

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

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

Part I Annual Report Identification Information

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

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE (specify), the first return/report, the final return/report, an amended return/report, a short plan year return/report (less than 12 months)
B This return/report is:
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: NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN
1b Three-digit plan number (PN): 150
1c Effective date of plan: 05/01/1931
2a Plan sponsor's name (employer, if for a single-employer plan): NORTH SHORE COUNTRY DAY SCHOOL
2b Employer Identification Number (EIN): 36-1558460
2c Plan Sponsor's telephone number: 847-446-0675
2d Business code (see instructions): 611000

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

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

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

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

Form 5500 (2023) v. 230707

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	413
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)	168
	6a(2)	144
	6b	0
	6c	257
	6d	401
	6e	2
	6f	403
	6g(1)	409
	6g(2)	402
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 2F 2G 2M 3D 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)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

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

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

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

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

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

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

Receipt Confirmation Code _____

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

A Name of plan NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 150
C Plan sponsor's name as shown on line 2a of Form 5500 NORTH SHORE COUNTRY DAY SCHOOL	D Employer Identification Number (EIN) 36-1558460

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	314833	266	07/01/2023	06/30/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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	(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	7220622
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	22357718

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** 7410800

c Additions: (1) Contributions deposited during the year	7c(1)	22735
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	341348
(4) Transferred from separate account.....	7c(4)	252979
(5) Other (specify below)	7c(5)	12835

▶ PLAN SERVICING CREDIT

(6) Total additions..... **7c(6)** 629897

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 8040697

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	661090
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account.....	7e(3)	128700
(4) Other (specify below)	7e(4)	30285

▶ PLAN FEES

(5) Total deductions..... **7e(5)** 820075

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 7220622

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	150
C Plan sponsor's name as shown on line 2a of Form 5500 NORTH SHORE COUNTRY DAY SCHOOL	D Employer Identification Number (EIN) 36-1558460	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

TIAA

13-1624203

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

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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

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?
64 65	RECORDKEEPER	26500	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

PASQUESI SHEPPARD LLC

36-4049282

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	20750	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

PLANPILOT LLC

45-4168388

(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?
27	ADVISOR	7200	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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)

NEW PINNACLE CONSULTING GROUP, LLC

26-1233837

(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?
16	TPA	2140	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

(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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN</u>	B Three-digit plan number (PN)	<u>150</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NORTH SHORE COUNTRY DAY SCHOOL</u>	D Employer Identification Number (EIN) <u>36-1558460</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA REAL ESTATE</u>	
b Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>	
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>878675</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning <u>07/01/2023</u> and ending <u>06/30/2024</u>	
A Name of plan <u>NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN</u>	B Three-digit plan number (PN) <u>150</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NORTH SHORE COUNTRY DAY SCHOOL</u>	D Employer Identification Number (EIN) <u>36-1558460</u>

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	72505
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	981745
(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)	32776295
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	7410800
(15) Other	1c(15)	66586
		878675
		7220622

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	41241345	45255582
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	41241345	45255582

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)	853853	
(B) Participants	2a(1)(B)	1124053	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		1977906
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)	5629	
(F) Other	2b(1)(F)	341346	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		346975
(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)	368215	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		368215
(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)		-110873
(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)		5103515
c Other income	2c		7424
d Total income. Add all income amounts in column (b) and enter total	2d		7693162

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3245513	
(2) To insurance carriers for the provision of benefits.....	2e(2)	407212	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3652725
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	26200	
(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)		26200
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3678925

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4014237
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: PASQUESI SHEPPARD LLC

(2) EIN: 36-1558460

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan <u>NORTH SHORE COUNTRY DAY SCHOOL DEFINED CONTRIBUTION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>150</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NORTH SHORE COUNTRY DAY SCHOOL</u>	D Employer Identification Number (EIN) <u>36-1558460</u>	

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	<u>0</u>
---	----------	----------

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): 82-2826183

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 07 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J600957A.



**PASQUESI
SHEPPARD LLC**
ACCOUNTANTS AND CONSULTANTS

**NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION
RETIREMENT PLAN**

**FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023**

TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

**Employer Identification Number
36-1558460**

Plan No. 150

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN

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JUNE 30, 2024 AND 2023

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INDEPENDENT AUDITOR'S REPORT

PLAN ADMINISTRATOR AND PLAN PARTICIPANTS OF
NORTH SHORE COUNTRY DAY SCHOOL
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 North Shore Country Day School Defined Contribution Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of June 30, 2024 and 2023, the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of June 30, 2024 and 2023, and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the financial statements of North Shore Country Day School Defined Contribution Retirement Plan referred to in the first paragraph. 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.

Basis for Disclaimer of Opinion

North Shore Country Day School Defined Contribution Retirement Plan does not have 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 accompanying 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 North Shore Country Day School Defined Contribution Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of North Shore Country Day School Defined Contribution Retirement 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 audit evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of North Shore Country Day School Defined Contribution Retirement Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets Held at End of Year as of or for the year ended June 30, 2024, 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 referred to above.

Pasquesi Sheppard LLC

Pasquesi Sheppard LLC
Lake Forest, Illinois

August 25, 2025

NORTH SHORE COUNTRY DAY SCHOOL

DEFINED CONTRIBUTION RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

JUNE 30, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
Investments, at fair value —		
Fixed annuity contracts	\$ 5,709,499	\$ 5,923,699
Pooled separate account	878,675	981,745
Variable annuities	21,479,043	20,105,453
Mutual funds	15,610,656	12,670,842
	<u>43,677,873</u>	<u>39,681,739</u>
Total investments at fair value	\$ 43,677,873	\$ 39,681,739
Fully benefit-responsive investment contracts, at contract value	<u>\$ 1,511,123</u>	<u>\$ 1,487,101</u>
Receivables —		
Notes receivable from participants	<u>\$ 66,586</u>	<u>\$ 72,505</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 45,255,582</u></u>	<u><u>\$ 41,241,345</u></u>

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

NORTH SHORE COUNTRY DAY SCHOOL

DEFINED CONTRIBUTION RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED JUNE 30, 2024

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income —	
Net appreciation in fair value of investments	\$ 5,222,782
Interest and dividends	479,421
	<hr/>
Net investment income	\$ 5,702,203
	<hr/>
Interest on notes receivable from participants	\$ 5,629
	<hr/>
Contributions —	
Participants' elective	\$ 646,900
Participants' mandatory	477,153
Employer matching	853,853
	<hr/>
Total contributions	\$ 1,977,906
	<hr/>
Net revenue service credit	\$ 7,424
	<hr/>
Total additions to net assets	\$ 7,693,162

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	\$ 3,245,513
Annuity settlement options	407,212
Fees	26,200
	<hr/>
Total deductions from net assets	\$ 3,678,925

NET INCREASE IN NET ASSETS \$ 4,014,237

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of the year	41,241,345
	<hr/>
End of the year	\$ 45,255,582

The accompanying notes are an integral part of this financial statement.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

(1) PLAN DESCRIPTION:

The following description of the North Shore Country Day School Defined Contribution Retirement Plan (the Plan) provides only general information. Participants should refer to the Summary Plan Description or Plan Agreement for a more complete description of the Plan's provisions.

General –

The Plan is a defined contribution plan covering all full-time employees of North Shore Country Day School (the School). This Plan commenced on May 1, 1931, has since been amended and restated, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and subsequent amendments.

Amendment –

On July 12, 2022, the Plan was amended, retroactively, effective March 27, 2020, to implement the various pension-related Plan provisions of the CARES Act in response to the COVID-19 pandemic. Furthermore, the Plan was retroactively amended to implement the various pension-related provisions of the SECURE Act and other law changes. The provisions of these amendments shall be interpreted and applied to be consistent with Internal Revenue Service (IRS) guidance issued in connection therewith.

Plan Administration –

The Plan is administrated by the School. TIAA-CREF serves as Trustee/Custodian, as well as the record keeper, for the Plan.

Contributions –

Employee Elective Deferrals –

The Plan allows eligible employees to make elective deferral contributions at the employee's election into any of the Plan's fund options on a pre-tax or after-tax basis. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. An additional catch-up contribution is available for participants who have worked at least fifteen years for the School.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Mandatory Employee Contributions –

The Plan requires that all eligible employees make mandatory employee contributions on a pre-tax basis as set forth in the matching contribution schedule below:

Years of Participation	Mandatory Employee Contribution	Matching Employer Contribution
Less than 6	6%	6%
6 but less than 11	4%	8%
11 or more	2%	10%

Mandatory employee contributions are calculated by multiplying the employee’s base salary by the mandatory employee contribution percentage per the above schedule. Participation in the mandatory employee contributions is required as a condition of employment.

The sum of an employee’s elective deferral contributions and mandatory employee contributions during the Plan year may not exceed the allowable deferral limit defined by the Internal Revenue Code (IRC).

Matching Employer Contributions –

Under the Plan, the School makes nondiscretionary matching contributions to each eligible participant for his or her mandatory employee contributions in accordance with the matching contribution schedule outlined above. The matching employer contributions are calculated by multiplying the employee’s base salary by the matching employer contribution percentage per the above schedule.

Discretionary Employer Contributions –

At the end of each Plan year, the School may contribute to the Plan a discretionary contribution in an amount authorized by the Board of Trustees. In order to receive a discretionary contribution, the Plan requires a participant to complete 1,000 hours of service in the Plan year. No such contributions were made into the Plan for the years 2024 and 2023.

Eligibility –

Employees become eligible to make elective deferral contributions into the Plan on the first day of their employment. Students and part-time employees are not eligible to participate. A part-time employee, for purposes of determining eligibility, is an employee who normally works fewer than twenty hours per week and less than 1,000 hours per year. Employees become eligible to make mandatory employee contributions, and to receive matching employer contributions, on the first day of their employment, so long as they have attained twenty-one years of age. Students and part-time employees are not eligible to participate.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Participant Accounts –

Individual self-directed investment accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, employer contributions and allocation of investment earnings or losses, net of investment fees and Plan expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options –

Participants may allocate their contributions (in multiples of one percent) and those of the Employer among multiple investment options as made available and determined by the Plan Administrator. Employees may change their contribution allocation between investment options for future contributions and transfer prior contributions and associated earnings between investment options subject to certain restrictions set forth in the Plan. Participants have daily access to their investment balances.

Unit Values –

Individual participant accounts, for the pooled separate investment and variable rate annuity accounts, are maintained on a unit value basis. Participants do not have beneficial ownership in their specific underlying securities or other assets in the funds but do have an interest therein represented by units which are valued daily. The funds earn dividends and interest which are automatically reinvested in additional units. Generally, contributions to and withdrawals from each fund are converted to units by dividing the amounts of such transactions by the unit values as last determined, and the participants' accounts are charged or credited with the number of units properly attributable to each participant.

Vesting –

Participants hired prior to July 1, 2020, are immediately vested in all their employee and employer contributions plus actual earnings thereon. Employees hired on or after July 1, 2020, are 100 percent vested in their elective deferrals, mandatory employee contributions, employee after-tax contributions, rollover contributions and any earnings thereon. Vesting in employer matching contributions and employer discretionary contributions is on a modified vesting schedule and these participants will not be fully vested until the completion of two years of service.

Forfeitures –

Forfeitures of employer contributions are permitted to be used to pay administrative expenses or to reduce future employer contributions. Forfeiture funds were not used to reduce employer contributions or pay plan expenses in 2024. Employer contributions were reduced by \$30,609 from forfeited non-vested accounts in 2023. Forfeitures of employer contributions of \$47,348 and \$3,246 were held by the Plan as of June 30, 2024 and 2023, respectively.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Plan Loans to Participants –

Plan loans are issued as separate contracts by TIAA as contemplated under IRC Section 72(p)(5) and do not represent Plan assets. Adequate security is required, and a portion of the participant's account is reserved, or held in collateral, to cover 110% of the outstanding loan in case of default. The collateral is held in the TIAA Traditional Annuity account. The minimum loan is \$1,000 and may be up to the lesser of \$50,000 or 45% of a participant's TIAA Traditional Annuity account balance subject to annuity contract and Plan provisions. Loan terms generally range from one to five years, unless the loan is for the purchase of the participant's primary residence. The loan interest rate for these Plan loans may be fixed or variable and the initial rate is determined by the terms of the controlling contract, as are the rate adjustment details and frequency. Interest rates on all Plan loans were at 4.78% with maturities through September 1, 2023. Principal and interest are paid ratably by the participant to TIAA and each payment will reduce amounts collateralized by the borrowing participant's TIAA Traditional Annuity account balance. Plan loans are measured at their unpaid principal balance plus any accrued, but unpaid interest. In the event of default, loans are reportable to Plan participants as taxable income, but remain outstanding and continue to accrue interest until repaid by the Plan participant or the participant becomes eligible to receive a distribution under the terms of the Plan. There are no Plan loans outstanding at June 30, 2024. Plan loans in the amount of \$461 were outstanding at June 30, 2023.

Deemed distributions reported in advance of a participant meeting a triggering event (e.g., separation from service, retirement, death, disability, or attainments of age 59 ½) are required to be added back to Plan assets. No Plan loans were in default at June 30, 2024 and 2023 and, therefore, no amount for deemed distributions was added back to Plan assets for the years then ended.

Notes Receivable from Participants –

Participants may borrow, but not less than \$1,000, from their self-directed investment accounts. The maximum aggregate of each participant's outstanding loans cannot exceed the lesser of \$50,000 or 50% of the participant's vested pre-tax elective deferral account balance. No participant may have more than two loans outstanding at any time. Participant loans are secured by the balance in the participant's self-directed investment account and bear a fixed interest rate determined by the Plan Administrator based on prevailing interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances. Interest rates are between 4.25% and 9.50% on participant loans outstanding on June 30, 2024. Principal and interest is paid ratably through payroll deductions in terms up to five years unless the loan is for the purchase of a principal residence, in which case the loan repayment period may not exceed ten years.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Payment of Benefits –

Upon retirement, death, disability, termination of service, certain in-service distributions, or Plan termination, a participant may elect to receive a lump-sum distribution of any amount, not to exceed the participant's vested account balance, attributable to his or her Elective Deferral contributions contributed into the Plan, or to receive the vested account balance in installments over a period of not more than the life expectancy of the participant or the joint life expectancy of the participant and his/her designated beneficiary. A participant may convert his or her account balance to an immediate annuity, which will provide an irrevocable payment stream in the frequency of the participant's choosing. This type of distribution is called an annuity settlement option. A participant may not receive a distribution of any amount attributable to mandatory employee contributions and matching employer contributions contributed into the Plan until the participant has a severance from employment. The Plan will make a mandatory lump-sum distribution following severance from employment if a participant's vested account balance is between \$1,000 and \$5,000 as of the distribution date, and the participant does not elect to receive a distribution. If a participant's vested account balance is less than \$1,000 as of the distribution date, the participant's entire vested account balance will be rolled over to an IRA selected by the Plan Administrator. Hardship withdrawals are also allowed from accumulations attributable to elective deferral contributions as permitted under the IRC subject to certain restrictions as defined in the Plan Agreement.

Rollover Contributions –

With the School's consent, an eligible employee may make one or more rollover contributions to the Plan, if the employee demonstrates to the School's satisfaction that the contribution qualifies as a rollover contribution in accordance with the IRC. Distributions from amounts attributable to rollover contributions may be distributed at any time if permitted under the funding vehicle.

Plan Termination –

Although it has not expressed any intent to do so, the School has the right under the Plan to discontinue all contributions at any time and to terminate the Plan, subject to the provisions of the ERISA. In the event of Plan termination, the amounts credited to the accounts of the participants shall be distributed to the participants or their beneficiaries under the terms of the Plan Agreement.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of Accounting –

The Plan's financial statements are presented on the accrual basis of accounting. Benefit payments to participants are recorded upon distribution.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Use of Estimates –

The preparation of financial statements, in conformity with U.S. generally accepted accounting principles (GAAP), requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Income Recognition and Investment Valuation –

The Plan's investments are reported at fair value, with the exception of the Plan's fully benefit-responsive TIAA Traditional Annuities that are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and insurance company. See Note 7 for discussion of fair value measurements. See Note 9 for discussion of the TIAA Traditional Annuity Contracts.

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

Notes Receivable from Participants –

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of June 30, 2024. Delinquent participant loans are reclassified as deemed distributions based upon the terms of the Plan document.

Operating Expenses –

Expenses are incurred at either the fund level or the Plan level. Direct fees that may be deducted from the Plan include, but are not limited to, withdrawal fees, self-directed brokerage fees, redemption fees, loan issuance fees, participant advisory service fees, and other service fees. All expenses incurred by the funds (commissions, management fees) are paid out of investor assets and are therefore netted into investment income in the Statement of Changes in Net Assets Available for Benefits. Certain remaining administrative expenses are paid either by the Plan participants or by the School. Expenses that are paid by the School are excluded from these financial statements.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

The Plan participates in a revenue-sharing agreement with TIAA. Based upon the terms of the agreement, TIAA compares the revenue the Plan generates to TIAA's revenue requirement. If the Plan generates more than what is required to satisfy TIAA's revenue requirement, the difference is deposited to the Plan's Revenue Credit Account (RCA). RCA funds can be used to pay reasonable and necessary Plan expenses, or they can be allocated to plan participants and beneficiary accounts. The RCA is an unallocated suspense account, held in a TIAA Traditional Annuity contract that holds these "excess revenue" Plan assets until allocated to participants or used to pay Plan expenses. As a result of this agreement, \$37,514 was returned to the Plan as deposits into the RCA for the year ended June 30, 2024. These deposits, net of expenses, are reflected as net revenue credits or expenses in the accompanying Statement of Changes in Net Assets Available for Benefits. Earnings on these deposits are included in investment income. During 2024, administrative expenses of \$30,090 were paid by the Plan and \$29,787 was allocated to plan participants using RCA funds. Funds remaining in the RCA are considered assets of the Plan and are included in investments in the accompanying Statements of Net Assets Available for Benefits. As of June 30, 2024, the balance in the RCA was \$8,224.

Subsequent Events –

The Plan's management has performed an analysis of activities and transactions subsequent to June 30, 2024, to determine the need for any adjustments to and/or disclosures within the audited financial statements for the year then ended. Management has performed this analysis through the report date, the date which the financial statements were available to be issued.

(3) PARTY-IN-INTEREST TRANSACTIONS:

Certain Plan investments are mutual funds, variable annuities, a pooled separate account, and fixed annuity contracts managed by the Trustee/Custodian. Therefore, these transactions qualify as party-in-interest transactions. In addition, the notes receivable from participants also represents party-in-interest transactions. These transactions are exempt from prohibited transaction rules of the ERISA.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

(4) SUMMARY OF INFORMATION CERTIFIED BY THE TRUSTEE/CUSTODIAN:

The June 30, 2024 and 2023, Statements of Net Assets Available for Benefits, the investment activities included on the Statement of Changes in Net Assets Available for Benefits for the year ended June 30, 2024, and the accompanying notes to the financial statements were prepared in part or entirely from information certified by the Trustee/Custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the ERISA. The table below summarizes the information that has been prepared and certified to as complete and accurate by the Trustee/Custodian and was not subjected to any auditing procedures performed by the independent auditors except for comparing such information to information included in the Plan's financial statements:

	2024	2023
Investments –		
Pooled separate account	\$ 878,675	\$ 981,745
Variable annuities	21,479,043	20,105,453
Mutual funds	15,610,656	12,670,842
Fixed annuity contracts	7,220,622	7,410,800
Notes receivable from participants	66,586	72,505
Total assets certified by the Trustee/Custodian	\$ 45,255,582	\$ 41,241,345
	2024	
Investment income –		
Net appreciation in value of investments	\$ 5,222,782	
Interest and dividends	479,421	
Interest on notes receivable from participants	5,629	
Total investment income certified by the Trustee/Custodian	\$ 5,707,832	

(5) RISKS AND UNCERTAINTIES:

The Plan provides for investments in various investment securities, which in general, are exposed to various risks, such as interest rate, credit and overall market volatility 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.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

(6) TAX STATUS:

The provisions of the Plan are based on the TIAA Simplified ERISA 403(b) Volume Submitter Plan (the Volume Submitter Plan). TIAA requested that the IRS provide an opinion related to the acceptability of the Volume Submitter Plan under Section 403(b) of the IRC and received a favorable opinion dated August 7, 2017. Although the Plan has been amended since receiving the opinion letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC and therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

GAAP requires Plan Management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2024 and 2023, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes that the Plan is no longer subject to income tax examinations for years prior to applicable statutory periods.

(7) FAIR VALUE MEASUREMENTS:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access at the measurement date.

Level 2 - Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets.
- Quoted prices for identical or similar assets or liabilities in inactive markets.
- Inputs other than quoted prices that are observable for the asset or liability.
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. Assets valued using the net asset value practical expedient are not required to be reported within the hierarchy.

The determination of what constitutes observable requires judgment by the Plan's management. Plan management considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by multiple independent sources that are actively involved in the relevant market.

The following is a description of the valuation methodologies used for assets measured at fair value. Valuation approaches are reviewed on an ongoing basis and revised as necessary based on changing market conditions to ensure values represent a reasonable exit price. There have been no changes in the methodologies used for the years ended June 30, 2024 and 2023:

Mutual Funds –

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded (Level 1).

Fixed Annuity Contracts –

Investments in TIAA Traditional Annuity that are not fully benefit-responsive are reported at fair value. Contract value, however, is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs (Level 3). The contract value equals accumulated cash contributions and interest credited to the contract, less any withdrawals. Liquidity restrictions apply to these investments that could impact the value realized upon exiting the contract. Contract value is deemed to approximate fair value based on the following valuation techniques:

- Theoretical transfer (exit value) – observation of recent participant transactions (purchases, sales, and settlements) at contract value, and
- Discounted cash flow – comparison of historical and current yields of highly rated corporate bonds to historical and current crediting interest rates of the contracts, taking into consideration the liquidity restrictions applicable to the contracts.

As noted in Note 9, fully benefit-responsive investment contracts are reported at contract value.

NORTH SHORE COUNTRY DAY SCHOOL
DEFINED CONTRIBUTION RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

Pooled Separate Account –

The TIAA Real Estate Account (REA) generally invests in real estate properties and real estate-related investments. The fair value of assets held by the Plan in the REA is based on the account's daily NAV practical expedient, which is considered by Plan management to be the best approximation of fair value. The REA's NAV 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 REA sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. The unit value is updated and posted on NASDAQ's website for each day that NASDAQ is open.

Variable Annuities –

CREF Accounts –

The CREF Accounts invest principally in equity securities, fixed-income instruments, and short-term investments in accordance with each portfolio's investment objectives. The fair value of assets held by the Plan in the CREF Accounts is based on the account's daily NAV practical expedient. Account 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. CREF Money Market Account holdings are generally valued at an amortized cost. Each account determines its unit value each day and is available for transactions at the NAV on any day the NASDAQ is open.

TIAA Access Nuveen Annuities –

TIAA Access Nuveen Annuity accounts are valued daily at the NAV based on the underlying assets, minus liabilities, and then divided by the number of shares outstanding. The underlying investments are primarily valued using market quotations or prices obtained from independent pricing sources that may employ various pricing methods to value the investments. TIAA Access Nuveen Annuity accounts are available for transactions at the NAV on any day the NASDAQ is open.

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

NORTH SHORE COUNTRY DAY SCHOOL

DEFINED CONTRIBUTION RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2024 and 2023:

Description of Investment	2024			Total
	Level 1	Level 2	Level 3	
Mutual funds	\$ 15,610,656	\$ -	\$ -	\$ 15,610,656
Fixed annuity contracts **	-	-	5,709,499	5,709,499
Total investments in the fair value hierarchy	<u>\$ 15,610,656</u>	<u>\$ -</u>	<u>\$ 5,709,499</u>	\$ 21,320,155
Investments measured at NAV practical expedient ***				<u>22,357,718</u>
Total investments at fair value				<u>\$ 43,677,873</u>

Description of Investment	2023			Total
	Level 1	Level 2	Level 3	
Mutual funds	\$ 12,670,842	\$ -	\$ -	\$ 12,670,842
Fixed annuity contracts **	-	-	5,923,699	5,923,699
Total investments in the fair value hierarchy	<u>\$ 12,670,842</u>	<u>\$ -</u>	<u>\$ 5,923,699</u>	\$ 18,594,541
Investments measured at NAV practical expedient ***				<u>21,087,198</u>
Total investments at fair value				<u>\$ 39,681,739</u>

** Excludes fully benefit-responsive investment contracts.

*** In accordance with ASC Subtopic 820-10, "Fair Value Measurements," certain investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified within the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy amounts to amounts presented on the Statements of Net Assets Available for Benefits.

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended June 30, 2024 and 2023:

	Level 3 Assets	
	Fixed Annuity Contracts	
	2024	2023
Balance, beginning of year *	\$ 7,410,800	\$ 7,533,362
Contributions	22,735	10,970
Realized and unrealized gains and earnings	341,348	318,308
Net revenue service credit (expense)	(17,450)	(2,170)
Interfund transfers	124,279	62,370
Distributions	<u>(661,090)</u>	<u>(512,040)</u>
Balance, end of year *	\$ 7,220,622	\$ 7,410,800
Fully benefit-responsive investment contracts	<u>(1,511,123)</u>	<u>(1,487,101)</u>
Fixed annuity contracts reported at fair value, at end of year	<u>\$ 5,709,499</u>	<u>\$ 5,923,699</u>

* includes fully benefit-responsive investment contracts

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JUNE 30, 2024 AND 2023

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements –

The following table represents the Plan’s Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs as of June 30, 2024 and 2023:

2024				
Type	Fair Value	Valuation Technique	Significant Unobservable Inputs	Range
TIAA	\$ 5,709,499	Discounted	Risk-adjusted	RA 3.65% - 6.50%
Traditional		cash flow	discount rate	GRA 3.65% - 6.50%
Annuity *			applied	RC 3.90% - 6.75%
		Theoretical transfer (exit value)		
2023				
Type	Fair Value	Valuation Technique	Significant Unobservable Inputs	Range
TIAA	\$ 5,923,699	Discounted	Risk-adjusted	RA 4.00% - 6.75%
Traditional		cash flow	discount rate	GRA 4.00% - 6.75%
Annuity *			applied	
		Theoretical transfer (exit value)		

* Excludes fully benefit-responsive investment contracts.

The discounted cash flow valuation technique utilizes an appropriate risk-adjusted market discount rate that correlates closely with TIAA Traditional Annuity’s historical crediting rates for each contract type. Crediting rates are a combination of a guaranteed rate and an annually established discretionary rate, as described in Note 9. Additionally, the discretionary rate applied to contributions received during a reporting period may vary from the discretionary rate applied to account balances at the end of the prior reporting period.

In determining the reasonableness of the methodology, management evaluates a variety of factors including review of existing contracts, economic conditions, industry and market developments, and overall credit ratings. Certain unobservable inputs are assessed through review of contract terms (for example, crediting rates) as compared to available market data (for example, Treasury yields) to substantiate the embedded risk premium.

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Interest rate fluctuations could impact the fair value measurement of fixed annuity contracts. Prolonged low or high interest rates could increase or decrease, respectively, the fair value of fixed annuity contracts as compared to their contract value. However, adjustments to the TIAA credit spread (opposite the direction of interest rate fluctuations), mitigates the sensitivity of the discount rate applied in the fair value measurement.

(8) NET ASSET VALUE PER SHARE:

The following table sets forth additional disclosures for the fair value measurement of investments in certain entities that calculate NAV or unit value per share (or its equivalent) as of June 30, 2024 and 2023:

<u>Investment</u>	<u>Fair Value Estimated Using NAV Per Share</u>				
	<u>2024</u>				
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Restrictions</u>	<u>Redemption Notice Period</u>
(1) TIAA Real Estate Account	\$ 878,675	\$ -	Daily	*	Quarterly
(2) CREF Money Market Account	422,525	-	Daily	None	Daily
(3) CREF Domestic Equity Accounts	12,306,499	-	Daily	**	Daily
(4) CREF Global Equities Account	1,709,184	-	Daily	**	Daily
(5) CREF Social Choice Account	1,189,140	-	Daily	**	Daily
(6) CREF Fixed Income Accounts	920,233	-	Daily	**	Daily
(7) TIAA Access Nuveen Lifecycle Funds	2,849,416	-	Daily	None	Daily
(8) TIAA Access Nuveen Core Plus Bond Fund	189,300	-	Daily	None	Daily
(9) TIAA Access Nuveen Equity Funds	135,600	-	Daily	None	Daily
(10) TIAA Access Nuveen International Equity Fund	575,655	-	Daily	None	Daily
(11) TIAA Access Nuveen Large, Mid, and Small Cap Equity Funds	1,035,384	-	Daily	None	Daily
(12) TIAA Access Nuveen Real Estate Securities Fund	122,770	-	Daily	None	Daily
(13) TIAA Access Nuveen Large Cap Responsible Equity Fund	23,337	-	Daily	None	Daily
Total	<u>\$ 22,357,718</u>	<u>\$ -</u>			

<u>Investment</u>	<u>Fair Value Estimated Using NAV Per Share</u>				
	<u>2023</u>				
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Restrictions</u>	<u>Redemption Notice Period</u>
(1) TIAA Real Estate Account	\$ 981,745	\$ -	Daily	*	Quarterly
(2) CREF Money Market Account	438,784	-	Daily	None	Daily
(3) CREF Domestic Equity Accounts	11,423,972	-	Daily	**	Daily
(4) CREF Global Equities Account	1,461,992	-	Daily	**	Daily
(5) CREF Social Choice Account	1,173,678	-	Daily	**	Daily
(6) CREF Fixed Income Accounts	956,061	-	Daily	**	Daily
(7) TIAA Access Lifecycle Funds	2,858,106	-	Daily	None	Daily
(8) TIAA Access Bond Plus Fund	184,778	-	Daily	None	Daily
(9) TIAA Access Equity Funds	107,011	-	Daily	None	Daily
(10) TIAA Access International Equity Fund	499,362	-	Daily	None	Daily
(11) TIAA Access Large, Mid, and Small Cap Equity Funds	873,157	-	Daily	None	Daily
(12) TIAA Access Real Estate Securities Fund	111,763	-	Daily	None	Daily
(13) TIAA Access Social Choice Equity Fund	16,789	-	Daily	None	Daily
Total	<u>\$ 21,087,198</u>	<u>\$ -</u>			

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(*) Transfers out of the Real Estate Account are limited to one per calendar quarter.

(**) 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.

Following is a description of the significant investment strategies of investments, by major security type, that calculate NAV per share:

1. Seeks favorable long-term returns primarily through rental income and appreciation of real estate investments owned by the account.
2. Seeks high current income consistent with maintaining liquidity and preserving capital through investments in high-quality, highly liquid U.S. government securities.
3. Seeks to provide a favorable long-term rate of return mainly through capital appreciation and income primarily from a diversified portfolio of domestic common stocks.
4. Seeks to provide a favorable long-term rate of return through capital appreciation and income from a broadly diversified portfolio of foreign and domestic common stocks.
5. Seeks to provide a favorable long-term rate of return that reflects the investment performance of the financial markets while giving special consideration to certain social criteria through investment in foreign and domestic securities and bonds that meet certain environmental, social, and governance or impact criteria.
6. Seeks a favorable long-term rate of return primarily through high current income consistent with preserving capital through investment in fixed income securities, as well as through investment in inflation-indexed bonds.
7. Seeks a high total return over time through a combination of capital appreciation and income. The funds invest in underlying equity, fixed-income, and real estate funds according to an asset allocation strategy designed for investors based on their target retirement date.
8. Seeks favorable long-term total returns that reflect the broad investment performance of the financial markets primarily through high current income.
9. Seeks a favorable long-term return through both capital appreciation and investment income, primarily from a diversified portfolio of equity securities.
10. Seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of foreign issuers.
11. Seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities.
12. Seeks to obtain a favorable long-term total return through both capital appreciation and current income by investing primarily in equity and fixed income securities of companies principally engaged in or related to the real estate industry.
13. Seeks a favorable long-term total return that reflects the investment performance of the overall U.S. stock market, while giving special consideration to certain environmental, social, and governance criteria.

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NOTES TO FINANCIAL STATEMENTS

JUNE 30, 2024 AND 2023

(9) TIAA TRADITIONAL ANNUITY CONTRACTS:

The TIAA Traditional Annuity is a guaranteed fixed annuity contract available as an investment option to Plan participants. Each contract is fully unconditionally guaranteed by TIAA Traditional Annuity. The TIAA Traditional Annuity is offered through a variety of contract types, including Retirement Annuities (RA), Group Retirement Annuities (GRA), Retirement Choice Annuities (RC), Supplemental Retirement Annuities (SRA), Group Supplemental Retirement Annuities (GSRA), and Retirement Choice Plus Annuities (RCP) – currently used as a suspense account for revenue service credits received by the Plan. Participants with RA, GRA, and RC contracts have certain liquidity restrictions, such as availability of lump-sum withdrawals and/or the number of installments in which participant-initiated transfers and participant-initiated withdrawals are made.

Based on these provisions, the RA, GRA, and RC contracts are considered to be non-benefit responsive. As there are no comparable restrictions over SRA, GSRA, and RCP contracts, those contracts are considered fully benefit-responsive. Participants in the Plan hold investments in both non-benefit-responsive and benefit-responsive contracts through the TIAA Traditional Annuity. Fully benefit-responsive investment contracts are 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 the contract, plus earnings, less participant withdrawals and administrative expenses. As of June 30, 2024 and 2023, the contract value of the fully benefit-responsive investment contracts was \$1,511,123 and \$1,487,101, respectively. Non-benefit responsive contracts are reported at fair value, as described in Note 7.

When participants choose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specified amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, are guaranteed by TIAA's claims-paying ability. The TIAA Traditional Annuity also provides the potential for additional interest if declared by TIAA's board of trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1 for accumulating annuities and January 1 for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate. The guaranteed interest rate for RA, GRA, SRA, and GSRA contracts is 3.00%. The guaranteed interest rate for RC and RCP contracts is between 1.00% and 3.00%. The crediting interest rate for RA and GRA contracts as of June 30, 2024, was 5.50%. The crediting interest rate for SRA/GSRA contracts as of June 30, 2024, was 4.75%. The crediting interest rate for RC and RCP contracts as of June 30, 2024, was 5.75% and 5.00%, respectively.

All RA contracts require withdrawals in the form of a lifetime payout annuity or in periodic installments over a 10-year period. All GRA, SRA, GSRA, RC, and RCP contracts may be withdrawn in a single lump sum without charges. If a participant transfers out of TIAA Traditional and transfers back within 120 days, the amount up to the original transfer will be credited with the same interest rates that would have applied if the transfer out had not taken place. For certain RCP accounts, 90-day equity wash applies if competing funds exist. Transfers from TIAA Traditional can only be made to noncompeting funds. Amount must remain in noncompeting funds for 90 days before transferring to competing funds.

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JUNE 30, 2024 AND 2023

When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the Statement of Changes in Net Assets Available for Benefits.

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

(10) AUDIT SCOPE LIMITATION:

In November 2007 the Department of Labor issued amended regulations eliminating an exemption granted to 403(b) plans from annual reporting, disclosure, and audit requirements under Title 1 of the ERISA. The removal of this exemption subjected the Plan to audit and expanded reporting requirements for the first time beginning with the Plan's year ended December 31, 2009. The Plan and its third-party issuer and/or Trustee/Custodian have not maintained sufficiently detailed accounting records relating to the Plan's annuity and custodial accounts issued to current and former employees prior to January 1, 2009. Auditing standards require the auditor to perform procedures to substantiate beginning account balances through review of such items as contributions, income allocation, benefits payments, and other relevant account activities for an appropriate number of years prior to the Plan year under audit. The auditor is not able to complete such procedures. As a result, the audit opinion has been modified accordingly.

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SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

JUNE 30, 2024

<u>FEIN 36-1558460 -- Plan Number 150</u>			
(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including: Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
<u>Pooled Separate Account</u>			
*	TIAA Real Estate Account	Pooled Separate Account	\$ 878,675
<u>Registered Investment Companies</u>			
*	CREF Stock R1 Account	Variable Annuity	\$ 6,495,915
*	CREF Money Market Account	Variable Annuity	422,525
*	CREF Social Choice Account	Variable Annuity	1,189,140
*	CREF Core Bond Market Account	Variable Annuity	612,670
*	CREF Global Equities Account	Variable Annuity	1,709,184
*	CREF Growth Account	Variable Annuity	1,689,791
*	CREF Equity Index Account	Variable Annuity	3,689,828
*	CREF Inflation-Linked Bond	Variable Annuity	307,563
*	CREF Stock R4 Account	Variable Annuity	430,965
*	TIAA Access Nuveen Lifecycle 2010 T4 Retirement Fund	Variable Annuity	728
*	TIAA Access Nuveen Lifecycle 2015 T4 Retirement Fund	Variable Annuity	1,384
*	TIAA Access Nuveen Lifecycle 2020 T4 Retirement Fund	Variable Annuity	318,381
*	TIAA Access Nuveen Lifecycle 2025 T4 Retirement Fund	Variable Annuity	58,057
*	TIAA Access Nuveen Lifecycle 2030 T4 Retirement Fund	Variable Annuity	321,767
*	TIAA Access Nuveen Lifecycle 2035 T4 Retirement Fund	Variable Annuity	319,625
*	TIAA Access Nuveen Lifecycle 2040 T4 Retirement Fund	Variable Annuity	311,031
*	TIAA Access Nuveen Lifecycle 2045 T4 Retirement Fund	Variable Annuity	656,095
*	TIAA Access Nuveen Lifecycle 2050 T4 Retirement Fund	Variable Annuity	822,225
*	TIAA Access Nuveen Lifecycle 2055 T4 Retirement Fund	Variable Annuity	40,002
*	TIAA Access Nuveen Lifecycle 2060 T4 Retirement Fund	Variable Annuity	121
*	TIAA Access Nuveen Core Plus Bond Fund T4	Variable Annuity	189,300
*	TIAA Access Nuveen Equity Index Fund T4	Variable Annuity	11,417
*	TIAA Access Nuveen Core Equity Fund T4	Variable Annuity	124,183
*	TIAA Access Nuveen International Equity Fund T4	Variable Annuity	575,655
*	TIAA Access Nuveen Large-Cap Growth Fund T4	Variable Annuity	77,832
*	TIAA Access Nuveen Large-Cap Value Fund T4	Variable Annuity	349,359
*	TIAA Access Nuveen Mid-Cap Growth Fund T4	Variable Annuity	87,537
*	TIAA Access Nuveen Mid-Cap Value Fund T4	Variable Annuity	183,296
*	TIAA Access Nuveen Real Estate Securities Fund T4	Variable Annuity	122,770
*	TIAA Access Nuveen Small-Cap Blend Index Fund T4	Variable Annuity	239,888
*	TIAA Access Nuveen Quant Small-Cap Equity Fund T4	Variable Annuity	97,472
*	TIAA Access Nuveen Large-Cap Responsible Equity Fund T4	Variable Annuity	23,337
*	Nuveen Core Plus Bond Fund	Mutual Fund	124,400
*	Nuveen International Equity Index Fund	Mutual Fund	446,583
*	Nuveen Lifecycle Index 2010 Fund	Mutual Fund	39
*	Nuveen Lifecycle Index 2015 Fund	Mutual Fund	27,534
*	Nuveen Lifecycle Index 2020 Fund	Mutual Fund	1,273,415
*	Nuveen Lifecycle Index 2025 Fund	Mutual Fund	1,136,206
*	Nuveen Lifecycle Index 2030 Fund	Mutual Fund	1,660,164
*	Nuveen Lifecycle Index 2035 Fund	Mutual Fund	1,790,633
*	Nuveen Lifecycle Index 2040 Fund	Mutual Fund	1,432,959
*	Nuveen Lifecycle Index 2045 Fund	Mutual Fund	2,827,896
*	Nuveen Lifecycle Index 2050 Fund	Mutual Fund	1,062,848
*	Nuveen Lifecycle Index 2055 Fund	Mutual Fund	774,353
*	Nuveen Lifecycle Index 2065 Fund	Mutual Fund	27,939
*	Nuveen S&P 500 Index Fund	Mutual Fund	1,191,727
*	Nuveen Small Cap Blend Index Fund	Mutual Fund	103,942
*	Nuveen Lifecycle Index 2060 Fund	Mutual Fund	137,069
	American Funds Growth Fund of America	Mutual Fund	74,460
	American Funds New Perspective Fund	Mutual Fund	480,350
	American Funds EuroPacific Growth Fund	Mutual Fund	140,042
	Brandywine Global Opportunities Bond Fund	Mutual Fund	74,641
*	Nuveen Large-Cap Responsible Equity Fund	Mutual Fund	125,352
	Vanguard Inflation Protect Sec Fund	Mutual Fund	28,956
*	Nuveen Core Impact Bond Fund	Mutual Fund	54,055
	Columbia Mid Cap Index Fund	Mutual Fund	242,343
	Vanguard Mid-Cap Growth Index Fund	Mutual Fund	31,360
	Vanguard Mid-Cap Value Index Fund	Mutual Fund	72,540
	Vanguard Small-Cap Growth Index Fund	Mutual Fund	3,637
	Vanguard Value Index Fund	Mutual Fund	265,213
			<u>\$ 37,089,699</u>

The accompanying notes are an integral part of this schedule.

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SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

JUNE 30, 2024

<u>FEIN 36-1558460 – Plan Number 150</u>			
<u>(a)</u>	<u>(b)</u> <u>Identity of Issue, Borrower,</u> <u>Lessor, or Similar Party</u>	<u>(c)</u> <u>Description of Investment</u> <u>Including: Maturity Date,</u> <u>Rate of Interest, Collateral,</u> <u>Par or Maturity Value</u>	<u>(e)</u> <u>Current</u> <u>Value</u>
<u>Fixed Annuity Contracts</u>			
*	TIAA Traditional Benefit Responsive Annuity	Fixed Annuity Contract	\$ 1,426,539
*	TIAA Traditional Non Benefit Responsive Annuity	Fixed Annuity Contract	5,519,427
*	TIAA Traditional Benefit Responsive Annuity 2	Fixed Annuity Contract	8,224
*	TIAA Traditional Non Benefit Responsive Annuity 2	Fixed Annuity Contract	190,072
*	TIAA Stable Value Benefit Responsive Fund	Fixed Annuity Contract	76,360
*	TIAA Traditional Benefit Responsive Annuity (Plan Loan defaulted collateral)	Fixed Annuity Contract	-
			<u>\$ 7,220,622</u>
*	Participant loans	Various maturities at rates between 4.25% and 9.50%	<u>\$ 66,586</u>
			<u>\$ 45,255,582</u>
*	Represents a party-in-interest to the Plan		

All investments are participant directed; therefore, cost information has not been presented.

The accompanying notes are an integral part of this schedule.

