

<p>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>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>NASSAU/SUFFOLK LAW SERVICES</u></p> <p><u>1 HELEN KELLER WAY</u> <u>HEMPSTEAD, NY 11550-3980</u></p>	<p>1c Effective date of plan <u>01/01/2009</u></p> <p>2b Employer Identification Number (EIN) <u>11-2125411</u></p> <p>2c Plan Sponsor's telephone number <u>516-292-8100</u></p> <p>2d Business code (see instructions) <u>624100</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2025	KAREN CORLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2025	KAREN CORLEY
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	187
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	156
	6a(2)	163
	6b	12
	6c	21
	6d	196
	6e	2
	6f	198
	6g(1)	152
	6g(2)	155
h	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 3D 2J 2K 2S 2T

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

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

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

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 0

<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 403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.</p>	<p>B Three-digit plan number (PN) ▶ 001</p>	
<p>C Plan sponsor's name as shown on line 2a of Form 5500 NASSAU/SUFFOLK LAW SERVICES</p>	<p>D Employer Identification Number (EIN) 11-2125411</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
MUTUAL OF AMERICA SEC. CORP LLC

(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
13-1614399	88668	913454	181	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 704
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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

LONG ISLAND **900 STEWART AVENUE**
SUITE 510
GARDEN CITY, NY 11530

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	704	PORTION OF INCENTIVE COMPENSATION	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	6190100
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	8709992

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b Balance at the end of the previous year **7b** 5991040

c Additions: (1) Contributions deposited during the year	7c(1)	304414
(2) Dividends and credits.....	7c(2)	0
(3) Interest credited during the year.....	7c(3)	181214
(4) Transferred from separate account	7c(4)	108088
(5) Other (specify below).....	7c(5)	2

▶ ROLLOVER, LOANS, FORFEITURES

(6) Total additions **7c(6)** 593718

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 6584758

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	360975
(2) Administration charge made by carrier.....	7e(2)	761
(3) Transferred to separate account	7e(3)	32922
(4) Other (specify below).....	7e(4)	0

(5) Total deductions **7e(5)** 394658

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 6190100

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 403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 NASSAU/SUFFOLK LAW SERVICES	D Employer Identification Number (EIN) 11-2125411	

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

DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MUTUAL OF AMERICA	320 PARK AVE NEW YORK, NY 10022
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO
840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

AMERICAN FUNDS
333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

CALVERT RESEARCH AND MANAGEMENT
1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

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

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

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

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

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)

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(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?
12 15 37 65	RECORD KEEPER	1981	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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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>403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NASSAU/SUFFOLK LAW SERVICES</u>	D Employer Identification Number (EIN) <u>11-2125411</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>SEPARATE ACCOUNT NUMBER SA2</u>		
b Name of sponsor of entity listed in (a):	<u>MUTUAL OF AMERICA</u>		
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)	
<u>13-1614399-001</u>	<u>P</u>		<u>8709993</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)
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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)
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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)
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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)
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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)
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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)
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SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 NASSAU/SUFFOLK LAW SERVICES	D Employer Identification Number (EIN) 11-2125411

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	35566	45965
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	7006508	8709992
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5955473	6144135
(15) Other	1c(15)	0	0

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	12997547	14900092
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	12997547	14900092

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)	161826	
(B) Participants.....	2a(1)(B)	886517	
(C) Others (including rollovers).....	2a(1)(C)	459740	
(2) Noncash contributions.....	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1508083
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	0	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other.....	2b(1)(F)	181215	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		181215
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		1303513
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		76414
d Total income. Add all income amounts in column (b) and enter total	2d		3069225

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1164922	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1164922
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)	0	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(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)	1758	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1758
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1166680

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1902545
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

A Name of plan <u>403(B) THRIFT PLAN FOR EMPLOYEES OF NASSAU/SUFFOLK LAW SERVICES COMMITTEE, INC.</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NASSAU/SUFFOLK LAW SERVICES</u>	D Employer Identification Number (EIN) <u>11-2125411</u>	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>13-3590259</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	<u>10</u>

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

a The corresponding number for the plan year immediately preceding the current plan year	15a	0.00
b The corresponding number for the second preceding plan year	15b	

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J300870A.



LEGAL SERVICES
OF LONG ISLAND

FORMERLY NASSAU SUFFOLK LAW SERVICES

LEGAL SERVICES OF LONG ISLAND
FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

**LEGAL SERVICES OF LONG ISLAND
FINANCIAL STATEMENTS**

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors and Officers of
Legal Services of Long Island
Hempstead, New York

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Legal Services of Long Island (a nonprofit organization), which comprise the statements of financial position as of December 31, 2024 and 2023, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Legal Services of Long Island as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Legal Services of Long Island 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 audit opinions.

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.

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 Legal Services of Long Island's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government 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 and *Government 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 Legal Services of Long Island'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 Legal Services of Long Island's ability to continue as a going concern for a reasonable period of time.

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.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. The Schedules of Activities for Legal Services Corporation funds are presented for purposes of additional analysis and are also not a required part of the basic financial statements. 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards and Schedules of Activities for Legal Services Corporation funds are fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated April 30, 2025, on our consideration of Legal Services of Long Island's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Legal Services of Long Island's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Legal Services of Long Island's internal control over financial reporting and compliance.



Satty, Levine & Ciacco, CPAs, P.C.
Melville, New York
April 30, 2025

**LEGAL SERVICES OF LONG ISLAND
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
ASSETS:		
Cash and cash equivalents	\$ 1,394,997	\$ 1,688,545
Grants receivable, net	5,327,791	4,415,067
Prepaid expenses	82,651	69,287
Property and equipment, net	323,082	332,170
Cash-designated	-	690,649
Cash-escrow	24,680	27,829
Security deposits	72,509	72,509
Operating lease right of use asset	4,685,730	5,361,988
TOTAL ASSETS	<u>\$ 11,911,440</u>	<u>\$ 12,658,044</u>
 LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accounts payable and accrued expenses	\$ 473,903	\$ 234,472
Accrued salary and related expenses	938,000	821,058
Refundable advances	3,182,703	3,346,575
Client trust deposits	24,680	27,829
Operating lease liability	4,967,873	5,590,456
Paycheck Protection Program loan	348,632	644,180
TOTAL LIABILITIES	<u>9,935,791</u>	<u>10,664,570</u>
 NET ASSETS:		
Without donor restrictions	1,943,198	1,950,956
With donor restrictions	32,451	42,518
TOTAL NET ASSETS	<u>1,975,649</u>	<u>1,993,474</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 11,911,440</u>	<u>\$ 12,658,044</u>

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>WITHOUT DONOR RESTRICTIONS</u>	<u>WITH DONOR RESTRICTIONS</u>	<u>TOTAL 2024</u>	<u>WITHOUT DONOR RESTRICTIONS</u>	<u>WITH DONOR RESTRICTIONS</u>	<u>TOTAL 2023</u>
OPERATING ACTIVITIES:						
REVENUES AND OTHER SUPPORT:						
Grants and contracts	\$ 18,029,894	\$ 2,119,764	\$ 20,149,658	\$ 14,480,865	\$ 1,892,567	\$ 16,373,432
Contributions	127,703	-	127,703	121,818	-	121,818
Donated services	1,006,553	-	1,006,553	1,239,706	-	1,239,706
Interest and other income	28,808	-	28,808	17,555	-	17,555
Net assets released from restrictions	2,129,831	(2,129,831)	-	1,907,683	(1,907,683)	-
TOTAL REVENUES AND OTHER SUPPORT	<u>21,322,789</u>	<u>(10,067)</u>	<u>21,312,722</u>	<u>17,767,627</u>	<u>(15,116)</u>	<u>17,752,511</u>
EXPENSES:						
Program services	20,174,708	-	20,174,708	16,537,393	-	16,537,393
Supporting services	1,155,839	-	1,155,839	1,326,319	-	1,326,319
TOTAL EXPENSES	<u>21,330,547</u>	<u>-</u>	<u>21,330,547</u>	<u>17,863,712</u>	<u>-</u>	<u>17,863,712</u>
CHANGE IN NET ASSETS FROM OPERATIONS	<u>(7,758)</u>	<u>(10,067)</u>	<u>(17,825)</u>	<u>(96,085)</u>	<u>(15,116)</u>	<u>(111,201)</u>
NET ASSETS:						
Beginning of year	<u>1,950,956</u>	<u>42,518</u>	<u>1,993,474</u>	<u>2,047,041</u>	<u>57,634</u>	<u>2,104,675</u>
End of year	<u>\$ 1,943,198</u>	<u>\$ 32,451</u>	<u>\$ 1,975,649</u>	<u>\$ 1,950,956</u>	<u>\$ 42,518</u>	<u>\$ 1,993,474</u>

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2024**

EXPENSES	PROGRAM SERVICES						SUPPORTING SERVICES		
	JUDICIARY		IOLA	DISABILITY ADVOCACY	RYAN WHITE	(Page 7) PROGRAMS	TOTAL PROGRAMS	MANAGEMENT AND GENERAL	TOTAL EXPENSES
	LSC	CIVIL LEGAL SERVICE							
Personnel Cost:									
Lawyers and paralegals	\$ 617,322	\$ 2,176,859	\$ 918,557	\$ 726,581	\$ 343,563	\$ 4,294,950	\$ 9,077,832	\$ 351,240	\$ 9,429,072
Salaries - others	356,550	481,705	200,899	-	42,409	293,844	1,375,407	509,044	1,884,451
Donated services	1,006,553	-	-	-	-	-	1,006,553	-	1,006,553
Fringe benefits and other related payroll expenses	518,712	1,264,082	566,908	215,306	158,265	1,692,787	4,416,060	102,118	4,518,178
Total personnel cost	2,499,137	3,922,646	1,686,364	941,887	544,237	6,281,581	15,875,852	962,402	16,838,254
Other expenses:									
Rent and occupancy	144,951	256,209	104,636	58,836	30,545	379,768	974,945	100,052	1,074,997
Client rental assistance	-	-	-	-	-	905,379	905,379	-	905,379
Equipment rental and maintenance	101,077	104,701	40,746	24,283	9,493	158,545	438,845	2,374	441,219
Utilities	12,567	4,162	1,302	645	362	4,725	23,763	200	23,963
Telephone	11,504	26,079	8,991	6,019	2,657	36,573	91,823	2,930	94,753
Consulting	688	5,625	44,091	-	-	10,000	60,404	6,000	66,404
Insurance	11,169	13,330	6,220	4,538	1,499	24,411	61,167	637	61,804
Professional fees	10,624	24,734	13,696	2,248	1,047	19,218	71,567	24,787	96,354
Office supplies	35,265	26,228	18,451	6,666	2,167	56,778	145,555	11,803	157,358
Dues and subscriptions	19,582	52,844	29,403	15,848	4,677	76,262	198,616	-	198,616
Conference	4,560	8,468	-	14,024	807	31,155	59,014	28,624	87,638
Travel	11,056	31,117	15,723	19,696	2,508	72,533	152,633	219	152,852
Other	23,448	28,282	48,502	29,122	1,430	79,070	209,854	1,980	211,834
Training	4,771	6,706	9,882	1,070	-	6,711	29,140	192	29,332
Litigation	3,192	14,982	3,890	2,305	564	10,613	35,546	130	35,676
Expensed equipment	10,478	12,809	13,657	1,703	-	18,424	57,071	2,022	59,093
Bad debt	-	-	-	-	-	-	-	1,613	1,613
Subcontracted services	-	-	-	-	-	592,798	592,798	-	592,798
Interest expense	5,175	-	-	-	-	-	5,175	-	5,175
Total other expenses	410,107	616,276	359,190	187,003	57,756	2,482,963	4,113,295	183,563	4,296,858
Depreciation	14,305	25,284	10,326	5,806	3,015	126,825	185,561	9,874	195,435
TOTAL EXPENSES	\$ 2,923,549	\$ 4,564,206	\$ 2,055,880	\$ 1,134,696	\$ 605,008	\$ 8,891,369	\$ 20,174,708	\$ 1,155,839	\$ 21,330,547

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2024**

	PROGRAM SERVICES							SUBTOTAL PAGE 7
	MENTAL HEALTH	FORECLOSURE PREVENTION	SENIOR CITIZEN	AIDS INSTITUTE	I CAN	OTDA	OTHER PROGRAMS	
EXPENSES								
Personnel Cost:								
Lawyers and paralegals	\$ 317,485	\$ 750,559	\$ 271,965	\$ 156,642	\$ 106,515	\$ 2,411,800	\$ 279,984	\$ 4,294,950
Salaries - others	-	12,531	-	25,444	-	255,869	-	293,844
Fringe benefits and other related payroll expenses	111,617	213,631	98,347	72,551	54,843	1,028,471	113,327	1,692,787
Total personnel cost	429,102	976,721	370,312	254,637	161,358	3,696,140	393,311	6,281,581
Other expenses:								
Rent and occupancy	26,754	57,492	12,159	11,281	8,403	246,443	17,236	379,768
Client rental assistance	-	-	-	-	-	905,379	-	905,379
Equipment rental and maintenance	9,652	22,280	6,315	5,316	2,331	110,380	2,271	158,545
Utilities	290	952	-	132	105	3,074	172	4,725
Telephone	1,993	7,012	1,134	992	636	23,494	1,312	36,573
Consulting	-	-	-	-	-	-	10,000	10,000
Insurance	1,886	3,733	935	826	592	16,323	116	24,411
Professional fees	54	1,818	543	523	-	11,242	5,038	19,218
Office supplies	3,109	6,969	2,136	1,375	1,465	40,656	1,068	56,778
Dues and subscriptions	5,781	11,375	3,636	2,495	1,646	48,380	2,949	76,262
Conference	425	3,076	-	1,279	-	15,343	11,032	31,155
Travel	2,783	13,125	34	1,433	-	54,384	774	72,533
Other	7,976	15,220	957	1,346	1,736	44,691	7,144	79,070
Training	356	1,195	-	126	-	4,918	116	6,711
Litigation	703	4,370	-	489	-	3,984	1,067	10,613
Expensed equipment	772	3,812	357	1,216	248	11,593	426	18,424
Bad debt	-	-	-	-	-	-	-	-
Subcontracted services	-	-	-	-	-	592,798	-	592,798
Interest expense	-	-	-	-	-	-	-	-
Total other expenses	62,534	152,429	28,206	28,829	17,162	2,133,082	60,721	2,482,963
Depreciation	2,640	5,674	1,200	1,113	829	113,668	1,701	126,825
TOTAL EXPENSES	\$ 494,276	\$ 1,134,824	\$ 399,718	\$ 284,579	\$ 179,349	\$ 5,942,890	\$ 455,733	\$ 8,891,369

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2023**

EXPENSES	PROGRAM SERVICES						SUPPORTING SERVICES		
	JUDICIARY		IOLA	DISABILITY ADVOCACY	RYAN WHITE	(Page 9) PROGRAMS	TOTAL PROGRAMS	MANAGEMENT AND GENERAL	TOTAL EXPENSES
	LSC	CIVIL LEGAL SERVICE							
Personnel Cost:									
Lawyers and paralegals	\$ 597,985	\$ 2,022,230	\$ 539,654	\$ 743,373	\$ 345,124	\$ 3,410,954	\$ 7,659,320	\$ 337,751	\$ 7,997,071
Salaries - others	258,720	424,348	169,389	48,133	37,264	264,227	1,202,081	459,480	1,661,561
Donated services	1,239,706	-	-	-	-	-	1,239,706	-	1,239,706
Fringe benefits and other related payroll expenses	444,459	938,862	325,254	245,496	148,934	1,301,884	3,404,889	281,540	3,686,429
Total personnel cost	2,540,870	3,385,440	1,034,297	1,037,002	531,322	4,977,065	13,505,996	1,078,771	14,584,767
Other expenses:									
Rent and occupancy	110,525	259,904	69,042	73,487	31,512	331,014	875,484	142,274	1,017,758
Equipment rental and maintenance	80,258	119,477	37,540	22,702	11,450	119,754	391,181	1,465	392,646
Utilities	11,375	4,503	1,201	916	362	5,173	23,530	-	23,530
Telephone	11,864	25,424	7,318	7,175	3,086	34,610	89,477	3,291	92,768
Insurance	6,404	7,953	2,261	2,486	969	12,519	32,592	273	32,865
Professional fees	25,765	20,496	14,243	46	1,478	12,524	74,552	726	75,278
Office supplies	32,543	33,592	13,890	7,928	3,143	51,628	142,724	14,792	157,516
Dues and subscriptions	23,894	51,668	24,311	15,922	5,503	55,718	177,016	580	177,596
Conference	2,309	5,124	1,000	2,451	1,649	4,834	17,367	21,445	38,812
Travel	12,338	19,881	7,107	7,885	1,644	34,802	83,657	89	83,746
Other	22,665	32,251	15,159	4,345	1,475	75,768	151,663	9,353	161,016
Training	2,280	2,763	1,821	794	64	6,089	13,811	671	14,482
Litigation	2,365	4,168	3,419	2,599	2,641	16,534	31,726	216	31,942
Expensed equipment	24,501	65,365	24,964	13,008	6,977	61,525	196,340	1,998	198,338
Bad debt	356	-	-	-	-	-	356	-	356
Subcontracted services	-	-	-	-	-	447,633	447,633	-	447,633
Interest expense	8,139	-	-	-	-	-	8,139	5,823	13,962
Total other expenses	377,581	652,569	223,276	161,744	71,953	1,270,125	2,757,248	202,996	2,960,244
Depreciation	37,585	78,410	21,620	23,012	9,868	103,654	274,149	44,552	318,701
TOTAL EXPENSES	\$ 2,956,036	\$ 4,116,419	\$ 1,279,193	\$ 1,221,758	\$ 613,143	\$ 6,350,844	\$ 16,537,393	\$ 1,326,319	\$ 17,863,712

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2023**

	PROGRAM SERVICES							SUBTOTAL PAGE 9
	MENTAL HEALTH	FORECLOSURE PREVENTION	SENIOR CITIZEN	AIDS INSTITUTE	I CAN	OTDA	OTHER PROGRAMS	
EXPENSES								
Personnel Cost:								
Lawyers and paralegals	\$ 306,040	\$ 643,342	\$ 295,812	\$ 147,178	\$ 105,854	\$ 1,758,035	\$ 154,693	\$ 3,410,954
Salaries - others	-	29,813	-	36,932	-	197,482	-	264,227
Fringe benefits and other related payroll expenses	97,083	221,997	110,811	72,756	53,462	678,529	67,246	1,301,884
Total personnel cost	403,123	895,152	406,623	256,866	159,316	2,634,046	221,939	4,977,065
Other expenses:								
Rent and occupancy	30,032	59,548	16,943	12,588	8,540	196,891	6,472	331,014
Equipment rental and maintenance	9,078	15,634	6,880	4,312	2,537	78,445	2,868	119,754
Utilities	465	993	6	176	76	3,414	43	5,173
Telephone	2,716	6,168	1,615	982	808	21,651	670	34,610
Insurance	1,326	1,845	515	442	398	7,766	227	12,519
Professional fees	13	1,394	17	747	-	10,353	-	12,524
Office supplies	4,818	7,591	4,329	2,113	882	31,303	592	51,628
Dues and subscriptions	6,684	890	3,802	2,503	1,226	38,548	2,065	55,718
Conference	459	1,338	-	125	-	85	2,827	4,834
Travel	3,685	6,457	772	1,203	-	21,984	701	34,802
Other	1,497	12,656	1,195	633	309	54,291	5,187	75,768
Training	716	94	14	11	11	5,100	143	6,089
Litigation	341	11,590	71	1,474	-	3,058	-	16,534
Expensed equipment	6,018	7,326	3,690	2,475	1,132	40,241	643	61,525
Bad debt	-	-	-	-	-	-	-	-
Subcontracted services	-	-	-	-	-	447,633	-	447,633
Interest expense	-	-	-	-	-	-	-	-
Total other expenses	67,848	133,524	39,849	29,784	15,919	960,763	22,438	1,270,125
Depreciation	9,404	18,647	5,306	3,942	2,674	61,654	2,027	103,654
TOTAL EXPENSES	\$ 480,375	\$ 1,047,323	\$ 451,778	\$ 290,592	\$ 177,909	\$ 3,656,463	\$ 246,404	\$ 6,350,844

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

**LEGAL SERVICES OF LONG ISLAND
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (17,825)	\$ (111,201)
Adjustments to reconcile change in net assets to net cash from operating activities:		
Depreciation and amortization	195,435	318,701
(Increase) decrease in:		
Grants receivable	(912,724)	(2,056,886)
Prepaid expenses	(13,364)	9,581
Security deposits	-	(10,324)
Operating lease right of use asset	676,258	666,682
Increase (decrease) in:		
Accounts payable and accrued expenses	239,431	(80,394)
Accrued salary and related expenses	116,942	151,367
Client trust deposits	(3,149)	4,200
Refundable advances	(163,872)	2,424,716
Operating lease liability	(622,583)	(573,147)
TOTAL ADJUSTMENTS	<u>(487,626)</u>	<u>854,496</u>
NET CASH FROM OPERATING ACTIVITIES	<u>(505,451)</u>	<u>743,295</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property and equipment	(186,347)	(217,185)
NET CASH FROM INVESTING ACTIVITIES	<u>(186,347)</u>	<u>(217,185)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Principal payments on Paycheck Protection Program loan	(295,548)	(292,585)
NET CASH FROM FINANCING ACTIVITIES	<u>(295,548)</u>	<u>(292,585)</u>
NET CHANGE IN CASH EQUIVALENTS AND RESTRICTED CASH	<u>(987,346)</u>	<u>233,525</u>
CASH EQUIVALENTS and RESTRICTED CASH:		
Beginning of year	2,407,023	2,173,498
End of year	<u>\$ 1,419,677</u>	<u>\$ 2,407,023</u>
SUPPLEMENTAL DISCLOSURES:		
Cash paid during the year for interest	<u>\$ 5,175</u>	<u>\$ 13,962</u>
CASH EQUIVALENTS AND RESTRICTED CASH CONSIST OF:		
Cash and cash equivalents	\$ 1,394,997	\$ 1,688,545
Cash-designated	-	690,649
Cash-escrow	24,680	27,829
	<u>\$ 1,419,677</u>	<u>\$ 2,407,023</u>

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

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 1. ORGANIZATION AND BASIS OF ACCOUNTING AND PRESENTATION

A. ORGANIZATION

Legal Services of Long Island (“Law Services” or the “Organization”) was organized to provide legal assistance in non-criminal proceedings or matters to persons financially unable to afford legal assistance in Nassau and Suffolk Counties. Law Services operates together with other legal as well as social and community-based organizations toward addressing the social and economic problems confronting the poor of Long Island. The Organization’s goal is to provide quality legal services in civil matters in a manner which respects the individual dignity of low-income individuals and helps ensure that they are afforded the full protection and benefits of the law. Some of the major programs are as follows:

Senior Citizen Law Project - provides legal representation, advice and referrals to Nassau County seniors relating to health care, housing, wills and future planning concerns.

Disability Advocacy Project (“DAP”) - provides legal assistance to low income clients in matters relating to SSI (Supplementary Security Income) and SSD (Social Security Disability). DAP is funded specifically to represent clients in receipt of public assistance who need representation in appealing initial denials of Social Security-related benefits. The representation may be at a Social Security Administration (SSA) hearing, the Appeals Council or in federal court.

Mental Health Law Project - assists persons with a history of serious mental illness primarily in matters of public benefits, health care and housing.

Adult Home Project - represents adult home residents in matters relating to their finances, the conditions of the homes and the treatment of the residents.

David Project - assists HIV-infected persons and their families on issues affecting public benefits, housing, and health care and planning for the future through wills, guardianships and advance directives for medical treatment.

Civil (Landlord-tenant) - provides legal assistance to low income persons with housing problems, including eviction proceedings and other landlord-tenant problems, Section 8 subsidy and public housing issues.

B. BASIS OF ACCOUNTING

The financial statements of Law Services have been prepared on the accrual basis of accounting and, accordingly, reflect all significant receivables, payables and other liabilities.

C. BASIS OF PRESENTATION

The financial statements of the Organization have been prepared in accordance with U.S. generally accepted accounting principles (“US GAAP”), which require Legal Services of Long Island to report information regarding its financial position and activities according to the following net asset classifications:

Net assets without donor restrictions: Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the organization. These net assets may be used at the discretion of Legal Services of Long Island’s management and the board of directors.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 1. ORGANIZATION AND BASIS OF ACCOUNTING AND PRESENTATION (continued)

Net assets with donor restrictions: Net assets subject to stipulations imposed by donors, and grantors. Some donor restrictions are temporary in nature; those restrictions will be met by actions of Legal Services of Long Island or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity.

Donor restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires, net assets are reclassified from net assets with donor restrictions to net assets without donor restrictions in the statements of activities.

D. MEASUREMENT OF OPERATIONS

The statements of activities report all changes in net assets, including changes in net assets from operating and nonoperating activities. Operating activities consist of those items attributable to Legal Services of Long Island's ongoing services and interest and dividends earned on investments. Nonoperating activities are limited to resources that generate return from investments and other activities considered to be of a more unusual or nonrecurring nature.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. CASH, CASH EQUIVALENTS AND RESTRICTED CASH

Law Services considers all cash and highly liquid financial instruments with original maturities of three months or less, which are neither held for nor restricted by donors for long-term purposes, to be cash and cash equivalents.

B. GRANTS RECEIVABLE

Grants receivable are stated at the amount Law Services expects to collect from the various state and local governments, and written off when deemed uncollectible. No allowance for uncollectible accounts has been provided since management considers all receivables to be collectible.

C. PROPERTY AND EQUIPMENT

Property and equipment are stated at cost or at their estimated fair value, if donated. Costs in excess of \$1,000 and the value of donated property and equipment are capitalized. Depreciation is provided on the straight-line method over the estimated useful life of the asset. The estimated useful lives of assets are as follows:

Furniture, fixtures and equipment	3-10 years
Leasehold improvements	20-40 years

D. CASH-DESIGNATED

Law Services has set aside funds which can only be used with the consent of the board of directors.

E. CASH-ESCROW

These monies are held on behalf of the Organization's clients and are not available for use by the Organization. A corresponding liability account has been established in conjunction with this escrow account.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

F. REVENUE AND REVENUE RECOGNITION

Law Services recognizes contributions when cash, securities or other assets; an unconditional promise to give; or a notification of a beneficial interest is received. Conditional promises to give - that is, those with a measurable performance or other barrier and a right of return - are not recognized until the conditions on which they depend have been met.

The federal and state grants and contracts are conditioned upon certain performance requirements and the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Organization has incurred expenditures in compliance with specific contract or grant provisions. Amounts received prior to incurring qualifying expenditures are reported as refundable advances in the statements of financial position.

G. DONATED PROPERTY AND EQUIPMENT

Contributed property and equipment are recorded at fair value at the date of donation. Contributions with donor-imposed stipulations regarding how long the contributed assets must be used are recorded as net assets with donor restrictions; otherwise, the contributions are recorded as net assets without donor restrictions.

H. CONTRIBUTED SERVICES

Contributed services are recognized as contributions in accordance with the Financial Accounting Standards Board authoritative guidance on *Accounting for Contributions Received and Contributions Made*, if the services (a) create or enhance nonfinancial assets or (b) require specialized skills, are performed by people with those skills and would otherwise be purchased by Law Services.

I. USE OF ESTIMATES

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. On an ongoing basis, management evaluates the estimates and assumptions based on new information. Management believes that the estimates and assumptions are reasonable in the circumstances; however, actual results could differ from those estimates.

J. RECLASSIFICATIONS

Certain items in the 2023 financial statements have been reclassified to conform to 2024 presentation.

K. FUNCTIONAL EXPENSES

The costs of providing program and other activities have been summarized on a functional basis in the statements of activities and functional expenses. Expenses which are easily and directly associated with a particular program or supporting service are charged directly to that functional area. Certain other expenses have been allocated among the program and supporting services benefited. Such allocations are determined by management on an equitable basis.

The expenses that are allocated include the following:

Expense	Method of Allocation
Salaries and benefits	Time and effort
Rent and occupancy	Actual or square footage
Other	Time and effort or full time equivalent

LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

L. INCOME TAXES

Law Services is exempt from federal income taxes under section 501(c)(3) of the Internal Revenue Code and comparable New York State law. Contributions to it are tax deductible within the limitations prescribed by the code.

Law Services' Forms 990, *Return of Organization Exempt from Income Tax*, for the years ending December 31, 2024, 2023, 2022 and 2021 are subject to examination by the IRS, generally for 3 years after they were filed. The Organization has concluded that there are no material uncertain tax liabilities to be recognized at this time.

NOTE 3. AVAILABILITY AND LIQUIDITY

The following represents Legal Services of Long Island's financial assets at December 31, 2024 and 2023:

Financial assets at year end:	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	\$ 1,394,997	\$ 1,688,545
Cash-designated	-	690,649
Cash-escrow	24,680	27,829
Grants receivable	5,327,791	4,415,067
Total financial assets	<u>6,747,468</u>	<u>6,822,090</u>
Less amounts not available to be used within one year:		
Funds designated for long term	-	(690,649)
Funds restricted for client escrow	(24,680)	(27,829)
Net assets with donor restrictions	<u>(32,451)</u>	<u>(42,518)</u>
	(57,131)	(760,996)
Financial assets available to meet general expenditures over the next twelve months	<u>\$ 6,690,337</u>	<u>\$ 6,061,094</u>

Law Services' goal is generally to maintain financial assets to meet the general operating expenses.

NOTE 4. CASH, CASH EQUIVALENTS AND RESTRICTED CASH

Cash, cash equivalents and restricted cash as of December 31, 2024 and 2023 consisted of the following:

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	\$ 1,394,997	\$ 1,688,545
Cash-designated	-	690,649
Cash-escrow	24,680	27,829
Total cash and restricted cash accounts shown in the statement of cash flows	<u>\$ 1,419,677</u>	<u>\$ 2,407,023</u>

Amounts included in restricted cash escrow represent funds that are held on behalf of the Organization's clients and are not available for use by the Organization.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 5. PROPERTY AND EQUIPMENT

Property and equipment at December 31, 2024 and 2023 consisted of the following:

	<u>2024</u>	<u>2023</u>
Furniture, fixtures and equipment	\$ 1,015,406	\$ 832,959
Leasehold improvements	148,449	144,549
Software in progress	-	181,800
Property and equipment	<u>1,163,855</u>	<u>1,159,308</u>
Less: Accumulated depreciation	<u>(840,773)</u>	<u>(827,138)</u>
Property and equipment (net)	<u>\$ 323,082</u>	<u>\$ 332,170</u>

Depreciation expense was \$195,435 and \$318,701 for the years ended December 31, 2024 and 2023, respectively.

NOTE 6. WORKING LINE OF CREDIT

Law Services has entered into an agreement with a bank to provide a working line of credit. The facility provides for aggregated principal amounts up to \$800,000, bearing interest at a rate of prime plus one percent. The facility is secured by all assets of Law Services. At December 31, 2024 and 2023 the balance outstanding on the facility was \$0 for both years.

NOTE 7. PAYCHECK PROTECTION PROGRAM LOAN

In January of 2021, the Organization received loan proceeds in the amount of \$1,640,413 under the Paycheck Protection Program (“PPP”). The PPP, established as part of the Coronavirus Aid, Relief and Economic Security Act (Cares “Act”), provides for loans to qualifying business. The loans and accrued interest are forgivable after eight to twenty-four weeks as long as the borrower uses the loan proceeds for eligible purposes, including payroll, benefits, rent and utilities, and maintains its payroll levels. The amount of the loan forgiveness will be reduced if the borrower terminates employees or reduces salaries during the eight to twenty-four-week period. In November of 2021, the Organization was informed by letter from the Small Business Administration that \$424,240 of the PPP loan balance had been forgiven.

The unforgiven portion of the PPP loan payable is to be paid over approximately five years at an interest rate of 1%, with a deferral of payments for the first six months. At December 31, 2024 and 2023, the balance of the PPP loan was \$348,632 and \$644,180, respectively.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 8. NET ASSETS

Net assets with donor restrictions were as follows for the years ended December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Specific purpose:		
LSC property	\$ 32,451	\$ 42,518
	<u>\$ 32,451</u>	<u>\$ 42,518</u>

Net assets without donor restrictions for the years ended December 31, 2024 and 2023 were as follows:

	<u>2024</u>	<u>2023</u>
Undesignated	\$ 1,943,198	\$ 1,260,307
Board-designated	-	690,649
	<u>\$ 1,943,198</u>	<u>\$ 1,950,956</u>

Net assets released from net assets with donor restrictions were as follows:

	<u>2024</u>	<u>2023</u>
Satisfaction of purpose restrictions:		
Legal Services Corporation Fund	\$ 2,129,831	\$ 1,907,683

NOTE 9. EMPLOYEE BENEFIT PLAN

The Organization adopted a 403(b) pension plan for all of its employees. Employees become eligible when they attain both age twenty-one and complete one year of service. Eligible employees may contribute to the plan subject to the limits of Section 403(b) of the Internal Revenue Code. Employer contributions to the plan for the years ending December 31, 2024 and 2023 were \$361,852 and \$129,430, respectively.

NOTE 10. PRIVATE ATTORNEY INVOLVEMENT

At December 31, 2024 and 2023, Law Services expended the Legal Services Corporation funds supporting the Private Attorney Involvement (PAI) program totaling \$255,035 and \$248,859, respectively, which represents 12.80% and 12.50% of the Legal Services Corporation – Basic Field Grant amount during 2024 and 2023, respectively. The required level of PAI under the grant is 12.5%. Additionally, Law Services expended approximately \$403,363 and \$404,537 of non-LSC funds to support PAI activities during 2024 and 2023.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 11. LEGAL SERVICES CORPORATION (LSC) 10% LIMIT

At December 31, 2024 and 2023, funds contributed by LSC had net asset balances of \$313,083 and \$419,647, respectively, which represents 16% and 21% of the annualized LSC income during 2024 and 2023, respectively. LSC allows the funded corporations to carry over funds into the next fiscal year in an amount of up to 10% of their LSC annualized income. In order to carry over amounts between 10% and 25% of LSC's annualized funding, Law Services must get approval from LSC.

NOTE 12. CONTRIBUTED SERVICES

For the years ended December 31, 2024 and 2023 contributed services of \$1,006,553 and \$1,239,706, respectively, were provided by various attorneys. The value is based on an estimated average fee normally charged by the professionals rendering the services.

NOTE 13. OPERATING LEASES

Law Services evaluated current leases to determine which met the criteria of a lease. The right-of-use (ROU) assets represent Law Services' right to use underlying assets for the lease term, and the lease liabilities represent Law Services' obligation to make lease payments arising from these leases. The ROU assets and lease liabilities, all of which arise from operating leases, were calculated based on the present value of future lease payments over the lease terms. Law Services has made an accounting policy election to use a risk-free rate in lieu of its incremental borrowing rate to discount future lease payments. The weighted-average discount rate applied to calculate lease liabilities as of December 31, 2024, was 1.60%.

Law Services' operating leases consist primarily of real estate leases for the Hempstead, Islandia and Riverhead facilities. These leases expire at various dates through 2032. The leases generally contain renewal options for periods ranging up to 5 years. Rental expenses for these leases were \$1,074,997 and \$1,017,758 for the years ending December 31, 2024 and 2023, respectively.

Cash paid for operating leases for the years ended December 31, 2024 and 2023 was \$706,595 and \$666,735, respectively. There were no noncash investing and financing transactions related to leasing.

The right-of-use assets and corresponding liabilities for the operating leases associated with future lease payments at December 31, 2024 and 2023 are shown below:

	<u>2024</u>	<u>2023</u>
Right-of-use assets	\$ 6,028,670	\$ 6,028,670
Amortization	<u>(1,342,940)</u>	<u>(666,682)</u>
Right-of-use assets, net	<u>\$ 4,685,730</u>	<u>\$ 5,361,988</u>
Lease liabilities	<u>\$ 4,967,873</u>	<u>\$ 5,590,456</u>
<u>Weighted average:</u>		
Discount rate	1.60%	1.60%
Remaining lease term (years)	7.12	8.04

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 13. OPERATING LEASES (continued)

Future maturities of lease liabilities under these operating leases are as follows:

<u>December 31,</u>		
2025	\$	729,266
2026		752,639
2027		776,795
2028		807,228
2029		643,317
Thereafter		<u>2,265,457</u>
Total lease payments		5,974,702
Less: Present value discount		<u>(1,006,829)</u>
Present value of lease liability	\$	<u><u>4,967,873</u></u>

NOTE 14. CONCENTRATION OF CREDIT RISK

Law Services maintains all of its cash and cash equivalents in high credit quality financial institutions. Accounts at the institutions are insured by the Federal Depository Insurance Corporation ("FDIC"). The FDIC insured limit for the years ended December 31, 2024 and 2023 was \$250,000. As of December 31, 2024 and 2023, the Organization had approximately \$1,442,000 and \$2,316,000, respectively, that were in excess of the insured limits.

Portions of Law Services workforce are covered by a Collective Bargaining Agreement with International Union UAW, Local 2320.

Law Services' grants and contracts are primarily from governmental funding agencies. The LSC, Interest on Lawyer Account ("IOLA"), Civil Legal Services ("CLS") and Emergency Rental Assistance Program grants account for approximately 77% and 73% of the 2024 and 2023 total grants and contracts income, respectively.

NOTE 15. CONTINGENCIES

Cost reimbursements from governmental funding sources are based on a prescribed reimbursement methodology and may be subject to audit and adjustments by governmental agencies. In the opinion of the management of the Organization, there are no significant contingent liabilities relating to compliance with the rules and regulations governing the respective grants; therefore, no provision has been recorded in the accompanying financial statements for such contingencies.

In the ordinary course of operations, claims have been filed or are pending against the Organization. In the opinion of management, all such matters are without merit or are of such kind, or involve such amounts, as would not have a significant effect on the financial position or results of activities of the Organization if disposed of unfavorably.

**LEGAL SERVICES OF LONG ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

NOTE 16. MANAGEMENT AND GENERAL

Law Services has reclassified certain expenses from the LSC, IOLA and CLS Fund to management and general. This reclassification is for financial statements purposes only.

The expenses for reclassification are as follows:

Lawyers and Paralegals	\$	351,240
Salaries Others		502,044
Fringe Benefits		91,373
Rent and Occupancy		46,377
Telephone		2,930
Total	\$	<u>993,964</u>

NOTE 17. SUBSEQUENT EVENTS

The Organization has evaluated events and transactions that occurred through April 30, 2025, which is the date the financial statements were available to be issued, for possible disclosure and recognition in the financial statements.

**LEGAL SERVICES OF LONG ISLAND
SUPPLEMENTAL SCHEDULE OF ACTIVITIES FOR LEGAL SERVICES CORPORATION FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2024**

	EXCESS FUND BALANCE	BASIC FIELD GRANT	PRIVATE ATTORNEY INVOLVEMENT	PROPERTY	TOTAL
FUNDS RECEIVED:					
Grants and contracts	\$ -	\$ 1,422,752	\$ 255,035	\$ -	\$ 1,677,787
Interest income	-	964	-	-	964
Donated services	-	1,006,553	-	-	1,006,553
TOTAL FUNDS RECEIVED	-	2,430,269	255,035	-	2,685,304
EXPENSES:					
Personnel expenses:					
Salaries - lawyers and paralegals	134,822	447,382	73,873	-	656,077
Salaries - other employees	94,704	314,257	52,389	-	461,350
Donated services	-	1,006,553	-	-	1,006,553
Fringe benefits and related payroll expenses	101,141	335,617	89,195	-	525,953
Total personnel expenses	330,667	2,103,809	215,457	-	2,649,933
Other expenses:					
Rent and occupancy	32,530	107,944	14,391	-	154,865
Equipment rental and maintenance	21,577	71,599	7,901	-	101,077
Utilities	2,869	9,520	178	-	12,567
Telephone	2,628	8,722	1,079	-	12,429
Insurance	1,666	5,528	3,975	-	11,169
Professional fees	2,344	7,777	503	-	10,624
Office supplies	7,630	25,317	2,318	-	35,265
Subscription - library	4,159	13,803	1,620	-	19,582
Conference	999	3,314	246	-	4,559
Travel	2,484	8,243	329	-	11,056
Other	5,124	17,005	1,319	-	23,448
Training	1,064	3,532	175	-	4,771
Litigation	535	1,777	880	-	3,192
Expensed equipment	2,173	7,210	1,095	-	10,478
Interest expense	1,198	3,977	-	-	5,175
Depreciation expense	-	-	-	44,828	44,828
Total other expenses	88,980	295,268	36,009	44,828	465,085
TOTAL EXPENSES	419,647	2,399,077	251,466	44,828	3,115,018
FUNDS RECEIVED OVER (UNDER) EXPENSES	(419,647)	31,192	3,569	(44,828)	(429,714)
OTHER CHANGES:					
Acquisition of property	-	(31,192)	(3,569)	34,761	-
CHANGE IN NET PROPERTY	-	-	-	(10,067)	(429,714)
CHANGE IN NET PROPERTY:					
Beginning of year	-	-	-	42,518	42,518
End of year	-	-	-	\$ 32,451	32,451
CHANGE IN DEFERRED REVENUE	(419,647)	-	-	-	(419,647)
FUND BALANCE / UNEARNED REVENUES:					
Beginning of year	419,647	-	-	-	419,647
End of year	\$ -	\$ 313,083	\$ -	-	\$ 313,083

**LEGAL SERVICES OF LONG ISLAND
SUPPLEMENTAL SCHEDULE OF ACTIVITIES FOR LEGAL SERVICES CORPORATION FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2023**

	EXCESS FUND BALANCE	BASIC FIELD GRANT	PRIVATE ATTORNEY INVOLVEMENT	PROPERTY	TOTAL
FUNDS RECEIVED:					
Grants and contracts	\$ -	\$ 1,322,364	\$ 248,859	\$ -	1,571,223
Interest income	-	1,155	-	-	1,155
Donated services	-	1,239,706	-	-	1,239,706
TOTAL FUNDS RECEIVED	-	2,563,225	248,859	-	2,812,084
EXPENSES:					
Personnel expenses:					
Salaries - lawyers and paralegals	106,055	429,875	99,517	-	635,447
Salaries - other employees	59,194	239,931	46,668	-	345,793
Donated services	-	1,239,706	-	-	1,239,706
Fringe benefits and related payroll expenses	85,696	347,353	66,103	-	499,152
Total personnel expenses	250,945	2,256,865	212,288	-	2,720,098
Other expenses:					
Rent and occupancy	21,754	88,178	11,852	-	121,784
Equipment rental and maintenance	13,907	56,370	9,981	-	80,258
Utilities	2,208	8,951	216	-	11,375
Telephone	2,318	9,395	1,018	-	12,731
Insurance	593	2,404	3,407	-	6,404
Professional fees	4,991	20,228	546	-	25,765
Office supplies	6,006	24,343	2,194	-	32,543
Subscription - library	4,478	18,153	1,263	-	23,894
Conference	448	1,818	43	-	2,309
Travel	2,404	9,742	192	-	12,338
Other	4,561	18,480	1,135	-	24,176
Training	445	1,805	30	-	2,280
Litigation	405	1,644	316	-	2,365
Expensed equipment	4,270	17,308	2,922	-	24,500
Interest expense	1,611	6,528	-	-	8,139
Depreciation expense	-	-	-	37,585	37,585
Total other expenses	70,399	285,347	35,115	37,585	428,446
TOTAL EXPENSES	321,344	2,542,212	247,403	37,585	3,148,544
FUNDS RECEIVED OVER (UNDER) EXPENSES	(321,344)	21,013	1,456	(37,585)	(336,460)
OTHER CHANGES:					
Acquisition of property	-	(21,013)	(1,456)	22,469	-
CHANGE IN NET PROPERTY	-	-	-	(15,116)	(336,460)
CHANGE IN NET PROPERTY:					
Beginning of year	-	-	-	57,634	57,634
End of year	-	-	-	\$ 42,518	42,518
CHANGE IN DEFERRED REVENUE	(321,344)	-	-	-	(321,344)
FUND BALANCE / UNEARNED REVENUES:					
Beginning of year	321,344	-	-	-	321,344
End of year	\$ -	\$ 419,647	\$ -	-	\$ 419,647

**LEGAL SERVICES OF LONG ISLAND
SUPPLEMENTAL SCHEDULE OF PRIVATE ATTORNEY INVOLVEMENT PROGRAM -
DETAIL ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2024**

	PRIVATE ATTORNEY INVOLVEMENT		
	LSC	NON-LSC	TOTAL
EXPENSES:			
Personnel expenses:			
Salaries - lawyers and paralegals	\$ 73,873	\$ 252,259	\$ 326,132
Salaries - other employees	52,389	-	52,389
Fringe benefits and related payroll expenses	89,195	112,633	201,828
Total personnel expenses	215,457	364,892	580,349
Other expenses:			
Rent and occupancy	14,391	12,212	26,603
Equipment rental and maintenance	7,901	5,640	13,541
Utilities	178	242	420
Telephone	1,079	2,909	3,988
Insurance	3,975	1,156	5,131
Professional fees	503	757	1,260
Office supplies	2,318	2,924	5,242
Subscription - library	1,620	2,860	4,480
Conference	246	528	774
Travel	329	750	1,079
Other	1,319	1,430	2,749
Training	175	-	175
Litigation	880	1,102	1,982
Expensed equipment	4,664	5,961	10,625
Total other expenses	39,578	38,471	78,049
TOTAL EXPENSES	\$ 255,035	\$ 403,363	\$ 658,398

**LEGAL SERVICES OF LONG ISLAND
SUPPLEMENTAL SCHEDULE OF PRIVATE ATTORNEY INVOLVEMENT PROGRAM -
DETAIL ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2023**

	PRIVATE ATTORNEY INVOLVEMENT		
	LSC	NON-LSC	TOTAL
EXPENSES:			
Personnel expenses:			
Salaries - lawyers and paralegals	\$ 99,517	\$ 258,823	\$ 358,340
Salaries - other employees	46,668	-	46,668
Fringe benefits and related payroll expenses	66,103	108,339	174,442
Total personnel expenses	212,288	367,162	579,450
Other expenses:			
Rent and occupancy	11,852	17,375	29,227
Equipment rental and maintenance	9,981	4,060	14,041
Utilities	216	-	216
Telephone	1,018	2,784	3,802
Insurance	3,407	1,388	4,795
Professional fees	546	-	546
Office supplies	2,194	3,368	5,562
Subscription - library	1,263	4,060	5,323
Conference	43	1,200	1,243
Travel	192	920	1,112
Other	1,135	1,056	2,191
Training	30	-	30
Litigation	316	1,164	1,480
Expensed equipment	4,378	-	4,378
Total other expenses	36,571	37,375	73,946
TOTAL EXPENSES	\$ 248,859	\$ 404,537	\$ 653,396

**LEGAL SERVICES OF LONG ISLAND
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
DECEMBER 31, 2024**

Federal Grantor/Pass Through Grantor/Program or Cluster Title	Federal Assistance Listing Number	Federal Expenditures
MAJOR PROGRAMS:		
Legal Services Corporation Grant	09.233070	\$ 2,097,434
NON MAJOR PROGRAMS:		
DEPARTMENT OF HEALTH AND HUMAN SERVICES		
UNITED WAY		
Ryan White HIV Care Services	93.914	602,288
COUNTY OF NASSAU DEPARTMENT OF HUMAN SERVICES OFFICE FOR THE AGING		
Senior Citizen	93.043	251,502
NASSAU COUNTY DIVISION OF MENTAL HEALTH		
Mental Health	93.958	201,411
DEPARTMENT OF VETERANS AFFAIRS		
Homeless Veterans Legal Services	64.056	92,243
DEPARTMENT OF JUSTICE		
Legal Assistance for Violence Against Women	16.524	40,400
Victims Assistance for Domestic Violence	16.575	<u>97,659</u>
TOTAL EXPENDITURES OF FEDERAL AWARDS		<u>\$ 3,382,937</u>

See the accompanying notes to the schedule of expenditures of federal awards.

LEGAL SERVICES OF LONG ISLAND
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
DECEMBER 31, 2024

NOTE 1. BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards (the “Schedule”) includes the federal award activity of Legal Services of Long Island (“Law Services”), under programs of the federal government for the year ended December 31, 2024. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Law Services, it is not intended to and does not, represent the financial position, changes in financial position or cash flows of Law Services.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

NOTE 3. INDIRECT COST RATE

Law Services has not elected to use the ten percent de minimis indirect cost rate as allowed under the Uniform Guidance, but rather the rates established directly with the respective federal agency.

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT
OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE
WITH GOVERNMENT AUDITING STANDARDS**

To the Board of Directors and Officers of
Legal Services of Long Island
Hempstead, NY

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Legal Services of Long Island (a nonprofit organization), which comprise the statement of financial position as of December 31, 2024, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated April 30, 2025.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered Legal Services of Long Island's internal control over financial reporting (internal control) as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Legal Services of Long Island's internal control. Accordingly, we do not express an opinion on the effectiveness of Legal Services of Long Island's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Legal Services of Long Island's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Satty, Levine & Ciacco CPAs PC

Satty, Levine & Ciacco, CPAs, P.C.

Melville, New York

April 30, 2025

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

To the Board of Directors and Officers of
Legal Services of Long Island
Hempstead, NY

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Legal Services of Long Island's compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of Legal Services of Long Island's major federal programs for the year ended December 31, 2024. Legal Services of Long Island's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Legal Services of Long Island complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2024.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Legal Services of Long Island and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Legal Services of Long Island's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Legal Services of Long Island's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Legal Services of Long Island's compliance based on our audit. 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, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the

override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Legal Services of Long Island's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, 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 Legal Services of Long Island's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Legal Services of Long Island's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Legal Services of Long Island's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Satty, Levine & Ciacco CPAs PC

Satty, Levine & Ciacco, CPAs, P.C.

Melville, New York

April 30, 2025

**LEGAL SERVICES OF LONG ISLAND
 SCHEDULE OF FINDINGS AND QUESTIONED COSTS
 DECEMBER 31, 2024**

SECTION 1 – SUMMARY OF AUDITORS’ RESULTS

Financial Statements

The auditors’ report expresses an unmodified opinion on the basic financial statements of Legal Services of Long Island.

Internal Control over Financial Reporting:

- Material weakness identified _____ YES √ NO
- Significant deficiencies identified that are not considered to be material weaknesses _____ YES √ NO
- Non-compliance material to financial statements noted _____ YES √ NO

Federal Awards

Internal Control over Major Programs:

- Material weakness identified _____ YES √ NO
- Significant deficiencies identified that are not considered to be material weaknesses _____ YES √ NO

The auditors’ report expresses an unmodified opinion on compliance for major programs of Legal Services of Long Island.

Any audit findings disclosed that are required to be reprinted in accordance with Section 510(a) _____ YES √ NO

Identification of major programs

<u>Federal Assistance Listing Number</u> 09.233070	<u>Name of Federal Program</u> Legal Services Corporation Grant (LSC)
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Dollar threshold used to distinguish between type A and type B programs \$750,000.

Auditee qualified as a low risk auditee _____ YES √ NO

**LEGAL SERVICES OF LONG ISLAND
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
DECEMBER 31, 2024**

SECTION II – FINANCIAL STATEMENT FINDINGS

Significant Deficiencies:

None

SECTION III – MAJOR FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

Significant Deficiencies:

None

**LEGAL SERVICES OF LONG ISLAND
SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS
DECEMBER 31, 2024**

SECTION II – FINANCIAL STATEMENT FINDINGS

Material Weakness:

None

SECTION III – MAJOR FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

Significant Deficiencies:

None



April 30, 2025

To the Board of Directors of
Legal Services of Long Island
One Helen Keller Way
Hempstead, NY 11550

In planning and performing our audit of the financial statements of Legal Services of Long Island (the "Organization") as of and for the year ended December 31, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency or combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be significant deficiencies or material weaknesses and, therefore, there can be no assurance that all such deficiencies have been identified. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to error or fraud may occur and not be detected by such controls. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

This communication is intended solely for the information and use of the board of directors and management of Legal Services of Long Island, and others within the Organization and is not intended to be and should not be used by anyone other than these specified parties.

Sincerely,

Satty, Levine & Ciacco CPAs PC

Satty, Levine & Ciacco, CPAs, P.C.
Melville, New York

Attachment to January 2024 Form 5500
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Nassau/Suffolk Law Services Committee, Inc.
EIN: 11-2125411
Plan Number: 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c)Description of investment including maturity date, rate of interest, collateral par or maturity value	(d) Cost	(e)Closing Value
.	Mutual of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		472,230
.	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		79,056
.	Mutual of America	GROUP ANNUITY CONTRACT Calvert VP SRI Balanced Portfolio		788,784
.	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		247,677
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		27,231
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		993,671
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		238,191
.	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		128,367
.	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		86,635
.	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		15,163
.	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		51,382
.	Mutual of America	GROUP ANNUITY CONTRACT Macquarie VIP Small Cap Value Series		0
.	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		0
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Aggressive Allocation Fund		20,453
.	Mutual of America	GROUP ANNUITY CONTRACT MoA All America Fund		81,857
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Balanced Fund		101,434
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2015 Fund		0
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2020 Fund		32,531
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2025 Fund		676,246
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2030 Fund		396,794
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2035 Fund		150,453
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2040 Fund		342,240
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2045 Fund		134,049
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2050 Fund		46,208
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2055 Fund		200,435
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2060 Fund		66,727
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Clear Passage 2065 Fund		43,859
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Conservative Allocation Fund		20,796
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Core Bond Fund		168,808
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Equity Index Fund		1,099,493

Attachment to January 2024 Form 5500
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Nassau/Suffolk Law Services Committee, Inc.
EIN: 11-2125411
Plan Number: 001

.	Mutual of America	GROUP ANNUITY CONTRACT MoA Intermediate Bond Fund		125,490
.	Mutual of America	GROUP ANNUITY CONTRACT MoA International Fund		40,280
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Equity Index Fund		254,635
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Mid Cap Value Fund		2,080
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Moderate Allocation Fund		46,866
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Retirement Income Fund		59,363
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Equity Index Fund		24,057
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Growth Fund		95,477
.	Mutual of America	GROUP ANNUITY CONTRACT MoA Small Cap Value Fund		89,401
.	Mutual of America	GROUP ANNUITY CONTRACT MoA US Government Money Market Fund		82,408
.	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		6,190,100
.	Mutual of America	GROUP ANNUITY CONTRACT Neuberger Berman AMT Sustainable Equity Portfolio		14,247
.	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		73,442
.	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		294,055
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		389,230
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		201,243
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		74,273
.	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		132,671