

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. []
D Check box if filing under: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan: CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN
1b Three-digit plan number (PN): 003
1c Effective date of plan: 10/01/1964
2a Plan sponsor's name (employer, if for a single-employer plan): CALUMET COLLEGE OF ST. JOSEPH
2b Employer Identification Number (EIN): 35-1087173
2c Plan Sponsor's telephone number: 219-473-4310
2d Business code (see instructions): 611000

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		4b EIN 35-1087173	
a Sponsor's name CALUMET COLLEGE OF SAINT JOSEPH		4d PN 003	
c Plan Name CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN			
5 Total number of participants at the beginning of the plan year	5	431	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).			
a(1) Total number of active participants at the beginning of the plan year	6a(1)	259	
a(2) Total number of active participants at the end of the plan year	6a(2)	191	
b Retired or separated participants receiving benefits	6b	0	
c Other retired or separated participants entitled to future benefits	6c	163	
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	354	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	1	
f Total. Add lines 6d and 6e	6f	355	
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	248	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	242	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	3	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7		

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2G 2L 2M 2T 3D

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

A Name of plan CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 CALUMET COLLEGE OF ST. JOSEPH		D Employer Identification Number (EIN) 35-1087173

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

1 Coverage Information:

(a) Name of insurance carrier

TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	327310	202	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	5151081
5	Current value of plan's interest under this contract in separate accounts at year end.....	8962653
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 5427311
c	Additions: (1) Contributions deposited during the year	7c(1) 8232
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 223164
	(4) Transferred from separate account	7c(4) 640090
	(5) Other (specify below).....	7c(5) 1386
	▶ MISCELLANEOUS CREDITS, INCLUDING INVESTMENT GAINS AND TRANSFERS FROM FULLY ALLOCATED CONTRACTS	
	(6) Total additions	7c(6) 872872
d	Total of balance and additions (add lines 7b and 7c(6))	7d 6300183
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 522323
	(2) Administration charge made by carrier.....	7e(2) -6392
	(3) Transferred to separate account	7e(3) 633171
	(4) Other (specify below)..... ▶	7e(4)
	(5) Total deductions	7e(5) 1149102
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 5151081

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 CALUMET COLLEGE OF ST. JOSEPH	D Employer Identification Number (EIN) 35-1087173	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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(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)

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(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 27 28 38 50 52 54 64 66	NONE	7661	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN</u>	B Three-digit plan number (PN)	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CALUMET COLLEGE OF ST. JOSEPH</u>	D Employer Identification Number (EIN) <u>35-1087173</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA REAL ESTATE</u>	
b Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>	
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>478665</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 CALUMET COLLEGE OF ST. JOSEPH	D Employer Identification Number (EIN) 35-1087173

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

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	33987
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	593244
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10715649
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	5151081
(15) Other.....	1c(15)	
		58673
		478665
		11466533

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	16770191	17154952
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	16770191	17154952

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	202528	
(B) Participants.....	2a(1)(B)	228755	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		431283
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	4288	
(F) Other.....	2b(1)(F)	223164	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		227452
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	117592	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		117592
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-24463
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1510515
c Other income	2c		1386
d Total income. Add all income amounts in column (b) and enter total	2d		2263765

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1742241	
(2) To insurance carriers for the provision of benefits	2e(2)	128575	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1870816
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		44
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	7661	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	483	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		8144
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1879004

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		384761
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **SWARTZ, RETSON & CO., P.C.**

(2) EIN: **35-1509921**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

A Name of plan <u>CALUMET COLLEGE OF SAINT JOSEPH 403(B) DC PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CALUMET COLLEGE OF ST. JOSEPH</u>	D Employer Identification Number (EIN) <u>35-1087173</u>	

Part I	Distributions
---------------	----------------------

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

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	
---	--

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

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.

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

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

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... 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

Part III	Amendments
-----------------	-------------------

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

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

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:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 07 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J600957A.

FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT

CALUMET COLLEGE OF ST. JOSEPH
403(b) DC PLAN
PLAN NUMBER 003
FEIN: 35-1087173

DECEMBER 31, 2024 AND 2023

SWARTZ, RETSON & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS
235 E. 86TH AVENUE
MERRILLVILLE, IN 46410

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Calumet College of St. Joseph 403(b) DC Plan
2400 New York Avenue
Whiting, IN 46394

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

We have performed an audit of the financial statements of Calumet College of St. Joseph 403(b) DC Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(c) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement 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 years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Calumet College of St. Joseph 403(b) DC Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(c) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Calumet College of St. Joseph 403(b) DC Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued. Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Calumet College of St. Joseph 403(b) DC Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Calumet College of St. Joseph 403(b) DC Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Assets Held for Investment Purposes for the years ended December 31, 2024 and 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Swartz, Peterson & Co. P.C.

Merrillville, IN
October 6, 2025

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
INVESTMENTS AT FAIR VALUE		
TIAA Traditional Benefit Responsive	\$1,136,688	\$ 1,268,617
TIAA Traditional Non-Benefit Responsive	3,930,505	4,102,636
TIAA Traditional Benefit Responsive BR2	21,794	13,023
TIAA Traditional Benefit Responsive NE	62,094	43,035
TIAA Real Estate	478,665	593,244
CREF Total Stock	3,135,736	3,308,404
CREF Money Market	104,569	158,778
CREF Social Choice	588,311	558,998
CREF Bond Market	508,700	504,468
CREF Global Equities	979,670	908,760
CREF Growth	1,290,274	1,063,844
CREF Equity Index	775,434	668,038
CREF Inflation-Linked Bond	152,942	164,716
TIAA Access Lifecycle 2010	40,234	37,680
TIAA Access Lifecycle 2015	149	139
TIAA Access Lifecycle 2020	32,348	30,085
TIAA Access Lifecycle 2025	69,585	63,828
TIAA Access Lifecycle 2030	26,817	25,315
TIAA Access Lifecycle 2035	23,463	21,229
TIAA Access Lifecycle 2040	22,638	20,228
TIAA Access Lifecycle 2045	117,523	113,478
TIAA Access Lifecycle 2050	70,099	61,809
TIAA Access Lifecycle 2055	38,483	33,877
TIAA Access Equity Index	1,078	28,371
TIAA Access International Equity	135,465	129,047
TIAA Access Large-Cap Growth	9,224	4,188
TIAA Access Small-Cap Equity	87,552	75,882
TIAA Access Mid-Cap Growth	40,996	38,070
TIAA Access Mid-Cap Value	30,088	25,417
TIAA Access Large-Cap Value	92,139	79,688
TIAA Access Real Estate Securities	44,191	41,845
TIAA Access Growth & Income	2,943	2,299
TIAA Access Bond Plus	26,894	26,282
TIAA Access Small-Cap Blend Index	19,063	16,386
TIAA CREF Lifecycle Index 2015	142,812	146,671
TIAA CREF Lifecycle Index 2020	335,847	326,036
TIAA CREF Lifecycle Index 2025	252,644	199,723
TIAA CREF Lifecycle Index 2030	374,951	274,739
TIAA CREF Lifecycle Index 2035	354,384	271,531
TIAA CREF Lifecycle Index 2040	342,653	316,767
TIAA CREF Lifecycle Index 2045	359,027	263,320
TIAA CREF Lifecycle Index 2050	162,455	121,581
TIAA CREF Lifecycle Index 2055	55,528	49,958
TIAA CREF Lifecycle Index 2060	65,033	41,806
TIAA CREF Lifecycle Index 2065 INST AL	17,553	10,421

6...Continued

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

...Continued

	ASSETS	
	<u>2024</u>	<u>2023</u>
INVESTMENTS AT FAIR VALUE		
American EuroPacific Growth R6	\$ 43,028	\$ 37,266
DFA US Targeted VAL PORT INST 5	18,121	12,967
Vanguard Equity Income Admiral	46,115	36,524
Vanguard Explorer Admiral	40,236	35,179
Baird Aggregate Bond INST	26,825	19,189
American Century INF ADJ BD R6	16,290	11,971
Vanguard 500 Index	117,408	142,700
MFS Mid-Cap Value Class R6	25,933	17,384
JPMorgan Mid-Cap Growth FD CL R6	12,999	7,238
Vanguard TTL INTL STK Index Admiral	83,638	68,104
TIAA Access Social CH EQ T4	17,380	14,810
TIAA CREF Money Market Inst JW	11	49,588
Vanguard Small-Cap Idx Adm	5,328	3,994
American Growth of America	67,909	13,024
Vanguard Mid-Cap Index Admiral	<u>15,817</u>	<u>12,009</u>
Total Investments at Fair Value	17,096,279	16,736,204
RECEIVABLES		
Participant Loans	<u>58,673</u>	<u>33,987</u>
TOTAL ASSETS	<u>\$17,154,952</u>	<u>\$16,770,191</u>
	NET ASSETS	
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$17,154,952</u>	<u>\$16,770,191</u>

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

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Employer Contributions	\$ 202,528	\$ 289,415
Employee Contributions	228,755	239,022
Employee Rollover Contributions	00	56,567
Transfer into Plan	00	68,567
Total Contributions	<u>431,283</u>	<u>653,571</u>
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments	1,648,481	1,891,392
Interest on Participant Loans	4,155	2,013
Interest and Dividends	178,460	143,038
Plan Servicing Credit	1,386	00
Total Investment Income	<u>1,832,482</u>	<u>2,036,443</u>
TOTAL ADDITIONS	<u>2,263,765</u>	<u>2,690,014</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits Paid to Participants	(1,870,860)	(1,391,255)
Fees	(8,144)	(5,944)
TOTAL DEDUCTIONS	<u>(1,879,004)</u>	<u>(1,397,199)</u>
NET INCREASE	384,761	1,292,815
NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year	<u>16,770,191</u>	<u>15,477,376</u>
NET ASSETS AVAILABE FOR BENEFITS - End of Year	<u>\$17,154,952</u>	<u>\$16,770,191</u>

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

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN AND BENEFITS

A. Description of Plan

The following description of Calumet College of St. Joseph 403(b) DC Plan provides only general information. Participants should refer to the Plan agreement or the summary plan description for a more complete description of the Plan's provision.

B. General

The Plan is a defined contribution plan and was organized effective October 1, 1964 by the Calumet College of St. Joseph Board of Trustees. It is subject to the provisions of the Employment Retirement Income Security Act of 1974 (ERISA) and Fiscal Responsibility Act of 1982 and subsequent pension amendments.

C. Eligibility

Any eligible employee may begin participation in the Plan the first day of the month following the first date in which he or she was paid or entitled to payment for performance of duties for the Institution. The participants who are eligible for a matching contribution from the Institution for a calendar month shall be those participants who made a salary reduction contribution of at least 1% of regular salary for that calendar month.

D. Contributions

An Eligible Employee may enter into salary reduction agreement with the Plan pursuant to which he or she may defer a specified percentage of his or her Regular Salary as a pre-tax contribution to the Plan. An Eligible Employee may modify or terminate his or her salary reduction agreement with the Plan at any time. The change will be effective beginning on the first day of the month following the date he or she modifies or terminates the salary reduction agreement. A Participant's salary reduction contributions for the year to this Plan shall in no event exceed 92.55% of his or her Regular Salary and may be otherwise further limited by other provisions of this Plan. Employer contributions are 6% of eligible compensation.

E. Allocations

The allocation of earnings, expenses, forfeitures, and other adjustments of the Plan to the participants' accounts are based upon the total amount of credits in the participants' account valued on a daily basis.

F. Payment of Benefits

Distributions from a participants' accumulation account of non-supplemental participant contributions and employer match contributions may not be made earlier than the earliest of the date on which the participant has severance from employment, dies, becomes disabled, or attains age 69. Distributions shall otherwise be made in accordance with the terms of the funding vehicles.

Distributions from a participants' accumulation account of supplemental employee contributions only may not be made earlier than the earliest of the date on which the participant has severance from employment, dies, becomes disabled, or attains age 59 ½. Distributions shall otherwise be made in accordance with the terms of the funding vehicles.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN AND BENEFITS CONTINUED

G. Hardship

Hardship distributions are permitted from the supplemental employee contributions only.

H. Vesting

Participants who were hired prior to January 1, 2020 are immediately vested in their employer contributions. Participants hired on or after January 1, 2020 are subject to the following vesting schedule:

<u>Years of Service</u>	<u>Vested %</u>
Less than 1	0%
1	0%
2	0%
3 or more	100%

I. Termination of Plan

It is the intent of the Institution to continue the plan in full force and effect, but the plan sponsor has the right to terminate the plan.

J. Plan Loans

Prior to 2019, participants could borrow amounts directly from the plan custodian, TIAA-CREF. Plan loans may be requested by a participant, using their account as collateral for the plan loan. A plan loan is not treated as a distribution from the plan and is not considered a plan asset. Therefore, plan loans are not reported on the statements of net assets available for benefits. A participant may apply for a plan loan to be made from his or her vested account balance in the plan not to exceed the lesser of (i) \$50,000 or (ii) 50% of the participant's vested account balance in the plan. Loans may be further limited by the funding vehicles.

At December 31, 2024 and 2023, there were \$1,734 and \$7,311, respectively, held within participant accounts in the TIAA Traditional Annuity on the statement of net assets available for benefits which served as collateral against outstanding plan loan balances. At December 31, 2024 and 2023, interest rates of plan loans ranged from 4.25% to 6.00%.

Beginning in 2019, participants may borrow from their accounts up to a maximum of \$50,000 or 50% of their vested account balance, whichever is less. The notes are secured by the balance in the participant's account and bear interest at rates that are commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest are paid through payroll deductions.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Basis of Accounting

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

B. Administrative Fees

Fees are absorbed by plan participants.

C. Use of Estimates in Preparation of Financial Statements

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

D. Investment Valuation and Income Recognition

Employer and participant contributions are invested at the discretion of the participant in a selection of funds and are held by Teacher Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF). These investments are valued as follows:

Variable Annuity Accounts: Primarily valued using market quotations or prices obtained from independent pricing sources who may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost.

Pooled Separate Account (Real Estate): Valued at the market value of the underlying real estate holdings or other real estate-related investments.

Guaranteed Contract: The TIAA Traditional Annuity is reported at contract value, which equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals. The TIAA Traditional Annuity is not available for sale or transfer on any securities exchange. Accordingly, transactions in similar investment instruments are not observable. Historically, contract value has provided a good approximation of fair value.

The investment funds available during the years ended December 31, 2024 and 2023 are as follows:

TIAA Real Estate seeks favorable long-term returns primarily through rental income and appreciation of real estate investments owned by the account.

CREF Total Stock seeks a favorable long-term rate of return through capital appreciation and investment income by investing primarily in a broadly diversified portfolio of common stocks.

CREF Money Market seeks high current income consistent with maintaining liquidity and preserving capital.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

CREF Social Choice seeks a favorable long-term rate of return that reflects the investment performance of the financial markets while giving special consideration to certain social criteria.

CREF Bond Market seeks a favorable long-term rate of return, primarily through high current income consistent with preserving capital.

CREF Global Equities seeks a favorable long-term rate of return through capital appreciation and income from a broadly diversified portfolio that consists primarily of foreign and domestic common stocks.

CREF Growth seeks a favorable long-term rate of return, mainly through capital appreciation, primarily from a diversified portfolio of common stocks that present the opportunity for exceptional growth.

CREF Equity Index seeks a favorable long-term rate of return from a diversified portfolio selected to track the overall market for common stocks publicly traded in the U.S., as represented by a broad stock market index.

CREF Inflation-Linked Bond seeks a long-term rate that outpaces inflation, primarily through investment in inflation-indexed bonds – fixed income securities whose returns are designed to track a specified inflation index over life of the bond.

TIAA Traditional Benefit Responsive seeks to earn a competitive interest rate without risking the loss of principal.

TIAA Traditional Non-Benefit Responsive seeks to earn a competitive interest rate without risking the loss of principal.

TIAA Access Lifecycle 2010 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2015 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2020 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2025 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2030 fund seeks high total return over time through a combination of capital appreciation and income.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

TIAA Access Lifecycle 2035 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2040 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2045 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2050 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Lifecycle 2055 fund seeks high total return over time through a combination of capital appreciation and income.

TIAA Access Equity Index seeks a favorable long-term rate of return from a diversified portfolio selected to track the overall market for common stocks publicly traded in the U.S., as represented by a broad stock market index.

TIAA Access International Equity fund seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of foreign issuers.

TIAA Access Small-Cap Equity fund seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of smaller domestic companies.

TIAA Access Mid-Cap Growth Fund seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of mid-size domestic companies.

TIAA Access Large-Cap Growth seeks a favorable long-term return, mainly through capital appreciation, primarily from equity securities of large domestic companies.

TIAA Access Large-Cap Value fund seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of large domestic companies.

TIAA Access Mid-Cap Value Fund seeks a favorable long-term total return, mainly through capital appreciation, primarily from equity securities of medium-sized domestic companies.

TIAA Access Real Estate Securities fund seeks to obtain a favorable long-term total return through both capital appreciation and current income by investing primarily in equity and fixed-income securities of companies principally engaged in or related to the real estate industry.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

TIAA Access Growth & Income fund seeks a favorable long-term return through both capital appreciation and investment income, primarily from income-producing equity securities.

TIAA Access Bond Plus fund seeks favorable returns that reflect the broad investment performance of financial markets through capital appreciation and investment income.

TIAA Access Small-Cap Blend Index fund seeks a favorable long-term return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities of large domestic companies selected to track U.S. equity markets based on a market index.

TIAA CREF Lifestyle Index 2015 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2015.

TIAA CREF Lifestyle Index 2020 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2020.

TIAA CREF Lifestyle Index 2025 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2025.

TIAA CREF Lifestyle Index 2030 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2030.

TIAA CREF Lifestyle Index 2035 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2035.

TIAA CREF Lifestyle Index 2040 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2040.

TIAA CREF Lifestyle Index 2045 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2045.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

TIAA CREF Lifestyle Index 2050 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2050.

TIAA CREF Lifestyle Index 2055 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2055.

TIAA CREF Lifestyle Index 2060 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2060.

TIAA CREF Lifestyle Index 2065 fund seeks high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2065.

American EuroPac Growth R6 fund seeks to provide long-term growth of capital by investing in companies based outside the United States. The Fund invests in companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations.

DFA US Targeted Value Portfolio Institutional 5 fund seeks long-term capital appreciation. It uses a master fund that purchases value stocks of United States companies on a market capitalization weighted basis. Stress is on mid and small capitalization issues.

Vanguard Equity Income Admiral fund seeks to provide an above-average level of current income and reasonable long-term capital appreciation. It invests in common stocks and mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the advisor, undervalued relative to similar stocks.

Vanguard Explorer Admiral fund seeks long-term capital growth by investing mainly in stocks of small firms. These tend to be unseasoned firms but are considered to have superior growth potential. These companies provide little or no dividend income.

Baird Aggregate Bond Institutional fund seeks an annual rate of total return, before fund expenses, greater than the annual rate of total return on the Index. The Fund invests at least 80% of its net assets in U.S. dollar denominated debt obligations. The Fund may invest in debt obligations of all maturities.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

American Century Inflation Adjusted Bond R6 fund seeks to provide total return and inflation protection consistent with investment in inflation-indexed securities. The Fund invests at least 80% of its assets in inflation-adjusted debt securities which include inflation-indexed securities issued by the U.S. Treasury.

Vanguard 500 Index Admiral fund seeks to track the performance of its benchmark index, the S&P 500. The Fund employs an indexing investment approach. The Fund attempts to replicate the target index by investing all of its assets in the stocks that make up the Index with the same approximate weightings as the Index.

MFS Mid-Cap Value Class R6 fund seeks capital appreciation. The Fund invests at least 80% of its total assets in common stocks and related securities of undervalued, medium market capitalization companies.

JPMorgan Mid-Cap Gro FD CL R6 fund seeks growth of capital and current income by investing at least 80% of its assets in equity securities (including common stocks, debt securities, and preferred stocks convertible to common stocks) of mid-cap companies which the advisor believes to be capable of achieving sustained growth.

Vanguard Total International Stock Index Admiral fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The Fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index.

TIAA Traditional Benefit Responsive BR2 seeks growth, high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy.

TIAA Traditional Non-Benefit Responsive NE seeks growth, high total return over time through a combination of capital appreciation and income by investing in Underlying Funds according to an asset allocation strategy.

TIAA Access Social Choice Equity T4 seeks strong risk-adjusted total returns through allocations in core bonds.

TIAA CREF Money Market Institutional JW seeks high current income consistent with maintaining liquidity and preserving capital.

Vanguard Small Cap Index Admiral provides broad exposure to the small-capitalization U.S. equity market. The fund seeks to track an index of small-sized companies.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONTINUED

American Growth Fund of America seeks opportunities in traditional growth stocks as well as cyclical companies and turnaround situations with significant potential for growth of capital.

Vanguard Mid-Cap Index Admiral seeks to track an index of medium-sized companies, whose stocks tend to be more volatile than larger companies.

E. Payment of Benefits

Benefits are recorded when paid.

F. Income Tax Status

403(b) plans currently are not required to submit plans to the Internal Revenue Service for determination. However, the Plan administrator believes that the Plan was designed and is being operated in compliance with the applicable requirements of the Internal Revenue Code.

Investment income is not taxable to the participant until distributed.

NOTE 3 - INVESTMENTS AND INFORMATION CERTIFIED BY TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (TIAA) AND COLLEGE RETIREMENT EQUITIES FUND (CREF)

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2024 and 2023, and net appreciation on fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF).

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), except for comparing such information certified by the trustee to information included in the Plan's financial statements and supplemental schedule.

<u>Assets</u>	<u>2024</u>	<u>2023</u>
Mutual Funds at Fair Value	\$11,466,532	\$10,715,649
Pooled Separate Accounts	\$ 478,665	\$ 593,244
Guaranteed Investment Accounts at Contract Value	\$ 5,151,081	\$ 5,427,311
Participant Loans	\$ 58,673	\$ 33,987

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 3 - INVESTMENTS AND INFORMATION CERTIFIED BY TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (TIAA) AND COLLEGE RETIRMENT EQUITIES FUND (CREF) CONTINUED

<u>Activity</u>	<u>2024</u>	<u>2023</u>
Net Appreciation in Fair Value Investments	\$ 1,648,481	\$ 1,891,392
Interest and Dividends	\$ 178,460	\$ 143,038
Interest Earned on Notes Receivable from Participants	\$ 4,155	\$ 2,013

NOTE 4 - FAIR VALUE MEASUREMENTS

The Plan has implemented accounting standards related to fair value measurements which establishes 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 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under the standard are described below:

Basis of Fair Value Measurement

- Level 1: Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
- Level 2: Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly;
- Level 3: Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

A financial instruments level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables present by level, within the fair value hierarchy, the Plan investment assets at fair value, as of December 31, 2024 and 2023. As required, investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Total Plan investment assets at fair value classified within Level 3 were \$5,151,081 and \$5,427,311 as of December 31, 2024 and 2023, respectively. Such amounts were approximately 30% and 32% of total investment assets on the Plan's statements of net assets available for benefits at fair value as of December 31, 2024 and 2023, respectively.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 4 - FAIR VALUE MEASUREMENTS CONTINUED

<u>Description</u>	<u>December 31, 2024</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$11,466,532	\$11,466,532	\$ 00	\$ 00
Pooled Separate Account	478,665	478,665	00	00
Guaranteed Contract Funds	<u>5,151,081</u>	<u>00</u>	<u>00</u>	<u>5,151,081</u>
Total	<u>\$17,096,278</u>	<u>\$11,945,197</u>	<u>\$ 00</u>	<u>\$5,151,081</u>

<u>Description</u>	<u>December 31, 2023</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$10,715,649	\$10,715,649	\$ 00	\$ 00
Pooled Separate Account	593,244	593,244	00	00
Guaranteed Contract Funds	<u>5,427,311</u>	<u>00</u>	<u>00</u>	<u>5,427,311</u>
Total	<u>\$16,736,204</u>	<u>\$11,308,893</u>	<u>\$ 00</u>	<u>\$5,427,311</u>

The following is a description of the valuation techniques and inputs used as of December 31, 2024 and 2023, for assets measured at fair value:

Mutual Funds: Primarily valued using market quotations or prices obtained from independent pricing sources who may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost.

Pooled Separate Account (Real Estate): Valued at the market value of the underlying real estate holdings or other real estate-related investments.

Guaranteed Contract Funds: The TIAA Traditional Funds are reported at contract value, which equals the accumulated cash contributions and interest credited to the Plan's contracts, less any withdrawals. The TIAA Traditional Benefit Responsive and Non-Benefit Responsive Funds are not available for sale or transfer on any securities exchange. Accordingly, transactions in similar investment instruments are not observable. Historically, contract value has provided a good approximation of fair value.

Level 3 Gains and Losses

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

	<u>2024</u>	<u>2023</u>
Beginning Balance	\$5,427,311	\$5,662,041
Total Gains or Losses (Realized/Unrealized)	223,165	246,760
Purchases	9,617	4,613
Sales	(515,932)	(516,681)
Transfers In and/or Out of Level 3	<u>6,920</u>	<u>30,578</u>
Ending Balance	<u>\$5,151,081</u>	<u>\$5,427,311</u>

The amount of total gains or (losses) for the year included in changes in net assets available for benefits attributed to the changes in unrealized gains or losses relating to assets still held at the reporting date.

\$ (35,946)	\$ (18,962)
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CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 4 - FAIR VALUE MEASUREMENTS CONTINUED

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2024 and 2023 are reported in net appreciation in fair value of investments.

NOTE 5 - 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.

NOTE 6 - PARTY-IN-INTEREST TRANSACTIONS

For the years ended December 31, 2024 and 2023, the Plan's investment options included mutual funds managed by TIAA-CREF and were held and invested by TIAA-CREF as custodian. TIAA-CREF performs administrative and recordkeeping services for the Plan, and therefore, these transactions qualify as party-in-interest. Direct administrative fees paid to TIAA-CREF for the years ended December 31, 2024 and 2023 were \$8,144 and \$5,944, respectively. The Plan's assets include mutual funds that are managed by Fidelity Investments.

<u>Description of Assets</u>	<u>2024</u>	<u>2023</u>
TIAA Traditional Benefit Responsive	\$ 1,136,688	\$ 1,268,617
TIAA Traditional Non-Benefit Responsive	\$ 3,930,505	\$ 4,102,636
TIAA Real Estate	\$ 478,664	\$ 593,244
CREF Total Stock	\$ 3,135,736	\$ 3,308,404
CREF Money Market	\$ 104,569	\$ 158,778
CREF Social Choice	\$ 588,311	\$ 558,998
CREF Bond Market	\$ 508,700	\$ 504,468
CREF Global Equities	\$ 979,670	\$ 908,760
CREF Growth	\$ 1,290,274	\$ 1,063,844
CREF Equity Index	\$ 775,434	\$ 668,038
CREF Inflation-Linked Bond	\$ 152,942	\$ 164,716
TIAA Access Lifecycle 2010	\$ 40,234	\$ 37,680
TIAA Access Lifecycle 2015	\$ 149	\$ 139
TIAA Access Lifecycle 2020	\$ 32,348	\$ 30,085
TIAA Access Lifecycle 2025	\$ 69,585	\$ 63,828
TIAA Access Lifecycle 2030	\$ 00	\$ 25,315
TIAA Access Lifecycle 2035	\$ 23,462	\$ 21,229
TIAA Access Lifecycle 2040	\$ 22,638	\$ 20,228
TIAA Access Lifecycle 2045	\$ 117,523	\$ 113,478

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 6 - PARTY-IN-INTEREST TRANSACTIONS CONTINUED

	<u>2024</u>	<u>2023</u>
TIAA Access Lifecycle 2050	\$ 70,099	\$ 61,809
TIAA Access Lifecycle 2055	\$ 38,483	\$ 33,877
TIAA Access Equity Index	\$ 1,078	\$ 28,371
TIAA Access Growth & Income	\$ 2,943	\$ 2,299
TIAA Access International Equity	\$ 135,465	\$ 129,047
TIAA Access Small-Cap Equity	\$ 87,552	\$ 75,882
TIAA Access Mid-Cap Growth	\$ 40,996	\$ 38,070
TIAA Access Large-Cap Growth	\$ 9,224	\$ 4,188
TIAA Access Mid-Cap Value	\$ 30,088	\$ 25,417
TIAA Access Large-Cap Value	\$ 92,139	\$ 79,688
TIAA Access Real Estate Securities	\$ 44,191	\$ 41,845
TIAA Access Bond Plus	\$ 26,894	\$ 26,282
TIAA Access Small-Cap Blend Index	\$ 19,063	\$ 16,386
TIAA CREF Lifecycle Index 2015	\$ 142,812	\$ 146,671
TIAA CREF Lifecycle Index 2020	\$ 335,847	\$ 326,036
TIAA CREF Lifecycle Index 2025	\$ 252,644	\$ 199,723
TIAA CREF Lifecycle Index 2030	\$ 374,951	\$ 274,739
TIAA CREF Lifecycle Index 2035	\$ 354,384	\$ 271,531
TIAA CREF Lifecycle Index 2040	\$ 342,653	\$ 316,767
TIAA CREF Lifecycle Index 2045	\$ 359,027	\$ 263,320
TIAA CREF Lifecycle Index 2050	\$ 162,455	\$ 121,581
TIAA CREF Lifecycle Index 2055	\$ 55,528	\$ 49,958
TIAA CREF Lifecycle Index 2060	\$ 65,033	\$ 41,806
TIAA CREF Lifecycle Index 2065	\$ 17,553	\$ 10,421
TIAA Traditional Benefit Responsive BR2	\$ 21,794	\$ 13,023
TIAA Traditional Non-Benefit Responsive NE	\$ 62,094	\$ 43,035
TIAA Access Social Choice Equity T4	\$ 17,380	\$ 14,810
TIAA-CREF Money Market Inst JW	\$ 11	\$ 49,588

Certain employees of the Company provide administrative and trust services to the Plan. These employees are not paid by the Plan for their services. Certain other administrative expenses are paid by the Company on behalf of the Plan.

Notes receivable from participants qualify as party-in-interest loans. Notes receivable from participants had a balance of \$58,673 and \$33,987 for the years ended December 31, 2024 and 2023, respectively.

Swartz, Retson & Co., P.C., by virtue of its role as auditor of the Plan's financial statements, qualifies as a party-in-interest.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

NOTE 7 - FULLY BENEFIT-RESPONSIVE INVESTMENT CONTRACTS

The Plan has invested in the TIAA Traditional Annuity Benefit Responsive contract with TIAA-CREF. The investment is a fully benefit-responsive feature. TIAA-CREF states that the investment contract is recorded at contract value which approximates fair value. The contract value of the annuity equals cash contributions, earnings credited on the underlying investments, and transfers less participant withdrawals, expenses and transfers out of the contract. The investment option contractually obligates the issuer to repay the principal plus a guaranteed rate of interest.

As the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for the portion of the net assets available for benefits attributable to the guaranteed investment contract. The guaranteed investment contract traditionally presented on the face of the financial statements with an adjustment to contract value to arrive at net assets available for benefits. Contract value, as reported to the Plan by TIAA-CREF represents contribution plus earnings and transfers, less participant withdrawals, administrative expenses and transfers. TIAA-CREF maintains a position that contract value approximates fair value and therefore no adjustment is needed on the statements of net assets available to arrive at contract value.

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, withdrawals influenced by a Plan Sponsor initiated event may result in a distribution at other than contract value. The average yield was 3.74% and 3.88% for the years ended December 31, 2024 and 2023, respectively. The crediting interest rate for this investment contract is subject to change quarterly, and was 4.75% and 6.00% at December 31, 2024 and 2023, respectively. There are no reserves against contract value for credit risk or the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 3%. Such interest rates are reviewed on a quarterly basis for resetting.

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

NOTE 8 - UNCERTAIN INCOME TAX POSITIONS

When applicable, changes in benefits arising from current and prior tax positions taken by the Company are recognized in the period in which the change occurs. Changes resulting from settlements with taxing authorities are recognized in the period that settlement occurs. Reductions in unrecognized tax benefits as a result of a lapse of the applicable statute of limitations are recognized in the period the statute lapses. Projected penalties and interest recognized on tax positions where it is reasonably possible that the Company's tax position will not prevail in a review by taxing authorities is recognized as part of current period income tax expense. Management believes that the current and three prior tax periods remain subject to examination by taxing jurisdictions.

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 9 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 6, 2025, the date the financial statements were available for issuance.

SUPPLEMENTAL INFORMATION

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

SCHEDULE H, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

FEIN: 35-1087173

PLAN NUMBER: 003

DECEMBER 31, 2024

(b)	(c)			(d)
Identity of Issue, Borrower, (a) <u>Lessor or Similar Party</u>	<u>Description of Assets</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Par or Maturity Value</u> Current Value
<u>Mutual Funds</u>				
* College Retirement Equities Fund	CREF Total Stock	n/a	n/a	\$ 3,135,736
* College Retirement Equities Fund	CREF Money Market	n/a	n/a	104,569
* College Retirement Equities Fund	CREF Social Choice	n/a	n/a	588,311
* College Retirement Equities Fund	CREF Bond Market	n/a	n/a	508,700
* College Retirement Equities Fund	CREF Global Equities	n/a	n/a	979,670
* College Retirement Equities Fund	CREF Growth	n/a	n/a	1,290,274
* College Retirement Equities Fund	CREF Equity Index	n/a	n/a	775,434
* College Retirement Equities Fund	CREF Inflation-Linked Bond	n/a	n/a	152,942
* College Retirement Equities Fund	TIAA Access Lifecycle 2010	n/a	n/a	40,234
* College Retirement Equities Fund	TIAA Access Lifecycle 2015	n/a	n/a	149
* College Retirement Equities Fund	TIAA Access Lifecycle 2020	n/a	n/a	32,348
* College Retirement Equities Fund	TIAA Access Lifecycle 2025	n/a	n/a	69,585
* College Retirement Equities Fund	TIAA Access Lifecycle 2030	n/a	n/a	26,817
* College Retirement Equities Fund	TIAA Access Lifecycle 2035	n/a	n/a	23,463
* College Retirement Equities Fund	TIAA Access Lifecycle 2040	n/a	n/a	22,638
* College Retirement Equities Fund	TIAA Access Lifecycle 2045	n/a	n/a	117,523
* College Retirement Equities Fund	TIAA Access Lifecycle 2050	n/a	n/a	70,099
* College Retirement Equities Fund	TIAA Access Lifecycle 2055	n/a	n/a	38,483
* College Retirement Equities Fund	TIAA Access Equity Index	n/a	n/a	1,078
* College Retirement Equities Fund	TIAA Access Intl Equity	n/a	n/a	135,465
* College Retirement Equities Fund	TIAA Access Small-Cap Equity	n/a	n/a	87,552
* College Retirement Equities Fund	TIAA Access Mid-Cap Growth	n/a	n/a	40,996
* College Retirement Equities Fund	TIAA Access Large-Cap Growth	n/a	n/a	9,224
* College Retirement Equities Fund	TIAA Access Mid-Cap Value	n/a	n/a	30,088
* College Retirement Equities Fund	TIAA Access Large-Cap Val	n/a	n/a	92,139
* College Retirement Equities Fund	TIAA Access Real Est Securities	n/a	n/a	44,191
* College Retirement Equities Fund	TIAA Access Growth & Income	n/a	n/a	2,943
* College Retirement Equities Fund	TIAA Access Bond Plus	n/a	n/a	26,894
* College Retirement Equities Fund	TIAA Access Small-Cap Blend Indx	n/a	n/a	19,063
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2015	n/a	n/a	142,812
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2020	n/a	n/a	335,847
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2025	n/a	n/a	252,644
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2030	n/a	n/a	374,951
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2035	n/a	n/a	354,384
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2040	n/a	n/a	342,653
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2045	n/a	n/a	359,027
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2050	n/a	n/a	162,455
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2055	n/a	n/a	55,528
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2060	n/a	n/a	65,033
* College Retirement Equities Fund	TIAA CREF Lifecycle Index 2065	n/a	n/a	17,553
American Funds	American EuroPac Growth	n/a	n/a	43,028
Dimensional Fund Advisors	DFA US Targets Value Port Issue 5	n/a	n/a	18,121
Vanguard	Equity Income Admiral	n/a	n/a	46,115

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

SCHEDULE H, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

FEIN: 35-1087173

PLAN NUMBER: 003

DECEMBER 31, 2024

...Continued

		(c)				(d)
(b)			Maturity	Interest	Par or	
(a)	Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Date	Rate	Maturity Value	Current Value
<u>Mutual Funds</u>						
	Vanguard	Explorer Admiral	n/a	n/a	n/a	\$ 40,236
	Baird	Aggregate Bond Inst	n/a	n/a	n/a	26,825
	American Century	Inflation Adjusted Bond Fund R6	n/a	n/a	n/a	16,291
	Vanguard	500 Index Admiral	n/a	n/a	n/a	117,408
	MFS	Mid-Cap Value Class R6	n/a	n/a	n/a	25,933
	JPMorgan	Mid-Cap Growth Fund Class R6	n/a	n/a	n/a	12,999
	Vanguard	International Stock Index Admiral	n/a	n/a	n/a	83,639
*	College Retirement Equities Fund	TIAA Access Social Choice Equity	n/a	n/a	n/a	17,380
*	College Retirement Equities Fund	TIAA-CREF Money Market Inst JW	n/a	n/a	n/a	11
	Vanguard	Small-Cap Index Admiral	n/a	n/a	n/a	5,327
	American Funds	Growth Fund of America	n/a	n/a	n/a	67,907
	Vanguard	Mid-Cap Index Admiral	n/a	n/a	n/a	<u>15,817</u>
	Total Mutual Funds					11,466,532
<u>Pooled Separate Account</u>						
*	College Retirement Equities Fund	TIAA Real Estate	n/a	n/a	n/a	<u>478,665</u>
<u>Guaranteed Contract</u>						
*	College Retirement Equities Fund	TIAA Traditional Benefit Responsive	n/a	n/a	n/a	1,136,688
*	College Retirement Equities Fund	TIAA Traditional Benefit Responsive BR2	n/a	n/a	n/a	21,794
*	College Retirement Equities Fund	TIAA Traditional Non-Benefit Responsive NE	n/a	n/a	n/a	62,094
*	College Retirement Equities Fund	TIAA Traditional Non-Benefit Responsive	n/a	n/a	n/a	<u>3,930,505</u>
	Total Guaranteed Contract					<u>5,151,081</u>
<u>Participants</u>						
*	Participant Loans	Participant Loans	various	4.25%-9.50%	n/a	<u>58,674</u>
TOTALS						<u>\$17,154,952</u>

* Indicates Party-in-Interest to the Plan

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

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

FEIN: 35-1087173

PLAN NUMBER: 003

DECEMBER 31, 2023

(a)	(b)	(c)			(d)	
Lessor or Similar Party	Identity of Issue, Borrower,	Description of Assets	Maturity Date	Interest Rate	Par or Maturity Value	Current Value
	<u>Mutual Funds</u>					
*	College Retirement Equities Fund	CREF Total Stock	n/a	n/a	n/a	\$ 3,308,404
*	College Retirement Equities Fund	CREF Money Market	n/a	n/a	n/a	158,778
*	College Retirement Equities Fund	CREF Social Choice	n/a	n/a	n/a	558,998
*	College Retirement Equities Fund	CREF Bond Market	n/a	n/a	n/a	504,468
*	College Retirement Equities Fund	CREF Global Equities	n/a	n/a	n/a	908,760
*	College Retirement Equities Fund	CREF Growth	n/a	n/a	n/a	1,063,844
*	College Retirement Equities Fund	CREF Equity Index	n/a	n/a	n/a	668,038
*	College Retirement Equities Fund	CREF Inflation-Linked Bond	n/a	n/a	n/a	164,716
*	College Retirement Equities Fund	TIAA Access Lifecycle 2010	n/a	n/a	n/a	37,680
*	College Retirement Equities Fund	TIAA Access Lifecycle 2015	n/a	n/a	n/a	139
*	College Retirement Equities Fund	TIAA Access Lifecycle 2020	n/a	n/a	n/a	30,085
*	College Retirement Equities Fund	TIAA Access Lifecycle 2025	n/a	n/a	n/a	63,828
*	College Retirement Equities Fund	TIAA Access Lifecycle 2030	n/a	n/a	n/a	25,315
*	College Retirement Equities Fund	TIAA Access Lifecycle 2035	n/a	n/a	n/a	21,229
*	College Retirement Equities Fund	TIAA Access Lifecycle 2040	n/a	n/a	n/a	20,228
*	College Retirement Equities Fund	TIAA Access Lifecycle 2045	n/a	n/a	n/a	113,478
*	College Retirement Equities Fund	TIAA Access Lifecycle 2050	n/a	n/a	n/a	61,809
*	College Retirement Equities Fund	TIAA Access Lifecycle 2055	n/a	n/a	n/a	33,877
*	College Retirement Equities Fund	TIAA Access Equity Index	n/a	n/a	n/a	28,371
*	College Retirement Equities Fund	TIAA Access Intl Equity	n/a	n/a	n/a	129,047
*	College Retirement Equities Fund	TIAA Access Small-Cap Equity	n/a	n/a	n/a	75,882
*	College Retirement Equities Fund	TIAA Access Mid-Cap Growth	n/a	n/a	n/a	38,070
*	College Retirement Equities Fund	TIAA Access Large-Cap Growth	n/a	n/a	n/a	4,188
*	College Retirement Equities Fund	TIAA Access Mid-Cap Value	n/a	n/a	n/a	25,417
*	College Retirement Equities Fund	TIAA Access Large-Cap Val	n/a	n/a	n/a	79,688
*	College Retirement Equities Fund	TIAA Access Real Est Securities	n/a	n/a	n/a	41,845
*	College Retirement Equities Fund	TIAA Access Growth & Income	n/a	n/a	n/a	2,299
*	College Retirement Equities Fund	TIAA Access Bond Plus	n/a	n/a	n/a	26,282
*	College Retirement Equities Fund	TIAA Access Small-Cap Blend Indx	n/a	n/a	n/a	16,386
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2015	n/a	n/a	n/a	146,671
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2020	n/a	n/a	n/a	326,036
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2025	n/a	n/a	n/a	199,723
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2030	n/a	n/a	n/a	274,739
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2035	n/a	n/a	n/a	271,531
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2040	n/a	n/a	n/a	316,767
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2045	n/a	n/a	n/a	263,320
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2050	n/a	n/a	n/a	121,581
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2055	n/a	n/a	n/a	49,958
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2060	n/a	n/a	n/a	41,806
*	College Retirement Equities Fund	TIAA CREF Lifecycle Index 2065	n/a	n/a	n/a	10,421
	American Funds	American EuroPac Growth	n/a	n/a	n/a	37,266
	Dimensional Fund Advisors	DFA US Targets Value Port Issue 5	n/a	n/a	n/a	12,967
	Vanguard	Equity Income Admiral	n/a	n/a	n/a	36,524

CALUMET COLLEGE OF ST. JOSEPH 403(b) DC PLAN

SCHEDULE H, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

FEIN: 35-1087173

PLAN NUMBER: 003

DECEMBER 31, 2023

...Continued

(a)	(b)	(c)			(d)
(a) <u>Lessor or Similar Party</u>	<u>Description of Assets</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Par or Maturity Value</u>	<u>Current Value</u>
	<u>Mutual Funds</u>				
	Vanguard	Explorer Admiral	n/a	n/a	\$ 35,179
	Baird	Aggregate Bond Inst	n/a	n/a	19,189
	American Century	Inflation Adjusted Bond Fund R6	n/a	n/a	11,971
	Vanguard	500 Index Admiral	n/a	n/a	142,700
	MFS	Mid-Cap Value Class R6	n/a	n/a	17,384
	JPMorgan	Mid-Cap Growth Fund Class R6	n/a	n/a	7,238
	Vanguard	International Stock Index Admiral	n/a	n/a	68,104
*	College Retirement Equities Fund	TIAA Access Social Choice Equity	n/a	n/a	14,810
*	College Retirement Equities Fund	TIAA-CREF Money Market Inst JW	n/a	n/a	49,588
	Vanguard	Small-Cap Index Admiral	n/a	n/a	3,994
	American Funds	Growth Fund of America	n/a	n/a	13,024
	Vanguard	Mid-Cap Index Admiral	n/a	n/a	<u>12,009</u>
	Total Mutual Funds				<u>10,715,649</u>
	<u>Pooled Separate Account</u>				
*	College Retirement Equities Fund	TIAA Real Estate	n/a	n/a	<u>593,244</u>
	<u>Guaranteed Contract</u>				
*	College Retirement Equities Fund	TIAA Traditional Benefit Responsive	n/a	n/a	1,268,617
*	College Retirement Equities Fund	TIAA Traditional Benefit Responsive BR2	n/a	n/a	13,023
*	College Retirement Equities Fund	TIAA Traditional Non-Benefit Responsive NE	n/a	n/a	43,035
*	College Retirement Equities Fund	TIAA Traditional Non-Benefit Responsive	n/a	n/a	<u>4,102,636</u>
	Total Guaranteed Contract				<u>5,427,311</u>
	<u>Participants</u>				
*	Participant Loans	Participant Loans	various	4.25%-9.50%	n/a <u>34,807</u>
	TOTALS				<u>\$16,771,011</u>

* Indicates Party-in-Interest to the Plan

Plan Name	Calumet College of Saint Joseph 403(b) DC Plan
Plan Sponsor EIN	35-1087173
ERISA Plan #	003
Plan Year Ending	December 31, 2024

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).

Form/Schedule	Line #	Description	Attachment
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	

Plan Name	Calumet College of Saint Joseph 403(b) DC Plan
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