

Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

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, a single-employer plan, a DFE, the first return/report, the final return/report, an amended return/report, a short plan year return/report.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report.
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.
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: PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 08/01/1992
2a Plan sponsor's name (employer, if for a single-employer plan): DON SWANSON
2b Employer Identification Number (EIN): 71-0424553
2c Plan Sponsor's telephone number: 501-831-9463
2d Business code (see instructions): 611000

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	306
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	147
	<b>6a(2)</b>	162
	<b>6b</b>	0
	<b>6c</b>	147
	<b>6d</b>	309
	<b>6e</b>	2
	<b>6f</b>	311
	<b>6g(1)</b>	301
<b>6g(2)</b>	306	
<b>6h</b>	0	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

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

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

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

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

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

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

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

**11c** Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

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

<p><b>A</b> Name of plan <b>PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN</b></p>	<p><b>B</b> Three-digit plan number (PN) ▶</p>	<p><b>001</b></p>
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>DON SWANSON</b></p>	<p><b>D</b> Employer Identification Number (EIN) <b>71-0424553</b></p>	

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

**1 Coverage Information:**

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

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	346372	239	01/01/2024	12/31/2024

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

<p><b>(a)</b> Total amount of commissions paid</p> <p style="text-align: center;">0</p>	<p><b>(b)</b> Total amount of fees paid</p> <p style="text-align: center;">0</p>
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**3 Persons receiving commissions and fees.** (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

<b>Part II</b>	<b>Investment and Annuity Contract Information</b>	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
<b>4</b>	Current value of plan's interest under this contract in the general account at year end .....	4176384
<b>5</b>	Current value of plan's interest under this contract in separate accounts at year end.....	11002810
<b>6</b>	<b>Contracts With Allocated Funds:</b>	
<b>a</b>	State the basis of premium rates ▶	
<b>b</b>	Premiums paid to carrier .....	6b
<b>c</b>	Premiums due but unpaid at the end of the year .....	6c
<b>d</b>	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
<b>e</b>	Type of contract: (1) <input type="checkbox"/> individual policies      (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
<b>f</b>	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
<b>7</b>	<b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>	
<b>a</b>	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>b</b>	Balance at the end of the previous year .....	7b      4232215
<b>c</b>	(1) Contributions deposited during the year .....	7c(1)      10216
	(2) Dividends and credits.....	7c(2)      0
	(3) Interest credited during the year.....	7c(3)      171860
	(4) Transferred from separate account .....	7c(4)      145291
	(5) Other (specify below)..... ▶	7c(5)      0
	(6) Total additions .....	7c(6)      327367
<b>d</b>	Total of balance and additions (add lines 7b and 7c(6)) .....	7d      4559582
<b>e</b>	<b>Deductions:</b>	
	(1) Disbursed from fund to pay benefits or purchase annuities during year .....	7e(1)      221472
	(2) Administration charge made by carrier.....	7e(2)
	(3) Transferred to separate account .....	7e(3)      161723
	(4) Other (specify below)..... ▶	7e(4)      4
(5) Total deductions .....	7e(5)      383199	
<b>f</b>	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f      4176383

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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

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

<b>A</b> Name of plan <b>PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>DON SWANSON</b>	<b>D</b> Employer Identification Number (EIN) <b>71-0424553</b>	

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

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

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

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

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

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

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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

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

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

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

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

HCJ CPAS & ADVISORS PLLC

11025 ANDERSON DRIVE  
SUITE 300  
LITTLE ROCK, AR 72212

71-0650689

(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 checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

BAKER TILLY US, LLP

PO BOX 7398  
MADISON, WI 53707

46-2648231

(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?
		7534	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

TIAA

730 THIRD AVE  
NEW YORK, NY 70017-3206

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
		6945	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>DON SWANSON</u>	<b>D</b> Employer Identification Number (EIN) <u>71-0424553</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>TIAA REAL ESTATE</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>TIAA-CREF</u>		
<b>c</b> EIN-PN <u>13-1624203-004</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>613890</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)





<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>DON SWANSON</b>	<b>D</b> Employer Identification Number (EIN) <b>71-0424553</b>

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

	(a) Beginning of Year	(b) End of Year
<b>Assets</b>		
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	
<b>(3)</b> Other .....	<b>1b(3)</b>	
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	432224
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	20513726
<b>(15)</b> Other.....	<b>1c(15)</b>	

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	19909925	20945950
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	19909925	20945950

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	297934	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	548432	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	0	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		846366
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	171860	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		171860
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	189567	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		189567
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		-26092
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		2018284
<b>c</b> Other income .....	<b>2c</b>		24592
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		3224577

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	2174074	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>	0	
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		2174074
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>	14478	
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		14478
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		2188552

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		1036025
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: **H CJ CPAS & ADVISORS PLLC**

(2) EIN: **71-0650689**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		1000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

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

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

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

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

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

<b>A</b> Name of plan <u>PULASKI ACADEMY DEFINED CONTRIBUTION RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>DON SWANSON</u>	<b>D</b> Employer Identification Number (EIN) <u>71-0424553</u>	

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

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
<b>2</b> Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  EIN(s): _____		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b		
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
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<b>9</b> If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input checked="" type="checkbox"/> No
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<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</b> If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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



**FINANCIAL STATEMENTS AND  
SUPPLEMENTARY INFORMATION**  
**YEARS ENDED DECEMBER 31, 2024 AND 2023**  
**with**  
**INDEPENDENT AUDITOR'S REPORT**

**HQI**  
**CPAs & Advisors PLLC**

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## **INDEPENDENT AUDITOR'S REPORT**

To the Trustees of  
Pulaski Academy 403(b) DC Plan

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

We have performed audits of the accompanying financial statements of Pulaski Academy 403(b) DC Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Pulaski Academy 403(b) DC 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 years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

### **Opinion**

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Pulaski Academy 403(b) DC Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of these 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 Pulaski Academy 403(b) DC 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**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Pulaski Academy 403(b) DC Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Pulaski Academy 403(b) DC Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

#### **Other Matter - Supplemental Schedules Required by ERISA**

The supplemental schedules of assets (held at year end) are presented for purposes of additional analysis and are not a required part of the financial statements but are 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. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

HCJ CPAs & Advisors, PLLC

Little Rock, Arkansas  
September 18, 2025

**FINANCIAL STATEMENTS**

**PULASKI ACADEMY 403(b) DC PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**DECEMBER 31, 2024 AND 2023**

	<b>2024</b>	<b>2023</b>
<b>Investments, at Fair Value:</b>		
Money Market Account	\$ 432,224	\$ 607,904
Mutual Funds	15,723,452	14,400,577
Pooled Separate Account	613,890	669,229
Fixed Annuity Contract	2,599,898	2,569,533
Total Investments, Fair Value	19,369,464	18,247,243
 <b>Investments, at Contract Value:</b>		
Fully-Benefit Responsive Fixed Annuity Contract	1,576,486	1,662,682
Total Investments	20,945,950	19,909,925
 <b>Net Assets Available for Benefits</b>	<b>\$ 20,945,950</b>	<b>\$ 19,909,925</b>

See accompanying notes.

**PULASKI ACADEMY 403(b) DC PLAN**  
**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<b>2024</b>	<b>2023</b>
<b>Contributions:</b>		
Participants'	\$ 548,433	\$ 526,129
Employer's	297,934	275,402
Rollover	-	43,156
Total Contributions	846,367	844,687
<b>Investment Income:</b>		
Net Change in Fair Value of Investments	2,206,351	2,447,442
Interest Income	171,860	190,199
Net Investment Income	2,378,211	2,637,641
<b>Deductions from Net Assets Attributed to:</b>		
Administrative Expenses	14,479	22,916
Benefit Payments to Participants	2,174,074	770,888
Net Deductions from Net Assets	2,188,553	793,804
<b>Increase in Net Assets</b>	1,036,025	2,688,524
<b>Transfer of Plan Assets</b>	-	359
<b>Net Assets Available for Benefits:</b>		
Beginning of Year	19,909,925	17,221,042
End of Year	\$ 20,945,950	\$ 19,909,925

See accompanying notes.

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**Note 1: Description of Plan**

The following description of Pulaski Academy 403(b) DC Plan (the Plan) provides only general information. For a more complete description of the Plan's provisions, participants should refer to the Plan agreement, which is available from the Plan administrator.

**General**

The Plan, established August 1, 1992, is a defined contribution employee benefit plan sponsored by Pulaski Academy (the Employer) and provides retirement benefits for participating employees. Employees of the Employer are eligible to participate in the Plan on the first payroll date following the date of employment. Employees who normally work less than 20 hours per week are excluded from becoming a participant of the Plan for purposes of making elective deferrals. If such employees complete one year of eligible service as defined by the Plan document, they will become eligible to participate. Employees will be eligible to receive Employer contributions upon completing 12 consecutive months of service during which an employee completes at least 1,000 hours of service. Plan entry dates are immediate upon completing the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective January 1, 2024, The Setting Every Community Up for Retirement Enhancement (SECURE) Act extended eligibility for participation in 401(k) plans to certain long-term part-time (LTPT) employees. LTPT employees must have three consecutive years of eligible service beginning in 2021 in order to make deferral contributions into the Plan. Eligible service is defined as at least 500 hours of service for each 12-month eligibility period. The eligibility service window applies for plan years beginning after December 31, 2020, and excludes service before that. The Plan Sponsor may still require the employee to satisfy any minimum age requirements, and can also decide whether LTPT employees will receive any portion of employer contributions.

The Plan has an agreement with Baker Tilly US, LLP which appoints Baker Tilly Wealth Management, LLC as an investment manager for the Plan under ERISA Section 3(38) and as a fiduciary of the plan under ERISA Section 3(21).

**Contributions**

Participants may contribute through payroll deductions and eligible rollover contributions. Participants can defer up to the limits set forth by the Internal Revenue Code, which were \$23,000 and \$22,500 in 2024 and 2023, respectively. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions of up to an additional \$7,500 in 2024 and 2023. Participants who have 15 years of service will be eligible to make special catch-up contributions in accordance with the Internal Revenue Code Section 402(g)(7). The Employer will make matching contributions up to 4% of a participant's eligible compensation.

**Participant Accounts**

Each participant's account is credited with the participant's contributions, Employer contributions, plan earnings/losses and is charged with applicable withdrawals. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**Vesting**

Participants are immediately 100% vested in their contributions, Employer contributions, and any earnings thereon.

**Investment Options**

A participant may direct his or her contributions as well as the Employer's contributions among any of the investment options offered by the Plan. Participants may change their investment selections at any time. The Plan offers investment options through TIAA and CREF which includes money market funds, fixed annuity contracts, mutual funds and a real estate pooled separate account.

**Payment of Benefits**

Upon termination of service or incurring a disability, a participant may elect to receive payments of his or her vested account balance in a lump-sum distribution, partial payments, installments, or annuity contract. In-service withdrawals are available upon attainment of age 59½ or from the participant's rollover accounts and transfer accounts at any time.

**Termination of the Plan**

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. All contributions and their related earnings are always 100% vested.

**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 value 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.

**Note 2: Summary of Significant Accounting Policies**

**Basis of Accounting**

The accompanying financial statements of the Plan are prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America. Under the accrual basis of accounting, revenues and expenses, other than benefit payments, together with the related assets and liabilities are recorded in the accounting period to which they apply, regardless of when the cash transaction occurred.

In accordance with accounting principles generally accepted in the United States of America, investment contracts held by a defined-contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts which are valued at contract value. Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because contract value is the amount participants should receive if they were to initiate permitted transactions under the term of the plan. Refer to Note 3 for information on the Plan's fixed annuity contract that is considered a fully benefit-responsive contract.

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**Use of Estimates**

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates. Significant estimates included in these financial statements include the methods used to determine the fair value of investments and investment contracts.

**Investment Valuation and Income Recognition**

The Plan has entered into fixed and variable annuity contracts with TIAA and CREF. The contracts are included in the financial statements at fair value as reported to the Plan by TIAA and CREF (except for the fully benefit-responsive annuity contract, which is valued 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 on the measurement date. Quoted prices, if available, are used to value investments. The money market account is valued at amortized cost, which approximates fair value. See Notes 3 and 4 for discussions of the fixed annuity contracts, pooled separate accounts, and fair value measurements.

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

**Payment of Benefits**

Benefits are recorded when paid.

**Plan Expenses**

Accounting and administrative services are performed by personnel appointed by the Employer. Fees for such services and the custodian services are paid by using Plan assets, including certain service credits, or the Employer. Expenses that are paid by the Employer are excluded from these financial statements. Investment related expenses, if any, are included in net change in fair value of investments on the statements of changes in net assets available for benefit.

**Subsequent Events**

The Plan has evaluated all subsequent events for potential recognition and disclosure through September 18, 2025, the date these financial statements were available to be issued.

**Note 3: Fixed Annuity Contracts**

The Plan's investment options include fixed annuity contracts which are broken out into a fully benefit-responsive and two non-benefit responsive investment contracts with TIAA and CREF. The investment contracts are unallocated fixed-annuity contracts that are fully and unconditionally guaranteed by TIAA. TIAA and CREF 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. TIAA and CREF is contractually obligated to repay the principal and a guaranteed minimum rate of interest (generally 3%, but in some recent contracts between 1% and 3%) and the potential for additional interest if declared by TIAA. Additional interest, when declared, remains in effect for the "declaration year," which begins each March 1. Additional interest is not guaranteed for future years.

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

The following represents the disaggregation of the fixed annuity investment contracts held by the Plan.

	<b>2024</b>	<b>2023</b>
Traditional investment contract – fully benefit-responsive	\$ 1,576,486	\$ 1,662,682
Traditional investment contracts – non-benefit responsive	\$ 2,599,898	\$ 2,569,533

With traditional investment contracts, the Plan owns only the contract itself. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The fully benefit-responsive contract is included in the financial statements at contract value which approximates fair value, reported to the Plan by TIAA and CREF, in arriving at net assets available for benefits. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under the contract plus earnings less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against the contract value for credit risk of TIAA and CREF or otherwise. The crediting rate for the fund is based on formulas agreed upon with the issuers and is generally around 3% but may not be less than 1%. Annually, TIAA and CREF establishes an annual guaranteed rate. The guaranteed rate was 5.63% and 6.25% for the years ended December 31, 2024 and 2023, respectively. Such interest rates are reviewed on a periodic basis for resetting.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. These events may be different under each contract. Examples of such events include the following:

1. The Plan's failure to qualify under Section 401(a) of the Internal Revenue Code or the failure of the trust to be tax-exempt under Section 501(a) of the Internal Revenue Code
2. Premature termination of the contract
3. Plan termination or merger
4. Changes to the Plan's prohibition on competing investment options
5. Bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Examples of such events include the following:

1. An uncured violation of the Plan's investment guidelines
2. A breach of material obligation under the contract
3. A material misrepresentation
4. A material amendment to the agreements without the consent of the issuer

The Plan administrator does not believe any events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

**PULASKI ACADEMY 403(b) DC PLAN**

**NOTES TO FINANCIAL STATEMENTS**

**DECEMBER 31, 2024 AND 2023**

**Note 4: Fair Value**

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 the fair value hierarchy under FASB ASC 820 are described as follows:

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

**Level 2:** Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

The following tables present the Plan's hierarchy for its assets and liabilities measured at fair value on a recurring basis as of December 31:

	<b>2024</b>			
	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>
<b>Assets:</b>				
Money Market Account	\$ 432,224	\$ 432,224	\$ -	\$ -
Mutual Funds	15,723,452	15,723,452	-	-
Fixed Annuity Contracts	2,599,898	-	-	2,599,898
Total Assets in Fair Value Hierarchy	18,755,574	16,155,676	-	2,599,898
Investments Measured at Net Asset Value	613,890	-	-	-
Investments, at Fair Value	<u>\$ 19,369,464</u>	<u>\$ 16,155,676</u>	<u>\$ -</u>	<u>\$ 2,599,898</u>
	<b>2023</b>			
	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>
<b>Assets:</b>				
Money Market Account	\$ 607,904	\$ 607,904	\$ -	\$ -
Mutual Funds	14,400,577	14,400,577	-	-
Fixed Annuity Contracts	2,569,533	-	-	2,569,533
Total Assets in Fair Value Hierarchy	17,578,014	15,008,481	-	2,569,533
Investments Measured at Net Asset Value	669,229	-	-	-
Investments, at Fair Value	<u>\$ 18,247,243</u>	<u>\$ 15,008,481</u>	<u>\$ -</u>	<u>\$ 2,569,533</u>

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

Following are the valuation methodologies the Plan uses to measure financial instruments at fair value:

Money Market Account - Valued at amortized costs, which approximates fair value. The amortized cost is determined by valuing the underlying investments at its original cost and amortizing any discount or premium to its face value at a constant rate until maturity.

Mutual Funds - Valued based on quoted net asset values of the shares as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Fixed Annuity Contracts - Fair value approximates contract value. The contract value equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals or transfers. Crediting rates are a combination of a guaranteed rate and an annually established discretionary rate. Additionally, the discretionary rate applied to contributions received during a reporting period may vary from the discretionary rate applied to account balances at the end of the prior reporting period. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate which correlates closely with historical crediting rates.

Pooled Separate Accounts (PSAs) - The TIAA and CREF real estate pooled separate account invests in real estate properties and real estate related investments. The real estate holdings are valued principally using external appraisals. The real estate related investments are generally priced using values obtained from independent pricing sources. The beneficial interest of each participant invested in the PSA is represented by units which are issued and redeemed daily at the funds' net asset value. The NAV is used as a practical expedient to estimate fair value.

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.

**Investments Measured Using the Net Asset Value**

The following tables summarize investments measured at fair value using the net asset value per share practical expedient as of December 31, 2024 and 2023, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<b>December 31, 2024</b>	<b>Fair Value</b>	<b>Unfunded Commitments</b>	<b>Redemption Frequency (If Currently Eligible)</b>	<b>Redemption Notice Period</b>
Pooled Separate Accounts	\$613,890	N/A	Daily	None

  

<b>December 31, 2023</b>	<b>Fair Value</b>	<b>Unfunded Commitments</b>	<b>Redemption Frequency (If Currently Eligible)</b>	<b>Redemption Notice Period</b>
Pooled Separate Accounts	\$669,229	N/A	Daily	None

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

The table below presents information about significant unobservable inputs related to the Plan's level 3 financial instruments at December 31, 2024 and 2023, respectively.

<b>December 31, 2024</b>	<b>Fair Value</b>	<b>Valuation Technology</b>	<b>Significant Unobservable Inputs</b>
TIAA Traditional Non Benefit-Responsive Annuity	\$2,599,898	Discounted cash flow/ Theoretical transfer (exit value)	Risk-adjusted discount rate applied

<b>December 31, 2023</b>	<b>Fair value</b>	<b>Valuation technology</b>	<b>Significant Unobservable Inputs</b>
TIAA Traditional Non Benefit-Responsive Annuity	\$2,569,533	Discounted cash flow/ Theoretical transfer (exit value)	Risk-adjusted discount rate applied

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

	<u><b>2024</b></u>	<u><b>2023</b></u>
<u>Fixed Annuity Contracts</u>		
Balance, Beginning of Year	\$ 2,569,533	\$ 2,646,341
Net Appreciation	171,860	190,199
Purchases, Sales, Issuance and Settlements (Net)	<u>(141,495)</u>	<u>(267,007)</u>
Balance, End of Year	<u>\$ 2,599,898</u>	<u>\$ 2,569,533</u>

During 2024 and 2023, the Plan's investments (including realized gains and losses on investments bought, sold, and held during the year as well as unrealized appreciation of investments held at the end of the year) appreciated in value by \$2,206,351 and \$2,447,442, respectively, and has been included on the statements of changes in net assets available for benefits.

**Note 5: Income Tax Status**

For 2024 and 2023, 403(b) plans are not required to submit plans to the Internal Revenue Service (IRS) for tax exempt status determination. However, the Plan administrator believes the Plan has been designed and is being operated in compliance with Section 403(b) of the Internal Revenue Code (Code). The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for plan participants under Section 403(b).

**PULASKI ACADEMY 403(b) DC PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator also believes it is no longer subject to income tax examinations for years prior to 2021.

**Note 6: Party-in-Interest Transactions**

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employee association or relatives of such persons, and the Plan Sponsor.

All investment transactions for the years ended December 31, 2024 and 2023 were executed by TIAA and CREF on behalf of the Plan. The Plan had \$19,079,364 and \$18,423,222 invested in TIAA and CREF investments as of December 31, 2024 and 2023, respectively. TIAA and CREF serves as custodian of the Plan's assets and provides third party administrative services to the Plan. As such, they are by definition parties-in-interest and, as a result, all investment transactions pertaining to the TIAA and CREF investments were with a party-in-interest. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration, recordkeeping, and professional services such as audit fees. During 2024, the Plan paid \$14,479 in Plan expenses, of which, approximately \$7,500 was paid for using plan service credits. During 2023, the Plan paid \$22,916 in Plan expenses, of which, approximately \$16,900 was paid for using plan service credits. The Plan sponsor may pay all or part of the Plan's expenses at the Employer's discretion. These transactions are exempt from being prohibited transactions under ERISA.

**Note 7: Information Prepared and Certified by Custodian**

All of the Plan's investments are held by TIAA and CREF, the Custodian. The amounts set forth in the accompanying financial statements for investments and investment income and the information shown in the supplementary schedules were summarized from information furnished by the Custodian. For the years ending December 31, 2024 and 2023, the Plan administrator has received from the Custodian certifications that information furnished by the Custodian is complete and accurate. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the information certified by the Custodian was not subjected to any audit procedures except for comparing the information with the related information included in the financial statements and supplementary schedules.

**SUPPLEMENTARY INFORMATION**

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Money Market Account:</b>			
*	CREF Money Market Account	Interest in Open-End Management Company	**	\$ 415,169
*	TIAA-CREF Money Market	Interest in Open-End Management Company	**	17,055
	Total Mutual Funds			432,224
	<b>Mutual Funds:</b>			
	American Funds New World	Interest in Open-End Management Company	**	27,484
	Blackrock International Index	Interest in Open-End Management Company	**	58,518
	Blackrock Stra Inc Opportunity Portfolio	Interest in Open-End Management Company	**	64,842
	ClearBridge Large Cap Growth	Interest in Open-End Management Company	**	342,196
	CohenSteers Real Estate Sec	Interest in Open-End Management Company	**	94,473
*	CREF Stock Annuity	Interest in Open-End Management Company	**	2,659,341
*	CREF Stock R4	Interest in Open-End Management Company	**	19,030
*	CREF Social Choice Annuity	Interest in Open-End Management Company	**	373,324
*	CREF Bond Market Annuity	Interest in Open-End Management Company	**	524,918
*	CREF Global Equities Annuity	Interest in Open-End Management Company	**	1,307,529
*	CREF Growth Annuity	Interest in Open-End Management Company	**	1,828,285
*	CREF Equity Index Annuity	Interest in Open-End Management Company	**	833,941
*	CREF Inflation-Linked Bond Annuity	Interest in Open-End Management Company	**	200,736
	DFA International Small Company	Interest in Open-End Management Company	**	4,970
	Goldman Sachs Small Cap Equity Institutional Fund	Interest in Open-End Management Company	**	9,647
	Guggenheim Total Return Bond Fund	Interest in Open-End Management Company	**	7,627
	John Hancock Disciplined Value Mid Cap R6	Interest in Open-End Management Company	**	6,931
	JPMorgan Equity Inc Fd	Interest in Open-End Management Company	**	293,489
	Lord Abbett Short Duration Income Fund	Interest in Open-End Management Company	**	175,836
	MFS International Diversification	Interest in Open-End Management Company	**	139,293
*	TIAA Access Lifecycle 2010 Annuity	Interest in Open-End Management Company	**	5,311
*	TIAA Access Lifecycle 2015 Annuity	Interest in Open-End Management Company	**	104
*	TIAA Access Lifecycle 2020 Annuity	Interest in Open-End Management Company	**	34,453
*	TIAA Access Lifecycle 2025 Annuity	Interest in Open-End Management Company	**	22,319
*	TIAA Access Lifecycle 2030 Annuity	Interest in Open-End Management Company	**	361,471
*	TIAA Access Lifecycle 2035 Annuity	Interest in Open-End Management Company	**	126,958
*	TIAA Access Lifecycle 2040 Annuity	Interest in Open-End Management Company	**	218,283
*	TIAA Access Lifecycle 2045 Annuity	Interest in Open-End Management Company	**	104,708
*	TIAA Access Lifecycle 2050 Annuity	Interest in Open-End Management Company	**	204,581
*	TIAA Access Lifecycle 2055 Annuity	Interest in Open-End Management Company	**	67,389
*	TIAA Access Lifecycle 2060 Annuity	Interest in Open-End Management Company	**	342
*	TIAA Access Lifecycle Retirement Income Annuity	Interest in Open-End Management Company	**	5,112

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Mutual Funds (continued):</b>			
*	TIAA Access Bond Plus Annuity	Interest in Open-End Management Company	**	7,445
*	TIAA Access Equity Index Annuity	Interest in Open-End Management Company	**	11,438
*	TIAA Access Growth and Income Annuity	Interest in Open-End Management Company	**	44,132
*	TIAA Access International Equity Annuity	Interest in Open-End Management Company	**	124,132
*	TIAA Access Large-Cap Growth Annuity	Interest in Open-End Management Company	**	145,445
*	TIAA Access Large-Cap Value Annuity	Interest in Open-End Management Company	**	147,308
*	TIAA Access Mid-Cap Growth Annuity	Interest in Open-End Management Company	**	64,055
*	TIAA Access Mid-Cap Value Annuity	Interest in Open-End Management Company	**	93,247
*	TIAA Access Real Estate Securities Annuity	Interest in Open-End Management Company	**	121,103
*	TIAA Access Small-Cap Blend Index Annuity	Interest in Open-End Management Company	**	55,069
*	TIAA Access Small-Cap Equity Annuity	Interest in Open-End Management Company	**	161,480
*	TIAA Access Social Choice Equity Annuity	Interest in Open-End Management Company	**	100,761
*	TIAA-CREF Lifecycle Index 2010 Annuity	Interest in Open-End Management Company	**	8,988
*	TIAA-CREF Lifecycle Index 2015 Annuity	Interest in Open-End Management Company	**	157,045
*	TIAA-CREF Lifecycle Index 2020 Annuity	Interest in Open-End Management Company	**	125,923
*	TIAA-CREF Lifecycle Index 2025 Annuity	Interest in Open-End Management Company	**	181,790
*	TIAA-CREF Lifecycle Index 2030 Annuity	Interest in Open-End Management Company	**	342,223
*	TIAA-CREF Lifecycle Index 2035 Annuity	Interest in Open-End Management Company	**	714,550
*	TIAA-CREF Lifecycle Index 2040 Annuity	Interest in Open-End Management Company	**	585,475
*	TIAA-CREF Lifecycle Index 2045 Annuity	Interest in Open-End Management Company	**	1,116,568
*	TIAA-CREF Lifecycle Index 2050 Annuity	Interest in Open-End Management Company	**	373,658
*	TIAA-CREF Lifecycle Index 2055 Annuity	Interest in Open-End Management Company	**	222,774
*	TIAA-CREF Lifecycle Index 2060 Annuity	Interest in Open-End Management Company	**	47,013
*	TIAA-CREF Lifecycle Index 2065 Annuity	Interest in Open-End Management Company	**	7,109
	Vanguard Intermediate-Term Investment Grade Fund	Interest in Open-End Management Company	**	135,475
	Vanguard Small Cap Index	Interest in Open-End Management Company	**	117,725
	Vanguard Mid Cap Index	Interest in Open-End Management Company	**	19,084
	Vanguard 500 Index	Interest in Open-End Management Company	**	368,996
	Total Mutual Funds			15,723,452

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Pooled Separate Account:</b>			
*	TIAA Real Estate Account	Interest in Insurance Company Separate Account	**	613,890
	<b>Fixed Annuity Contracts:</b>			
*	TIAA Traditional Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	1,576,486
*	TIAA Traditional Non-Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	2,449,455
*	TIAA Traditional Non-Benefit Responsive Annuity Contract 2	Funds Held in Fully Allocated Insurance Contract	**	150,443
	Total Fixed Annuity Contracts			<u>4,176,384</u>
				<u>\$ 20,945,950</u>

\* Indicates a party-in-interest to the Plan

\*\*Column (d) is not applicable for participant-directed investments

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2023**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Money Market Account:</b>			
*	CREF Money Market Account	Interest in Open-End Management Company	**	\$ 607,827
*	TIAA-CREF Money Market	Interest In Open-End Management Company	**	77
	Total Money Market Funds			607,904
	<b>Mutual Funds:</b>			
	American Funds New World	Interest in Open-End Management Company	**	25,392
	Blackrock International Index	Interest in Open-End Management Company	**	45,315
	Blackrock Stra Inc Opportunity Portfolio	Interest in Open-End Management Company	**	57,827
	ClearBridge Large Cap Growth	Interest in Open-End Management Company	**	269,902
	CohenSteers Real Estate Sec	Interest in Open-End Management Company	**	84,641
*	CREF Stock Annuity	Interest in Open-End Management Company	**	2,931,940
*	CREF Stock R4	Interest in Open-End Management Company	**	3,934
*	CREF Social Choice Annuity	Interest in Open-End Management Company	**	407,288
*	CREF Bond Market Annuity	Interest in Open-End Management Company	**	472,007
*	CREF Global Equities Annuity	Interest in Open-End Management Company	**	1,338,910
*	CREF Growth Annuity	Interest in Open-End Management Company	**	1,676,411
*	CREF Equity Index Annuity	Interest in Open-End Management Company	**	776,867
*	CREF Inflation-Linked Bond Annuity	Interest in Open-End Management Company	**	200,131
	DFA International Small Company	Interest in Open-End Management Company	**	2,838
	Goldman Sachs Small Cap Equity Institutional Fund	Interest in Open-End Management Company	**	982
	Guggenheim Total Return Bond Fund	Interest in Open-End Management Company	**	24,813
	John Hancock Disciplined Value Mid Cap R6	Interest in Open-End Management Company	**	1,101
	JPMorgan Equity Inc Fd	Interest in Open-End Management Company	**	246,567
	Lord Abbett Short Duration Income Fund	Interest in Open-End Management Company	**	102,755
	MFS International Diversification	Interest in Open-End Management Company	**	119,590
*	TIAA Access Lifecycle 2010 Annuity	Interest in Open-End Management Company	**	4,967
*	TIAA Access Lifecycle 2015 Annuity	Interest in Open-End Management Company	**	89
*	TIAA Access Lifecycle 2020 Annuity	Interest in Open-End Management Company	**	77,653
*	TIAA Access Lifecycle 2025 Annuity	Interest in Open-End Management Company	**	23,450
*	TIAA Access Lifecycle 2030 Annuity	Interest in Open-End Management Company	**	330,619
*	TIAA Access Lifecycle 2035 Annuity	Interest in Open-End Management Company	**	114,872
*	TIAA Access Lifecycle 2040 Annuity	Interest in Open-End Management Company	**	195,046
*	TIAA Access Lifecycle 2045 Annuity	Interest in Open-End Management Company	**	110,362
*	TIAA Access Lifecycle 2050 Annuity	Interest in Open-End Management Company	**	180,388
*	TIAA Access Lifecycle 2055 Annuity	Interest in Open-End Management Company	**	59,323
*	TIAA Access Lifecycle 2060 Annuity	Interest in Open-End Management Company	**	300

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2023**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Mutual Funds (Continued):</b>			
*	TIAA Access Lifecycle Retirement Income Annuity	Interest in Open-End Management Company	**	4,784
*	TIAA Access Bond Plus Annuity	Interest in Open-End Management Company	**	60,633
*	TIAA Access Equity Index Annuity	Interest in Open-End Management Company	**	9,330
*	TIAA Access Growth and Income Annuity	Interest in Open-End Management Company	**	34,492
*	TIAA Access International Equity Annuity	Interest in Open-End Management Company	**	133,078
*	TIAA Access Large-Cap Growth Annuity	Interest in Open-End Management Company	**	113,521
*	TIAA Access Large-Cap Value Annuity	Interest in Open-End Management Company	**	62,048
*	TIAA Access Mid-Cap Growth Annuity	Interest in Open-End Management Company	**	102,206
*	TIAA Access Mid-Cap Value Annuity	Interest in Open-End Management Company	**	119,008
*	TIAA Access Real Estate Securities Annuity	Interest in Open-End Management Company	**	112,689
*	TIAA Access Small-Cap Blend Index Annuity	Interest in Open-End Management Company	**	60,382
*	TIAA Access Small-Cap Equity Annuity	Interest in Open-End Management Company	**	92,832
*	TIAA Access Social Choice Equity Annuity	Interest in Open-End Management Company	**	85,866
*	TIAA-CREF Lifecycle Index 2010 Annuity	Interest in Open-End Management Company	**	8,724
*	TIAA-CREF Lifecycle Index 2015 Annuity	Interest in Open-End Management Company	**	124,272
*	TIAA-CREF Lifecycle Index 2020 Annuity	Interest in Open-End Management Company	**	117,553
*	TIAA-CREF Lifecycle Index 2025 Annuity	Interest in Open-End Management Company	**	143,869
*	TIAA-CREF Lifecycle Index 2030 Annuity	Interest in Open-End Management Company	**	330,296
*	TIAA-CREF Lifecycle Index 2035 Annuity	Interest in Open-End Management Company	**	537,942
*	TIAA-CREF Lifecycle Index 2040 Annuity	Interest in Open-End Management Company	**	453,922
*	TIAA-CREF Lifecycle Index 2045 Annuity	Interest in Open-End Management Company	**	864,759
*	TIAA-CREF Lifecycle Index 2050 Annuity	Interest in Open-End Management Company	**	254,205
*	TIAA-CREF Lifecycle Index 2055 Annuity	Interest in Open-End Management Company	**	158,839
*	TIAA-CREF Lifecycle Index 2060 Annuity	Interest in Open-End Management Company	**	22,848

**PULASKI ACADEMY 403(b) DC PLAN**

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

**EIN: 71-0424553 Plan: 001**

**DECEMBER 31, 2023**

(a)	(b)	(c)	(d)	(e)
	<b>Identity of Issue, Borrower, Lessor, or Similar Party</b>	<b>Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value</b>	<b>Cost</b>	<b>Current Value</b>
	<b>Mutual Funds (Continued):</b>			
*	TIAA-CREF Lifecycle Index 2065 Annuity	Interest in Open-End Management Company	**	1,219
	Vanguard Intermediate-Term Investment Grade Fund	Interest in Open-End Management Company	**	122,409
	Vanguard Small Cap Index	Interest in Open-End Management Company	**	97,677
	Vanguard Mid Cap Index	Interest in Open-End Management Company	**	6,947
	Vanguard 500 Index	Interest in Open-End Management Company	**	<u>277,947</u>
	Total Mutual Funds			14,400,577
	<b>Pooled Separate Account:</b>			
*	TIAA Real Estate Account	Interest in Insurance Company Separate Account	**	669,229
	<b>Fixed Annuity Contracts:</b>			
*	TIAA Traditional Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	1,662,682
*	TIAA Traditional Non-Benefit Responsive Annuity Contract	Funds Held in Fully Allocated Insurance Contract	**	2,439,472
*	TIAA Traditional Non-Benefit Responsive Annuity Contract 2	Funds Held in Fully Allocated Insurance Contract	**	<u>130,061</u>
	Total Fixed Annuity Contracts			<u>4,232,215</u>
				<u>\$ 19,909,925</u>

\* Indicates a party-in-interest to the Plan

\*\*Column (d) is not applicable for participant-directed investments



# 5500 Reportable - Schedule of Assets Held for Investment

## Total Plan Assets Under Management

PULASKI ACADEMY

For the Period Ending 12/31/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
BR1	TIAA#	Insurance Company General Contract				
		TIAA Traditional Benefit Responsive			\$1,576,485.81	\$1,214,349.16
NBR	TIAA#	TIAA Traditional Non Benefit Responsive			\$2,449,455.31	\$1,776,885.81
NB2	TIAA#	TIAA Traditional Non Benefit Responsive 2			\$150,443.02	\$133,414.74
<b>Subtotal Insurance Company General Contract</b>					<b>\$4,176,384.14</b>	<b>\$3,124,649.71</b>
<b>Pooled Separate Account</b>						
X1	QREARX	TIAA Real Estate	\$461.243100	1,330.9193	\$613,890.47	\$490,345.41
<b>Subtotal Pooled Separate Account</b>					<b>\$613,890.47</b>	<b>\$490,345.41</b>
<b>Registered Investment Company</b>						
X2	QCSTRX	CREF Stock R1	\$894.411400	2,973.2848	\$2,659,340.63	\$888,749.02
X3	QCMMRX	CREF Money Market R1	\$29.136800	14,248.9566	\$415,169.00	\$364,283.35
X4	QCSCRX	CREF Social Choice R1	\$360.266300	1,036.2433	\$373,323.75	\$238,927.26
X6	QCGLRX	CREF Global Equities R1	\$339.777400	3,848.1935	\$1,307,529.28	\$494,504.55
X7	QCGRRX	CREF Growth R1	\$514.792400	3,551.4985	\$1,828,284.54	\$430,440.29
X8	QCEQRX	CREF Equity Index R1	\$504.433800	1,653.2226	\$833,941.44	\$228,806.48
X9	QCILRX	CREF Inflation-Linked Bond R1	\$82.728100	2,426.4589	\$200,736.34	\$168,759.45
8Y	W436#	TIAA Access Nuv Core Pl Bd T4	\$40.477600	183.9198	\$7,444.63	\$6,955.41
8K	W422#	TIAA Access Nuv Equity Idx T4	\$121.734000	93.9600	\$11,438.12	\$4,362.73
8B	W413#	TIAA Access Nuv Core Equity T4	\$146.128000	302.0069	\$44,131.66	\$16,490.71
8A	W411#	TIAA Access Nuv Intl Equity T4	\$37.253600	3,332.0833	\$124,132.09	\$107,183.35
93	W451#	TIAA Access Nuv LfCy Rt Inc T4	\$51.507400	99.2387	\$5,111.53	\$3,633.00
8W	W434#	TIAA Access Nuv Lrg Cap Gr T4	\$178.353400	815.4873	\$145,444.93	\$58,112.85
8C	W414#	TIAA Access Nuv Lrg Cap Val T4	\$74.800700	1,969.3391	\$147,307.94	\$112,874.08
80	W438#	TIAA Access Nuv LfCyc 2010 T4	\$53.976400	98.4023	\$5,311.40	\$3,676.85
81	W439#	TIAA Access Nuv LfCyc 2015 T4	\$55.256000	1.8760	\$103.66	\$75.27
82	W440#	TIAA Access Nuv LfCyc 2020 T4	\$57.036400	604.0517	\$34,452.94	\$23,771.47



# 5500 Reportable - Schedule of Assets Held for Investment

## Total Plan Assets Under Management

For the Period Ending 12/31/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
83	W441#	TIAA Access Nuv LfCyc 2025 T4	\$59.888700	372.6800	\$22,319.31	\$20,834.89
84	W442#	TIAA Access Nuv LfCyc 2030 T4	\$62.894100	5,747.3010	\$361,471.33	\$224,985.57
85	W443#	TIAA Access Nuv LfCyc 2035 T4	\$67.344200	1,885.2111	\$126,958.02	\$80,822.77
86	W444#	TIAA Access Nuv LfCyc 2040 T4	\$72.909300	2,993.8985	\$218,283.04	\$123,696.82
91	W449#	TIAA Access Nuv LfCyc 2045 T4	\$73.613600	1,422.4011	\$104,708.07	\$59,853.72
92	W450#	TIAA Access Nuv LfCyc 2050 T4	\$73.906500	2,768.1119	\$204,581.46	\$115,383.65
8E	W416#	TIAA Access Nuv Mid Cap Grw T4	\$86.642500	739.3075	\$64,055.45	\$43,309.67
8F	W417#	TIAA Access Nuv Mid Cap Val T4	\$74.404600	1,253.2461	\$93,247.28	\$65,715.21
8S	W430#	TIAA Access Nuv RIEstSecSel T4	\$51.167700	2,366.7850	\$121,102.95	\$104,912.30
8Q	W428#	TIAA Access Nuv Sm Cp Bl Ix T4	\$79.530200	692.4311	\$55,069.18	\$35,546.35
8G	W418#	TIAA Access Nuv Qt Sm Cp Eq T4	\$89.166800	1,810.9862	\$161,479.85	\$120,289.05
8D	W415#	TIAA Access Nuv LgCp Res Eq T4	\$111.644500	902.5149	\$100,760.82	\$47,312.18
X5	QCBMRX	CREF Core Bond R1	\$131.342800	3,996.5514	\$524,918.25	\$458,511.43
LE	TLTX	Nuveen LfCycle Ix 2010 R6	\$16.270000	552.4363	\$8,988.13	\$9,396.59
LF	TLFX	Nuveen LfCycle Ix 2015 R6	\$17.000000	9,237.9679	\$157,045.46	\$160,961.31
LG	TLWX	Nuveen LfCycle Ix 2020 R6	\$18.850000	6,680.2624	\$125,922.95	\$127,464.10
LH	TLQX	Nuveen LfCycle Ix 2025 R6	\$21.350000	8,514.7284	\$181,789.45	\$174,011.93
LI	TLHX	Nuveen LfCycle Ix 2030 R6	\$24.150000	14,170.7242	\$342,222.99	\$313,617.09
LJ	TLYX	Nuveen LfCycle Ix 2035 R6	\$26.770000	26,692.1954	\$714,550.06	\$639,849.39
LK	TLZX	Nuveen LfCycle Ix 2040 R6	\$29.280000	19,995.7339	\$585,475.09	\$504,989.22
LL	TLXIX	Nuveen LfCycle Ix 2045 R6	\$30.870000	36,170.0134	\$1,116,568.32	\$902,367.41
LM	TLXLX	Nuveen LfCycle Ix 2050 R6	\$31.490000	11,865.9171	\$373,657.73	\$318,007.05
ZK	TTIIX	Nuveen LfCycle Ix 2055 R6	\$25.480000	8,743.0909	\$222,773.96	\$189,398.13
JW	TCIXX	Nuveen Money Market R6	\$1.000000	17,054.9000	\$17,054.90	\$17,054.90
D2	DFISX	DFA Intl Small Company I	\$19.400000	256.1974	\$4,970.24	\$5,096.33
U3	VSMAX	Vanguard Small-Cap Idx Adm	\$115.160000	1,022.2683	\$117,724.42	\$103,139.89
U1	VIMAX	Vanguard Mid-Cap Idx Adm	\$326.870000	58.3817	\$19,083.98	\$17,200.01
AA	W463#	TIAA Access Nuv LfCyc 2055 T4	\$74.671500	902.4775	\$67,389.35	\$40,943.23



# 5500 Reportable - Schedule of Assets Held for Investment

## Total Plan Assets Under Management

For the Period Ending 12/31/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
AB	W464#	TIAA Access Nuv LfCyc 2060 T4	\$52.802400	6.4701	\$341.64	\$215.81
AD	BSIIX	Blackrock Stra Inc Opp Port	\$9.470000	6,847.1343	\$64,842.36	\$65,415.20
AE	CSPDIX	CohenSteers Real Estate Secs I	\$17.260000	5,473.5398	\$94,473.29	\$88,574.34
AF	GCSIX	Goldman Sachs SmCp Eq Ins Inst	\$27.780000	347.2705	\$9,647.18	\$9,979.13
AG	GIBIX	Guggenheim Total Ret Bd Instl	\$23.450000	325.2535	\$7,627.20	\$7,792.69
AH	JVMRX	John Hancock Discip V Md Cp R6	\$26.940000	257.2715	\$6,930.89	\$7,379.15
AI	LLDYX	Lord Abbett Sh Duration Inc I	\$3.860000	45,553.3090	\$175,835.77	\$174,558.61
AJ	MAIIX	BlackRock Internl Idx Fd Inst	\$15.250000	3,837.2129	\$58,517.50	\$57,948.68
AK	MDIZX	MFS Intl Diversification CI R6	\$22.850000	6,095.9481	\$139,292.41	\$144,127.01
AL	OIEJX	JPMorgan Equity Inc Fd Cfa R6	\$23.940000	12,259.3341	\$293,488.46	\$229,246.80
AM	SBLVX	ClearBridge Large Cap Growth I	\$74.960000	4,565.0435	\$342,195.66	\$277,068.59
AN	TVIIX	Nuveen LfCycle Ix 2060 R6	\$19.790000	2,375.5967	\$47,013.06	\$41,623.09
AO	VFIAX	Vanguard 500 Idx Adm	\$542.760000	679.8471	\$368,995.51	\$282,690.13
AP	VFIDX	Vanguard Intr-Trm Invnt Gd Adm	\$8.560000	15,826.4990	\$135,474.84	\$135,604.39
AQ	TFTIX	Nuveen LfCycle Ix 2065 R6	\$14.190000	500.9935	\$7,109.10	\$6,899.74
AR	QCSTFX	CREF Stock R4	\$920.491800	20.6718	\$19,029.99	\$17,838.90
AT	RNWGX	American Funds New World R6	\$76.970000	357.0787	\$27,484.35	\$26,793.51
<b>Subtotal Registered Investment Company</b>				<b>\$16,155,675.13</b>		<b>\$9,750,032.08</b>

<b>TOTAL ASSETS UNDER MANAGEMENT</b>				<b>\$20,945,949.74</b>		<b>\$13,365,027.20</b>
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