Nuveen Money Market	12,517
	TIAA-CREF non-proprietary mutual funds	American EuroPac Growth R6	2,193,006
	TIAA-CREF non-proprietary mutual funds	BlackRock Infl Protected Bd K	543,878
	TIAA-CREF non-proprietary mutual funds	DFA Em Markets Val Portf Inst	721,588
	TIAA-CREF non-proprietary mutual funds	Dodge & Cox Income Fund I	897,281
	TIAA-CREF non-proprietary mutual funds	JPMorgan Mid Cap Gro Fd Cl R6	578,100
	TIAA-CREF non-proprietary mutual funds	MFS Growth Fund Class R6	713,143
	TIAA-CREF non-proprietary mutual funds	Principal Gbl Real Est Sec R6	855,512
	TIAA-CREF non-proprietary mutual funds	Vanguard 500 Idx Adm	7,102,953
	TIAA-CREF non-proprietary mutual funds	Vanguard Ttl Bd Mkt Idx Adm	1,772,734
	TIAA-CREF non-proprietary mutual funds	Vanguard STAR Inv	967,041
	TIAA-CREF non-proprietary mutual funds	Vanguard Ttl Intl Stk Idx Adm	3,864,440
	TIAA-CREF non-proprietary mutual funds	Vanguard Windsor II Adm	10,338,684
	TIAA-CREF non-proprietary mutual funds	Vanguard Extended Mkt Idx Adm	4,106,050
	TIAA-CREF non-proprietary mutual funds	Victory Sycamore Estab Val R6	2,938,425
			60,545,385
	The Vanguard Group, Inc.		
*	Vanguard mutual funds	Vanguard Cash Reserves Federal Money	38,579
*	Vanguard mutual funds	Vanguard Intermediate-Term Investment-Gr	266,608
*	Vanguard mutual funds	Vanguard PRIMECAP Fund Admiral Shares	2,347,469
*	Vanguard mutual funds	Vanguard Real Estate Index – Admiral	24,112
*	Vanguard mutual funds	Vanguard Total Stock Market Index Fund A	107,560
*	Vanguard mutual funds	Vanguard Windsor Fund Admiral Shares	1,064,490
*	Vanguard mutual funds	Vanguard Windsor II Fund Admiral Shares	2,909,710
			6,758,528

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
Insurance Company General Accounts			
	TIAA-Teachers Insurance and Annuity Association of America		
	TIAA Traditional Guaranteed Annuity	Fully Benefit – Responsive Investment Contracts	\$ 6,743,820
	TIAA Traditional Guaranteed Annuity	Non-Fully Benefit – Responsive Investment Contracts	24,688,693
	TIAA-CREF	Plan Loan Default Fund	86,161
	Metropolitan Life Insurance Company	Insurance Company General Account	10,765
	Variable Annuity Life Insurance Co.	Insurance Company General Account	300,689
	Variable Annuity Life Insurance Co.	Loan Collateral Fund	90,254
	Variable Annuity Life Insurance Co.	Loan Escrow Fund	2,131
			<u>31,922,513</u>
		4.25%-9.50%; Oldest Maturity Date 07/15/2031	
	Participant loans		<u>274,146</u>
			<u><u>\$153,532,116</u></u>

* Denotes party-in-interest

Column (d) cost is not included as all investments are participant directed.

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FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

Eckerd College Defined Contribution Retirement Plan
December 31, 2024 and 2023,
and Year Ended December 31, 2024
With Report of Independent Auditors



The better the question.
The better the answer.
The better the world works.



Shape the future
with confidence

Eckerd College Defined Contribution Retirement Plan

Financial Statements and Supplemental Schedule

December 31, 2024 and 2023, and Year Ended December 31, 2024

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Report of Independent Auditors

The Board of Trustees and Plan Participants
Eckerd College Defined Contribution Retirement Plan

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

We were engaged to perform audits of the financial statements of Eckerd College Defined Contribution Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audits 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 audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Disclaimer of Opinion

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



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Basis for Disclaimer of Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 matter described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate 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.



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Other Matters

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 (referred to as the “supplemental schedule”), 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 section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule.

Ernst & Young LLP

August 15, 2025

Eckerd College Defined Contribution Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2024	2023
Assets		
Investments at fair value	\$ 146,514,150	\$ 131,674,738
Fully benefit-responsive investment contracts at contract value	6,743,820	7,628,783
Participant loans	274,146	193,138
Contribution receivable:		
Employer	108,749	108,739
Participants	74,475	63,712
Total contribution receivables	183,224	172,451
Total assets	153,715,340	139,669,110
Net assets available for benefits	\$ 153,715,340	\$ 139,669,110

See accompanying notes.

Eckerd College Defined Contribution Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2024

Additions

Investment income:

Net appreciation in fair value of investments	\$ 12,155,036
Interest and dividends	3,977,059
Interest income from participant loans	19,450
	<u>16,151,545</u>

Contributions:

Employer	2,657,019
Participants	1,781,968
Rollovers	3,077,167
	<u>7,516,154</u>

Total additions	<u>23,667,699</u>
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Deductions

Benefit payments	9,570,502
Administrative expenses	50,967
Total deductions	<u>9,621,469</u>
Net increase	14,046,230

Net assets available for benefits:

Beginning of year	139,669,110
End of year	<u><u>\$ 153,715,340</u></u>

See accompanying notes.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements

December 31, 2024

1. Description of Plan

The following description of the Eckerd College Defined Contribution Retirement Plan (the Plan) provides general information about the Plan's provisions. Eckerd College, Inc. (the College) is the Plan Sponsor. Participants should refer to the Plan document and summary plan description for a more complete description of the Plan's provisions, copies of which may be obtained from the Plan Sponsor.

General

The Plan is a defined contribution plan covering all faculty and full-time staff members employed by the College, part-time staff credited with 1,000 hours or more of annual service and certain retired faculty members. Participant contributions may begin at the start of service and are available to all eligible staff, and faculty. Employer contributions are generally available after one year of service to eligible employees. If an employee becomes eligible for employer contributions but does not take action to enroll, the Plan Sponsor will make the employer contributions to a qualified default investment alternative.

The College is responsible for the general administration of the Plan. The only investment products that are available to 403(b) plans are annuity contracts including insurance company pooled separate accounts, and registered investment companies, such as mutual funds, which are held in custodial accounts. Plan annuity contracts are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF). The Plan may be funded, in whole or in part, by individually or plan sponsor controlled TIAA and CREF fixed and variable annuity contracts. During 2020, a change was made, prospectively, to issue plan sponsor controlled contracts instead of individually owned contracts. Prior to May 1, 2012, contracts were also issued by Variable Annuity Life Insurance Company (VALIC) (represented by Corebridge Financial) and Metropolitan Life Insurance Company (MetLife). The Plan has custodial agreements with registered investment companies, CREF (with TIAA, FSB as directed custodian) and Newport Trust Company (Newport Trust).

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Contributions

Participants may contribute a portion of their compensation, as defined in the Plan document and summary plan description, as a pre-tax deferral up to Internal Revenue Code (the Code) annual limits. Participants who have attained age 50 before the end of the year are eligible to make catch-up contributions. Employee contributions are recorded in the year in which the employee contributions are withheld from compensation.

Employer contributions are allocated to the individual accounts of qualifying participants each Plan year in a discretionary amount determined by the employer. The employer contribution for the plan year ended December 31, 2024 was 10%. Employer contributions are recorded in the year in which the participant compensation is earned.

All contributions are subject to certain limitations as established within the Code.

Participants direct all contributions into various funding or custodial vehicles offered within the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, the College's contributions and allocations of Plan earnings. Each participant account may also be charged with an allocation of administrative expenses.

Earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the participant's account balances up to an annual plan servicing fee of 0.08%, \$0.80 per \$1,000 invested, deducted quarterly. The benefit to which a participant is entitled is the benefit that can be provided from the participant's accumulated vested account.

Vesting

Plan contributions are fully vested and non-forfeitable when made.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Loans

Effective August 4, 2020, participants may borrow directly from their retirement account. These types of loans are referred to as participant loans. The loan amount is deducted from the borrower's accounts balances, and subsequent loan repayments, including interest, are credited to the account. Loan terms range from one to five years unless related to the purchase of a principal residence which can be up to ten years. The interest rate for participant loans is fixed at the time of issuance. If a participant terminates employment with the College, they may continue to make loan payments directly to the issuer. If the loan is not repaid, it will automatically be treated as a taxable distribution after a reasonable grace period.

Prior to August 4, 2020, participants may borrow directly from funds owned by issuers of variable annuity contracts using a portion of their Plan account as security for the loan. These types of loans are referred to as plan loans. Applicants receiving such loans are required to borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their accumulated account balance, and pledge as collateral 110% of the loan amount for the period of time the loan is outstanding. Loan terms range from one to five years unless related to the purchase of a principal residence which can be up to ten years. The loans bear interest at a variable rate and may depend on how the retirement balance is invested. If a participant terminates employment with the College, they may continue to make loan payments directly to the issuer. If the loan is not repaid, it will automatically be treated as a taxable distribution after a reasonable grace period.

A participant may not have more than three loans of any type outstanding at any point in time. Participant loans outstanding were \$274,146 and \$193,138 as of December 31, 2024 and 2023, respectively, and are reported as plan assets within the accompanying financial statements. Plan loan balances outstanding were \$118,799 and \$212,360 as of December 31, 2024 and 2023, respectively, and are not reported within the accompanying financial statements of the Plan. During the year, there were no plan loans that defaulted.

Payment of Benefits

Upon separation from service with the College due to death, disability, retirement or termination, a participant or his/her beneficiary may elect to receive benefits according to options offered by the Plan.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

1. Description of Plan (continued)

Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan document. Hardship withdrawals are strictly regulated by the Internal Revenue Service (IRS) and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Administrative Expenses

Administrative expenses include recordkeeping fees and expenses relating to purchases, sales or transfers of the Plan's investments. Direct administrative expenses, for example, those related to loan processing, are charged to the individual participant account.

Plan Termination

While it is expected that this Plan will continue indefinitely, the College reserves the right to amend, otherwise modify, or terminate the Plan, or to discontinue any further contributions under the Plan, by resolution of its Board of Trustees. In the event of a termination of the Plan or complete discontinuance of Plan contributions, the College will notify all Participants of the termination. Participant accounts are fully vested and non-forfeitable even with the termination of the Plan.

2. Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements have been prepared on the accrual basis of accounting.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition

Investments held in registered investment companies and in insurance company pooled separate accounts are stated at fair value. Investment contracts representing non-fully benefit responsive contracts are stated at contract value, which approximates fair value. Fair value is defined as 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 (an exit price). See Note 4 for further discussion and disclosures related to fair value measurements.

Investment contracts representing fully benefit responsive investment contracts are presented at contract value.

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

3. Investments

All investment information and participant loans disclosed in the accompanying financial statements and supplemental schedule including investments held, fully benefit-responsive investment contracts, and participant loans at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends and interest income from participant loans for the year ended December 31, 2024, was obtained or derived from information provided to the Plan administrator and certified as complete and accurate by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), Corebridge Financial (representing Variable Annuity Life Insurance Company (VALIC)), Ascensus, LLC (as an agent for Newport Trust) and Metropolitan Life Insurance Company (MetLife).

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements

Fair value is defined as 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 (i.e., an exit price). The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below.

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets or liabilities.
- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:
 - Quoted prices for similar assets or liabilities in active markets
 - Quoted prices for identical or similar assets or liabilities in markets that are not active
 - Observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

1. TIAA Traditional Annuity. The TIAA Traditional Annuity is an investment contract reported at contract value which approximates fair value. The contract value of the TIAA Traditional Annuity equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate, which correlates closely with TIAA Traditional Annuity's historical crediting rates. TIAA uses a "vintage" method of crediting interest for funds in the TIAA Traditional Annuity. As the yields available on new long-term investments tend to vary over time, TIAA groups the funds received over discrete time period into vintages. The interest credited to each vintage reflects the investment returns initially obtained on TIAA's investments during each period. Each vintage has a guaranteed minimum interest rate that is generally between 1% and 3% that resets annually each March 1. The TIAA Traditional Annuity is not available for sale or transfer on any securities exchange.

This investment can be held under different types of annuity contracts including Retirement Annuity (RA), Group Retirement Annuity (GRA), Retirement Choice (RC), Supplementary Retirement Annuity (SRA), Group Supplementary Retirement Annuity (GSRA) and Retirement Choice Plus (RCP). RA, GRA and RC are illiquid contracts and subject to restrictions for certain participant interest transactions and, therefore, are not fully benefit responsive. These contracts contain liquidity restrictions on the redemption of TIAA Traditional Annuity accumulations, which could impact the value realized upon exiting the contract. Policies governing withdrawals and transfers include lump sum withdrawals available after 120 days after termination of employment and subject to a 2.5% surrender charge, or spread over a 10-year or 7-year period. SRA, GSRA and RCP contracts have no liquidity restrictions and are benefit responsive.

Generally, distributions, withdrawals and transfers out of RA contracts can only be made in ten annual installments. The TIAA Traditional Annuity is a guaranteed annuity backed by TIAA's claims-paying ability, which guarantees principal and any additional interest rate additions declared. TIAA earnings above this rate are paid to participants in the form of additional amounts. These additional amounts are declared by TIAA's Board of Trustees and are generally in effect for a 12-month period, March 1 through February 28 of the following year. The Plan Administrator is responsible for determining the Plan's valuation policies and analyzing information provided by the investment custodians and issuers that is used to determine the fair value of the Plan's investments.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

2. Mutual funds. Plan investments include more than 30 different mutual funds, each of which invests in accordance with its fund's specific investment objectives. Fund holdings are valued using market quotations or prices obtained from independent pricing services. Each fund determines its share price or net asset value each day. Shares of TIAA-CREF Funds are available for transactions at the closing net asset value on any business day. In an effort to reduce market timing and excessive trading, shareholders will be locked out of a fund for 90 days if a purchase, sale and repurchase within that fund is made within a 60-day period. The mutual funds held by the Plan are deemed to be actively traded.

The following is a description of the valuation methodologies used for assets measured at fair value using net asset value as a practical expedient. These amounts are provided in the tables below to permit reconciliation of the fair value of investments included in the fair value hierarchy to the line item presented in the statements of net assets available for benefits. There have been no changes in the methodologies used at December 31, 2024 and 2023.

3. Variable Annuity accounts. Plan investments include more than 80 different variable annuities, each of which invests in accordance with its portfolio's specific investment objectives. The majority of the variable annuity accounts are held in the College Retirement Equities Fund (CREF) accounts CREF Stock, CREF Global Equities, and CREF Growth. The CREF Stock Account Class R2 is actively-managed in segments and seeks favorable long-term returns through capital appreciation and investment income using a combination of three different investment strategies: active management, quantitative and indexing, and investing in both domestic and foreign equities in companies of any size. The CREF Global Equities Account is a globally diversified variable annuity account that seeks a favorable long-term rate of return through capital appreciation and income. Typically, approximately 50% of the CREF Global Equities Account is invested in foreign securities (including foreign emerging market issuers), and approximately 50% in domestic securities. The CREF Global Equities is managed using three different investment strategies – active management, quantitative and indexing to achieve the investment objective. The CREF Growth Account is an actively-managed variable annuity that seeks a favorable long-term rate of return, mainly through capital appreciation. It primarily invests in a diversified portfolio of common stocks that present the opportunity for exceptional growth. Under normal circumstances, the CREF Growth Account invests at least 80% of its assets in common stocks and other equity securities. The CREF Growth Account invests primarily in large, well-known, established companies, especially those that have new or innovative products, services or processes that may enhance future earnings prospects. The

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

CREF Growth Account is managed using three different investment strategies active management, quantitative and indexing. The CREF Growth Account may invest up to 20% of its assets in foreign securities.

Investments 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. Accumulation units in CREF variable annuities are available for transactions at the closing accumulation unit value on any business day. In an effort to reduce market timing and excessive trading, shareholders will be locked out of an account for 90 days if a purchase, sale and repurchase within that account is made within a 60-day period, other than for TIAA-CREF Money Market Fund or TIAA-CREF Short Term Bond Fund.

4. TIAA Real Estate account. The insurance company pooled separate account is a variable separate account of TIAA investing mainly in real estate and real estate-related investments and is valued at net assets value. Audited financial statements are available. The account's unit value is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The account sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. Unit values are calculated each day. There are currently no redemption restrictions on these investments. Transfers out of the account are limited to one per calendar quarter.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets carried at fair value:

	Level 1	Level 2	Level 3	Total
December 31, 2024				
TIAA Traditional Annuity	\$ –	\$ –	\$ 24,774,854	\$ 24,774,854
Mutual funds	67,303,910	–	–	67,303,910
	<u>\$ 67,303,910</u>	<u>\$ –</u>	<u>\$ 24,774,854</u>	<u>92,078,764</u>

Investments measured at net asset value:

Variable Annuity accounts	50,131,968
TIAA Real Estate account	4,303,418
Total assets at fair value	<u>\$ 146,514,150</u>

	Level 1	Level 2	Level 3	Total
December 31, 2023				
TIAA Traditional Annuity	\$ –	\$ –	\$ 24,996,268	\$ 24,996,268
Mutual funds	56,575,380	–	–	56,575,380
	<u>\$ 56,575,380</u>	<u>\$ –</u>	<u>\$ 24,996,268</u>	<u>81,571,648</u>

Investments measured at net asset value:

Variable Annuity accounts	45,936,648
TIAA Real Estate account	4,166,442
Total assets at fair value	<u>\$ 131,674,738</u>

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The following table presents the Plan's Level 3 investments, the valuation techniques used to measure the fair value and the significant unobservable inputs and the ranges of values for those inputs.

	Fair Value	Valuation Technique(s)	Significant Unobservable Inputs	Range (Weighted Average)
December 31, 2024				
TIAA Traditional Annuity	\$ 24,774,854	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	RA 3.65%–6.50% RC 3.90%–6.75%
December 31, 2023				
TIAA Traditional Annuity	\$ 24,996,268	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	RA 4.00%–6.75% RC 4.25%–7.00%

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2024.

	Fixed Annuity Contracts
Balance, beginning of year	\$ 24,996,268
Realized gains	582,430
Unrealized gains relating to instruments still held at the reporting date	208,178
Investment income	334,468
Purchases	1,958,330
Settlements	(688,737)
Sales	(2,616,083)
Balance, end of year	<u>\$ 24,774,854</u>

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

5. Fully Benefit-Responsive Investment Contracts

The Plan offers a guaranteed fixed annuity. This annuity option meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses.

The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the participant based on their individual contract. The crediting rate is based on a formula established by the contract issuer but is generally 3%. The crediting rate is declared annually.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuers' ability to meet their financial obligations. The issuers' ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuers, such as:

- The Plan's failure to qualify under Section 401(a) of the Code or the failure of the trust to be tax-exempt under Section 501(a) of the Code
- Premature termination of the contracts
- Plan termination or merger
- Changes to the Plan's prohibition on competing investment options
- Bankruptcy of the plan sponsor or other plan sponsor events (e.g., divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

5. Fully Benefit-Responsive Investment Contracts (continued)

In addition, certain events allow the issuers to terminate the contracts with the Plan and settle at an amount different from contract value, such as:

- An uncured violation of the Plan's investment guidelines
- A breach of material obligation under the contract
- A material misrepresentation
- A material amendment to the agreements without the consent of the issuer

6. Risks and Uncertainties

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

7. Tax Status

The underlying volume submitter specimen plan has received an advisory letter from the IRS dated August 2, 2017, stating that the written form of the underlying specimen plan is qualified under Section 403(b) of the Code. Any employer adopting this form of the plan will be considered to have a plan qualified under Section 403(b) of the Code and, therefore, the related custodial accounts are tax-exempt. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related custodial accounts are tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained

Eckerd College Defined Contribution Retirement Plan

Notes to Financial Statements (continued)

7. Tax Status (continued)

upon examination by the IRS. The plan 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. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Related-Party and Party-In-Interest Transactions

All of the Plan's assets are invested in funds managed by the custodians of the Plan. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA.

9. Subsequent Events

Management evaluated subsequent events for the Plan through August 15, 2025, the date the financial statements were issued.

Supplemental Schedule

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

At December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
	Pooled Separate Accounts:		
*	TIAA-Teachers Insurance and Annuity Association of America:		
	Investment in a Direct Filing Entity	TIAA Real Estate	\$ 4,303,418
	Registered Investment Companies:		
*	CREF- TIAA-CREF Investment Management, LLC		
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Money Market R2	734,696
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Core Bond R2	1,829,633
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Inflation-Linked Bond R2	930,034
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Equity Index R2	4,875,551
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Global Equities R2	8,584,500
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Growth R2	5,929,588
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Social Choice R2	3,891,831
	College Retirement Equities Fund (CREF) variable annuity accounts	CREF Stock R2	<u>18,867,609</u>
	Total College Retirement Equities Fund (CREF) Accounts		45,643,442
*	Metropolitan Life Insurance Company		
	Metropolitan Life Insurance Company variable annuities	Aggregate Bond Index Portfolio	1,352
	Metropolitan Life Insurance Company variable annuities	American Funds Global Small Capitalization Fund	10,890
	Metropolitan Life Insurance Company variable annuities	American Funds Growth Fund	29,051
	Metropolitan Life Insurance Company variable annuities	American Funds Growth-Income Fund	25,210
	Metropolitan Life Insurance Company variable annuities	Brighthouse/Wellington Core Equity Opportunities	24,629

Eckerd College Defined Contribution Retirement Plan

EIN #59-0859121 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
*	Metropolitan Life Insurance Company (continued)		
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 40 Portfolio	\$ 13,631
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 60 Portfolio	70,326
	Metropolitan Life Insurance Company variable annuities	Brighthouse Asset Allocation 80 Portfolio	34,364
	Metropolitan Life Insurance Company variable annuities	Calvert VP SRI Balanced Portfolio	12,898
	Metropolitan Life Insurance Company variable annuities	Calvert VP SRI Mid Cap Growth Portfolio	22,609
	Metropolitan Life Insurance Company variable annuities	Clarion Global Real Estate Portfolio	3,076
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP Equity Income Portfolio	1,383
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP Growth Portfolio	275,613
	Metropolitan Life Insurance Company variable annuities	Fidelity VIP II Investment Grade Bond Portfolio	3,175
	Metropolitan Life Insurance Company variable annuities	Harris Oakmark International Portfolio	408
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Global Markets Portfolio	321
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Growth Portfolio	13,566
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Small Cap Core Portfolio	9,132
	Metropolitan Life Insurance Company variable annuities	Loomis Sayles Small Cap Growth Portfolio	22,382
	Metropolitan Life Insurance Company variable annuities	Met/Artisan Mid Cap Value Portfolio	10,729
	Metropolitan Life Insurance Company variable annuities	MetLife Mid Cap Stock Index Portfolio	558
	Metropolitan Life Insurance Company variable annuities	MetLife Stock Index Portfolio	13,168
	Metropolitan Life Insurance Company variable annuities	MFS Research International Portfolio	18,952

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
* Metropolitan Life Insurance Company			
(continued)			
	Metropolitan Life Insurance Company variable annuities	MFS Total Return Portfolio	\$ 31,489
	Metropolitan Life Insurance Company variable annuities	MFS Value Portfolio	12,384
	Metropolitan Life Insurance Company variable annuities	Morgan Stanley Discovery Portfolio	10,264
	Metropolitan Life Insurance Company variable annuities	Morgan Stanley EAFE Index Portfolio	1,439
	Metropolitan Life Insurance Company variable annuities	Neuberger Berman Genesis Portfolio	24,217
	Metropolitan Life Insurance Company variable annuities	PIMCO Total Return Portfolio	2,028
	Metropolitan Life Insurance Company variable annuities	T. Rowe Price Mid Cap Growth Portfolio	1,208
	Metropolitan Life Insurance Company variable annuities	T. Rowe Price Small Cap Growth Portfolio	16,834
	Metropolitan Life Insurance Company variable annuities	Victory Sycamore Mid Cap Value	8,622
	Metropolitan Life Insurance Company variable annuities	Wellington Large Cap Research Portfolio	3,803
	Metropolitan Life Insurance Company variable annuities	Western Asset Management Strategic Bond Opportunities Portfolio	9,476
	Metropolitan Life Insurance Company variable annuities	Western Asset Management US Government Portfolio	340
			739,527
* Variable Annuity Life Insurance Co.			
	VALIC variable annuity accounts	Ariel Appreciation Fund	18,087
	VALIC variable annuity accounts	Ariel Fund	9,245
	VALIC variable annuity accounts	Systematic Growth Fund	35,408
	VALIC variable annuity accounts	Vc I Capital Appreciation	1,768
	VALIC variable annuity accounts	Core Bond Fund	38,452
	VALIC variable annuity accounts	Dividend Value	78,333
	VALIC variable annuity accounts	Emerging Economies	13,636
	VALIC variable annuity accounts	International Value Fund	50,135
	VALIC variable annuity accounts	Global Strategy	6,132
	VALIC variable annuity accounts	Government Securities Fund	17,622
	VALIC variable annuity accounts	Gs Vit Gov Money Mkt Fd Inst	7,063

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
* Variable Annuity Life Insurance Co. (continued)			
	VALIC variable annuity accounts	Systematic Core Fund	\$ 235,071
	VALIC variable annuity accounts	Systematic Value	5,553
	VALIC variable annuity accounts	Growth Fund	386,279
	VALIC variable annuity accounts	High Yield Bond Fund	62,447
	VALIC variable annuity accounts	Inflation Protected Fund	11,579
	VALIC variable annuity accounts	Internatl Equities Index Fund	1,471
	VALIC variable annuity accounts	International Government Bond	7,142
	VALIC variable annuity accounts	International Growth Fund	22,511
	VALIC variable annuity accounts	Intl Opportunities	1,706
	VALIC variable annuity accounts	Invesco Bal Risk Commod Str R5	1,473
	VALIC variable annuity accounts	Large Capital Growth	213,144
	VALIC variable annuity accounts	Mid Cap Index Fund	218,390
	VALIC variable annuity accounts	Mid Cap Strategic Gwth	91,470
	VALIC variable annuity accounts	Mid Cap Value Fund	3,699
	VALIC variable annuity accounts	Moderate Growth Lifestyle	128,993
	VALIC variable annuity accounts	Nasdaq-100(R) Index Fund	93,499
	VALIC variable annuity accounts	Science & Technology Fund	763,004
	VALIC variable annuity accounts	Small Cap Growth Fund	39,579
	VALIC variable annuity accounts	Small Cap Index Fund	79,580
	VALIC variable annuity accounts	Small Cap Special Value Fund	18,871
	VALIC variable annuity accounts	Intl Socially Responsible Fund	11,957
	VALIC variable annuity accounts	Stock Index Fund	406,306
	VALIC variable annuity accounts	Vanguard Long-Term Treasury	12,334
	VALIC variable annuity accounts	Vanguard Lt Inv-Grade Fund	7,987
	VALIC variable annuity accounts	Vanguard Wellington Fund Inc	87,118
	VALIC variable annuity accounts	Vanguard Windsor II	158,113
			3,345,157
* TIAA-CREF Mutual Funds – Teachers Advisors, Inc.			
	TIAA-CREF mutual funds	Nuveen Lifecycle 2010-Inst	651,401
	TIAA-CREF mutual funds	Nuvenn Lifecycle 2015-Inst	411,781
	TIAA-CREF mutual funds	Nuveen Lifecycle 2020-Inst	596,944
	TIAA-CREF mutual funds	Nuveen Lifecycle 2025-Inst	999,186
	TIAA-CREF mutual funds	Nuveen Lifecycle 2030-Inst	3,582,675
	TIAA-CREF mutual funds	Nuveen Lifecycle 2035-Inst	4,067,006
	TIAA-CREF mutual funds	Nuveen Lifecycle 2040-Inst	4,555,820
	TIAA-CREF mutual funds	Nuveen Lifecycle 2045-Inst	3,888,375

Eckerd College Defined Contribution Retirement Plan

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
*	TIAA-CREF Mutual Funds – Teachers Advisors, Inc. (continued)		
	TIAA-CREF mutual funds	Nuveen Lifecycle 2050-Inst	\$ 2,455,323
	TIAA-CREF mutual funds	Nuveen Lifecycle 2055-Inst	1,226,409
	TIAA-CREF mutual funds	Nuveen Lifecycle 2060-Inst	370,079
	TIAA-CREF mutual funds	Nuveen Lifecycle 2065-Inst	135,034
	TIAA-CREF mutual funds	Nuveen Money Market	12,517
	TIAA-CREF non-proprietary mutual funds	American EuroPac Growth R6	2,193,006
	TIAA-CREF non-proprietary mutual funds	BlackRock Infl Protected Bd K	543,878
	TIAA-CREF non-proprietary mutual funds	DFA Em Markets Val Portf Inst	721,588
	TIAA-CREF non-proprietary mutual funds	Dodge & Cox Income Fund I	897,281
	TIAA-CREF non-proprietary mutual funds	JPMorgan Mid Cap Gro Fd Cl R6	578,100
	TIAA-CREF non-proprietary mutual funds	MFS Growth Fund Class R6	713,143
	TIAA-CREF non-proprietary mutual funds	Principal Gbl Real Est Sec R6	855,512
	TIAA-CREF non-proprietary mutual funds	Vanguard 500 Idx Adm	7,102,953
	TIAA-CREF non-proprietary mutual funds	Vanguard Ttl Bd Mkt Idx Adm	1,772,734
	TIAA-CREF non-proprietary mutual funds	Vanguard STAR Inv	967,041
	TIAA-CREF non-proprietary mutual funds	Vanguard Ttl Intl Stk Idx Adm	3,864,440
	TIAA-CREF non-proprietary mutual funds	Vanguard Windsor II Adm	10,338,684
	TIAA-CREF non-proprietary mutual funds	Vanguard Extended Mkt Idx Adm	4,106,050
	TIAA-CREF non-proprietary mutual funds	Victory Sycamore Estab Val R6	2,938,425
			60,545,385
	The Vanguard Group, Inc.		
*	Vanguard mutual funds	Vanguard Cash Reserves Federal Money	38,579
*	Vanguard mutual funds	Vanguard Intermediate-Term Investment-Gr	266,608
*	Vanguard mutual funds	Vanguard PRIMECAP Fund Admiral Shares	2,347,469
*	Vanguard mutual funds	Vanguard Real Estate Index – Admiral	24,112
*	Vanguard mutual funds	Vanguard Total Stock Market Index Fund A	107,560
*	Vanguard mutual funds	Vanguard Windsor Fund Admiral Shares	1,064,490
*	Vanguard mutual funds	Vanguard Windsor II Fund Admiral Shares	2,909,710
			6,758,528

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Entity	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e)
Insurance Company General Accounts			
	TIAA-Teachers Insurance and Annuity Association of America		
	TIAA Traditional Guaranteed Annuity	Fully Benefit – Responsive Investment Contracts	\$ 6,743,820
	TIAA Traditional Guaranteed Annuity	Non-Fully Benefit – Responsive Investment Contracts	24,688,693
	TIAA-CREF	Plan Loan Default Fund	86,161
	Metropolitan Life Insurance Company	Insurance Company General Account	10,765
	Variable Annuity Life Insurance Co.	Insurance Company General Account	300,689
	Variable Annuity Life Insurance Co.	Loan Collateral Fund	90,254
	Variable Annuity Life Insurance Co.	Loan Escrow Fund	2,131
			<u>31,922,513</u>
		4.25%-9.50%; Oldest Maturity Date 07/15/2031	
	Participant loans		<u>274,146</u>
			<u><u>\$153,532,116</u></u>

* Denotes party-in-interest

Column (d) cost is not included as all investments are participant directed.

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