

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan... [X] a single-employer plan [ ] a DFE... B This return/report is: [ ] the first return/report [ ] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [ ] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM 1b Three-digit plan number (PN) 002 1c Effective date of plan 11/07/1957 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) THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY 3601 SPRUCE STREET PHILADELPHIA, PA 19104 2b Employer Identification Number (EIN) 23-6434390 2c Plan Sponsor's telephone number 215-898-3700 2d Business code (see instructions) 541700

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include: 1. Filed with authorized/valid electronic signature, 10/10/2025, JO-ANN MENDEL; 2. Signature of plan administrator; 3. Filed with authorized/valid electronic signature, 10/10/2025, JO-ANN MENDEL; 4. Signature of employer/plan sponsor; 5. Signature of DFE.

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

Form 5500 (2024) v. 240311

|  |   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
|--|---|--------------|-----|--------------|-----|-----------|---|-----------|-----|-----------|-----|-----------|---|-----------|-----|--------------|-----|--------------|-----|-----------|---|
| <p><b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor</p> <p>WISTAR INSTITUTE RETIREMENT PLAN ADMIN &amp; INVESTMENT COMMITTEE</p> <p>3601 SPRUCE STREET<br/>PHILADELPHIA, PA 19104</p>   | <p><b>3b</b> Administrator's EIN<br/>82-3355238</p>   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
|  | <p><b>3c</b> Administrator's telephone number<br/>215-898-3700</p>  |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <p><b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:</p> <p><b>a</b> Sponsor's name<br/><b>c</b> Plan Name</p>   | <p><b>4b</b> EIN<br/><b>4d</b> PN</p>   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <p><b>5</b> Total number of participants at the beginning of the plan year</p>   | <p><b>5</b> 918</p>   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <p><b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b>, <b>6a(2)</b>, <b>6b</b>, <b>6c</b>, and <b>6d</b>).</p> <p><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br/><b>a(2)</b> Total number of active participants at the end of the plan year .....<br/><b>b</b> Retired or separated participants receiving benefits.....<br/><b>c</b> Other retired or separated participants entitled to future benefits.....<br/><b>d</b> Subtotal. Add lines <b>6a(2)</b>, <b>6b</b>, and <b>6c</b>.....<br/><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....<br/><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b>.....<br/><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item).....<br/><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....<br/><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....</p> | <table border="1"> <tr><td><b>6a(1)</b></td><td>319</td></tr> <tr><td><b>6a(2)</b></td><td>308</td></tr> <tr><td><b>6b</b></td><td>0</td></tr> <tr><td><b>6c</b></td><td>635</td></tr> <tr><td><b>6d</b></td><td>943</td></tr> <tr><td><b>6e</b></td><td>4</td></tr> <tr><td><b>6f</b></td><td>947</td></tr> <tr><td><b>6g(1)</b></td><td>868</td></tr> <tr><td><b>6g(2)</b></td><td>912</td></tr> <tr><td><b>6h</b></td><td>0</td></tr> </table> | <b>6a(1)</b> | 319 | <b>6a(2)</b> | 308 | <b>6b</b> | 0 | <b>6c</b> | 635 | <b>6d</b> | 943 | <b>6e</b> | 4 | <b>6f</b> | 947 | <b>6g(1)</b> | 868 | <b>6g(2)</b> | 912 | <b>6h</b> | 0 |
| <b>6a(1)</b>   | 319   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6a(2)</b>   | 308   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6b</b>  | 0   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6c</b>  | 635   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6d</b>  | 943   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6e</b>  | 4   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6f</b>  | 947   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6g(1)</b>   | 868   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6g(2)</b>   | 912   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <b>6h</b>  | 0   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |
| <p><b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....</p>   | <p><b>7</b></p>   |              |     |              |     |           |   |           |     |           |     |           |   |           |     |              |     |              |     |           |   |

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

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

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

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

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

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

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

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

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

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

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

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**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**Insurance Information**

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

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

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

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

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

|   |  |  |
|---|--|--|
| <b>A</b> Name of plan<br><b>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</b>                                     |  | <b>B</b> Three-digit plan number (PN) ▶ <b>002</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY</b> |  | <b>D</b> Employer Identification Number (EIN)<br><b>23-6434390</b> |

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

**1 Coverage Information:**

**(a)** Name of insurance carrier

**TIAA-CREF**

| <b>(b)</b> EIN    | <b>(c)</b> NAIC code | <b>(d)</b> Contract or identification number | <b>(e)</b> Approximate number of persons covered at end of policy or contract year | <b>Policy or contract year</b> |                   |
|-------------------|----------------------|--|--|--------------------------------|-------------------|
|                   |                      |  |  | <b>(f)</b> From                | <b>(g)</b> To     |
| <b>13-1624203</b> | <b>69345</b>         | <b>151127</b>                                | <b>305</b>   | <b>01/01/2024</b>              | <b>12/31/2024</b> |

**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.

|   |                                      |
|---|--------------------------------------|
| <b>(a)</b> Total amount of commissions paid | <b>(b)</b> Total amount of fees paid |
|---|--------------------------------------|

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

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> 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 |                       |
|   |                                 |             |                       |

| <b>Part II</b> | <b>Investment and Annuity Contract Information</b>   |                      |
|----------------|--|----------------------|
|                | Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.   |                      |
| <b>4</b>       | Current value of plan's interest under this contract in the general account at year end .....  | 26556295             |
| <b>5</b>       | Current value of plan's interest under this contract in separate accounts at year end.....   | 33320969             |
| <b>6</b>       | <b>Contracts With Allocated Funds:</b>   |                      |
| <b>a</b>       | State the basis of premium rates ▶   |                      |
| <b>b</b>       | Premiums paid to carrier .....   | <b>6b</b>            |
| <b>c</b>       | Premiums due but unpaid at the end of the year .....   | <b>6c</b>            |
| <b>d</b>       | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. ....<br>Specify nature of costs ▶  | <b>6d</b>            |
| <b>e</b>       | Type of contract: (1) <input type="checkbox"/> individual policies                      (2) <input type="checkbox"/> group deferred annuity<br>(3) <input type="checkbox"/> other (specify) ▶  |                      |
| <b>f</b>       | If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>  |                      |
| <b>7</b>       | <b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>   |                      |
| <b>a</b>       | Type of contract: (1) <input type="checkbox"/> deposit administration                      (2) <input type="checkbox"/> immediate participation guarantee<br>(3) <input checked="" type="checkbox"/> guaranteed investment                      (4) <input type="checkbox"/> other ▶ |                      |
| <b>b</b>       | Balance at the end of the previous year .....  | <b>7b</b> 25407122   |
| <b>c</b>       | Additions: (1) Contributions deposited during the year .....   | <b>7c(1)</b> 776534  |
|                | (2) Dividends and credits.....   | <b>7c(2)</b>         |
|                | (3) Interest credited during the year.....   | <b>7c(3)</b> 1168953 |
|                | (4) Transferred from separate account .....  | <b>7c(4)</b> 7611059 |
|                | (5) Other (specify below).....   | <b>7c(5)</b> 81379   |
|                | ▶ MISCELLANEOUS CREDITS, INCLUDING INVESTMENT GAINS AND TRANSFERS FROM FULLY ALLOCATED CONTRACTS   |                      |
|                | (6) Total additions .....  | <b>7c(6)</b> 9637925 |
| <b>d</b>       | Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....   | <b>7d</b> 35045047   |
| <b>e</b>       | <b>Deductions:</b>   |                      |
|                | (1) Disbursed from fund to pay benefits or purchase annuities during year .....  | <b>7e(1)</b> 3211028 |
|                | (2) Administration charge made by carrier.....   | <b>7e(2)</b> 16907   |
|                | (3) Transferred to separate account .....  | <b>7e(3)</b> 5260817 |
|                | (4) Other (specify below).....<br>▶  | <b>7e(4)</b>         |
|                | (5) Total deductions .....   | <b>7e(5)</b> 8488752 |
| <b>f</b>       | Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ).....  | <b>7f</b> 26556295   |

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

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

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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

|  |  |   |
|--|--|---|
| <b>SCHEDULE C</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|--|---|

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

|   |  |            |
|---|--|------------|
| <b>A</b> Name of plan<br><b>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</b>                                     | <b>B</b> Three-digit plan number (PN) ▶                            | <b>002</b> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY</b> | <b>D</b> Employer Identification Number (EIN)<br><b>23-6434390</b> |            |

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

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

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

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

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

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

TIAA  
  
13-1624203

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

FIDELITY INVT INST OP CO. INC.  
  
04-2647786

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

VANGUARD  
  
23-1945930

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

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

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

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

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

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

TIAA

13-1624203

| (b)<br>Service Code(s)                 | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|--|---|--|--|--|---|--|
| 12 15 17 27<br>28 38 50 52<br>54 64 66 | NONE  | 52761  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>  | 0   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

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

CAPFINANCIAL PARTNERS, LLC

26-0058143

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 28 50                  | NONE  | 16898  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |   | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

VANGUARD

23-1945930

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12 15 50               | NONE  | 2640   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>  | 0   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

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

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

FIDELITY INVST INST OP CO, INC.

04-2647786

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12 15 50<br>60 64      | NONE  | 360  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>  | 0   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

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

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>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.

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

|  |  |            |
|--|--|------------|
| <b>A</b> Name of plan<br><u>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</u>  | <b>B</b> Three-digit plan number (PN)                              | <u>002</u> |
| <b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500<br><u>THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY</u> | <b>D</b> Employer Identification Number (EIN)<br><u>23-6434390</u> |            |

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

|   |                         |   |  |
|---|-------------------------|---|--|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    | <u>TIAA REAL ESTATE</u> |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): | <u>TIAA-CREF</u>        |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
| <u>13-1624203-004</u>                             | <u>P</u>                | <u>3867872</u>  |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:    |                         |   |  |
| <b>b</b> Name of sponsor of entity listed in (a): |                         |   |  |
| <b>c</b> EIN-PN                                   | <b>d</b> Entity code    | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |  |
|   |                         |   |  |

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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



|  |  |  |
|--|--|--|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection</b> |
|--|--|--|

|   |  |
|---|--|
| For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>            |  |
| <b>A</b> Name of plan<br><b>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</b>                                     | <b>B</b> Three-digit plan number (PN) ▶ <b>002</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY</b> | <b>D</b> Employer Identification Number (EIN)<br><b>23-6434390</b> |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

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

|  |                 | (a) Beginning of Year | (b) End of Year |
|--|-----------------|-----------------------|-----------------|
| <b>Assets</b>  |                 |                       |                 |
| <b>a</b> Total noninterest-bearing cash .....  | <b>1a</b>       |                       |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                       |                 |                       |                 |
| <b>(1)</b> Employer contributions .....  | <b>1b(1)</b>    | 94531                 | 94856           |
| <b>(2)</b> Participant contributions .....   | <b>1b(2)</b>    | 70553                 | 66873           |
| <b>(3)</b> Other .....   | <b>1b(3)</b>    |                       |                 |
| <b>c</b> General investments:  |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....   | <b>1c(1)</b>    | 454577                | 886776          |
| <b>(2)</b> U.S. Government securities .....  | <b>1c(2)</b>    |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                            |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....   | <b>1c(3)(B)</b> |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                      |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....  | <b>1c(4)(B)</b> |                       |                 |
| <b>(5)</b> Partnership/joint venture interests .....   | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                   | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....  | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....   | <b>1c(8)</b>    | 87550                 | 102084          |
| <b>(9)</b> Value of interest in common/collective trusts .....                                     | <b>1c(9)</b>    |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                    | <b>1c(10)</b>   | 3108830               | 3867872         |
| <b>(11)</b> Value of interest in master trust investment accounts .....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                  | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....        | <b>1c(13)</b>   | 84324455              | 93880756        |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) ..... | <b>1c(14)</b>   | 25407122              | 26556295        |
| <b>(15)</b> Other .....  | <b>1c(15)</b>   |                       |                 |

| <b>1d</b> Employer-related investments:                                  |              | (a) Beginning of Year | (b) End of Year |
|--|--------------|-----------------------|-----------------|
| (1) Employer securities.....   | <b>1d(1)</b> |                       |                 |
| (2) Employer real property.....  | <b>1d(2)</b> |                       |                 |
| <b>e</b> Buildings and other property used in plan operation.....        | <b>1e</b>    |                       |                 |
| <b>f</b> Total assets (add all amounts in lines 1a through 1e).....      | <b>1f</b>    | 113547618             | 125455512       |
| <b>Liabilities</b>   |              |                       |                 |
| <b>g</b> Benefit claims payable.....                                     | <b>1g</b>    |                       |                 |
| <b>h</b> Operating payables.....   | <b>1h</b>    |                       |                 |
| <b>i</b> Acquisition indebtedness.....                                   | <b>1i</b>    |                       |                 |
| <b>j</b> Other liabilities.....  | <b>1j</b>    |                       |                 |
| <b>k</b> Total liabilities (add all amounts in lines 1g through 1j)..... | <b>1k</b>    | 0                     | 0               |
| <b>Net Assets</b>  |              |                       |                 |
| <b>l</b> Net assets (subtract line 1k from line 1f).....                 | <b>1l</b>    | 113547618             | 125455512       |

**Part II Income and Expense Statement**

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

| <b>Income</b>  |                 | (a) Amount | (b) Total |
|--|-----------------|------------|-----------|
| <b>a Contributions:</b>  |                 |            |           |
| (1) Received or receivable in cash from: <b>(A)</b> Employers.....   | <b>2a(1)(A)</b> | 2591610    |           |
| <b>(B)</b> Participants.....   | <b>2a(1)(B)</b> | 1815428    |           |
| <b>(C)</b> Others (including rollovers).....   | <b>2a(1)(C)</b> | 2262316    |           |
| (2) Noncash contributions.....   | <b>2a(2)</b>    |            |           |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 6669354   |
| <b>b Earnings on investments:</b>  |                 |            |           |
| <b>(1) Interest:</b>   |                 |            |           |
| <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....        | <b>2b(1)(A)</b> | 33798      |           |
| <b>(B)</b> U.S. Government securities.....   | <b>2b(1)(B)</b> |            |           |
| <b>(C)</b> Corporate debt instruments.....   | <b>2b(1)(C)</b> |            |           |
| <b>(D)</b> Loans (other than to participants).....   | <b>2b(1)(D)</b> |            |           |
| <b>(E)</b> Participant loans.....  | <b>2b(1)(E)</b> | 6227       |           |
| <b>(F)</b> Other.....  | <b>2b(1)(F)</b> | 1168953    |           |
| <b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                              | <b>2b(1)(G)</b> |            | 1208978   |
| <b>(2) Dividends:</b>  |                 |            |           |
| <b>(A)</b> Preferred stock.....  | <b>2b(2)(A)</b> |            |           |
| <b>(B)</b> Common stock.....   | <b>2b(2)(B)</b> |            |           |
| <b>(C)</b> Registered investment company shares (e.g. mutual funds).....                                   | <b>2b(2)(C)</b> | 2781542    |           |
| <b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                  | <b>2b(2)(D)</b> |            | 2781542   |
| <b>(3)</b> Rents.....  | <b>2b(3)</b>    |            |           |
| <b>(4) Net gain (loss) on sale of assets:</b>  |                 |            |           |
| <b>(A)</b> Aggregate proceeds.....   | <b>2b(4)(A)</b> |            |           |
| <b>(B)</b> Aggregate carrying amount (see instructions).....   | <b>2b(4)(B)</b> |            |           |
| <b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....                   | <b>2b(4)(C)</b> |            |           |
| <b>(5) Unrealized appreciation (depreciation) of assets:</b>   |                 |            |           |
| <b>(A)</b> Real estate.....  | <b>2b(5)(A)</b> |            |           |
| <b>(B)</b> Other.....  | <b>2b(5)(B)</b> |            |           |
| <b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....         | <b>2b(5)(C)</b> |            |           |

|   |               | (a) Amount | (b) Total |
|---|---------------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts .....                              | <b>2b(6)</b>  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts .....                              | <b>2b(7)</b>  |            | -131958   |
| (8) Net investment gain (loss) from master trust investment accounts .....                      | <b>2b(8)</b>  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities .....                            | <b>2b(9)</b>  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | <b>2b(10)</b> |            | 9433028   |
| <b>c</b> Other income .....   | <b>2c</b>     |            | 50178     |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....        | <b>2d</b>     |            | 20011122  |

**Expenses**

|   |               |         |         |
|---|---------------|---------|---------|
| <b>e</b> Benefit payment and payments to provide benefits:                                  |               |         |         |
| (1) Directly to participants or beneficiaries, including direct rollovers .....             | <b>2e(1)</b>  | 5808382 |         |
| (2) To insurance carriers for the provision of benefits .....                               | <b>2e(2)</b>  | 2216732 |         |
| (3) Other .....   | <b>2e(3)</b>  |         |         |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                 | <b>2e(4)</b>  |         | 8025114 |
| <b>f</b> Corrective distributions (see instructions) .....                                  | <b>2f</b>     |         | 5304    |
| <b>g</b> Certain deemed distributions of participant loans (see instructions) .....         | <b>2g</b>     |         | 151     |
| <b>h</b> Interest expense .....   | <b>2h</b>     |         |         |
| <b>i</b> Administrative expenses:   |               |         |         |
| (1) Salaries and allowances .....   | <b>2i(1)</b>  |         |         |
| (2) Contract administrator fees .....   | <b>2i(2)</b>  |         |         |
| (3) Recordkeeping fees .....  | <b>2i(3)</b>  | 55761   |         |
| (4) IQPA audit fees .....   | <b>2i(4)</b>  |         |         |
| (5) Investment advisory and investment management fees .....                                | <b>2i(5)</b>  | 16898   |         |
| (6) Bank or trust company trustee/custodial fees .....                                      | <b>2i(6)</b>  |         |         |
| (7) Actuarial fees .....  | <b>2i(7)</b>  |         |         |
| (8) Legal fees .....  | <b>2i(8)</b>  |         |         |
| (9) Valuation/appraisal fees .....  | <b>2i(9)</b>  |         |         |
| (10) Other trustee fees and expenses .....  | <b>2i(10)</b> |         |         |
| (11) Other expenses .....   | <b>2i(11)</b> |         |         |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....        | <b>2i(12)</b> |         | 72659   |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | <b>2j</b>     |         | 8103228 |

**Net Income and Reconciliation**

|   |              |  |          |
|---|--------------|--|----------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | <b>2k</b>    |  | 11907894 |
| <b>l</b> Transfers of assets:   |              |  |          |
| (1) To this plan .....  | <b>2l(1)</b> |  |          |
| (2) From this plan .....  | <b>2l(2)</b> |  |          |

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **BAKER TILLY US, LLP**

(2) EIN: **30-1413443**

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

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

**Part IV Compliance Questions**

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

During the plan year:

|  | Yes | No | Amount  |
|--|-----|----|---------|
| <b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)                 |     | X  |         |
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) |     | X  |         |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)   |     | X  |         |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)  |     | X  |         |
| <b>e</b> Was this plan covered by a fidelity bond?   | X   |    | 2000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?  |     | X  |         |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?   |     | X  |         |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?   |     | X  |         |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)   | X   |    |         |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)   |     | X  |         |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?  |     | X  |         |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan?   |     | X  |         |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)   |     | X  |         |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.  |     |    |         |

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

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

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

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

|  |   |   |
|--|---|---|
| <b>SCHEDULE R</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Retirement Plan Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|---|---|

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

|   |  |            |
|---|--|------------|
| <b>A</b> Name of plan<br><u>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</u>                                     | <b>B</b> Three-digit plan number (PN) ▶                            | <u>002</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>THE WISTAR INSTITUTE OF ANATOMY AND BIOLOGY</u> | <b>D</b> Employer Identification Number (EIN)<br><u>23-6434390</u> |            |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

**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 |  | 0 |
|---|--|---|

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
 EIN(s): 82-2826183 23-1945930

**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 |  |
|---|--|

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

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

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

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

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

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

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

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

# **The Wistar Institute Retirement Savings Program**

Financial Statements and  
Supplementary Information

December 31, 2024 and 2023

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## Independent Auditors' Report

To the Plan Administrator of  
The Wistar Institute Retirement Savings Program

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

We have performed audits of the financial statements of The Wistar Institute Retirement Savings Program (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

### Opinion

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

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

## **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

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

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

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

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

## **Auditors' Responsibilities for the Audit of the Financial Statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS 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 GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

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

The supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year), as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Baker Tilly US, LLP*

Pittston, Pennsylvania  
October 9, 2025

# The Wistar Institute Retirement Savings Program

## Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

|  | 2024                  | 2023                  |
|--|-----------------------|-----------------------|
| <b>Assets</b>                            |                       |                       |
| <b>Investments</b>                       |                       |                       |
| Investments at fair value                | \$ 122,445,428        | \$ 110,827,246        |
| Investments at contract value            | 2,746,271             | 2,467,738             |
| <b>Total investments</b>                 | <b>125,191,699</b>    | <b>113,294,984</b>    |
| <b>Receivables</b>                       |                       |                       |
| Participant contributions                | 66,873                | 70,553                |
| Employer contributions                   | 94,856                | 94,531                |
| Notes receivable from participants       | 102,084               | 87,550                |
| <b>Total receivables</b>                 | <b>263,813</b>        | <b>252,634</b>        |
| <b>Total assets</b>                      | <b>125,455,512</b>    | <b>113,547,618</b>    |
| <b>Net assets available for benefits</b> | <b>\$ 125,455,512</b> | <b>\$ 113,547,618</b> |

See notes to financial statements

# The Wistar Institute Retirement Savings Program

## Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2024

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### Additions

#### Investment income

|   |              |
|---|--------------|
| Interest and dividends                        | \$ 2,558,497 |
| Net appreciation in fair value of investments | 10,726,866   |

---

|                                |                   |
|--------------------------------|-------------------|
| <b>Total investment income</b> | <b>13,285,363</b> |
|--------------------------------|-------------------|

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#### Contributions

|                           |           |
|---------------------------|-----------|
| Participant contributions | 1,815,428 |
| Employer contributions    | 2,591,610 |
| Rollovers                 | 2,262,316 |

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|                            |                  |
|----------------------------|------------------|
| <b>Total contributions</b> | <b>6,669,354</b> |
|----------------------------|------------------|

---

|   |        |
|---|--------|
| Other revenue   | 50,178 |
| Interest income on notes receivable from participants | 6,227  |

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|                        |                   |
|------------------------|-------------------|
| <b>Total additions</b> | <b>20,011,122</b> |
|------------------------|-------------------|

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### Deductions

|                               |           |
|-------------------------------|-----------|
| Benefits paid to participants | 8,030,569 |
| Administrative expenses       | 72,659    |

---

|                         |                  |
|-------------------------|------------------|
| <b>Total deductions</b> | <b>8,103,228</b> |
|-------------------------|------------------|

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|                     |                   |
|---------------------|-------------------|
| <b>Net increase</b> | <b>11,907,894</b> |
|---------------------|-------------------|

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Net assets available for benefits

|                   |             |
|-------------------|-------------|
| Beginning of year | 113,547,618 |
|-------------------|-------------|

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|                    |                       |
|--------------------|-----------------------|
| <b>End of year</b> | <b>\$ 125,455,512</b> |
|--------------------|-----------------------|

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See notes to financial statements

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

## 1. Description of Plan

The following description of The Wistar Institute Retirement Savings Program (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

### General

The Plan is a defined contribution plan established effective January 1, 1958, as restated January 1, 2019. The Plan covers all employees, excluding employees who normally work less than 20 hours per week, leased employees and employees who are exempt from U.S. federal income taxes as a result of a tax treaty and have no compensation, of The Wistar Institute (the Institute). Long-term part-time employees who met eligibility requirements under SECURE Act of 2022 are also eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Retirement Plan Administrative and Investment Committee (Committee) is responsible for oversight of the Plan. The Institute's Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

### Contributions

Each year, participants may contribute a percentage of pretax annual compensation, as defined in the plan document, up to the maximum limits of the Internal Revenue Code (IRC). Participants also may designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

Institute contributions are funded bi-monthly and are subject to certain limitations. The Institute's basic contribution for all eligible participants is equal to 3% of eligible compensation as defined in the plan document. The Institute's matching contribution for all eligible participants is 100% of the first 2% of base compensation that a participant contributes to the Plan. The supplementary Institute contributions are made at 1%, 7% or 8% of eligible compensation based upon employee category as defined in the plan document. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

### Participant Accounts

Each participant's account is credited with the participant's contributions, Institute contributions and an allocation of the Plan's earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

### Vesting

Participants are vested immediately in their contributions and the Institute's contributions plus actual earnings thereon.

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

## Plan Loans

Participants may borrow directly from Teachers Insurance Annuity Association (TIAA) and College Retirement Equities Fund (CREF), the Trustees, subject to certain limitations, by using a portion of their plan account as security for the plan loan. These loans did not occur directly within a participant's account but rather through a designated Trustee account. Outstanding loan balances were \$763 and \$2,798 at December 31, 2024 and 2023, respectively, and are not reported within the accompanying financial statements of the Plan but serve as collateral against the outstanding plan loan balances. Interest on these loans is paid directly to the Trustee.

## Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of (1) \$50,000 reduced by the greater of (a) the outstanding balance on any prior loan from the Plan to the participant on the date the loan is made, or (b) the highest outstanding balance on prior loans from the Plan to the participant during the one-year period ending on the day before the loan is approved, or (2) 50% of their account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined monthly, is set at 1% above the prime rate, as defined. Principal and interest are paid ratably directly to the Trustee. Terms range up to five years or greater for the purchase of a primary residence.

As discussed above, there are also loans outside of the Plan issued by TIAA and CREF.

## Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's interest in his or her account, or installment payments as provided in the plan document. For termination of service due to other reasons, a participant may receive the value of the interest in his or her account as a lump sum distribution. In addition, the Plan allows for hardship distributions if certain criteria are met.

## 2. Summary of Accounting Policies

### Basis of Accounting

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

### Use of Estimates

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

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

## Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Institute's Committee determines the Plan's valuation policies utilizing information provided by the trustees. See Note 3 for discussion of fair value measurements.

The Plan's investments in fully benefit-responsive investment contracts are reported at contract value. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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

## Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred.

## Payment of Benefits

Benefits are recorded when paid.

## Expenses

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

## Recent Regulatory Updates

The SECURE 2.0 Act of 2022 was signed into law on December 29, 2022. This legislation includes a vast array of provisional changes to retirement plans, becoming effective in 2023 and beyond. Plan management adopted mandatory provisions effective for the year ended December 31, 2024 and continues to evaluate the impact of the adoption and implementation of this legislation on the Plan. The application of SECURE 2.0 Act did not have a material effect on the Plan's financial statements.

## Subsequent Events

Subsequent events were evaluated through October 9, 2025, the date the financial statements were available to be issued.

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

## 3. Fair Value Measurements

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

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

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

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

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

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

*Money market funds:* Valued at the quoted net asset value (NAV) of shares held by the Plan at year-end.

*Mutual funds:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Separate accounts:* Valued based on NAV per unit of participation in the accounts. The NAV is based on the fair value of the underlying investments held by the account less its liabilities and is considered to be a readily determinable fair value. The accounts invest principally in equity securities, fixed income instruments and short-term instruments in accordance with each account's investment objectives.

## The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

*Investments measured at NAV:* The TIAA Real Estate Fund, a pooled separate account, is valued at the NAV per unit of participation in the fund. The NAV, as provided by the Trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

*Investment contracts at fair value:* The guaranteed annuity contract consists of the TIAA Traditional Annuity Account and is reported at contract value, which approximates fair value per TIAA, based on TIAA's ability to pay the guaranteed claims in accordance with the terms of the contract. The contract is considered nonbenefit-responsive. As of December 31, 2024, TIAA's credit ratings were as follows: A++ by A.M. Best Company, AAA by Fitch Ratings, Aa1 by Moody's Investors Service and AA+ by Standard & Poor's. The high credit ratings of TIAA as of the measurement date uphold their ability to meet obligations set forth in the contract.

Contract value is the aggregation of contributions, plus interest, less withdrawals, if any. Crediting rates are a combination of a guaranteed rate and an annually established discretionary rate. Additionally, the discretionary rate applied to contributions received during a reporting period may vary from the discretionary rate applied to account balances at the end of the prior reporting period. Contract value approximates a discounted cash flow value calculated using an appropriate risk-adjusted market discount rate, which correlates closely with the historical crediting rates.

The TIAA Traditional Annuity Account has redemption restrictions based on the terms of the underlying contract selected by the participant and loan agreements with participants and claims against the contracts are solely supported by TIAA's ability to pay on such claims. The redemption restrictions do not have a material impact on the contract value.

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

| <b>Assets at Fair Value as of<br/>December 31, 2024</b> | <b>Level 1</b>       | <b>Level 2</b>       | <b>Level 3</b>       | <b>Total</b>          |
|---|----------------------|----------------------|----------------------|-----------------------|
| Money market funds                                      | \$ 886,776           | \$ -                 | \$ -                 | \$ 886,776            |
| Mutual funds  | 64,427,659           | -                    | -                    | 64,427,659            |
| Separate accounts                                       | -                    | 29,453,097           | -                    | 29,453,097            |
| Investment contracts at fair value                      | -                    | -                    | 23,810,024           | 23,810,024            |
| <b>Total assets in the fair value<br/>hierarchy</b>     | <b>65,314,435</b>    | <b>29,453,097</b>    | <b>23,810,024</b>    | <b>118,577,556</b>    |
| Investments measured at NAV (a)                         | -                    | -                    | -                    | 3,867,872             |
| <b>Total investments at fair value</b>                  | <b>\$ 65,314,435</b> | <b>\$ 29,453,097</b> | <b>\$ 23,810,024</b> | <b>\$ 122,445,428</b> |

## The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

| Assets at Fair Value as of<br>December 31, 2023 | Level 1              | Level 2              | Level 3              | Total                 |
|---|----------------------|----------------------|----------------------|-----------------------|
| Money market funds                              | \$ 454,577           | \$ -                 | \$ -                 | \$ 454,577            |
| Mutual funds                                    | 53,005,510           | -                    | -                    | 53,005,510            |
| Separate accounts                               | -                    | 31,318,945           | -                    | 31,318,945            |
| Investment contracts at fair value              | -                    | -                    | 22,939,384           | 22,939,384            |
| <b>Total assets in the fair value hierarchy</b> | <b>53,460,087</b>    | <b>31,318,945</b>    | <b>22,939,384</b>    | <b>107,718,416</b>    |
| Investments measured at NAV (a)                 | -                    | -                    | -                    | 3,108,830             |
| <b>Total investments at fair value</b>          | <b>\$ 53,460,087</b> | <b>\$ 31,318,945</b> | <b>\$ 22,939,384</b> | <b>\$ 110,827,246</b> |

(a) Certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

### Changes in Fair Value of Level 3 Assets

The following table summarizes information about the Plan's Level 3 asset in 2024:

|                            |              |
|----------------------------|--------------|
| Purchases                  | \$ 1,518,824 |
| Issuances                  | -            |
| Transfer in/out of Level 3 | -            |

### Quantitative Information About Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table presents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of December 31, 2024 and 2023, and the significant unobservable inputs and the ranges of values for those inputs.

| Instrument                       | Fair Value<br>December 31,<br>2024 | Fair Value<br>December 31,<br>2023 | Principal<br>Valuation<br>Technique | Unobservable<br>Inputs      | Range of<br>Significant<br>Input Values  | Weighted<br>Average        |
|----------------------------------|------------------------------------|------------------------------------|-------------------------------------|-----------------------------|--|----------------------------|
| TIAA Traditional Annuity Account | \$ 23,810,024                      | \$ 22,939,384                      | Discounted cash flow                | Risk-adjusted discount rate | 2024: 4.75 - 6.00%<br>2023: 6.00 - 6.50% | 2024: 5.23%<br>2023: 6.22% |

## The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

### Fair Value of Investments That Calculate Net Asset Value

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

| December 31, 2024       | Fair Value   | Unfunded<br>Commitments | Redemption<br>Frequency<br>(if Currently<br>Eligible) | Redemption<br>Notice Period |
|-------------------------|--------------|-------------------------|---|-----------------------------|
| Real Estate Fund - TIAA | \$ 3,867,872 | N/A                     | Limited to once<br>per quarter                        | None                        |

  

| December 31, 2023       | Fair Value   | Unfunded<br>Commitments | Redemption<br>Frequency<br>(if Currently<br>Eligible) | Redemption<br>Notice Period |
|-------------------------|--------------|-------------------------|---|-----------------------------|
| Real Estate Fund - TIAA | \$ 3,108,830 | N/A                     | Limited to once<br>per quarter                        | None                        |

#### 4. Concentrations

As of December 31, 2024 and 2023, the Plan had investments of \$41,178,325 and \$43,604,815, respectively, that were concentrated in two funds.

#### 5. Fully Benefit-Responsive Investment Contracts

The Plan offers the option to invest in the TIAA Traditional Annuity Account, a guaranteed annuity contract with TIAA. Plan participants enter into these contractual agreements with TIAA by selecting a TIAA Traditional Annuity Account. Participants of the Plan previously invested in the following transitional accounts: Group Supplemental Retirement Annuity (GSRA) and Supplemental Retirement Annuity (SRA). Currently, all new contributions, rollovers and external transfers are directed into the Retirement Choice (RC) account. All amounts in the GSRA and SRA accounts will remain in those accounts until distributed or transferred to another investment option by the participant.

The GSRA and SRA are considered fully benefit-responsive and are reported at contract value. Contract value, as reported to the Plan by TIAA, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. The RA and RC are considered nonbenefit-responsive and are reported at fair value

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

The TIAA Traditional Annuity Account is a guaranteed annuity contract with a fixed rate of interest. Interest is credited to the account and accumulations include a guaranteed rate, plus discretionary additional amounts determined annually by the TIAA Board of Trustees. The additional amounts, when declared, remain in effect through the "declaration year," which begins each March 1. The guaranteed annual interest rate is 3% for all premiums remitted since 1979 under all TIAA Traditional Annuity accumulating contracts with the exception of the RC account. For the RC account, the guaranteed rate is between 1% and 3%. They are not a portfolio of contracts whose yields are based on changes in fair value of underlying assets, therefore the average yield earned by the Plan is the interest earned on the group annuity contract

There are no reserves against contract value for credit risk of TIAA or otherwise. The crediting interest rate is based on a formula agreed upon by TIAA, which will not be less than 0%. Such interest rates are reviewed on an annual basis for resetting. The TIAA Traditional Annuity Account does not permit TIAA to terminate the agreement prior to the scheduled maturity date.

Certain events might limit the ability of the Plan to transact at contract value with TIAA. Such events include (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with TIAA and that would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation or (4) a material amendment to the agreement without the consent of TIAA.

## 6. Information Certified by Trustees

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, TIAA and the CREF, Fidelity Management Trust Company (Fidelity) and Ascensus, LLC (Ascensus), the Trustees of the Plan, have certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity and interest income on notes receivable from participants reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024. Such information was obtained by management and agreed to or derived from information certified as complete and accurate by qualified institutions.

# The Wistar Institute Retirement Savings Program

Notes to Financial Statements

December 31, 2024 and 2023

## 7. Related-Party and Party in Interest Transactions

Certain plan investments are managed by TIAA and CREF, Fidelity and Ascensus, the Trustees, and therefore, these transactions qualify as party in interest transactions.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. These transactions qualify as party in interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Institute. No such officer or employee receives compensation from the Plan.

## 8. Plan Termination

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

## 9. Tax Status

The Plan has been designed to qualify under Section 403(b) of the IRC. The plan administrator believes that the Plan is operating in accordance with applicable requirements of Section 403(b) of the IRC and, therefore, believes the Plan is qualified and the related trust account is tax-exempt.

Plan management is required to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

## 10. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

## The Wistar Institute Retirement Savings Program

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 23-6434390 Plan Number: 002

December 31, 2024

| (a)                          | (b)<br>Identity of Issue,<br>Borrower, Lessor or<br>Similar Party | (c)<br>Description of Investment Including<br>Maturity Date, Rate of Interest,<br>Collateral, Par or Maturity Value | (d)<br>Cost | (e)<br>Current Value                          |
|------------------------------|---|---|-------------|---|
| Guaranteed Annuity Contracts |   |   |             |   |
| *                            | TIAA  | TIAA Traditional - Nonbenefit-Responsive  | N/R         | \$ 23,810,024                                 |
| *                            | TIAA  | TIAA Traditional - Benefit-Responsive   | N/R         | 2,746,271                                     |
|                              |   |   |             | Total guaranteed annuity contracts 26,556,295 |
| Separate Accounts            |   |   |             |   |
| *                            | CREF  | CREF Stock R2   | N/R         | 17,368,301                                    |
| *                            | CREF  | CREF Growth R2  | N/R         | 4,712,981                                     |
| *                            | CREF  | CREF Social Choice Account  | N/R         | 1,401,369                                     |
| *                            | CREF  | CREF Inflation-Linked Bond Account  | N/R         | 1,865,787                                     |
| *                            | CREF  | CREF Money Market Account   | N/R         | 1,217,285                                     |
| *                            | CREF  | CREF Global Equities Account  | N/R         | 1,336,868                                     |
| *                            | CREF  | CREF Equity Index Account   | N/R         | 1,239,240                                     |
| *                            | CREF  | CREF Bond Market Account  | N/R         | 311,266                                       |
|                              |   |   |             | Total separate accounts 29,453,097            |
| Real Estate                  |   |   |             |   |
| *                            | TIAA  | TIAA Real Estate  | N/R         | 3,867,872                                     |
| Money Market Funds           |   |   |             |   |
| *                            | Vanguard  | Vanguard Treasury Money Market Investor<br>Fund   | N/R         | 783,290                                       |
| *                            | Vanguard  | Vanguard Cash Reserves Federal MM Adm   | N/R         | 94,206  |
| *                            | Fidelity  | Fidelity Government Money Market Fund   | N/R         | 9,280   |
|                              |   |   |             | Total money market funds 886,776              |
| Mutual Funds                 |   |   |             |   |
|                              | Nuveen  | Nuveen Lifecycle Ret Inc R6   | N/R         | 4,912   |
|                              | Nuveen  | Nuveen Lifecycle 2010 R6  | N/R         | 142,748                                       |
|                              | Nuveen  | Nuveen Lifecycle 2015 R6  | N/R         | 314,558                                       |
|                              | Nuveen  | Nuveen Lifecycle 2020 R6  | N/R         | 1,390,528                                     |
|                              | Nuveen  | Nuveen Lifecycle 2025 R6  | N/R         | 2,358,012                                     |
|                              | Nuveen  | Nuveen Lifecycle 2030 R6  | N/R         | 3,994,975                                     |
|                              | Nuveen  | Nuveen Lifecycle 2035 R6  | N/R         | 3,599,083                                     |
|                              | Nuveen  | Nuveen Lifecycle 2040 R6  | N/R         | 5,560,426                                     |
|                              | Nuveen  | Nuveen Lifecycle 2045 R6  | N/R         | 3,131,451                                     |
|                              | Nuveen  | Nuveen Lifecycle 2050 R6  | N/R         | 1,918,111                                     |
|                              | Nuveen  | Nuveen Lifecycle 2055 R6  | N/R         | 1,150,616                                     |
|                              | Nuveen  | Nuveen Lifecycle 2060 R6  | N/R         | 710,353                                       |
|                              | Nuveen  | Nuveen Lifecycle 2065 R6  | N/R         | 223,212                                       |

## The Wistar Institute Retirement Savings Program

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 23-6434390 Plan Number: 002

December 31, 2024

| (a) | (b)<br>Identity of Issue,<br>Borrower, Lessor or<br>Similar Party | (c)<br>Description of Investment Including<br>Maturity Date, Rate of Interest,<br>Collateral, Par or Maturity Value | (d)<br>Cost | (e)<br>Current Value |
|-----|---|---|-------------|----------------------|
| *   | Vanguard  | Vanguard Institutional Index Fund Institutional Shares  | N/R         | \$ 11,035,999        |
|     | MFS   | MFS International Diversification   | N/R         | 2,669,011            |
| *   | Vanguard  | Vanguard Extended Market Index Institutional Shares   | N/R         | 3,329,423            |
|     | American Century  | AM Century Mid Cap Value Investment Fund  | N/R         | 1,451,178            |
|     | Black Rock  | Black Rock High Yield Class K   | N/R         | 1,820,828            |
| *   | Vanguard  | Vanguard TTL Institutional Stock  | N/R         | 2,393,578            |
| *   | Vanguard  | Vanguard TTL Bond Market Index Instl  | N/R         | 2,232,737            |
|     | MFS   | MFS Investors Growth Stock  | N/R         | 2,070,928            |
|     | Black Rock  | Black Rock Equity Dividend Fund CI K  | N/R         | 1,692,398            |
| *   | Vanguard  | Vanguard Wellington Fund Admiral Shares   | N/R         | 1,034,806            |
| *   | Vanguard  | Vanguard 500 Index Admiral Shares   | N/R         | 893,071              |
| *   | Vanguard  | Vanguard Target Retirement 2025 Fund  | N/R         | 930,396              |
|     | Victory   | Victory Small Comp Opportunity I  | N/R         | 582,471              |
|     | PIMCO   | PIMCO Total Return Instl  | N/R         | 679,386              |
| *   | Fidelity  | Fidelity Freedom 2035   | N/R         | 567,591              |
| *   | Vanguard  | Vanguard Windsor II Fund Investor Shares  | N/R         | 504,340              |
|     | T Rowe  | T Rowe Price Inst M-C Eq Grw  | N/R         | 400,893              |
| *   | Fidelity  | Fidelity China Region   | N/R         | 408,544              |
| *   | Fidelity  | Fidelity Select Technology  | N/R         | 422,831              |
| *   | Vanguard  | Vanguard LifeStrategy Moderate Growth Fund  | N/R         | 338,918              |
| *   | Fidelity  | Fidelity OTC Portfolio  | N/R         | 412,314              |
| *   | Vanguard  | Vanguard Small-Cap Value Index Fund Admiral Shares  | N/R         | 199,840              |
| *   | Vanguard  | Vanguard International Value Fund   | N/R         | 236,264              |
| *   | Vanguard  | Vanguard Emerging Markets Stock Index Fund Admiral Shares   | N/R         | 163,779              |
| *   | Vanguard  | Vanguard European Stock Index Fund Admiral Shares   | N/R         | 191,106              |
| *   | Vanguard  | Vanguard Target Retirement 2045 Fund  | N/R         | 197,591              |
| *   | Vanguard  | Vanguard Real Estate Index - Admiral Shares   | N/R         | 181,493              |
| *   | Vanguard  | Vanguard Equity Income Fund Admiral Shares  | N/R         | 169,712              |
| *   | Vanguard  | Vanguard Target Retirement 2035 Fund  | N/R         | 100,267              |
| *   | Vanguard  | Vanguard Mid-Cap Index Fund Admiral Shares  | N/R         | 34,129               |
| *   | Vanguard  | Vanguard Small-Cap Index Fund Admiral Shares  | N/R         | 146,032              |

## The Wistar Institute Retirement Savings Program

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 23-6434390 Plan Number: 002

December 31, 2024

| (a) | (b)<br>Identity of Issue,<br>Borrower, Lessor or<br>Similar Party | (c)<br>Description of Investment Including<br>Maturity Date, Rate of Interest,<br>Collateral, Par or Maturity Value | (d)<br>Cost | (e)<br>Current Value |
|-----|---|---|-------------|----------------------|
| *   | Fidelity  | Fidelity Blue Chip Growth   | N/R         | \$ 11,111            |
| *   | Vanguard  | Vanguard Global Equity Fund   | N/R         | 120,914              |
| *   | Vanguard  | Vanguard Growth and Income Fund Admiral<br>Shares   | N/R         | 140,310              |
| *   | Fidelity  | Fidelity Freedom 2040   | N/R         | 125,265              |
| *   | Vanguard  | Vanguard Health Care Fund Admiral Shares  | N/R         | 92,081               |
| *   | Vanguard  | Vanguard Growth Index Fund Admiral Shares   | N/R         | 137,353              |
| *   | Vanguard  | Vanguard Short-Term Investment-Grade Fund   | N/R         | 18,584               |
| *   | Fidelity  | Fidelity Freedom 2030   | N/R         | 89,706               |
| *   | Fidelity  | Fidelity Freedom 2045   | N/R         | 92,512               |
| *   | Vanguard  | Vanguard Long-Term Treasury Fund Admiral<br>Shares  | N/R         | 74,796               |
| *   | Vanguard  | Vanguard Energy Fund Admiral Shares   | N/R         | 82,690               |
| *   | Vanguard  | Vanguard Intermediate-Term Bond Index Fund  | N/R         | 78,783               |
| *   | Vanguard  | Vanguard Total Stock Market Index Fund<br>Admiral Shares  | N/R         | 68,790               |
| *   | Vanguard  | Vanguard STAR Fund  | N/R         | 1,022                |
| *   | Vanguard  | Vanguard Dividend Growth Fund   | N/R         | 70,395               |
| *   | Vanguard  | Vanguard U.S. Value Index Fund Admiral<br>Shares  | N/R         | 1,044                |
| *   | Vanguard  | Vanguard Balanced Index Fund Admiral Shares   | N/R         | 138,580              |
| *   | Vanguard  | Vanguard Short-Term Bond Index Fund Admiral<br>Shares   | N/R         | 67,591               |
| *   | Vanguard  | Vanguard GNMA Fund Admiral Shares   | N/R         | 33,143               |
| *   | Vanguard  | Vanguard Wellesley Income Fund Admiral<br>Shares  | N/R         | 58,496               |
| *   | Fidelity  | Fidelity Growth Company   | N/R         | 70,082               |
| *   | Fidelity  | Fidelity Leveraged Company Stock  | N/R         | 61,167               |
| *   | Fidelity  | Fidelity Asset Manager 70%  | N/R         | 51,338               |
| *   | Vanguard  | Vanguard Global ex-U.S. Real Estate Index<br>Fund Admiral Shares  | N/R         | 39,862               |
| *   | Vanguard  | Vanguard Total International Bond Index Fund  | N/R         | 38,775               |
| *   | Vanguard  | Vanguard International Growth Fund Admiral<br>Shares  | N/R         | 40,147               |
| *   | Vanguard  | Vanguard Total International Stock Index Fund   | N/R         | 14,481               |

## The Wistar Institute Retirement Savings Program

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 23-6434390 Plan Number: 002

December 31, 2024

| (a) | (b)<br>Identity of Issue,<br>Borrower, Lessor or<br>Similar Party | (c)<br>Description of Investment Including<br>Maturity Date, Rate of Interest,<br>Collateral, Par or Maturity Value | (d)<br>Cost | (e)<br>Current Value |
|-----|---|---|-------------|----------------------|
| *   | Fidelity  | Fidelity Select Software  | N/R         | \$ 37,436            |
| *   | Vanguard  | Vanguard FTSE All-World ex-US Index Fund  | N/R         | 29,495               |
| *   | Vanguard  | Vanguard Capital Opportunity Fund Admiral<br>Shares   | N/R         | 15,826               |
| *   | Fidelity  | Fidelity Select Small Cap   | N/R         | 35,056               |
| *   | Vanguard  | Vanguard FTSE All-World ex-US Small-Cap<br>Index Fund   | N/R         | 33,080               |
| *   | Vanguard  | Vanguard Target Retirement 2040 Fund  | N/R         | 31,223               |
| *   | Vanguard  | Vanguard Mid-Cap Growth Fund  | N/R         | 31,705               |
| *   | Vanguard  | Vanguard Primecap Core Fund   | N/R         | 12,664               |
| *   | Fidelity  | Fidelity Freedom Income   | N/R         | 24,657               |
| *   | Vanguard  | Vanguard LifeStrategy Income Fund   | N/R         | 21,461               |
| *   | Fidelity  | Fidelity Select Biotechnology   | N/R         | 20,281               |
| *   | Fidelity  | Fidelity Magellan   | N/R         | 20,970               |
| *   | Fidelity  | Fidelity 500 Index  | N/R         | 20,158               |
| *   | Vanguard  | Vanguard Explorer Fund Admiral Shares   | N/R         | 16,042               |
| *   | Fidelity  | Fidelity Low Priced Stock   | N/R         | 16,237               |
| *   | Fidelity  | Fidelity Mid Cap Stock  | N/R         | 17,138               |
| *   | Fidelity  | Fidelity Capital & Income   | N/R         | 15,962               |
| *   | Vanguard  | Vanguard Target Retirement Income Fund  | N/R         | 13,814               |
| *   | Vanguard  | Vanguard Windsor Fund Admiral Shares  | N/R         | 14,182               |
| *   | Fidelity  | Fidelity Select Energy  | N/R         | 12,894               |
| *   | Fidelity  | Fidelity Select Natural Resources   | N/R         | 12,634               |
| *   | Fidelity  | Fidelity Equity Income  | N/R         | 13,866               |
| *   | Fidelity  | Fidelity Select Semiconduct   | N/R         | 16,485               |
| *   | Fidelity  | Fidelity Contrafund   | N/R         | 15,076               |
| *   | Vanguard  | Vanguard Mid-Cap Growth Index Fund Admiral<br>Shares  | N/R         | 11,852               |
| *   | Fidelity  | Fidelity Select Construction/House  | N/R         | 11,519               |
| *   | Fidelity  | Fidelity Diversified International  | N/R         | 10,119               |
| *   | Vanguard  | Vanguard Small-Cap Growth Index Fund<br>Admiral Shares  | N/R         | 8,619                |
| *   | Fidelity  | Fidelity Canada   | N/R         | 7,450                |

## The Wistar Institute Retirement Savings Program

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 23-6434390 Plan Number: 002

December 31, 2024

| (a)                       | (b)<br>Identity of Issue,<br>Borrower, Lessor or<br>Similar Party | (c)<br>Description of Investment Including<br>Maturity Date, Rate of Interest,<br>Collateral, Par or Maturity Value | (d)<br>Cost | (e)<br>Current Value  |
|---------------------------|---|---|-------------|-----------------------|
| *                         | Fidelity  | Fidelity Select Medical Technology and Devices  | N/R         | \$ 7,125              |
| *                         | Fidelity  | Fidelity New Millennium   | N/R         | 8,351                 |
| *                         | Fidelity  | Fidelity International Small Cap  | N/R         | 6,257                 |
| *                         | Fidelity  | Fidelity Select Gold  | N/R         | 6,902                 |
| *                         | Fidelity  | Fidelity Europe   | N/R         | 6,175                 |
| *                         | Fidelity  | Fidelity Emerging Markets   | N/R         | 6,275                 |
| *                         | Fidelity  | Fidelity Select Health Care Services  | N/R         | 4,663                 |
| *                         | Fidelity  | Fidelity Select Enterprise Technology   | N/R         | 6,054                 |
| *                         | Fidelity  | Fidelity New Markets Income   | N/R         | 5,379                 |
| *                         | Vanguard  | Vanguard Long-Term Investment Grade Fund  | N/R         | 4,154                 |
| *                         | Vanguard  | Vanguard Total Bond Market Index Fund   | N/R         | 5,810                 |
| *                         | Fidelity  | Admiral Shares<br>Fidelity Select Defense   | N/R         | 1,128                 |
| *                         | Fidelity  | Fidelity Select Health Care   | N/R         | 880                   |
| *                         | Vanguard  | Vanguard Long-Term Bond Index Fund  | N/R         | 686                   |
| *                         | Vanguard  | Vanguard Windsor Fund Investor Shares   | N/R         | 62                    |
| <b>Total mutual funds</b> |   |   |             | <b>64,427,659</b>     |
| *                         | Participant Loans   | Interest rates: 4.25% - 9.50%   | \$0         | 102,084               |
|                           |   |   |             | <b>\$ 125,293,783</b> |

\*A party in interest as defined by ERISA

N/R - cost omitted for participant directed investments

|                         |  |
|-------------------------|--|
| <b>Plan Name</b>        | <b>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</b> |
| <b>Plan Sponsor EIN</b> | <b>23-6434390</b>                                      |
| <b>ERISA Plan #</b>     | <b>002</b>   |
| <b>Plan Year Ending</b> | <b>December 31, 2024</b>                               |

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

| <b>Form/Schedule</b> | <b>Line #</b> | <b>Description</b>  | <b>Attachment</b> |
|----------------------|---------------|---|-------------------|
| 5500 Sch. H          | Line 3        | Financial statements used in formulating the IQPA's opinion | X                 |
| 5500 Sch. H          | Line 4i       | Schedule of Assets (Held at End of Year)                    | X                 |
| 5500 Sch. H          | Line 4i       | Schedule of Assets (Acquired and Disposed of Within Year)   |                   |
| 5500 Sch. H          | Line 4j       | Schedule of Reportable Transactions                         |                   |
| 5500 Sch. H          | Line 4a       | Schedule of Delinquent Participant Contributions            |                   |

|                         |  |
|-------------------------|--|
| <b>Plan Name</b>        | <b>THE WISTAR INSTITUTE RETIREMENT SAVINGS PROGRAM</b> |
| <b>Plan Sponsor EIN</b> | <b>23-6434390</b>                                      |
| <b>ERISA Plan #</b>     | <b>002</b>   |
| <b>Plan Year Ending</b> | <b>December 31, 2024</b>                               |

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|----------------------|---------------|---|-------------------|
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| 5500 Sch. H          | Line 4i       | Schedule of Assets (Held at End of Year)                    | X                 |
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| 5500 Sch. H          | Line 4j       | Schedule of Reportable Transactions                         |                   |
| 5500 Sch. H          | Line 4a       | Schedule of Delinquent Participant Contributions            |                   |