

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

For calendar plan year 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: THE HARKER SCHOOL 403(B) TAX DEFERRED ANNUITY PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 08/01/1998
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 94-1613808
2c Plan Sponsor's telephone number: 408-553-5700
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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		4b EIN	
a Sponsor's name			
c Plan Name		4d PN	
5 Total number of participants at the beginning of the plan year		5	1463
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	1241
a(2) Total number of active participants at the end of the plan year		6a(2)	784
b Retired or separated participants receiving benefits.....		6b	
c Other retired or separated participants entitled to future benefits		6c	342
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	1126
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	1
f Total. Add lines 6d and 6e		6f	1127
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		6g(1)	1360
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g(2)	1114
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</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>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</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>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan THE HARKER SCHOOL 403(B) TAX DEFERRED ANNUITY PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>002</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 THE HARKER SCHOOL</p>	<p>D Employer Identification Number (EIN) 94-1613808</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	500909	1088	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>(a) Total amount of commissions paid</p> <p style="text-align: center;">0</p>	<p>(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	

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(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	

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	12938397
5	Current value of plan's interest under this contract in separate accounts at year end.....	4941769
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 11082146
c	(1) Contributions deposited during the year	7c(1) 927233
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 506733
	(4) Transferred from separate account	7c(4) 1422561
	(5) Other (specify below)..... ▶	7c(5) 22682
	(6) Total additions	7c(6) 2879209
d	Total of balance and additions (add lines 7b and 7c(6))	7d 13961355
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 791277
	(2) Administration charge made by carrier.....	7e(2)
	(3) Transferred to separate account	7e(3) 176155
	(4) Other (specify below)..... ▶	7e(4) 55525
(5) Total deductions	7e(5) 1022957	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 12938398

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan THE HARKER SCHOOL 403(B) TAX DEFERRED ANNUITY PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 THE HARKER SCHOOL	D Employer Identification Number (EIN) 94-1613808	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

TIAA	730 THIRD AVE NEW YORK, NY 10017-3206
13-1624203	

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

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

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

CREF-TIAA-REF INVESTMENT MANAGEMENT

730 THIRD AVE
NEW YORK, NY 10017-3206

13-3586142

(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?
52	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

NUVEEN

333 WEST WACKER DRIVE
CHICAGO, IL 60606

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?
52	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

VANGUARD

PO BOX 2600
VALLEY FORGE, PA 19482

23-1945930

(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?
52	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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)

AMERICAN CENTURY INVESTMENTS

4500 MAIN STREET 12TH FLOOR
KANSAS CITY, MO 64111

44-0640487

(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?
52	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

AMERICAN FUNDS

333 SOUTH HOPE STREET
LOS ANGELES, CA 90071

95-1411037

(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?
52	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BLACKROCK ADVISORS LLC

100 BELLEVUE PARKWAY
WILMINGTON, DE 19809

13-3806691

(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?
52	NONE	0	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"/>

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)

FIDUCIARY BENEFITS GROUP INC

36753 BRAKEN WAY
LAKE ELSINORE, CA 92532

87-3709842

(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?
51	NONE	82121	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

TIAA

730 THIRD AVE
NEW YORK, NY 10017-3206

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14	NONE	52536	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>THE HARKER SCHOOL 403(B) TAX DEFERRED ANNUITY PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE HARKER SCHOOL</u>	D Employer Identification Number (EIN) <u>94-1613808</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>TIAA REAL ESTATE</u>		
b Name of sponsor of entity listed in (a): <u>TIAA-CREF</u>		
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>40279</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan THE HARKER SCHOOL 403(B) TAX DEFERRED ANNUITY PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 THE HARKER SCHOOL	D Employer Identification Number (EIN) 94-1613808

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

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	500118 451673
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	133033 160890
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	46242 40279
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	48018088 54562563
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	11082146 12938397
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	59779627	68153802
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	59779627	68153802

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)	4777445	
(C) Others (including rollovers).....	2a(1)(C)	557811	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		5335256
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	13710	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		13710
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1627518	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1627518
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	4428382	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		4428382

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1781938
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		13186804

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4704452	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4704452
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	108177	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		108177
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4812629

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		8374175
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **ROBERT LEE & ASSOCIATES LLP**

(2) EIN: **27-1155496**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.



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THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Financial Statements and Supplementary Information
December 31, 2024 and 2023

Together with
Independent Auditors' Report

THE HARKER SCHOOL 403(B) TAX-DEFERRED ANNUITY PLAN

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December 31, 2024

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INDEPENDENT AUDITORS' REPORT

To the Trustees of
The Harker School 403(b) Tax-Deferred Annuity Plan
San Jose, California

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

We have performed audits of the accompanying financial statements of The Harker School 403(b) Tax-Deferred Annuity Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) Audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related 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 audits of the 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 a certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 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 Auditors' Responsibilities for the Audits of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, 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.

INDEPENDENT AUDITORS' REPORT (CONTINUED)

To the Trustees of
The Harker School 403(b) Tax-Deferred Annuity Plan
San Jose, California

Opinion (continued)

- The information in the accompanying financial statements 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 Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our 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 the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

INDEPENDENT AUDITORS' REPORT (CONTINUED)

To the Trustees of
The Harker School 403(b) Tax-Deferred Annuity Plan
San Jose, California

Auditors' Responsibilities for the Audits of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audits 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 auditors' 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 the 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 the Plan's ability to continue as a going concern for a reasonable period of time.

INDEPENDENT AUDITORS' REPORT (CONTINUED)

To the Trustees of
The Harker School 403(b) Tax-Deferred Annuity Plan
San Jose, California

Auditors' Responsibilities for the Audits of the Financial Statements (continued)

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 audits.

Other Matters

Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

INDEPENDENT AUDITORS' REPORT (CONTINUED)

To the Trustees of
The Harker School 403(b) Tax-Deferred Annuity Plan
San Jose, California

Other Matters (continued)

Supplemental Schedule Required by ERISA (continued)

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, 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 schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is 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 schedule 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).

RLA LLP
San Jose, California
September 18, 2025

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN
Statements of Net Assets Available for Benefits

	December 31,	
	2024	2023
ASSETS		
Investments, at fair value	\$ 55,054,515	\$ 48,564,448
Investments, at contract value	12,938,397	11,082,146
Total investments	67,992,912	59,646,594
Receivables:		
Notes receivable from participants	160,890	133,033
Total receivables	160,890	133,033
Total assets	68,153,802	59,779,627
Net assets available for benefits	\$ 68,153,802	\$ 59,779,627

The accompanying notes are an integral part of these financial statements

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN
Statements of Changes in Net Assets Available for Benefits

	For the Years Ended	
	December 31,	
	2024	2023
Additions (reductions) to net assets attributed to:		
Investment income:		
Net appreciation in fair value		
of investments	\$ 6,210,320	\$ 7,323,929
Interest and dividend income	1,627,518	914,228
Total investment income	7,837,838	8,238,157
Interest income on notes receivable from participants	13,710	6,642
Contributions:		
Participants	4,777,445	4,310,572
Participant rollovers	557,811	555,069
Total contributions	5,335,256	4,865,641
Total additions	13,186,804	13,110,440
Deductions from net assets attributed to:		
Benefits paid to participants	4,704,452	1,424,783
Administrative expenses	108,177	76,511
Total deductions	4,812,629	1,501,294
Net increase in net assets	8,374,175	11,609,146
Net assets available for plan benefits:		
Beginning of the year	59,779,627	48,170,481
End of the year	\$ 68,153,802	\$ 59,779,627

The accompanying notes are an integral part of these financial statements

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 1 - Description of plan:

The following description of The Harker School (the "Sponsor") 403(b) Tax-Deferred Annuity Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

- a. *General* - The Plan is a defined contribution plan covering substantially all employees of the Sponsor, with no age or service requirements or excluded classes of employees. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan was originally established as of August 1, 1998, and has been subsequently amended and restated. The Plan trustees are responsible for oversight of the Plan, including the appropriateness of the Plan's investment offerings and investment performance.
- b. *Contributions* - Each year, participants may contribute up to the lesser of 100% of eligible compensation or the maximum amount allowable by the Internal Revenue Service ("IRS"). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants who have worked at the Sponsor for at least 15 years may make an additional special catch-up contribution. Participants may also contribute amounts representing distributions from other qualified defined contribution plans, commonly referred to as rollovers. Participants direct the investment of their contributions into various investment options offered by the Plan. The Sponsor does not make employer contributions to this Plan. Contributions are presented net of corrective distributions which consist of contributions refunded to participants during the Plan year. There were no corrective contributions for the years ended December 31, 2024 and 2023.
- c. *Automatic enrollment* - Employees eligible to participate in the Plan are automatically enrolled upon meeting the eligibility requirements noted above. Unless otherwise directed, the rate of deferral upon enrollment is 1% of eligible compensation on a pre-tax basis to be invested in specific pre-selected investment offerings based on a participant's estimated time to retirement. The automatic deferral percentage will increase by 1% per year up to a maximum of 4% of compensation. Elective deferrals will increase on the first day of the Plan year.
- d. *Participant accounts* - Each participant's account is credited with the participant's contribution, as well as allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 1 - Description of plan (continued):

- e. *Vesting* - Participants are immediately vested in their deferral contributions, rollover contributions, qualified non-elective contributions, plus actual earnings thereon.

- f. *Notes receivable from participants* - Participants may borrow from their fund accounts from a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of vested account balance. Loans taken from a Teachers Insurance and Annuity Association - College Retirement Equities Fund ("TIAA-CREF") annuity have the following additional requirements for maximum loan amount: no more than (a) 45% of participant's combined CREF and TIAA Retirement or Group Retirement Annuity accumulations under the Plan, (b) 90% of CREF and TIAA real estate accumulation attributable to participation under the Plan, or (c) 90% of TIAA annuity accumulation attributed to participation under the Plan for a Group Supplemental Retirement Annuity loan. Note receivable repayment terms generally may not exceed five years, except in the case of the purchase of a primary residence. The notes receivable are secured by the balances in the participants' accounts. The notes receivable interest rate, determined quarterly, is set at 1% above the prime rate, as defined, and loan balances as of December 31, 2024 have interest rates ranging from 4.25% - 9.50%. Principal and interest are paid ratably through payroll deductions. Loans invested in group supplemental retirement annuity contracts or retirement loan contracts bear different rates of interest than loans invested in the remainder of the assets in the Plan. Participants may have up to three outstanding loans at a time, however, a maximum of \$50,000 in loans can be taken out each year, regardless of account balance.

- g. *Payment of benefits* - Withdrawals are allowed in the event of termination, disability, death, retirement, or attainment of age 59 ½. Depending on the event, the withdrawal may be subject to early withdrawal penalties imposed by the Internal Revenue Code ("IRC"). Payments are made in the form of a lump-sum distribution or annual installments over a period of time of not more than the participant's life expectancy. If the value of a vested account balance does not exceed \$5,000, then a distribution, in the form as elected by the participant, will be made automatically.

The participant is entitled to select the manner in which benefit payments are received subject to the terms of the Plan. If participants are eligible to participate in The Harker School 401(a) Defined Contribution Plan (the "401(a) Plan"), the participants are allowed to invest in TIAA Traditional Annuity contracts, which are assets of the 403(b) Plan. The TIAA Traditional Annuities are not considered assets of the 401(a) Plan. These transfers of funds represent distributions that are reported as Participant transfers to TIAA Traditional Annuity contracts.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 1 - Description of plan (continued):

- h. Forfeited accounts* - Any forfeiture will be used to reduce administrative expenses. For the years ended December 31, 2024 and 2023, the Plan Administrator applied no forfeitures to administrative expenses. Forfeitures remaining in the Plan as of the years ended December 31, 2024 and 2023 were approximately \$100.

Note 2 - Summary of significant accounting policies:

Basis of accounting - The accompanying financial statements of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Use of estimates - The preparation of financial statements in accordance with GAAP requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment valuation and income recognition - Investments are reported at fair value (except for fully benefit-responsive investment contracts reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The pooled separate account and variable annuities are not classified in the fair value hierarchy, however, as a practical expedient, the fair value is measured at Net Asset Value ("NAV") per share of the underlying assets as traded in an exchange or active market. The Pension Committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodian. See Note 3 for discussion of fair value measurements.

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

Notes receivable from participants - Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. Interest income is recorded on the accrual basis. Related fees are recorded as administrative fees and are expensed as they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 2 - Summary of significant accounting policies (continued):

Payment of benefits - Benefit payments to participants are recorded when paid. At December 31, 2024 and 2023, there were no distributions approved that were not disbursed prior to year-end.

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

Subsequent events - Subsequent events are evaluated through the date of the independent auditors' report, which is the date the financial statements were available to be issued and determined that no material subsequent events require an estimate to be recorded or disclosed as of December 31, 2024.

Note 3 - 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 Accounting Standards Codification 820 are described below:

- Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- 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; or 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 HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 3 - Fair value (continued):

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in techniques used for assets measured at fair value.

- *Money market accounts:* Assets are valued at the NAV, generally \$1 per share, and are reported on the active market on which securities are traded.
- *Mutual funds:* Assets are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Pooled separate account:* The underlying assets of the pooled separate account consist primarily of private directly held real estate investments known as sub-accounts. Each sub-account invests in shares of an underlying investments. Sub-accounts are measured in terms of accumulation units. The sub-account investments are valued principally using external appraisal prices of the investments using the practical expedient. Certain fund fees, expenses, and administration charges (if any) are deducted from the value of the investments to arrive at the value of the sub-accounts. The accumulation units are valued at net asset value on a daily basis. Participant transactions (issuances and redemptions) may occur daily. If the Plan were to initiate a full redemption of the pooled separate account, the investment advisor reserves the right to temporarily delay, for up to seven days, withdrawal from the pooled separate account in order to ensure that securities liquidations will be carried out in an orderly business manner.
- *Variable annuities:* Units held in variable annuities are valued using the NAV practical expedient of the annuity as reported by its managers. The NAV practical expedient is based on the fair value of the underlying assets owned by the annuity minus its liabilities, and then divided by the number of units outstanding.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 3 - Fair value (continued):

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

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

	2024		
	Level 1	NAV ^(a)	Total
Money market accounts	\$ 451,673	\$ -	\$ 451,673
Mutual funds	50,105,982	-	50,105,982
Pooled separate account	-	40,279	40,279
Variable annuities	-	4,456,581	4,456,581
Total investments at fair value	<u>\$ 50,557,655</u>	<u>\$ 4,496,860</u>	<u>\$ 55,054,515</u>
	2023		
	Level 1	NAV ^(a)	Total
Money market accounts	\$ 500,118	\$ -	\$ 500,118
Mutual funds	43,297,046	-	43,297,046
Pooled separate account	-	46,242	46,242
Variable annuities	-	4,721,042	4,721,042
Total investments at fair value	<u>\$ 43,797,164</u>	<u>\$ 4,767,284</u>	<u>\$ 48,564,448</u>

(a) The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 3 - Fair value (continued):

The following table summarizes investments for which fair value is measured using the NAV per share practical expedient. There are no participant redemption restrictions for these investments. The redemption notice period is applicable only to the Plan.

<u>Investments</u>	<u>2024 Fair Value</u>	<u>2023 Fair Value</u>	<u>Redemption frequency (if currently eligible)</u>	<u>Redemption notice period</u>
CREF stock fund ^(b)	\$ 1,125,579	\$ 1,140,770	Daily	Daily
CREF growth fund ^(c)	995,010	1,002,525	Daily	Daily
CREF global equities ^(d)	773,319	886,200	Daily	Daily
CREF equity index fund ^(e)	555,102	677,868	Daily	Daily
CREF core bond fund ^(f)	504,203	528,685	Daily	Daily
CREF inflation linked bond fund ^(g)	355,238	343,594	Daily	Daily
CREF social choice fund ^(h)	148,130	141,400	Daily	Daily
TIAA real estate ⁽ⁱ⁾	40,279	46,242	Daily	Daily
	<u>\$ 4,496,860</u>	<u>\$ 4,767,284</u>		

(b) This fund seeks a long-term return through capital appreciation and investment income by investing primarily in a broadly diversified portfolio of common stocks. Under normal circumstances, the account invests at least 80% of its assets in broadly diversified portfolio of common stocks. The CREF Fund Manager (“Fund Manager”) typically uses a combination of three different investment strategies to manage the account - active management, quantitative and indexing, and invests in both domestic and foreign equities. For the actively managed strategy, the Fund Manager looks for companies they believe are attractively priced based on a detailed analysis of their prospects for growth in earnings, cash flow, revenues, and other relevant measures. The Fund Manager also looks for companies whose assets appear undervalued in the market.

(c) This fund seeks a long-term return, mainly through capital appreciation, primarily from a diversified portfolio of common stocks that present the opportunity for exceptional growth. The account invests at least 80% of its assets in common stocks and other equity securities. The account invests primarily in large, well-known, established companies, particularly those with new or innovative products, services, or processes that may enhance future earnings prospects.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 3 - Fair value (continued):

(d) This fund seeks a favorable long-term rate of return through capital appreciation and income from a broadly diversified portfolio that consists primarily of foreign and domestic common stocks. Under normal circumstances, the account invests at least 80% of its assets in equity securities of foreign and domestic companies. Typically, approximately 50% of the account is invested in foreign securities (including foreign emerging market issuers), and approximately 50% in domestic securities, as the Fund Manager deems appropriate. The Fund Manager typically uses a combination of three different investment strategies to manage the account - active management, enhanced indexing, and pure indexing. The Fund Manager seeks out attractively priced companies, of any capitalization size, that they believe are undervalued based on the company's prospects for growth in earnings, cash flow, revenues, and other relevant measures.

(e) This fund seeks a favorable long-term rate of return from a diversified portfolio selected to track the overall market for common stocks publicly traded in the United States ("U.S."), as represented by a broad stock market index.

(f) This fund seeks a favorable long-term rate of return, primarily through high current income consistent with preserving capital. Under normal circumstances, the fund invests at least 80% of its assets in a broad range of fixed income securities, mainly investment-grade securities in the top four credit rating categories by Moody's or S&P, or that the Fund Manager believes are of similar quality. The fund can also invest in below-investment-grade securities. The fund provides participants the option to convert all or a portion of their accumulations into lifetime income.

(g) This fund seeks a long-term rate of return that outpaces inflation, primarily through investment in inflation-indexed bonds - fixed-income securities whose returns are designed to track a specified inflation index over the life of the bond. Under normal circumstances, the account invests at least 80% of its assets in U.S. Treasury Inflation-Indexed Securities. It can invest in other inflation-indexed bonds issued or guaranteed by the U.S. government or its agencies, by corporations and other U.S. domiciled issuers as well as foreign governments.

(h) This fund seeks a favorable long-term rate of return that reflects the investment performance of the financial markets while giving special consideration to certain social criteria. The account is balanced, with assets divided between domestic and foreign stocks and other equity securities (about 60%) and bonds and other fixed-income securities, including money market instruments (about 40%).

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 3 - Fair value (continued):

(i) This fund seeks a favorable long-term rate of return through rental income and appreciation of real estate and real estate-related investments. The account intends to have between 75% and 85% of its net assets invested directly in real estate or real estate-related investments. The account will invest the remaining portion of assets in publicly traded, liquid investments.

Note 4 - Investments:

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such an election, certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividend income, and interest income on notes receivables from participants for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by TIAA-CREF, Ascensus Trust Company ("Ascensus"), and Fidelity Management Trust Company ("Fidelity"), the trustees of the Plan.

Note 5 - Party-in-interest transactions:

Certain Plan investments are units in mutual funds managed by TIAA-CREF, Ascensus, and Fidelity (collectively "the Trustees"). The Trustees are the custodians as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

The Trustees provide certain administrative services to the Plan pursuant to agreements between the Sponsor and the trustees. The Trustees receive revenue from mutual fund service providers for services the Trustees provided to the funds. This revenue is used to offset certain amounts owed to the Trustees for administrative services to the Plan.

Fees incurred by the Plan for the investment management services are included in net appreciation (depreciation) in fair value of investments, as they are paid through revenue sharing rather than a direct payment. If the revenue received by the Trustees from such mutual fund service providers exceeds the amount owed under the agreement, the Trustees remit the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses or allocated to the accounts of the participants. The Plan or the Sponsor may make a payment to the Trustees for administrative services not covered by revenue sharing.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 5 - Party-in-interest transactions (continued):

Fiduciary Benefits Group is the codified investment fiduciary for the Plan as defined by ERISA section 3(38), and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment advisory services are included in administrative expenses as they are paid through a direct payment.

Administrative Fiduciary Services, Inc. is the codified administrative fiduciary for the Plan as defined by ERISA section 3(16), therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the administration services are not included in the Plan's financial statements as they are paid directly by the Sponsor.

Notes receivable from participants represent a portion of the Plan's receivables. These transactions also qualify as party-in-interest transactions.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 6 - Guaranteed investment contracts with insurance company:

The Plan invests in the TIAA Traditional Annuity Fund ("the Fund,") a fully benefit-responsive guaranteed fixed annuity contract with TIAA-CREF. During the accumulation phase, the annuity's guarantees are supported by a pooled separate account of TIAA that groups the premium dollars it receives over defined time periods into vintages, typically composed of one or more contiguous calendar months, for the purpose of determining the crediting rate to participant's accounts. If the separate account's assets are insufficient to meet these guarantees in the accumulation phase, the financial strength and claims-paying ability of TIAA provides a second layer of support to cover any shortfall. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Given that the guaranteed investment contracts are fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to this guaranteed investment contracts. Contract value, as reported to the Plan by TIAA-CREF represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. The Fund is immediately liquid to participants and does not have participant-level withdrawal restrictions. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 6 - Guaranteed investment contracts with insurance company (continued):

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including implementation of an early retirement program, complete or partial Plan termination, consolidation of investors, or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Sponsor or other Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) group terminations or layoffs, (5) participant communication that is designed to influence participants not to invest in the Fund, or (6) the failure to meet certain tax qualifications, qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate. The crediting interest rate is based on an agreed-upon formula with the issuer, but it may not be less than one to three percent (before contract fees are deducted), depending on the contract.

Crediting rates reflect the amortization of realized and unrealized gains and losses in the underlying portfolio over the duration of the portfolio and, in consequence, may not reflect the actual returns achieved in the portfolio. From time to time the crediting rate may be significantly greater or less than current market interest rates. Such interest rates are reviewed on a quarterly basis for resetting.

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

Note 7 - Plan termination:

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will remain 100% vested in their accounts.

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Notes to Financial Statements

December 31, 2024

Note 8 - Income tax status:

The Plan has been designed to qualify under Section 403(b) of the IRC. The terms of the Plan have been prepared to conform to the sample language provided by the IRS in Revenue Procedure 2007-71 (or the draft Listing of Required Modifications issued April 4, 2009). The Plan is required to operate in conformity with the IRC to maintain the tax-exempt status for Plan participants under Section 403(b).

The Plan has adopted the provisions under the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”), the Setting Every Community Up for Retirement Enhancement Act of 2019 (the “SECURE Act”), and the SECURE 2.0 Act of 2022 to comply with new laws or regulations and intends to formally amend the Plan to incorporate the provisions in accordance with applicable laws and IRS guidance.

Note 9 - Risks and uncertainties:

The Plan provides for investments in various investment securities which, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

SUPPLEMENTARY INFORMATION

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN
Supplemental Schedule Accompanying Form 5500
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2024

EIN 94-1613808

Plan number: 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Fair Value
		FULLY BENEFIT RESPONSIVE ANNUITY CONTRACT	** \$	10,867,332
*	TIAA TRADITIONAL BENEFIT RESPONSIVE 2			
		FULLY BENEFIT RESPONSIVE ANNUITY CONTRACT	**	1,595,693
*	TIAA TRADITIONAL BENEFIT RESPONSIVE			
		NON BENEFIT RESPONSIVE ANNUITY CONTRACT	**	475,372
*	TIAA TRADITIONAL NON BENEFIT RESPONSIVE			
*	CREF STOCK R2	CREF VARIABLE ANNUITY	**	1,125,579
*	CREF GROWTH R2	CREF VARIABLE ANNUITY	**	995,010
*	CREF EQUITY INDEX R2	CREF VARIABLE ANNUITY	**	773,319
*	CREF GLOBAL EQUITIES R2	CREF VARIABLE ANNUITY	**	555,102
*	CREF CORE BOND R2	CREF VARIABLE ANNUITY	**	504,203
*	CREF INFLATION-LINKED BOND R2	CREF VARIABLE ANNUITY	**	355,238
*	CREF SOCIAL CHOICE R2	CREF VARIABLE ANNUITY	**	148,130
*	TIAA REAL ESTATE	POOLED SEPARATE ACCOUNT	**	40,279
	ISHARES S&P 500 INDEX FUND K	MUTUAL FUND	**	16,966,576
*	VAN S&P MC 400 IDX FUNDINSTI	MUTUAL FUND	**	4,261,406
	BLACKROCK TOTAL RETURN K	MUTUAL FUND	**	4,257,199
*	VANGUARD DEVLOPD MKTS IDX ADM	MUTUAL FUND	**	2,017,292
	AMERICAN EUROPAC GROWTH R6	MUTUAL FUND	**	1,896,483
*	VANGUARD INTL VALUE INV	MUTUAL FUND	**	1,860,908
	AMERICAN FUNDS NEW WORLD R6	MUTUAL FUND	**	1,759,350
*	VANGUARD 500 INDEX FUND ADMIRAL SHARES	MUTUAL FUND	**	1,361,323
	AMERICAN CENTURY SM CAP VAL R6	MUTUAL FUND	**	1,252,689
*	VANGUARD SMALL-CAP IDX ADM	MUTUAL FUND	**	1,093,204
*	VANGUARD TOTAL STOCK MARKET INDEX FUND A	MUTUAL FUND	**	1,042,837
*	VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	MUTUAL FUND	**	830,880
	AB LARGE CAP GROWTH FUND Z	MUTUAL FUND	**	745,446
*	VANGUARD WELLINGTON FUND ADMIRAL SHARES	MUTUAL FUND	**	700,887
*	FID ASSET MGR 85%	MUTUAL FUND	**	621,679
	LORD ABBETT SHORT DUR INC R4	MUTUAL FUND	**	594,023
	AMERICAN CENTURY SM CAP GRW R6	MUTUAL FUND	**	524,773
	MFS VALUE R3	MUTUAL FUND	**	471,167
*	VANGUARD LIFESTRATEGY GROWTH FUND	MUTUAL FUND	**	443,365
*	FID FREEDOM 2050	MUTUAL FUND	**	424,322
*	FID BLUE CHIP GR	MUTUAL FUND	**	411,371
*	FID FREEDOM 2040	MUTUAL FUND	**	360,473
*	VANGUARD TARGET RETIREMENT 2025 FUND	MUTUAL FUND	**	340,999
*	NUVEEN LIFECYCLE 2030 RETIRE	MUTUAL FUND	**	315,519
*	NUVEEN LIFECYCLE 2040 RETIRE	MUTUAL FUND	**	304,827
	BLACKROCK MID CAP GROWTH EQ K	MUTUAL FUND	**	300,952
*	VANGUARD STRATEGIC EQUITY FUND	MUTUAL FUND	**	289,760
*	VANGUARD HEALTH CARE FUND ADMIRAL SHARES	MUTUAL FUND	**	284,722
*	NUVEEN HIGH YIELD R6	MUTUAL FUND	**	280,686
*	NUVEEN REAL EST SEC SEL R6	MUTUAL FUND	**	243,741

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Supplemental Schedule Accompanying Form 5500 (Continued)
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) (Continued)
December 31, 2024

EIN 94-1613808

Plan number: 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Fair Value
*	NUVEEN LARGE CAP GR IDX RETIRE	MUTUAL FUND	**	189,489
*	VANGUARD STAR FUND	MUTUAL FUND	**	169,286
*	NUVEEN REAL EST SEC SEL RTMT	MUTUAL FUND	**	168,386
*	NUVEEN LIFECYCLE 2015 RETIRE	MUTUAL FUND	**	165,148
	VIRTUS NFJ MID-CAP VALUE A	MUTUAL FUND	**	163,627
*	FID GROWTH COMPANY	MUTUAL FUND	**	127,060
*	FID FREEDOM 2015	MUTUAL FUND	**	118,084
*	VANGUARD SHORT-TERM FEDERAL FUND ADMIRAL	MUTUAL FUND	**	114,493
	BLACKROCK STRAT GLOBAL BOND K	MUTUAL FUND	**	112,503
*	NUVEEN MID CAP GROWTH RETIRE	MUTUAL FUND	**	107,456
*	FID SEL SEMICONDUCT	MUTUAL FUND	**	107,205
*	VANGUARD PACIFIC STOCK INDEX FUND ADMIRAL	MUTUAL FUND	**	104,516
*	FID OTC PORTFOLIO	MUTUAL FUND	**	99,463
*	NUVEEN S&P 500 INDEX RETIRE	MUTUAL FUND	**	93,901
*	NUVEEN LIFECYCLE 2035 RETIRE	MUTUAL FUND	**	90,567
*	VANGUARD TARGET RETIREMENT 2020 FUND	MUTUAL FUND	**	85,265
*	NUVEEN LARGE CAP VALUE RETIRE	MUTUAL FUND	**	82,423
*	FID SEL SOFTWARE	MUTUAL FUND	**	78,186
*	NUVEEN EQUITY INDEX RETIREMENT	MUTUAL FUND	**	76,375
*	VANGUARD WELLESLEY INCOME FUND ADMIRAL	MUTUAL FUND	**	75,650
*	NUVEEN INTERNTL EQ IDX RETIRE	MUTUAL FUND	**	69,904
*	FID FREEDOM 2030	MUTUAL FUND	**	69,361
*	NUVEEN LIFECYCLE 2025 RETIRE	MUTUAL FUND	**	67,928
	WESTERN ASSET CORE PLUS BOND I	MUTUAL FUND	**	67,027
*	VANGUARD GROWTH AND INCOME FUND ADMIRAL	MUTUAL FUND	**	62,909
*	FID STRATEGIC INCOME	MUTUAL FUND	**	59,624
*	NUVEEN MID CAP VALUE RETIRE	MUTUAL FUND	**	55,880
*	FID 500 INDEX	MUTUAL FUND	**	46,627
*	NUVEEN LARGE CAP RESP EQ RTMT	MUTUAL FUND	**	45,354
*	VANGUARD U.S. GROWTH FUND ADMIRAL SHARES	MUTUAL FUND	**	45,349
*	VANGUARD GROWTH INDEX FUND ADMIRAL SHARES	MUTUAL FUND	**	43,565
*	VANGUARD TOTAL BOND MARKET INDEX FUND AD	MUTUAL FUND	**	40,557
*	VANGUARD DIVIDEND GROWTH FUND	MUTUAL FUND	**	40,492
*	NUVEEN LARGE CAP RESP EQ R6	MUTUAL FUND	**	38,718
*	NUVEEN LIFECYCLE 2020 RETIRE	MUTUAL FUND	**	37,947
*	NUVEEN LIFECYCLE 2055 RETIRE	MUTUAL FUND	**	37,304
*	FID LOW PRICED STK	MUTUAL FUND	**	34,202
*	FID LARGE CAP STOCK	MUTUAL FUND	**	32,908
*	FID TOTAL MKT IDX	MUTUAL FUND	**	31,685
*	FID EUROPE	MUTUAL FUND	**	31,105
*	FID FLOAT RT HI INC	MUTUAL FUND	**	30,428
*	AM FDS WASHINGTON MUTUAL R5	MUTUAL FUND	**	29,919
*	NUVEEN LIFECYCLE 2010 RETIRE	MUTUAL FUND	**	29,414

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Supplemental Schedule Accompanying Form 5500 (Continued)
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) (Continued)
December 31, 2024

EIN 94-1613808

Plan number: 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Fair Value
*	FID CHINA REGION	MUTUAL FUND	**	26,745
*	FID GROWTH STRAT	MUTUAL FUND	**	26,498
*	NUVEEN LIFECYCLE 2060 RETIRE	MUTUAL FUND	**	26,013
*	VANGUARD INTERNATIONAL GROWTH FUND ADMIRAL	MUTUAL FUND	**	25,863
*	VANGUARD SMALL-CAP GROWTH INDEX FUND ADMIRAL	MUTUAL FUND	**	20,691
*	FID MULTI ASSET IDX	MUTUAL FUND	**	19,715
*	FID SM CAP DISCOVERY	MUTUAL FUND	**	18,671
*	FID SEL MED TECH&DV	MUTUAL FUND	**	18,636
	AF EUROPACIFIC GROWTH R5	MUTUAL FUND	**	17,297
*	FID EMERGING MKTS	MUTUAL FUND	**	17,272
*	FID NEW MARKETS INC	MUTUAL FUND	**	17,003
*	FID INTL DISCOVERY	MUTUAL FUND	**	15,956
*	VANGUARD VALUE INDEX FUND ADMIRAL SHARES	MUTUAL FUND	**	15,826
*	NUVEEN SMALL CAP BLD IDX RTMT	MUTUAL FUND	**	14,357
*	VANGUARD EMERGING MARKETS STOCK INDEX FUND	MUTUAL FUND	**	14,296
*	FID INTL REAL ESTATE	MUTUAL FUND	**	13,402
*	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND	MUTUAL FUND	**	11,354
*	VANGUARD TARGET RETIREMENT 2040 FUND	MUTUAL FUND	**	11,159
*	FID CONVERTIBLE SEC	MUTUAL FUND	**	9,043
*	FID FREEDOM 2045	MUTUAL FUND	**	8,669
*	NUVEEN CORE EQUITY RETIREMENT	MUTUAL FUND	**	8,039
*	FID GNMA	MUTUAL FUND	**	7,995
*	FID SEL ENERGY	MUTUAL FUND	**	7,897
*	FID SEL HEALTHCARE	MUTUAL FUND	**	7,240
*	FID REAL ESTATE INC	MUTUAL FUND	**	6,744
*	FID CANADA	MUTUAL FUND	**	5,815
*	FID CONTRAFUND	MUTUAL FUND	**	4,970
*	FID US BOND IDX	MUTUAL FUND	**	4,862
*	FID STK SEL SM CAP	MUTUAL FUND	**	3,972
*	NUVEEN LIFECYCLE 2045 RETIRE	MUTUAL FUND	**	3,819
*	FID INFL PR BD IDX	MUTUAL FUND	**	3,500
*	FID STK SEL MID CAP	MUTUAL FUND	**	3,429
*	VANGUARD GLOBAL EQUITY FUND	MUTUAL FUND	**	3,388
*	FID FOCUSED STOCK	MUTUAL FUND	**	3,254
*	FID ENV ALT ENERGY	MUTUAL FUND	**	2,923
*	FID SEL COMM SERV	MUTUAL FUND	**	2,876
*	FID CAPITAL APPREC	MUTUAL FUND	**	2,843
*	VANGUARD REAL ESTATE INDEX - ADMIRAL	MUTUAL FUND	**	2,713
*	FID VALUE	MUTUAL FUND	**	2,693
*	FID SMALL CAP GROWTH	MUTUAL FUND	**	2,614
*	NUVEEN LIFECYCLE 2050 RETIRE	MUTUAL FUND	**	2,598
*	FID STOCK SELECTOR	MUTUAL FUND	**	2,451
*	FID DIVERSIFD INTL	MUTUAL FUND	**	2,393
*	FID FIDELITY FUND	MUTUAL FUND	**	2,357

THE HARKER SCHOOL 403(b)
TAX-DEFERRED ANNUITY PLAN

Supplemental Schedule Accompanying Form 5500 (Continued)
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) (Continued)
December 31, 2024

EIN 94-1613808

Plan number: 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Fair Value
*	FID SEL WIRELESS	MUTUAL FUND	**	2,291
*	FID MID CAP STOCK	MUTUAL FUND	**	2,236
*	FID INTL SMALL CAP	MUTUAL FUND	**	2,167
*	FID SMALL CAP VALUE	MUTUAL FUND	**	2,097
*	FID SEL HTH CARE SVC	MUTUAL FUND	**	1,906
*	FID EMERGING ASIA	MUTUAL FUND	**	1,881
*	FID MID CAP VALUE	MUTUAL FUND	**	1,858
*	FID SEL BIOTECH	MUTUAL FUND	**	1,792
*	FID INTL CAP APPREC	MUTUAL FUND	**	1,649
*	VANGUARD ENERGY FUND ADMIRAL SHARES	MUTUAL FUND	**	1,391
*	FID INTL GROWTH	MUTUAL FUND	**	312
*	FID HIGH INCOME	MUTUAL FUND	**	226
*	FID SEL MATERIALS	MUTUAL FUND	**	176
*	CREF MONEY MARKET R2	MONEY MARKET	**	444,909
*	FID GOVT MMKT	MONEY MARKET	**	3,617
*	FID GOVT CASH RESERVE	MONEY MARKET	**	2,435
*	VANGUARD CASH RESERVES FEDERAL MONEY	MONEY MARKET	**	712
		MATURITY OF LESS THAN TEN YEARS, SECURED BY PARTICIPANT ACCOUNT BALANCE, WITH INTEREST RATES FROM 4.25% TO 9.50%		
*	PARTICIPANT LOANS		**	160,890
				<u>\$ 68,153,802</u>

* A party-in-interest as defined by ERISA.

** In accordance with 29 CFR 2520.103-11, cost information for participant directed investments has been omitted.

Summary Annual Report

for

The Harker School 403(b) Tax-Deferred Annuity Plan

This is a summary of the annual report for the The Harker School 403(b) Tax-Deferred Annuity Plan, (Employer Identification No. 94-1613808, Plan No. 002) for the period January 1, 2024 to December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a trust (benefits are provided in whole from trust funds). Plan expenses were \$4,812,629. These expenses included \$108,177 in administrative expenses and \$4,704,452 in benefits paid to participants and beneficiaries. A total of 1,127 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$68,153,802 as of December 31, 2024 compared to \$59,779,627 as of January 1, 2024. During the plan year the plan experienced an increase in its net assets of \$8,374,175. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$13,186,804, including employee contributions of \$4,777,445, others contributions of \$557,811 and earnings from investments of \$7,851,548.

The plan has a contract with TIAA-CREF which allocates funds toward individual policies.

MINIMUM FUNDING STANDARDS

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Insurance information including sales commissions paid by insurance carriers; and
4. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to the collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040

OMB Control Number 1210-0040 (expires 03/31/2026)

Note: For small pension plans that are eligible for an audit waiver, see the Department's regulation at 29 CFR 2520.104-46 for model language to be added to the Summary Annual Report.



5500 Reportable - Schedule of Assets Held for Investment

Total Plan Assets Under Management

THE HARKER SCHOOL

For the Period Ending 12/31/2024

FUND ID	TICKER	INVESTMENT NAME	ENDING INVESTMENT PRICE	ENDING UNIT BALANCE	ENDING MARKET VALUE	ENDING COST VALUE
Insurance Company General Contract						
BR1	TIAA#	TIAA Traditional Benefit Responsive			\$1,595,693.48	\$1,234,444.13
NBR	TIAA#	TIAA Traditional Non Benefit Responsive			\$475,372.24	\$304,155.11
BR2	TIAA#	TIAA Traditional Benefit Responsive 2			\$10,867,331.54	\$9,525,385.51
Subtotal Insurance Company General Contract					\$12,938,397.26	\$11,063,984.75
Pooled Separate Account						
X1	QREARX	TIAA Real Estate	\$461.243100	87.3271	\$40,279.14	\$32,983.01
Subtotal Pooled Separate Account					\$40,279.14	\$32,983.01
Registered Investment Company						
CO	QCSTPX	CREF Stock R2	\$911.369300	1,235.0415	\$1,125,579.17	\$480,693.68
CP	QCMMPX	CREF Money Market R2	\$29.637200	15,011.8462	\$444,909.09	\$391,887.63
CQ	QCSCPX	CREF Social Choice R2	\$367.088600	403.5261	\$148,129.89	\$81,557.64
CT	QCGLPX	CREF Global Equities R2	\$346.214900	1,603.3455	\$555,102.16	\$242,021.57
CU	QCGRPX	CREF Growth R2	\$524.559900	1,896.8466	\$995,009.72	\$261,961.36
CY	QCEQPX	CREF Equity Index R2	\$513.995400	1,504.5250	\$773,318.94	\$260,321.17
CW	QCILPX	CREF Inflation-Linked Bond R2	\$84.294600	4,214.2468	\$355,238.25	\$323,371.30
CR	QCBMPX	CREF Core Bond R2	\$133.830700	3,767.4665	\$504,202.68	\$497,171.42
XV	TIQRX	Nuveen Equity Index Retirement	\$41.700000	1,831.5437	\$76,375.37	\$34,758.16
XA	TRGIX	Nuveen Core Equity Retirement	\$15.690000	512.3438	\$8,038.67	\$6,427.63
JZ	TIHYX	Nuveen High Yield R6	\$8.790000	31,932.3972	\$280,685.77	\$288,345.58
XC	TRIEX	Nuveen Internatl Eq Idx Retire	\$22.590000	3,094.4768	\$69,904.23	\$55,627.66
XD	TRIRX	Nuveen Large Cap Gr Idx Retire	\$67.600000	2,803.0894	\$189,488.85	\$105,337.00
XE	TRLCX	Nuveen Large Cap Value Retire	\$21.980000	3,749.9024	\$82,422.85	\$70,132.34
L1	TCLEX	Nuveen Lifecycle 2010 Retire	\$12.750000	2,306.9532	\$29,413.65	\$28,378.89
L2	TCLIX	Nuveen Lifecycle 2015 Retire	\$12.300000	13,426.6536	\$165,147.84	\$161,896.86
L3	TCLTX	Nuveen Lifecycle 2020 Retire	\$13.240000	2,866.0583	\$37,946.61	\$33,928.80



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
L4	TCLFX	Nuveen Lifecycle 2025 Retire	\$14.140000	4,803.9351	\$67,927.64	\$61,369.97
L5	TCLNX	Nuveen Lifecycle 2030 Retire	\$15.090000	20,909.1385	\$315,518.90	\$267,460.07
L6	TCLR	Nuveen Lifecycle 2035 Retire	\$16.270000	5,566.4826	\$90,566.67	\$73,606.74
L7	TCLOX	Nuveen Lifecycle 2040 Retire	\$17.450000	17,468.5718	\$304,826.58	\$223,610.72
L9	TFRX	Nuveen Lifecycle 2045 Retire	\$13.930000	274.1284	\$3,818.61	\$3,155.75
LB	TLFRX	Nuveen Lifecycle 2050 Retire	\$14.410000	180.2677	\$2,597.66	\$2,096.70
ZJ	TTRLX	Nuveen Lifecycle 2055 Retire	\$17.190000	2,170.1097	\$37,304.19	\$28,682.04
XH	TRGMX	Nuveen Mid Cap Growth Retire	\$20.390000	5,270.0577	\$107,456.48	\$110,913.64
XJ	TRVRX	Nuveen Mid Cap Value Retire	\$17.490000	3,194.9807	\$55,880.21	\$58,268.29
JT	TIREX	Nuveen Real Est Sec Sel R6	\$17.990000	13,548.6786	\$243,740.73	\$245,326.38
XL	TRRSX	Nuveen Real Est Sec Sel Rmt	\$18.960000	8,881.1104	\$168,385.85	\$162,040.70
XR	TRSPX	Nuveen S&P 500 Index Retire	\$63.600000	1,476.4356	\$93,901.30	\$38,468.09
XM	TRBIX	Nuveen Small Cap Bld Idx Rmt	\$23.970000	598.9689	\$14,357.28	\$12,342.19
JE	TISCX	Nuveen Large Cap Resp Eq R6	\$26.290000	1,472.7413	\$38,718.37	\$42,413.58
XQ	TRSCX	Nuveen Large Cap Resp Eq Rmt	\$26.930000	1,684.1389	\$45,353.86	\$37,227.27
A1	RERFX	AF EuroPacific Growth R5	\$53.660000	322.3532	\$17,297.48	\$16,872.74
A2	RWMFX	AM FDS Washington Mutual R5	\$61.530000	486.2562	\$29,919.34	\$25,986.96
UJ	RERGX	American EuroPac Growth R6	\$53.720000	35,303.1163	\$1,896,483.41	\$1,980,776.44
58	MEIHX	MFS Value R3	\$48.160000	9,783.3674	\$471,166.97	\$433,573.77
B4	VTRIX	Vanguard Intl Value Inv	\$37.570000	49,531.7481	\$1,860,907.78	\$2,012,083.53
U3	VSMAX	Vanguard Small-Cap Idx Adm	\$115.160000	9,492.9145	\$1,093,204.04	\$826,772.75
W1	WACPX	Western Asset Core Plus Bond I	\$9.070000	7,389.9731	\$67,027.06	\$81,632.58
AE	MPHQX	BlackRock Total Return K	\$9.730000	437,533.3044	\$4,257,199.05	\$4,344,062.01
AI	RNWX	American Funds New World R6	\$76.970000	22,857.6131	\$1,759,350.48	\$1,794,174.26
AJ	WFSPX	iShares S&P 500 Index Fund K	\$688.090000	24,657.4080	\$16,966,581.86	\$11,363,551.42
AP	LDLX	Lord Abbett Short Dur Inc R4	\$3.870000	153,494.3170	\$594,023.01	\$615,212.93
AS	PQNAX	Virtus NFJ Mid-Cap Value A	\$25.410000	6,439.4593	\$163,626.66	\$182,098.73
AT	VTMGX	Vanguard Devlopd Mkts Idx Adm	\$15.360000	131,334.0922	\$2,017,291.65	\$1,876,058.21



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
AU	ASVDX	American Century Sm Cap Val R6	\$10.560000	118,625.8973	\$1,252,689.48	\$1,187,503.01
AX	MKWIX	BlackRock Strat Global Bond K	\$5.190000	21,676.9545	\$112,503.39	\$126,387.50
AY	VSPMX	VAN S&P MC 400 Idx FundInsti	\$420.900000	10,124.4228	\$4,261,405.77	\$3,657,658.27
AZ	ANODX	American Century Sm Cap Grw R6	\$23.040000	22,776.6260	\$524,773.47	\$415,645.81
BA	APGZX	AB Large Cap Growth Fund Z	\$109.290000	6,820.8032	\$745,445.58	\$534,592.32
BB	BMGKX	BlackRock Mid Cap Growth Eq K	\$43.580000	6,905.7321	\$300,951.82	\$278,127.24
CJ	TLRX	Nuveen Lifecycle 2060 Retire	\$14.980000	1,736.4894	\$26,012.61	\$24,126.01
Subtotal Registered Investment Company					\$45,849,128.98	\$36,467,697.31
90	LOAN#	Participant Loan Fund Participant Loan Fund			\$153,866.59	\$153,866.59
Subtotal Participant Loan Fund					\$153,866.59	\$153,866.59
TOTAL ASSETS UNDER MANAGEMENT					\$58,981,671.97	\$47,718,531.66