

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <h1 style="text-align: center;">2024</h1> This Form is Open to Public Inspection
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------

Part I	Annual Report Identification Information
---------------	-------------------------------------------------

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

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

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

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

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

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

special extension (enter description)

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

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

1a Name of plan <u>COMMUNITY LEGAL SERVICES RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>COMMUNITY LEGAL SERVICES INC</u> <u>COMMUNITY LEGAL SERVICES, INC</u> <u>LIBARDO CLAVIJO</u> <u>1424 CHESTNUT ST</u> <u>1424 CHESTNUT ST</u> <u>PHILADELPHIA, PA 19102-2556</u> <u>PHILADELPHIA, PA 19102-2556</u>	1c Effective date of plan <u>01/01/2001</u> 2b Employer Identification Number (EIN) <u>23-1671562</u> 2c Plan Sponsor's telephone number <u>215-981-3748</u> 2d Business code (see instructions) <u>541110</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/16/2025	LIBARDO CLAVIJO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <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	276
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)	216
	6a(2)	230
	6b	0
	6c	64
	6d	294
	6e	1
	6f	295
	6g(1)	260
6g(2)	287	
6h	0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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 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 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

A Name of plan COMMUNITY LEGAL SERVICES RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY LEGAL SERVICES INC	D Employer Identification Number (EIN) 23-1671562

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	369454	283	01/01/2021	12/31/2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	5136824
5	Current value of plan's interest under this contract in separate accounts at year end.....	24698685
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 0
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) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 5250223
c	Additions: (1) Contributions deposited during the year	7c(1) 210164
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 205542
	(4) Transferred from separate account	7c(4) 280869
	(5) Other (specify below)..... ▶	7c(5) 103541
	(6) Total additions	7c(6) 800116
d	Total of balance and additions (add lines 7b and 7c(6))	7d 6050339
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 365831
	(2) Administration charge made by carrier.....	7e(2)
	(3) Transferred to separate account	7e(3) 520682
	(4) Other (specify below)..... ▶	7e(4) 27001
(5) Total deductions	7e(5) 913514	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 5136825

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)	
	(2) Increase (decrease) in amount due but unpaid	9a(2)	
	(3) Increase (decrease) in unearned premium reserve	9a(3)	
	(4) Earned ((1) + (2) - (3))		9a(4)
b	Benefit charges (1) Claims paid	9b(1)	
	(2) Increase (decrease) in claim reserves	9b(2)	
	(3) Incurred claims (add (1) and (2))		9b(3)
	(4) Claims charged		9b(4)
c	Remainder of premium: (1) Retention charges (on an accrual basis) --		
	(A) Commissions	9c(1)(A)	
	(B) Administrative service or other fees	9c(1)(B)	
	(C) Other specific acquisition costs	9c(1)(C)	
	(D) Other expenses	9c(1)(D)	
	(E) Taxes	9c(1)(E)	
	(F) Charges for risks or other contingencies	9c(1)(F)	
	(G) Other retention charges	9c(1)(G)	
	(H) Total retention		9c(1)(H)
	(2) Dividends or retroactive rate refunds. (These amounts were <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> 2024 This Form is Open to Public Inspection.
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------

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

A Name of plan COMMUNITY LEGAL SERVICES RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY LEGAL SERVICES INC	D Employer Identification Number (EIN) 23-1671562	

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

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

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

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

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

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

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

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

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

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

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

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

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

TIAA

730 THIRD AVE
NEW YORK, NY 10017

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
		2342	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)

GLOBAL RETIREMENT PARTNERS, LLC

4460 REDWOOD HMY
SAN RAFAEL, CA 94903-1951

47-1411118

(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?
		21418	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"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------

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

A Name of plan <u>COMMUNITY LEGAL SERVICES RETIREMENT PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>COMMUNITY LEGAL SERVICES INC</u>	D Employer Identification Number (EIN) <u>23-1671562</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)
---------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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>1513664</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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan COMMUNITY LEGAL SERVICES RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY LEGAL SERVICES INC	D Employer Identification Number (EIN) 23-1671562

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

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	669
(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)	88212
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	1548087
(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)	20635106
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	5136824
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	27522297	31856485
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	27522297	31856485

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)	541365	
(B) Participants.....	2a(1)(B)	1231056	
(C) Others (including rollovers).....	2a(1)(C)	162060	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1934481
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)	9161	
(F) Other.....	2b(1)(F)	205542	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		214703
(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)	65664	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		65664
(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)		-63648
(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)		3128618
c Other income	2c		37915
d Total income. Add all income amounts in column (b) and enter total	2d		5317733

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	958915	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		958915
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)	24334	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	296	
(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)		24630
j Total expenses. Add all expense amounts in column (b) and enter total	2j		983545

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4334188
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: **BRINKER SIMPSON & COMPANY, LLC**

(2) EIN: **26-3838358**

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 _____.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
TABLE OF CONTENTS
DECEMBER 31, 2024 AND 2023**

	<u>PAGE</u>
INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	4
Statement of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements	6
SUPPLEMENTAL INFORMATION	
Schedule of Assets (Held at End of Year) – Schedule H, Line 4(i)	18



1400 N. Providence Rd., Rosetree Building 2, Suite 2000E, Media, PA 19063
Phone: 610.544.5900 | Fax: 610.544.7455 | www.brinkersimpson.com

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Members of Plan Management
Community Legal Services 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 Community Legal Services 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 December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Disclaimer of Opinion

We do not express an opinion on the accompanying financial statements of Community Legal Services Retirement Plan. Because of the significance of the matters 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

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

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Community Legal Services 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 Community Legal Services Retirement Plan's financial statements in accordance with the auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matters described in the Basis for Disclaimer of Opinion 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 Community Legal Services Retirement Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule of Assets (Held at End of Year) – Schedule H, Line 4(i) as of December 31, 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 matters 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.

Brinker Simpson & Company, LLC

Brinker Simpson & Company, LLC
Media, Pennsylvania
September 1, 2025

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023**

	2024	2023
Assets		
Investments at fair value	\$ 28,008,375	\$ 23,455,942
Investments at contract value	3,735,221	3,977,474
Receivables:		
Employer contributions	-	669
Notes receivable from participants	115,216	88,212
Total Receivables	115,216	88,881
Total Assets	31,858,812	27,522,297
Liabilities		
	-	-
Net Assets Available for Benefits	\$ 31,858,812	\$ 27,522,297

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024**

Additions

Investment Income:	
Net appreciation in fair value of investments	\$ 3,102,885
Interest	205,542
Dividends	65,664
Other	2,230
	3,376,321
Interest income on notes receivable from participants	9,258
Contributions:	
Employer	541,365
Participants	1,231,056
Rollovers	162,060
	1,934,481
Total Additions	5,320,060

Deductions

Benefits paid to participants	958,915
Administrative expenses	24,630
	983,545

Total Deductions

Net Increase

4,336,515

Net Assets Available for Benefits

Beginning of Year	27,522,297
End of Year	\$ 31,858,812

See accompanying notes.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN NOTES TO FINANCIAL STATEMENTS

NOTE 1: DESCRIPTION OF PLAN

The following description of the Community Legal Services Retirement Plan ("Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a 403(b) defined contribution plan covering substantially all eligible employees of Community Legal Services, Inc. (the Organization). The Plan is subject to the provisions of ERISA. Employees who work more than 20 hours per week are eligible to participate in the Plan. The Plan has no age or service requirements. Participation in the Plan may be governed by one or more collective bargaining agreements between the Organization and one or more unions. Plan management is responsible for the oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to Plan management.

The auditor was unable to obtain sufficient appropriate audit evidence for certain participant account balances because the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Further, the Plan has excluded from investments certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. This is a limitation on the scope of the audit in accordance with AU-C section 705. The possible effects of this inability to obtain sufficient appropriate audit evidence are deemed to be both material and pervasive to the financial statements. Accordingly, the auditor's report contains a disclaimer of opinion.

Contributions

Each year, participants may contribute up to 50% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. Contributions are subject to certain IRS limitations.

Effective January 5, 2024, the Plan was amended to allow participants to make Roth elective deferrals in addition to traditional pretax deferrals.

A basic employer contribution is made for non-union and management employees. For participants who have completed not more than 4 years of service, the contribution is 1.5% of the participant's compensation for the payroll period; for participants who have completed 4 years of service, but not more than 10 years of service, the contribution is 2.5% of the participant's compensation for the payroll period; and for participants who have completed at least 10 years of service, the contribution is 3.5% of the participant's compensation for the payroll period.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN NOTES TO FINANCIAL STATEMENTS

NOTE 1: DESCRIPTION OF PLAN (continued)

A basic employer contribution is made for attorneys covered by the collective bargaining agreement between the Organization and the Philadelphia Legal Services Union, NOLSW/Local 2320/UAW, for any payroll period that the participant contributes at least \$15 per pay period to the Plan. For participants who are classified by the Organization as Law Clerk and Attorney 1 through Attorney 3, the contribution is 1.5% of the participant's compensation for the payroll period; for participants who are classified by the Organization as Attorney 4 through Attorney 10, the contribution is 2.5% of the participant's compensation for the payroll period; and for participants who are classified by the Organization as Attorney 10 and above, the contribution is 3.5% of the participant's compensation for the payroll period. A basic employer contribution is made for non-union administrative and support staff covered by the collective bargaining agreement between the Organization and the National Union of Hospital and Health Care Employees, AFSCME, AFL-CIO and District Council 1199C for any payroll period that the participant contributes at least \$15 per pay period to the Plan. For participants who have completed not more than 4 years of service, the contribution is 1.5% of the participant's compensation for the payroll period; for participants who have completed 4 years of service, but not more than 10 years of service, the contribution is 2.5% of the participant's compensation for the payroll period; and for participants who have completed at least 10 years of service, the contribution is 3.5% of the participant's compensation for the payroll period. In addition, for each payroll period during the Plan year, the Organization shall contribute a matching contribution to the Plan for each participant that has made a contribution in an amount equal to 13% of the participant's elected deferral.

During the year ended December 31, 2024, the Organization made basic employer contributions in the amount of \$381,962 and matching contributions in the amount of \$159,403.

Participant Accounts

All contributions to the Plan are used to purchase tax-sheltered annuity contracts and custodial accounts that are invested in the funding vehicles offered by TIAA and CREF. The assets held under the tax-sheltered annuity contracts and/or custodial accounts do not belong to the Organization but are held by TIAA and CREF for the exclusive benefit of the Plan participants and their beneficiaries. The individual account balance in the annuity contract and/or custodial account is the sum of the participant's contributions and the Organization's basic employer contribution and matching contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in all contributions plus actual earnings thereon.

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 1: DESCRIPTION OF PLAN (continued)

Plan Loans

Plan loans are issued as separate contracts by TIAA as contemplated under IRC section 72(p)(5) and do not represent plan assets. Loans are collateralized using a participant's TIAA Traditional account balance in an amount equal to 110% of the outstanding loan balance. Participants may borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 45% of his or her TIAA Traditional account balance subject to annuity contract and plan provisions. Loan terms range from one to five years in one-year increments (up to ten years for the purchase of the participant's primary residence). 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 account balance. Plan loans totaled \$58,252 and \$72,175 at December 31, 2024 and 2023, respectively.

If certain qualifying events occur, the loan becomes immediately due and payable with all interest and represents the plan loan default fund investment. Investments underlying defaulted loan balances are reflected in the Statements of Net Assets Available for Benefits until a distribution event occurs. This investment contract totaled \$49,100 and \$46,667 at December 31, 2024 and 2023, respectively. TIAA and CREF will utilize collateral in this investment to offset loans.

Notes Receivable from Participants

Unless special circumstances apply, participants may borrow from their funds accounts a minimum of \$1,000 up to a maximum of the lesser of (i) \$50,000, reduced by the excess, if any, of the highest outstanding balance of loans during the 12-months before the new loan is to be made, over the outstanding balance of all such loans as of the date the new loan is to be made or (ii) the greater of (A) 50% of the present value of the vested benefit in the account or (B) \$10,000. Loan terms range from 1-5 years, unless the loan is used for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at the rate determined by TIAA and CREF.

Payment of Benefits

A participant's benefits will normally be distributed to the participant or the participant's beneficiary upon termination of service, retirement, disability or death, by transfer to another qualified plan or an individual retirement account, through a lump sum distribution or installment payments. In-service withdrawals of all or a portion of a participant's vested account balance may be made by participants who have attained the age of 59½. Hardship withdrawals are permitted when the criteria are met. In-service withdrawals of all or a portion of a participant's rollover account balance may be withdrawn at any time.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN NOTES TO FINANCIAL STATEMENTS

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is 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. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodian and insurance company.

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

The mutual funds consist of TIAA funds and CREF accounts and are generally valued using market quotations or prices obtained from independent pricing services.

The CREF accounts and the TIAA Real Estate Account are used to fund variable annuity contracts. The CREF accounts invest principally in equity securities, fixed-income instruments, other mutual funds and short-term investments in accordance with each portfolio's investment objectives. The TIAA Real Estate Account is a pooled separate account/insurance company separate account of TIAA investing mainly in real estate and real estate-related investments. Its value is principally derived from the market value of the underlying real estate holdings or other real estate related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The TIAA Real Estate Account also holds liquid, fixed-income investments. These are generally valued using quoted prices in active markets or values obtained from independent pricing sources.

The TIAA Traditional Annuity Account is another investment of the Plan, which is further described at Note 4.

Contributions

Contributions from Plan participants and the matching contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.

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. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan document.

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Organization. Expenses that are paid by the Organization are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

The Plan has a Revenue Credit Account (RCA). This account holds the excess revenue that may be generated by the Plan with TIAA. The funding of the RCA is generally due to the plan generating excess revenue. If the plan generated more than what is required to satisfy the revenue requirement, the difference is deposited to the Plan's RCA. The RCA balance for the year ended December 31, 2024 totaling \$37,915 is included in net appreciation of fair value of investments.

NOTE 3: 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) and the lowest priority to unobservable inputs (Level 3). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include

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

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

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

The asset 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.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN NOTES TO FINANCIAL STATEMENTS

NOTE 3: FAIR VALUE MEASUREMENTS (continued)

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

Registered Investment Companies – The fair value of registered investment companies (mutual funds) is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value (NAV) and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

Pooled Separate Account – Valued at the daily closing accumulation unit value. The value is derived from the market value of the underlying real estate holdings or other real estate-related investments as well as such liquid fixed-income investments. The real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. Accumulation units are available for transactions at the closing accumulation unit value on any day that the NYSE is open for trading. TIAA ensures that the pooled separate account has funds available to meet participant redemption, transfer or cash withdrawal requests executed at quoted unit values.

Non-Benefit Responsive Insurance Contracts – TIAA Traditional Annuity is reported at contract value and segregated into non-benefit and fully benefit-responsive categories. As noted in ASC 962, *Plan Accounting - Defined Contribution Pension Plans*, fully benefit-responsive contracts are reported at contract value and non-benefit contracts are recorded at fair value. The contract value of the TIAA Traditional Annuity equals the accumulated cash contributions, interest credited to the Plan's contracts, and transfers, if any, less any withdrawals and transfers, if any. Based on its assumptions and analysis, TIAA has concluded that contract value approximates fair value. Non-benefit responsive contracts use fair value as a relevant measure and are included in the fair value hierarchy.

The TIAA Traditional Annuity is not available for sale or transfer on any securities exchange. Accordingly, transactions in similar investment instruments are not observable. While transactions involving the purchases/sales of individual TIAA Traditional contracts are not observable in a public marketplace, contract value may provide a good approximation of fair value as supported by the following:

- New contributions represent current transactions between willing buyers and sellers as prescribed in the relevant U.S. GAAP guidance. Participants have the option to allocate their contributions between the TIAA Traditional Annuity and a number of investment choices for which fair values are readily observable.
- Participants typically allocate contributions between several investment choices and all transactions are executed at current market value with the assumption being that objective, unbiased transactions regularly occur and participants deem the value of the TIAA Traditional Annuity contract to be no less than the participant's accumulation balance and that each investment purchase is made at fair value since these purchases are not distressed and are conducted between willing buyers and sellers in open market conditions where a participant has a variety of investment choices.

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 3: FAIR VALUE MEASUREMENTS (continued)

Certain contract types contain liquidity restrictions on the redemption of TIAA Traditional Annuity accumulations, which could impact the value realized upon exiting the contract.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 25,093,108	\$ -	\$ -	\$ 25,093,108
Pooled separate account	-	1,513,664	-	1,513,664
Non-benefit responsive insurance contracts	-	-	1,401,603	1,401,603
Investments at Fair Value	\$ 25,093,108	\$ 1,513,664	\$ 1,401,603	\$ 28,008,375
	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 20,635,106	\$ -	\$ -	\$ 20,635,106
Pooled separate account	-	1,548,087	-	1,548,087
Non-benefit responsive insurance contracts	-	-	1,272,749	1,272,749
Investments at Fair Value	\$ 20,635,106	\$ 1,548,087	\$ 1,272,749	\$ 23,455,942

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2024 and 2023:

	2024	2023
Beginning Balance	\$ 1,272,749	\$ 1,040,113
Earnings	20,714	18,844
Net appreciation	41,238	36,853
Purchases, sales, issuances and settlements (net)	66,902	176,939
Ending Balance	\$ 1,401,603	\$ 1,272,749

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 3: FAIR VALUE MEASUREMENTS (continued)

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:

Instrument	Fair Value		Principal Valuation Technique	Unobservable Inputs
	2024	2023		
TIAA Traditional Annuity, Nonbenefit Responsive	\$ 1,401,603	\$ 1,272,749	Discounted Cash Flow Theoretical Transfer	Risk-Adjusted Discount Rate Applied

NOTE 4: CONTRACTS WITH INSURANCE COMPANY

The Plan has variable annuity contracts with Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equity Fund (CREF). These contracts allow participants to allocate their contributions as premiums into a number of investment accounts with varying levels of market risk. Premiums allocated to variable annuity contracts purchase a number of accumulation units in the selected accounts. Accumulations are not guaranteed and may increase or decrease depending primarily on investment results. Participants may convert accumulation units to payments of annuity units in accordance with the terms of the employer plan and options available under the contract. If a participant dies prior to receiving benefits, the accumulation will provide a death benefit for the participant's beneficiary. Participants may withdraw all or part of their accumulations before starting to receive benefits and may transfer all or part of their accumulations among the Plan's other options in accordance with the terms of the employer plan.

The Plan has benefit responsive fixed annuity contracts with TIAA. Contributions purchase a contractual or guaranteed amount of future benefits for the investing participant. The guarantees and returns are backed by TIAA's claims-paying ability.

The guaranteed minimum interest rate is 3% for TIAA Traditional under the Retirement Annuity (RA), Supplemental Retirement Annuity (SRA), Group Retirement Annuity (GRA), Group Supplemental Retirement Annuity (GSRA) accumulating contracts. For the Retirement Choice (RC) and Retirement Choice Plus (RCP) contracts, the guaranteed rate is between 1% and 3%. For the TIAA Traditional Non-Benefit Responsive, the RA contract does not allow lump-sum cash withdrawals, and transfers must be spread over a period of ten annual installments. With the GRA contract, lump-sum withdrawals are available only within 120 days after termination of employment and are subject to a 2.50% surrender charge. All other withdrawals and transfers from the RA or GRA contracts must be spread over a period of ten annual installments (or a fixed period annuity of 5-30 years after termination). Lump-sum withdrawals are available from TIAA Traditional under the RC Contract only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from TIAA Traditional under the RC Contract must be paid in 84 monthly installments (7 years). Institutional withdrawals from the TIAA Traditional Annuity in the RC or RCP contracts are allowed over a 60-month (five years) period with 190-day advance notice from the institution.

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 4: CONTRACTS WITH INSURANCE COMPANY (continued)

The TIAA Traditional Annuity SRA, GSRA and RCP contracts, as well as holdings reported in the Plan Loan Default Fund on the Statement of Changes of in Net Assets Available for Benefits have no liquidity restrictions (other than the “equity wash” provision that applies to certain TIAA Traditional RCP contracts as described earlier in this document) and are benefit responsive as contemplated by FASB ASC 962-325-35-5. The TIAA Traditional Annuity holdings within the RA, GRA and RC contracts have liquidity restrictions and as described above, are non-benefit responsive.

These contracts allow participants to allocate their contributions as premiums towards the purchase of a definite amount of lifetime benefits. Accumulated premiums are credited with a guaranteed interest rate and may also be credited with additional amounts declared by TIAA. Participants can transfer the accumulation to other options over a ten-year period. Lump sum withdrawals or transfers are not permitted. Participants may receive benefits in accordance with the employer plan and options available under the contract. If a participant dies prior to receiving benefits, the accumulation will provide a death benefit for the participant’s beneficiary. TIAA maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed of the Plan.

Because the fixed annuity contracts are fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the annuity contracts. The fixed annuity contracts are presented on the face of the Statements of Net Assets Available for Benefits at contract value, which has been determined by TIAA to approximate fair value. Contract value, as reported to the Plan by TIAA, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 1%. Such interest rates are reviewed on a quarterly basis for resetting.

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 exception under ERISA. The Plan administrator does not believe that any events which would limit the Plan’s ability to transact at contract value with participants are probable of occurring.

The fixed annuity contracts do not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN NOTES TO FINANCIAL STATEMENTS

NOTE 5: CERTIFIED INVESTMENTS

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA - required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest, dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by TIAA and CREF (the custodian of the Plan).

NOTE 6: RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are managed by TIAA and CREF or an affiliate. TIAA and CREF is the custodian and recordkeepers for the Plan and, therefore, these transactions qualify as party in interest transactions.

Fees paid by the Plan to the custodian totaled \$145,483 for the year ended December 31, 2024, and are reflected as a reduction in investment income.

Certain administrative functions of the Plan are performed by employees of the Organization. No such employee receives compensation from the Plan. These transactions qualify as party-in-interest transactions and are exempt from the prohibited transaction rules.

NOTE 7: TAX STATUS

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe the terms of the Plan have been prepared to conform with the requirements of Section 403(b) of the IRC and is currently being operated in conformity with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified.

U.S. 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 or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 8: PLAN TERMINATION

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

NOTE 9: RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain 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.

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 10: RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of the notes receivable from participants' and net assets available for benefits value per the financial statements at December 31, 2024 to Form 5500:

	2024	2023
Notes receivable from participants per the financial statements	\$ 115,216	\$ 88,212
Less: Loans deemed distributions	(2,327)	-
Notes receivable from participants per Form 5500	<u>\$ 112,889</u>	<u>\$ 88,212</u>
	2024	2023
Net assets available for benefits per the financial statements	\$ 31,858,812	\$ 27,522,297
Less: Loans deemed distributions	(2,327)	-
Net assets available for benefits per Form 5500	<u>\$ 31,856,485</u>	<u>\$ 27,522,297</u>

The following is a reconciliation of participant loan interest and investment income per the financial statements for the year ended December 31, 2024 to Form 5500:

Participant loan interest per the financial statements		\$ 9,258
Less: Accrued interest on loans deemed distributions		<u>(97)</u>
Participant Loan Interest Per Form 5500		<u>\$ 9,161</u>
Investment income per the financial statements		\$ 3,376,321
Less: Other increase related to prior year loans deemed distributions		<u>(2,230)</u>
Investment Income Per Form 5500		<u>\$ 3,374,091</u>

**COMMUNITY LEGAL SERVICES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE 10: RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (continued)

The following represents investment income per Form 5500 for the year ended December 31, 2024:

Interest	\$ 205,542
Dividends	65,664
Net investment loss from pooled separate accounts	(63,648)
Net investment gain from registered investment companies	3,128,618
Other	<u>37,915</u>
Investment Income Per Form 5500	<u><u>\$ 3,374,091</u></u>

NOTE 11: SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through September 1, 2025, the date on which the financial statements were available to be issued.

Effective January 1, 2025, the Plan was amended to include carryover eligibility requirements from specific organizations for a participant who was previously employed by Philadelphia Legal Assistance, Homeless Advocacy Program, Philadelphia VIP (Volunteers for Indigent Program), CPBAP (Consumer Bankruptcy Assistance Project). These individuals will now be eligible to participate in the Plan without meeting any of the eligibility requirements for the matching contributions.

COMMUNITY LEGAL SERVICES RETIREMENT PLAN
EIN: 23-1671562
PLAN NUMBER: 001
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
SCHEDULE H, LINE 4(i)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost		
* CREF Stock, R1	Registered Investment Companies	**	\$	7,248,549
* CREF Money Market, R1	Registered Investment Companies	**		217,649
* CREF Social Choice, R1	Registered Investment Companies	**		2,412,984
* CREF Bond Market, R1	Registered Investment Companies	**		1,371,554
* CREF Global Equities, R1	Registered Investment Companies	**		3,104,320
* CREF Growth, R1	Registered Investment Companies	**		1,485,306
* CREF Equity Index, R1	Registered Investment Companies	**		2,943,469
* CREF Inflation-Linked Bond, R1	Registered Investment Companies	**		872,566
* Nuveen Bond Index R6	Registered Investment Companies	**		92,949
* Nuveen International Equity Index R6	Registered Investment Companies	**		254,186
* Nuveen Money Market Retirement	Registered Investment Companies	**		763
* Nuveen Quant Small CP Equity R6	Registered Investment Companies	**		7,450
* Vanguard Inflation Protect SEC ADM	Registered Investment Companies	**		1,124
* Vanguard Mid-Cap Index ADM	Registered Investment Companies	**		153,307
* Cohen & Steers Real Estate SEC A	Registered Investment Companies	**		5,268
* Dodge & Cox International Stock Fund I	Registered Investment Companies	**		103,018
* Dodge & Cox Stock Fund I	Registered Investment Companies	**		168,321
* Delaware Ivy System Emerging ME R6	Registered Investment Companies	**		105,838
* JPMorgan Large Cap Growth R6	Registered Investment Companies	**		6,352
* JPMorgan Mid Cap GRO FD CL R6	Registered Investment Companies	**		68,162
* MFS Mid Cap Value Class R6	Registered Investment Companies	**		65,414
* Amer Funds Bond FND Amer R6	Registered Investment Companies	**		39,932
* Schwab Small Cap Index Fund	Registered Investment Companies	**		139,954
* T Rowe Price Overseas Stock I	Registered Investment Companies	**		1,137
* Vanguard 500 Index ADM	Registered Investment Companies	**		223,518
* Vanguard S-T INF PRO SEC Index ADM	Registered Investment Companies	**		23,152
* Vanguard TTL International Stock Index ADM	Registered Investment Companies	**		93,163
* Vanguard TTL Stock Market Index ADM	Registered Investment Companies	**		28
* Vanguard High-Yield Corp ADM	Registered Investment Companies	**		68,183
* Vanguard Internatinal Growth ADM	Registered Investment Companies	**		141,591
* Vanguard US Growth ADM	Registered Investment Companies	**		145,278
* TIAA Access Lifecycle 2010 T4	Registered Investment Companies	**		235,029
* TIAA Access Lifecycle 2020 T4	Registered Investment Companies	**		14,423
* TIAA Access Lifecycle 2025 T4	Registered Investment Companies	**		553,487
* TIAA Access Lifecycle 2030 T4	Registered Investment Companies	**		884,759
* TIAA Access Lifecycle 2035 T4	Registered Investment Companies	**		13,201
* TIAA Access Lifecycle 2040 T4	Registered Investment Companies	**		506,230
* TIAA Access Lifecycle 2045 T4	Registered Investment Companies	**		148,311
* TIAA Access Lifecycle 2050 T4	Registered Investment Companies	**		413,359
* TIAA Access Lifecycle 2055 T4	Registered Investment Companies	**		514,619
* TIAA Access Lifecycle 2060 T4	Registered Investment Companies	**		217,481
* TIAA Access Lifecycle 2065 T4	Registered Investment Companies	**		27,724
		**		25,093,108
* TIAA Real Estate	Pooled Separate Account	**		1,513,664
* TIAA Traditional Benefit Responsive	Fully Benefit-Responsive Investment Contract	**		3,686,121
* TIAA Traditional Non-Benefit Responsive	Non-Benefit Responsive Investment Contract	**		1,401,603
* TIAA Plan Loan Default Fund	Plan Loan Default Fund	**		49,100
		**		5,136,824
* Notes Receivable From Participants	Interest rates: 4.25% - 9.50%	\$0		115,216
				\$ 31,858,812

* A party-in-interest as defined by ERISA

** Cost omitted for participant-directed investments

The above information has been certified by TIAA and CREF, the Plan's custodian, as complete and accurate.

Federal Statements

FYE: 12/31/2024 COMMUNITY LEGAL SERVICES RETIREMENT PLAN

Plan: 001

Statement 2 - Schedule H, Line 4i - Schedule of Assets Held for Investment

Party in Interest	Identity	Description	Cost	Current Value
X	COLLEGE RETIREMENT E	TIAA TRADITIONAL BEN	\$ 2,959,211	\$ 3,686,121
X	COLLEGE RETIREMENT E	TIAA TRADITIONAL NON	1,144,192	1,401,603
	COLLEGE RETIREMENT E	PLAN LOAN DEFAULT FU	49,100	49,100
X	COLLEGE RETIREMENT E	CREF STOCK R1	3,168,549	7,248,549
X	COLLEGE RETIREMENT E	CREF MONEY MARKET R1	198,659	217,649
X	COLLEGE RETIREMENT E	CREF SOCIAL CHOICE R	1,384,366	2,412,984
X	COLLEGE RETIREMENT E	CREF GLOBAL EQUITIES	2,354,671	3,104,320
X	COLLEGE RETIREMENT E	CREF GROWTH R1	627,050	1,485,306
X	COLLEGE RETIREMENT E	CREF EQUITY INDEX R1	1,106,487	2,943,469
X	COLLEGE RETIREMENT E	CREF INFLATION-LINKE	754,173	872,566
X	COLLEGE RETIREMENT E	TIAA REAL ESTATE	1,242,000	1,513,664
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	197,077	235,029
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	12,204	14,423
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	453,757	553,487
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	778,716	884,759
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	11,116	13,201
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	364,448	506,230
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	114,525	148,311
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	305,480	413,359
	COLLEGE RETIREMENT E	LOAN FUND	112,889	112,889
X	COLLEGE RETIREMENT E	CREF CORE BOND R1	1,240,386	1,371,554
	COLLEGE RETIREMENT E	NUVEEN BOND INDEX R6	93,881	92,949
	COLLEGE RETIREMENT E	NUVEEN INTERNATL EQ	265,054	254,186
	COLLEGE RETIREMENT E	NUVEEN MONEY MARKET	763	763
	COLLEGE RETIREMENT E	NUVEEN QUANT SMALL C	7,829	7,450
	COLLEGE RETIREMENT E	VANGUARD INFL PROTEC	1,152	1,124
	COLLEGE RETIREMENT E	VANGUARD MID-CAP IDX	144,971	153,307
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	406,944	514,619
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	167,695	217,481
X	COLLEGE RETIREMENT E	TIAA ACCESS NUV LIFC	21,745	27,724
	COLLEGE RETIREMENT E	COHEN & STEERS REAL	5,298	5,268
	COLLEGE RETIREMENT E	DODGE & COX INTL STO	104,992	103,018
	COLLEGE RETIREMENT E	DODGE & COX STOCK FU	170,082	168,321
	COLLEGE RETIREMENT E	DELAWARE IVY SYSTEM	107,800	105,838
	COLLEGE RETIREMENT E	JPMORGAN LARGE CAP G	5,844	6,352
	COLLEGE RETIREMENT E	JPMORGAN MID CAP GRO	68,190	68,162
	COLLEGE RETIREMENT E	MFS MID CAP VALUE CL	68,475	65,414
	COLLEGE RETIREMENT E	AMER FUNDS BOND FND	40,518	39,932
	COLLEGE RETIREMENT E	SCHWAB SMALL CAP IND	133,841	139,954
	COLLEGE RETIREMENT E	T ROWE PRICE OVERSEA	1,208	1,137
	COLLEGE RETIREMENT E	VANGUARD 500 IDX ADM	204,860	223,518
	COLLEGE RETIREMENT E	VANGUARD S-T INF PRO	23,201	23,152
	COLLEGE RETIREMENT E	VANGUARD TTL INTL ST	93,861	93,163
	COLLEGE RETIREMENT E	VANGUARD TTL STK MKT	28	28
	COLLEGE RETIREMENT E	VANGUARD HIGH-YIELD	68,137	68,183
	COLLEGE RETIREMENT E	VANGUARD INTL GROWTH	150,626	141,591
	COLLEGE RETIREMENT E	VANGUARD US GROWTH A	134,077	145,278