

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 THE DUN & BRADSTREET CORPORATION RETIREMENT ACCOUNT
1b Three-digit plan number (PN) 001
1c Effective date of plan 11/02/1945
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) THE DUN & BRADSTREET CORPORATION 5335 GATE PARKWAY JACKSONVILLE, FL 32256
2b Employer Identification Number (EIN) 22-3725387
2c Plan Sponsor's telephone number 973-921-5500
2d Business code (see instructions) 561450

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	20001
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	578
	<b>6a(2)</b>	538
	<b>6b</b>	9503
	<b>6c</b>	7918
	<b>6d</b>	17959
	<b>6e</b>	1676
	<b>6f</b>	19635
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
1A 1C 1I

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

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

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

- a Pension Schedules**
- (1)  **R** (Retirement Plan Information)
  - (2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
  - (3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
  - (4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_
  - (5)  **MEP** (Multiple-Employer Retirement Plan Information)

- b General Schedules**
- (1)  **H** (Financial Information)
  - (2)  **I** (Financial Information – Small Plan)
  - (3)  **A** (Insurance Information) – Number Attached 0
  - (4)  **C** (Service Provider Information)
  - (5)  **D** (DFE/Participating Plan Information)
  - (6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

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

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<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>THE DUN &amp; BRADSTREET CORPORATION RETIREMENT ACCOUNT</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE DUN &amp; BRADSTREET CORPORATION</u>	<b>D</b> Employer Identification Number (EIN) <u>22-3725387</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>1038336174</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>1095580977</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>10834</u>	<u>661717006</u>
	<b>b</b> For terminated vested participants .....	<u>8589</u>	<u>371586802</u>
	<b>c</b> For active participants .....	<u>578</u>	<u>47925056</u>
	<b>d</b> Total .....	<u>20001</u>	<u>1081228864</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.13 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>0</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>6100537</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>6100537</u>

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>			
	Signature of actuary	<u>07/14/2025</u>	Date
	<u>MATTHEW BOND</u>	<u>23-07596</u>	Most recent enrollment number
	<u>AON CONSULTING, INC.</u>	<u>203-505-5609</u>	Telephone number (including area code)
	<u>800 CONNECTICUT AVENUE 3RD FLOOR NORWALK, CT 06854</u>		
	Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	14502640
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	10494419
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	4008221
<b>10</b>	Interest on line 9 using prior year's actual return of <u>10.92</u> % .....	0	437698
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.07</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	4445919

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	100.91 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	101.32 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	98.79 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b> 0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b> 0
	<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b> 0
	<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b> 0
<b>20</b>	Quarterly contributions and liquidity shortfalls:	
	<b>a</b> Did the plan have a "funding shortfall" for the prior year? .....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<b>c</b> If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

**21** Discount rate:

<b>a</b> Segment rates:	1st segment: %	2nd segment: %	3rd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b>

**22** Weighted average retirement age ..... **22** 61

**23** Mortality table(s) (see instructions)     Prescribed - combined     Prescribed - separate     Substitute

**Part VI Miscellaneous Items**

**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**26** Demographic and benefit information

**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....  Yes  No

**b** Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...  Yes  No

**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

**31** Target normal cost and excess assets (see instructions):

<b>a</b> Target normal cost (line 6c) .....	<b>31a</b>	6100537
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	6100537

<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	0	0
<b>b</b> Waiver amortization installment.....	0	0

**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount..... **33**

<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	<b>34</b>	0
	Carryover balance	Prefunding balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0

**36** Additional cash requirement (line 34 minus line 35)..... **36** 0

**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

**38** Present value of excess contributions for current year (see instructions)

<b>a</b> Total (excess, if any, of line 37 over line 36)	<b>38a</b>	0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	<b>38b</b>	

**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

**40** Unpaid minimum required contributions for all years..... **40** 0

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

**41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies.     2019     2020     2021

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

<b>A</b> Name of plan <b>THE DUN &amp; BRADSTREET CORPORATION RETIREMENT ACCOUNT</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>THE DUN &amp; BRADSTREET CORPORATION</b>	<b>D</b> Employer Identification Number (EIN) <b>22-3725387</b>	

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

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

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

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

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

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

**BNY MELLON ASSET SERVICING**

**13-5160382**

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

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

**(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)

AON CONSULTING, INC.

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14	PLAN ADMINISTRATOR	1065523	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

AON HEWITT INVESTMENT CONSULTING, I

27-2436452

(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?
28	INV MANAGEMENT	1050636	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

AON HEWITT ASSOCIATES

36-2235791

(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?
11	ACTUARIAL	592722	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

FID INV INST OPS CO

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14 17 50	PLAN ADMIN	140613	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

KILPATRICK TOWNSEND

58-0511774

(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?
29	LEAGAL	74897	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

BANK OF NEW YORK MELLON

13-5160382

(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?
21	TRUSTEE	40541	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>THE DUN &amp; BRADSTREET CORPORATION RETIREMENT ACCOUNT</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE DUN &amp; BRADSTREET CORPORATION</u>	<b>D</b> Employer Identification Number (EIN) <u>22-3725387</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>AON HEWITT COLLECTIVE INV TRUST COR</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>37-6543784-037</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>35175715</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>AON HEWITT COLL INV TR US LONG GOVT</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>37-6543784-042</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3408802</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>THE AON PRIVATE CREDIT OPPORTUNITIE</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON HEWITT INVESTMENT CONSULTING, INC.</u>		
<b>c</b> EIN-PN <u>61-1866344-001</u>	<b>d</b> Entity code <u>E</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>15081801</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>THE AON HEWITT LIQUID ALTERNATIVES</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON HEWITT INVESTMENT CONSULTING, INC.</u>		
<b>c</b> EIN-PN <u>98-1090818-001</u>	<b>d</b> Entity code <u>E</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>29561987</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>AON OPPORTUNISTIC ALTERNATIVES SP S</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON HEWITT INVESTMENT CONSULTING, INC.</u>		
<b>c</b> EIN-PN <u>98-1419542-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>13672513</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>AON HEWITT COLLECT INV TR LONG CRED</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>37-6543784-040</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>443922477</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>AON HEWITT COLLECTIVE INV TRUST MUL</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>AON TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>37-6543784-041</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>13141872</u>

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST 20+		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-036	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 123445
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST US		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-043	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28340218
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST MID		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-039	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 82576
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST GLO		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-004	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 178436218
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST LAR		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-046	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37692373
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST NON		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-044	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21951601
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST GLO		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-006	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5820463
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST INT		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-038	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28071414
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON HEWITT COLLECTIVE INV TRUST HIG		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-007	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4021618
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: THE AON OPPORTUNISTIC CREDIT PORTFO		
<b>b</b> Name of sponsor of entity listed in (a): AON HEWITT INVESTMENT CONSULTING, INC.		
<b>c</b> EIN-PN 98-1554296-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21247925

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON OPPORTUNITIESFUND II LP		
<b>b</b> Name of sponsor of entity listed in (a): AON HEWITT INVESTMENT CONSULTING, INC		
<b>c</b> EIN-PN 87-3885623-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON ENHANCED LIABILITY DRIVEN		
<b>b</b> Name of sponsor of entity listed in (a): AON TRUST COMPANY LLC		
<b>c</b> EIN-PN 37-6543784-048	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36136730
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON PRIVATE CREDIT OPPORTUNITIES FU		
<b>b</b> Name of sponsor of entity listed in (a): AON INVESTMENTS USA, INC.		
<b>c</b> EIN-PN 87-3885623-001	<b>d</b> Entity code E	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6223903
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AON RETURN ENHANCING ALTERNATIVES P		
<b>b</b> Name of sponsor of entity listed in (a): AON INVESTMENTS USA, INC.		
<b>c</b> EIN-PN 98-1419542-001	<b>d</b> Entity code E	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17574303
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: NISA ULTRA MID TREASURY CIF		
<b>b</b> Name of sponsor of entity listed in (a): GLOBAL INVETSMET TRUST COMPANY		
<b>c</b> EIN-PN 88-6547562-006	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33017797
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: NISA ULTRA LONG TREASURY CIF		
<b>b</b> Name of sponsor of entity listed in (a): GLOBAL INVETSMET TRUST COMPANY		
<b>c</b> EIN-PN 88-6547562-007	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 833889
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>THE DUN &amp; BRADSTREET CORPORATION RETIREMENT ACCOUNT</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>THE DUN &amp; BRADSTREET CORPORATION</b>	<b>D</b> Employer Identification Number (EIN) <b>22-3725387</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	284708	312259
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	18454342	16449736
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	24256265	14454864
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	36063	0
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	1002846048	870177209
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	0	103362431
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>	6600307	6757859

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	1052477733	1011514358
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>	14141560	17593105
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	14141560	17593105
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	1038336173	993921253

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	-1675	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		-1675
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	-386	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		-386
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	23800	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	-7706	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		31506
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		0

		(a) Amount	(b) Total
<b>(6)</b> Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		40903195
<b>(7)</b> Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
<b>(8)</b> Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
<b>(9)</b> Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
<b>(10)</b> Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		40932640

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
<b>(1)</b> Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	78087992	
<b>(2)</b> To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
<b>(3)</b> Other.....	<b>2e(3)</b>		
<b>(4)</b> Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		78087992
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
<b>(1)</b> Salaries and allowances .....	<b>2i(1)</b>		
<b>(2)</b> Contract administrator fees .....	<b>2i(2)</b>		
<b>(3)</b> Recordkeeping fees .....	<b>2i(3)</b>		
<b>(4)</b> IQPA audit fees .....	<b>2i(4)</b>	44100	
<b>(5)</b> Investment advisory and investment management fees .....	<b>2i(5)</b>		
<b>(6)</b> Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	40540	
<b>(7)</b> Actuarial fees .....	<b>2i(7)</b>	592722	
<b>(8)</b> Legal fees .....	<b>2i(8)</b>	74897	
<b>(9)</b> Valuation/appraisal fees .....	<b>2i(9)</b>		
<b>(10)</b> Other trustee fees and expenses .....	<b>2i(10)</b>		
<b>(11)</b> Other expenses.....	<b>2i(11)</b>	6507309	
<b>(12)</b> Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		7259568
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		85347560

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		-44414920
<b>l</b> Transfers of assets:			
<b>(1)</b> To this plan.....	<b>2l(1)</b>		
<b>(2)</b> From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **EISNERAMPER**

(2) EIN: **87-1363769**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		15000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 554154.

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

<b>A</b> Name of plan <b>THE DUN &amp; BRADSTREET CORPORATION RETIREMENT ACCOUNT</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>THE DUN &amp; BRADSTREET CORPORATION</b>	<b>D</b> Employer Identification Number (EIN) <b>22-3725387</b>	

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

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<b>0</b>
---	----------	----------

**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): 04-3275867

**Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.**

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	<b>2</b>
--	----------	----------

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**a** Enter the percentage of plan assets held as:  
 Public Equity: 25.0 % Private Equity: \_\_\_\_\_ % Investment-Grade Debt and Interest Rate Hedging Assets: 57.0 %  
 High-Yield Debt: 2.0 % Real Assets: 4.0 % Cash or Cash Equivalents: 2.0 % Other: 10.0 %

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

# The Dun & Bradstreet Corporation Retirement Account

Financial Statements and Supplemental Schedules  
December 31, 2024 and 2023

# The Dun & Bradstreet Corporation Retirement Account

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\* Other schedules required by Section 2520.103-10 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employment Retirement Income Security Act of 1974, as amended, have been omitted because they are not applicable.

## **INDEPENDENT AUDITORS' REPORT**

To the Plan Administrator, Participants and Beneficiaries of  
The Dun & Bradstreet Corporation Retirement Account

### ***Opinion***

We have audited the financial statements of The Dun & Bradstreet Corporation Retirement Account (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, the related statements of changes in net assets available for benefits for each of the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for each of the years then ended, in accordance with accounting principles generally accepted in the United States of America.

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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 Matters***

#### ***Supplemental Schedules Required by ERISA***

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024 and the Schedule of Reportable Transactions for the year ended December 31, 2024 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.



In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying schedules are fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

*EisnerAmper LLP*

EISNERAMPER LLP  
Iselin, New Jersey  
October 13, 2025

EISNERAMPER  
LLP



**The Dun & Bradstreet Corporation Retirement Account**  
**Statements of Net Assets Available for Benefits**  
**As of December 31, 2024 and 2023**

*(dollars in thousands)*

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Cash	\$ 312	\$ 285
Investments, at fair value (Note 4)		
Common Stocks	—	36
Short-Term Investments Funds	14,455	24,256
ACIT Funds - Equity	238,080	222,323
ACIT Funds - Fixed Income	557,249	682,311
ACIT Funds - Real Estate	40,999	32,621
NISA CIT Fixed Income Funds	33,852	—
Aon Alternative Investment Funds - Fixed Income	103,362	65,591
Venture Capital Fund	6,755	6,600
Total investments	994,752	1,033,738
Receivable for securities sold	16,315	18,172
Accrued interest, dividends and other receivables	135	282
Total assets	1,011,514	1,052,477
<b>Liabilities</b>		
Payable for securities purchased	13,145	6,672
Payable for administrative and investment management fees	4,448	7,469
Total liabilities	17,593	14,141
Net Assets Available for Benefits	\$ 993,921	\$ 1,038,336

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

**The Dun & Bradstreet Corporation Retirement Account  
Statements of Changes in Net Assets Available for Benefits  
Years Ended December 31, 2024 and 2023**

*(dollars in thousands)*

	2024	2023
<b>Additions</b>		
Investment Income:		
Net appreciation in fair value of investments	\$ 40,206	\$ 106,636
Interest	727	1,038
Investment income	<u>40,933</u>	<u>107,674</u>
Less: Investment management fees	1,051	1,094
Total additions	<u>39,882</u>	<u>106,580</u>
<b>Deductions</b>		
Benefits paid directly to participants	78,088	78,331
Administrative expenses	6,209	9,031
Total deductions	<u>84,297</u>	<u>87,362</u>
Net (decrease) increase	(44,415)	19,218
<b>Net Assets Available for Benefits</b>		
Beginning of year	<u>1,038,336</u>	<u>1,019,118</u>
End of year	<u>\$ 993,921</u>	<u>\$ 1,038,336</u>

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

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

#### 1. Background and Plan Description

The Dun & Bradstreet Corporation (the “Company”) established The Dun & Bradstreet Corporation Retirement Account (the “Plan”) to provide retirement income for eligible United States employees (“Team Members” and “employees”).

The following summary of major plan provisions in effect for the plan years is provided for general information purposes only. Participants should refer to the plan document for a more complete description of the Plan’s provisions. The Plan is a defined benefit plan funded entirely by contributions from the Company. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 as amended (“ERISA”).

#### Eligibility

Prior to July 1, 2007, employees of the Company became eligible for participation on the first day of the month coinciding with or immediately following the attainment of age 21 and completion of one year of service. A year of service was completed if an employee worked at least one thousand hours during the consecutive twelve months following employment or during any calendar year thereafter. No new participants were permitted to enter the Plan after June 30, 2007.

#### Vested Benefits

Effective January 1, 1997, the Plan was changed from a final average compensation plan to a cash balance plan. The actuarial equivalent lump sum value of the accrued benefit as of December 31, 1996 became each Team Member’s opening cash balance at January 1, 1997. Each month a Team Member’s cash balance was credited with a Pay Credit equal to 3% to 12.5% of monthly earnings based upon the Team Member’s age and credited service with the Company as defined in the Plan. After December 31, 1996 retirement benefits are equal to the greater of the cash balance benefit or the accrued benefit on December 31, 1996.

A Team Member is “grandfathered” under the final average compensation plan in existence prior to the conversion to the cash balance plan if, on December 31, 1996 the Team Member (1) was age 65, (2) was age 50 years or older and had ten or more years of vesting service, or (3) had attained an age which, when added to his or her years of vesting service, was equal to or greater than 70.

The final average compensation benefit formula in effect prior to the conversion to the cash balance plan provided for an annual benefit equal to the greater of (1) 1.7% of the final average compensation multiplied by the number of years of credited service up to 25 years, less an offset for Social Security, as provided under the Plan, plus 1.0% of the final average compensation multiplied by the number of years of credited service in excess of 25 years, less an offset for Social Security, as provided under the Plan, or (2) \$100 times the years of credited service less the actuarial equivalent of contributions made to other plans. Final average compensation is the average annual compensation during the highest five consecutive 12-month periods in the last ten consecutive years of credited service. In April of 2007, by written consent of the Compensation & Benefits Committee of the Board of Directors of the Company, the Company amended the Plan effective June 30, 2007 to freeze ongoing benefit accruals and close the Plan to new entrants. All non-vested active participants who were employed as of June 30, 2007 were immediately 100% vested on July 1, 2007.

For all cash balance plan participants, the benefits earned as of June 30, 2007 were frozen and the account balance no longer receives any additional compensation related credits (Pay Credits). All participants with cash balance accounts will continue to receive interest credits while the balance remains in the Plan. One-twelfth of the interest rate that is the annual yield on 30-year Treasury bonds published by the Internal Revenue Service and based on the monthly average of the daily determination of yield for 30-year Treasury Securities, for the second calendar month prior to the beginning of the calendar quarter for

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

which the Interest Credit is being made. The minimum annual interest credit rate is 4.45% earned on or after January 1, 1997 and there is a minimum rate of 3% on a Team Member's opening balance.

For "grandfathered" participants the impact of this change was that 1) the benefit earned as of June 30, 2007 was frozen, 2) participants' benefits calculation was based on their final average salary and credited services as of June 30, 2007, and 3) participants continue to receive credit for vesting to determine eligibility for the enhanced early retirement reduction schedule. The benefit earned in the Plan must remain in the Plan and becomes available as an annuity after reaching age 55.

By amendment to the Plan effective January 1, 2008, participants vest in their cash balance account after completing three years of vesting service. The change from 5 years to 3 years was required by the Pension Protection Act of 2006. All participants continue to become immediately vested if they are active Team Members at age 65, even if prior to completing 3 years of service.

In December of 2010, in conjunction with an Internal Revenue Service ("IRS") determination letter review, the Company updated certain portions of the cash balance pay credit scale, along with the minimum interest crediting rate, retroactive to January 1, 1997. This update ensured that the Plan complies with the accrual rules in the Internal Revenue Code ("IRC"). The Company completed the necessary calculations with the Plan actuary and the Plan record-keeper, advised participants and payment adjustments to participants occurred in October 2012 in the amount of approximately \$4.4 million dollars with interest.

#### **Payment of Benefits**

The benefit earned must remain in the Plan until the plan participant leaves the Company, at which time they elect to either (1) take 50% of their cash balance benefit either in the form of a lump sum or annuity at any point following termination or (2) take the entire benefit, or the remaining 50% of the benefit if the participant already received a partial payment described in (1) immediately preceding, as an annuity after reaching age 55 in various annuity options.

Benefits can begin on the first day of the month coincident with or following age 65. However, a Team Member may postpone retirement until after age 65. Early retirement benefits are available any time after age 55 and completion of ten years of service according to the provisions of the Plan. If a Team Member is vested and becomes totally and permanently disabled while in active service, he or she can elect to receive benefits as an annuity payable immediately or defer payment to a later date. If a Team Member dies after becoming vested, the full value of the Team Member's cash balance account is payable to his/her beneficiary in the form of a monthly annuity.

#### **Contributions**

The Company will contribute funds sufficient to meet the ERISA Minimum Funding Requirements, calculated in accordance with the minimum funding requirements as defined in the Pension Protection Act of 2006, as amended by the Moving Ahead for Progress in the 21st Century Act and the Highway Transportation Funding Act, as well as to ensure that there are sufficient assets to pay the benefit amounts due to Plan participants. Team Members are not required or permitted to contribute to the Plan. Since the Plan does not have a funding shortfall for the 2024 plan year, quarterly contributions are not required for the 2024 plan year.

#### **Adjusted Funding Target Attainment Percentage ("AFTAP")**

The Pension Protection Act (the "Act") included many provisions and numerous revisions to rules surrounding defined benefit plans, including rules that govern Plan funding. The Act established minimum funding standards for defined benefit plans and limited benefit increases and accruals for underfunded plans. Pursuant to the Act, each year the actuaries are required to certify to the Plan's funded

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

percentage. The Plan received such certification for the 2024 Plan year for the AFTAP, which is one way of measuring the funded status of a plan using actuarial assumptions mandated by the Internal Revenue Service ("IRS"), and the actuary determined that the 2024 AFTAP for the Plan is 100.91%.

#### **Administration of the Plan**

In November 2019, the Compensation Committee of the Board of Directors of the Company approved changes to the management committees, the Qualified Plan Oversight Committee (POC) and the Qualified Plan Administration Committee (PAC), to oversee the administration of the Plan. The Qualified Plan Oversight Committee is authorized to delegate certain administrative duties to one or more administrative service providers. The Qualified Plans Administration Committee has the exclusive right to determine all matters relating to eligibility, interpretation and operation of the Plan.

The Qualified Plan Administration Committee serves as the ERISA named fiduciary of the Plan. The Qualified Plan Administration Committee is responsible for the control and management of the operation and administration of the Plan. Members of the Qualified Plan Administration Committee are appointed by the Qualified Plan Oversight Committee.

The Bank of New York Mellon is the trustee of the Plan and has custody of the Plan's assets. The expenses of administering the Plan are principally paid by the Plan.

## **2. Summary of Significant Accounting Policies**

#### **Basis of Accounting**

The financial statements of the Plan have been prepared in accordance with generally accepted accounting principles in the United States of America ("U.S. GAAP") using the accrual basis of accounting.

#### **Use of Estimates**

The preparation of financial statements in conformity with U.S. GAAP requires management to make significant estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities. The most significant estimates relate to the determination of accumulated plan benefits (i.e. assumptions pertaining to interest rates, inflation rates, employee demographics, etc.) and fair values of investments. Actual results could differ from those estimates.

#### **Risk and Uncertainties**

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

The actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would have a material impact to the financial statements.

#### **Investment Valuation**

The Plan's investments are reported at fair value. See Note 4 for a discussion of fair value measurements. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Investments measured at fair value

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

using net asset value (NAV) as a practical expedient are reported by the respective fund managers. The Qualified Plan Administration Committee determines the Plan's valuation policies utilizing information provided by investment advisors and custodians.

#### **Investment Transactions and Investment Income**

Purchases and sales of investments are reflected on a trade-date basis. Dividend income is recorded on the ex-dividend date. Interest income is recorded as earned on an accrual basis.

The net appreciation or depreciation in the fair value of investments consists of realized gains and losses and the change in unrealized appreciation or depreciation on investments held for the period.

The Plan's investments, including gains and losses on investments sold, as well as held during the year, appreciated in value by approximately \$40.2 million and \$106.6 million for the years ended December 31, 2024 and 2023.

#### **Benefit Obligations**

Benefit payments are reported in these financial statements as a reduction of net assets available for benefits when they are paid. To comply with ERISA requirements, benefits processed and approved for payment prior to year-end but not paid are reflected in the Form 5500, Annual Return/Report of Employee Benefit Plan, as a liability and reduction of net assets available for benefits at year-end. As of December 31, 2024 and 2023, there were no benefits processed and approved for payment but not paid.

#### **Plan Termination**

While the Company has not expressed any intent to discontinue its required contributions or terminate the Plan, it is free to do so at any time, subject to the provisions of the IRC and ERISA. In the event such discontinuance results in the termination of the Plan, the Plan provides that the net assets shall be allocated among the Plan participants and beneficiaries of the Plan in the order provided for in ERISA. To the extent unfunded vested benefits exist and the Company is unable to fund these liabilities, ERISA provides that such benefits are payable by the Pension Benefit Guaranty Corporation to participants up to specified limitations, as described in ERISA.

### **3. Tax Status**

Benefit plans are generally tax exempt and the Plan administrators and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. The IRS, the primary tax oversight body for this Plan, generally has the ability to examine Plan activity for up to three years.

On August 15, 2013, the Company received a favorable determination letter from the IRS on the Plan which included all amendments made to the Plan and related Trust Document executed subsequent to the receipt of the prior determination letter. In IRS Announcement 2015-19, issued on July 21, 2015, the IRS said it is eliminating the staggered five-year determination remedial amendment cycles for individually designed tax-qualified retirement plans effective January 1, 2017.

In Revenue Procedure 2019-20, the IRS reopened the determination letter program for cash balance plans for a limited period of time that ends August 31, 2020. The Company submitted the Plan pursuant to this opportunity and received the favorable determination letter from IRS in January 2021.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Company has analyzed the tax positions by the Plan, and has

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan has recognized no interest or penalties related to any uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions.

#### 4. Plan Assets

The investment objective for the Plan, is to achieve over the investment horizon a long-term total return, which at least matches the Plans expected long-term rate of return assumption while maintaining a prudent level of portfolio risk. The Plan emphasizes long-term growth of principal while avoiding excessive risk so as to use plan asset returns to help finance pension obligations, thus improving the Plan's funded status. The Plan predominantly invests in assets that can be sold readily and efficiently to ensure its ability to reasonably meet expected cash flow requirements.

The Plan defines its primary risk concern to be the Plan's funded status volatility and to a lesser extent total Plan return volatility. However, the Company monitors and ensures that the investment strategies employed make reasonable efforts to maximize returns while controlling for risk parameters.

Investment risk is also controlled through diversification among multiple asset classes, managers, investment styles and periodic rebalancing toward asset allocation targets. Risk is further controlled at the investment strategy level by requiring underlying managers to follow formal written investment guidelines which enumerate eligible securities, maximum portfolio concentration limits, excess return and tracking error targets as well as other relevant portfolio constraints. Investment results and risk are measured and monitored on an ongoing basis and quarterly investment reviews are conducted. As of December 31, 2024 and 2023, a significant portion of the Plan's investments are invested with a single investment manager. The Plan could be materially affected by the actions of this manager.

Plan assets are invested in funds offered and managed by Aon Hewitt Investment Consulting, Inc. (the Investment Manager). The Aon Collective Investment Trust ("ACIT") Funds are comprised of equity funds, fixed income funds and real estate investment funds. Units issued and redeemed from the funds offered under the Aon Collective Investment Trust are made on the basis of the unit's net asset value. Additions and Redemptions are, under ordinary circumstances, made as of the valuation date on which such unit is calculated pursuant to notice or direction from ACIT at least 15 business days before the valuation date, or as otherwise determined by ACIT. The Aon Alternative Investment Funds are made up of closed-ended and open-ended funds. The closed-ended funds have no redemptions allowed and have unfunded commitments of \$18.9 million and \$21.3 million at December 31, 2024 and 2023, respectively. The open-ended funds require redemption notices between 65 and 95 days prior notice, allow partial or full redemptions, at stated times within the calendar year. Full redemption requests are subject to 5-10% holdback amounts. The portfolio uses a manager of manager funds approach.

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement and Disclosures* (ASC 820), defines fair value and establishes a framework for measuring fair value under current accounting pronouncements. ASC 820 provides a fair value hierarchy which 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). ASC 820 defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants at the measurement date.

The three levels of the fair value hierarchy under ASC 820 are described below as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted or published prices available in active markets for identical investments as of the reporting date;

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

Level 2 – Inputs to the valuation methodology are other than quoted or published prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies. Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

A financial instrument's level or categorization within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following is a description of the valuation methodologies used for the investments measured at fair value, including the general classification of such investments pursuant to the valuation hierarchy.

#### *Common Stocks – Level 1*

Common stocks are valued at the closing price reported on the active market in which the individual securities are traded. Common stocks are classified as Level 1 assets in the fair value hierarchy as they are traded in active markets, such as the NYSE, NASDAQ and European exchanges, with quoted market prices, which serve as observable inputs.

#### *Short-Term Investment Funds (STIF) – Level 1*

These investments include cash, bank notes, corporate notes, government bills and various short-term debt instruments. The investment objective is to provide safety of principal and daily liquidity by investing in high quality money market instruments. They are valued at the reported NAV and within Level 1 of the fair value hierarchy as the NAV is determined and published daily, and are the basis for current transactions of the units based on the published NAV.

#### *Aon Collective Investment Trust (ACIT) Funds – Level 1*

Some units of the funds offered under the Aon Collective Investment Trust (“ACIT”) are valued daily, using the Net Asset Value (“NAV”) based on the fair value of each fund's underlying investments and can be redeemed with 15 days' notice or as otherwise determined by ACIT.

They are within Level 1 of the valuation hierarchy as the NAV is determined and published daily, and are the basis for current transactions of the units based on the published NAV. A detailed description of each ACIT Funds category follows:

#### *ACIT Funds - Equity*

ACIT Global Equity Fund's investment objective is to achieve long-term growth of capital by investing in a diversified portfolio of primarily U.S. and non-U.S. equity securities. Any income received is incidental to this objective. The fund seeks to achieve, over extended periods of time, total returns comparable to or superior to broad measures of the global (U.S. and non-U.S.) stock markets. The fund invests in the SSgA (State Street Global Advisors) Daily MSCI (Morgan Stanley Capital International) Emerging Markets

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

Index Non-Lending Fund (the SSgA MSCI Emerging Markets Index Fund), which is a collective investment fund maintained by SSgA that directly or indirectly invests in securities included in the MSCI Emerging Market Index. The fund also invests in the SSgA Global Equity Ex-U.S. Index Fund which is a collective investment fund maintained by SSgA that directly or indirectly invests in securities included in the MSCI ACWI Ex-U.S. Index. Finally, the fund invests in the SSgA S&P 500® Non-Lending Fund which is a collective investment fund maintained by SSgA that directly or indirectly invests in securities included in the S&P 500® Index.

ACIT Large Cap Equity Index Fund's investment objective is to approximate as closely as practicable, before expenses, the total return of the S&P 500® Index over the long term by investing in the SSgA S&P 500® Flagship Non-Lending Fund (the SSgA S&P 500® Flagship Fund) and the SSgA S&P 500® Index Non-Lending Fund, which are collective investment funds maintained by SSgA and offer issuance and redemptions of units on a daily basis. The SSgA S&P 500® Flagship Fund and the SSgA S&P 500® Non-Lending Fund directly or indirectly invest in securities included in the S&P 500® Index in order to meet their investment objective, which are consistent with the fund's investment objective.

ACIT Non-US Equity Index Fund's investment objective is to approximate as closely as practicable, the total return of the MSCI All-Country World Ex-U.S. Index (the "MSCI ACWI Ex-U.S. Index") over the long term by investing in the SSgA Daily MSCI ACWI ex USA Index Non-Lending Fund (the SSgA Daily MSCI Fund) and the SSgA Global Equity Ex-U.S. Index Fund, which are collective investment funds maintained by SSgA and offer issuance and redemptions of units on a daily basis. The SSgA Daily MSCI Fund and the SSgA Global Equity Ex-U.S. Index Fund directly or indirectly invest in securities included in the MSCI ACWI Ex-U.S. Index in order to meet their investment objectives, which are consistent with the Fund's investment objective.

#### *ACIT Funds - Fixed Income*

ACIT Long Credit Bond Fund's investment objective is to achieve a total return from current income and capital appreciation by investing in a diversified portfolio of fixed-income securities (principally, U.S. government agency obligations and U.S. treasury obligations with maturities generally exceeding 10 years. The fund will seek to achieve, over an extended period of time, total returns comparable or superior to broad measures of the long-term domestic investment grade credit bond market as reflected by the Barclays Capital Long Credit Bond Index.

ACIT 20+ Year U.S. Treasury STRIPS (Separate Trading of Registered Interest and Principal of Securities) Index Fund's investment objective is to approximate as closely as practicable, before expenses, the total return of the Barclays Capital U.S. 20+ Year STRIPS Index (the "STRIPS Index") over the long term by investing in the SSgA 20+ Year U.S. Treasury STRIPS Index Non-Lending Fund (the SSgA STRIPS Fund), which is a collective investment fund maintained by SSgA which offers issuance and redemptions of its units on a daily basis. The SSgA STRIPS Fund directly or indirectly invests in securities included in the STRIPS Index in order to meet its investment objectives, which is consistent with the Fund's investment objective. The securities within the SSgA STRIPS Fund are made up of principally U.S. treasury obligations.

ACIT U.S. Intermediate Government Bond Index Fund's investment objective is to approximate as closely as practicable, before expenses, the total return of the Bloomberg Barclays U.S. Intermediate Government Bond Index over the long term by investing in the SSgA Intermediate Fund. The SSgA Intermediate Fund is a collective investment fund maintained by SSgA which offers issuance and

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

redemptions of its units on a daily basis. The SSgA Intermediate Fund directly or indirectly invests in securities included in the Bloomberg Barclays U.S. Intermediate Government Bond Index in order to meet its investment objective, which is consistent with the Fund's investment objective. As of December 31, 2024, the securities within the SSgA Intermediate Fund are made up of U.S. government agency obligations, U.S. treasury obligations, and collective investment funds. The Fund may also invest in other investment funds with comparable objectives, or it may own a separate account comprised of United States Treasury and Agency bonds.

ACIT Mid Duration Long Credit Bond Fund's investment objective is to achieve a total return from current income and capital appreciation by investing in a diversified portfolio of fixed income securities with a similar credit quality and duration to that of the Barclays Capital Long Credit Bond Index while using interest rate derivatives to shorten the fund's interest rate sensitivity or duration by 50% to 70%. The fund seeks to achieve, over an extended period of time, total returns comparable or superior to broad measures of the domestic investment grade credit bond market.

ACIT Intermediate Credit Bond Fund's investment objective is to achieve a total return from current income and capital appreciation by investing in a diversified portfolio of fixed-income securities with maturities generally ranging between 1-10 years. The Fund will seek to achieve, over an extended period of time, total returns comparable to or superior to broad measures of the domestic investment grade credit bond market as reflected by the Barclays Capital Intermediate Credit Bond Index.

ACIT High Yield Plus Bond Fund's investment objective is to seek a high level of current income by investing primarily in a diversified portfolio of domestic and foreign debt securities (corporate bonds), which are rated investment grade or below investment grade or are unrated. Capital appreciation is a secondary objective. The Fund also invests in the SSgA U.S. High Yield Bond Index Non-Lending Series Fund - Class A (the SSgA High Yield Bond Fund), which is a collective investment fund maintained by SSgA that directly or indirectly invests primarily in fixed income securities, including but not limited to those represented by the Barclays U.S. Corporate High-Yield Bond Index.

ACIT US Long Government Bond Index Fund's investment objective is to seek to replicate, as closely as practicable, before taking into account the expenses of such Fund, the total return of an index that includes investment grade, US dollar-denominated, fixed-rate treasuries, government-related and corporate securities with 10 or more years to maturity by investing in funds, portfolios, or financial instruments which directly or indirectly seeks exposure to broad returns of investment grade, US dollar-denominated, fixed-rate treasuries, government-related and corporate securities with 10 or more years to maturity.

#### *ACIT Funds - Real Estate*

ACIT Global Real Estate Fund's investment objective is to achieve high total return, consisting of capital appreciation and current income. The fund seeks to outperform, over extended periods of time, broad measures of the global real estate securities market. The fund invests in the SSgA Global Real Estate Securities Index Non-Lending Series Fund – Class A (the SSgA Global Real Estate Fund). The SSgA Global Real Estate Fund is a collective investment fund maintained by SSgA which offers issuance and redemptions of its units on a daily basis. The SSgA Global Real Estate Fund directly or indirectly invests in securities included in the Dow Jones U.S. Select REIT Index in order to meet its investment objectives, which is consistent with the fund's investment objective. The securities within the SSgA Global Real Estate Fund are made up of principally common stock.

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

#### *ACIT Funds – measured at NAV*

These investments are also offered under the ACIT and are valued at the reported NAV, however these investments do not publish a daily NAV, therefore, are excluded from the fair value hierarchy.

ACIT Core Real Estate Fund’s investment objective is to achieve a high level of current income, moderate growth of capital and attractive risk adjusted returns by primarily investing in other investment funds that employ a diversified core investment strategy primarily investing in private equity real estate. The Fund seeks to achieve total returns before fees consistent with returns of broad measures of the U.S. core real estate market.

ACIT Multi Asset Credit Fund’s investment objective is to to serve the role of a return-seeking fixed income allocation, with a focus on the higher yielding segments of the fixed income universe, whose objective is to outperform the custom benchmark over a full market cycle.

Aon Enhanced Liability Driven Investing Fund seeks to achieve, over an extended period, total returns comparable or superior to broad measures of the U.S. investment grade credit bond market. The Fund seeks to offer a higher yield than a broad credit benchmark and will invest in a wide range of securities with an emphasis on multi-sector securitized debt, private credit, and real estate debt.

#### *Aon Alternative Investment Funds – measured at NAV*

These investments are valued at the reported NAV, however these investments do not publish a daily NAV, therefore, are excluded from the fair value hierarchy.

The Aon Private Credit Opportunities Fund is established as a fund-of-funds for investors seeking exposure to a diversified portfolio of private credit investments by allocating to a select pool of United States and European-based private credit funds. The Fund may have exposure to a mixture of senior direct lending, opportunistic credit, real estate lending, mezzanine and/or distressed investments based on the current market opportunities available. The Fund may also make allocations to opportunistic strategies that benefit from price appreciation. The Fund expects to target 75% to 85% to underlying funds focused primarily on private credit and 15% to 25% to private funds focused primarily on real estate lending.

The Aon Private Credit Opportunities Fund II is a fund-of-funds offered to qualified investors seeking exposure to a diversified portfolio of private credit investments. The fund is formed to seek invest in pooled investment vehicles (“Underlying Funds”) primarily focused on private credit, real estate lending, and specialty finance. The Fund may also make investments through other structures, including separate account vehicles or other arrangements.

The Aon Liquid Alternatives Fund LTD Class A seeks to generate consistent long-term capital appreciation, it is also concerned with preservation of capital. The Fund diversifies its holdings among a number of Managers that collectively implement a range of alternative investment strategies which include, or may include, but are not limited to: global macro, relative value/idiosyncratic (including market-neutral equities, long/short equities with low net beta, fixed income relative value, event-driven, equity option strategies, and insurance-linked securities), and systematic multi-strategy. Such strategies will generally be implemented by Managers across global markets. The Fund does not follow a rigid investment policy and is not restricted from participating in any market, strategy or investment. The

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

Fund's assets may be allocated among whatever investment strategies the Investment Manager considers appropriate under prevailing economic and market conditions.

The Aon Opportunistic Alternatives SP Shareholder Summary Class A's investment objective is to generate attractive returns over a full market cycle by investing in a range of alternative investment opportunities with sources of return that have a low correlation to the broader financial markets, while also seeking to preserve capital under the direction of the Investment Manager. The Fund will achieve its investment objective by investing in underlying investment funds managed by underlying investment managers.

The Aon Opportunistic Credit Portfolio SP is a segregated portfolio of Aon Alternatives Fund SPC, a Cayman Islands exempted company registered as a segregated portfolio company. The Portfolio's investment objective is to seek to generate attractive returns by investing in a range of credit opportunities. The Portfolio seeks to achieve its investment objective by allocating its capital primarily among a select group of experienced portfolio managers, identified for their respective abilities in implementing various credit strategies and previous experience in credit downturns, through investments in collective investment vehicles managed by such Managers.

Aon Return Enhancing Alternatives Portfolio SP is also a segregated portfolio of Aon Alternatives Fund SPC, a Cayman Islands exempted company registered as a segregated portfolio company. The Portfolio's investment objective is to generate attractive returns over a full market cycle by investing in a range of alternative investment opportunities with sources of return that have a low correlation to the broader financial markets, while also seeking to preserve capital.

#### *NISA Collective Investment Trust Funds – measured at NAV*

NISA Collective Investment Trust ("CIT") Funds are offered under the NISA CITs and their units are valued at the reported Net Asset Value ("NAV"). Funds do not publish a daily NAV, therefore, are excluded from the fair value hierarchy.

NISA Ultra Mid Treasury CIF Fund seeks to track 4.5 times (4.5x) leveraged total return of the Bloomberg 7 - 10 Year Treasury Index minus financing costs. Leverage will be reset at least quarterly with additional leverage provisions

NISA Ultra Long Treasury CIF Fund seeks to track 3 times (3x) leveraged total return of the Bloomberg Long Treasury Index minus financing costs. Leverage will be reset at least quarterly with additional leverage provisions.

#### *Venture Capital Fund – measured at NAV*

Newark Venture Partners Fund is an investment that is structured as a conventional, private venture capital fund. The fund will target investments that are in early-stage technology companies. The fund expects to invest in seed stage developmental companies, principally in the software and technology-enabled businesses sector. The venture capital fund is valued at the NAV, however this investment does not publish a daily NAV, therefore, is excluded from the fair value hierarchy.

There were no transfers among the levels of the fair value hierarchy during the years ended December 31, 2024 and 2023, respectively. The preceding methods may produce a fair value calculation that may not be

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

<i>(dollars in thousands)</i>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Common Stocks	\$ —	\$ —	\$ —	\$ —
Short-Term Investment Funds	14,455	—	—	14,455
ACIT Funds:				
Equity	\$ 238,080	\$ —	\$ —	\$ 238,080
Fixed Income	507,970	—	—	507,970
Real Estate	5,824	—	—	5,824
Total ACIT Funds	\$ 751,874	\$ —	\$ —	\$ 751,874
<b>Total</b>	<b>\$ 766,329</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 766,329</b>
<b>Other Investments Measured at Net Asset Value (a)</b>				
Aon Alternative Investment Funds Measured at Net Asset Value				\$ 103,362
ACIT Funds Measured at Net Asset Value				84,454
NISA CIT Fixed Income Funds Measured at Net Asset Value				33,852
Venture Capital Fund Measured at Net Asset Value				6,755
<b>Total Other Investments Measured at Net Asset Value</b>				<b>\$ 228,423</b>
<b>Total Investments at Fair Value</b>				<b>\$ 994,752</b>

- (a) In accordance with US GAAP, certain investments that are measured at fair value using the NAV per share practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit a reconciliation of the fair value to the amounts presented in the Statements of Net Assets Available for Benefits.

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

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

<i>(dollars in thousands)</i>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Common Stocks	\$ 36	\$ —	\$ —	\$ 36
Short-Term Investment Funds	24,256	—	—	24,256
ACIT Funds:				
Equity	\$ 222,323	\$ —	\$ —	\$ 222,323
Fixed Income	622,675	—	—	622,675
Real Estate	3,335	—	—	3,335
Total ACIT Funds	<u>\$ 848,333</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 848,333</u>
<b>Total</b>	<u>\$ 872,625</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 872,625</u>
<b>Other Investments Measured at Net Asset Value (a)</b>				
Aon Alternative Investment Funds Measured at Net Asset Value				\$ 65,591
ACIT Funds Measured at Net Asset Value				88,922
Venture Capital Fund Measured at Net Asset Value				<u>6,600</u>
<b>Total Other Investments Measured at Net Asset Value</b>				<u>\$ 161,113</u>
<b>Total Investments at Fair Value</b>				<u><u>\$ 1,033,738</u></u>

- (a) In accordance with US GAAP, certain investments that are measured at fair value using the NAV per share practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit a reconciliation of the fair value to the amounts presented in the Statements of Net Assets Available for Benefits.

# **The Dun & Bradstreet Corporation Retirement Account**

## **Notes to Financial Statements**

### **December 31, 2024 and 2023**

#### **5. Actuarial Present Value of Accumulated Plan Benefits**

Accumulated plan benefits are future periodic payments, including lump sum distributions, calculated in accordance with the Plan's provisions based on a participant's current service and actual earnings. Accumulated plan benefits include benefits expected to be paid to retired or terminated participants or their beneficiaries, beneficiaries of participants who have died, and active participants or their beneficiaries. Accumulated plan benefits for active participants are based on the greater of their cash balance account on the calculation date or their accrued benefit on December 31, 1996. For grandfathered participants, accumulated plan benefits are based on the greater of (a) the final average compensation benefit, (b) the cash balance benefit, or (c) the accrued benefit on December 31, 1996. Benefits payable under all circumstances - retirement, death, disability and termination of employment are included to the extent they are deemed attributable to employee service rendered to the valuation date.

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits, which reflects the time value of money, is derived by using an interest rate to discount future benefit payments back to the valuation date. The present value also incorporates the probability of payment, using decrements for events such as death, disability, withdrawal or retirement between the valuation date and the expected date of payment. The assumptions underlying the actuarial computations as of January 1, 2024 and January 1, 2023, respectively, are as follows:

Interest Rate	2024 - 5.80% 2023 - 5.40%
Cash Balance Crediting Rate	3.00% for pre-January 1, 1997 Balances 4.45% for post-December 31, 1996 balances
Retirement age	Rates of early retirement are used in the valuation to reflect the frequency with which members retire at ages 55 and over.
Termination	Rates of termination based on age and service are used in the valuation to reflect the frequency with which members leave the Company prior to age 65.
Mortality: Active members and non-disabled pensioners	2024 - Generational mortality table Pri-2012 for healthy lives, with the Aon endemic-adjusted version of MP 2021 (published in November 2022).  2023 - Generational mortality table Pri-2012 for healthy lives, with the Aon endemic-adjusted version of MP 2021 (published in November 2022).
Disabled pensioners	2024 - Generational mortality table Pri-2012 for disabled lives, with the Aon endemic-adjusted version of MP 2021 (published in November 2022).  2023 - Generational mortality table Pri-2012 for disabled lives, with the Aon endemic-adjusted version of MP 2021 (published in November 2022).
Disability	Moderate scales consistent with the Company's experience.

Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

# The Dun & Bradstreet Corporation Retirement Account

## Notes to Financial Statements

### December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits as of January 1, 2024 and 2023 is as follows:

*(dollars in thousands)*

	2024	2023
<b>Vested benefits</b>		
Retired members currently receiving benefits	\$ 633,348	\$ 648,361
Active and terminated members not presently receiving benefits	377,100	414,049
Total vested benefits	<u>1,010,448</u>	<u>1,062,410</u>
<b>Nonvested benefits</b>	<u>9,008</u>	<u>11,394</u>
Total actuarial present value of accumulated plan benefits, January 1, 2024 and 2023	<u><u>\$ 1,019,456</u></u>	<u><u>\$ 1,073,804</u></u>

The changes in the actuarial present value of accumulated Plan benefits from January 1, 2023 to January 1, 2024 are summarized below:

*(dollars in thousands)*

<b>Actuarial present value of accumulated plan benefits, January 1, 2023</b>	\$ 1,073,804
<b>Increase/(decrease) during the year attributable to</b>	
Interest accumulation	55,898
Benefit payments	(78,331)
Plan amendment	—
Assumption changes	(38,877)
Other changes	<u>6,962</u>
<b>Actuarial present value of accumulated plan benefits, January 1, 2024</b>	<u><u>\$ 1,019,456</u></u>

#### 6. Party-in-Interest Transactions

The Bank of New York Mellon is the Trustee as defined by the Plan and, therefore, related transactions qualify as party-in-interest transactions. Administrative expenses paid to the Trustee amounted to \$40,541 and \$42,741 for the years ended December 31, 2024 and 2023, respectively.

#### 7. Subsequent Events

The Plan has assessed subsequent events through October 13, 2025, the date that financial statements were available to be issued and has determined that no items require disclosure.

# The Dun & Bradstreet Corporation Retirement Account

## Schedule H, Line 4i – Schedule of Assets held at the year end of December 31, 2024

(dollars in thousands)

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
Short-Term Investment Funds	<b>Total Short-Term Investment Funds</b>	<b>14,455</b>	<b>14,455</b>
Aon Collective Investment Trust Global Equity Fund	Equity Investment Funds	106,400	178,436
Aon Collective Investment Trust Non-US Equity Index Fund	Equity Investment Funds	17,965	21,952
Aon Collective Investment Trust Large Cap Equity Index Fund	Equity Investment Funds	24,681	37,692
	<b>Total ACIT Equity Funds</b>	<b>149,046</b>	<b>238,080</b>
Aon Collective Investment Trust 20+ Year U.S. Treasury STRIPS Index Fund	Fixed Income Investment Funds	169	123
Aon Collective Investment Trust High Yield Plus Bond Fund	Fixed Income Investment Funds	3,721	4,022
Aon Collective Investment Trust Mid Duration Long Credit Bond Fund	Fixed Income Investment Funds	74	83
Aon Collective Investment Trust Long Credit Bond Fund	Fixed Income Investment Funds	492,428	443,922
Aon Collective Investment Trust Intermediate Credit Bond Fund	Fixed Income Investment Funds	27,153	28,071
Aon Collective Investment Trust U.S. Intermediate Government Bond Index Fund	Fixed Income Investment Funds	28,202	28,340
Aon Collective Investment Trust Multi Asset Credit Fund	Fixed Income Investment Funds	10,860	13,142
Aon Collective Investment Trust US Long Government Bond Index Fund	Fixed Income Investment Funds	4,497	3,409
Aon Enhanced Liability Driven Investing Fund	Fixed Income Investment Funds	33,236	36,137
	<b>Total ACIT Fixed Income Funds</b>	<b>600,340</b>	<b>557,249</b>
Aon Collective Investment Trust Core Real Estate Fund	Real Estate Investment Funds	28,930	35,176
Aon Collective Investment Trust Global Real Estate Fund	Real Estate Investment Funds	5,516	5,820
RREEF WEST VI A Group TR Units	Real Estate Investment Funds	—	3
	<b>Total ACIT Real Estate Funds</b>	<b>34,446</b>	<b>40,999</b>
The Aon Private Credit Opportunities Fund, LLC	Alternative Investment Funds	10,231	15,082
Aon Liquid Alternatives Fund LTD Class A	Alternative Investment Funds	26,252	29,561
Aon Opportunistic Alternatives SP Shareholder Summary Class A	Alternative Investment Funds	9,525	13,673
The Aon Opportunistic Credit Portfolio SP	Alternative Investment Funds	17,094	21,248
The Aon Private Credit Opportunities Fund II, LLC	Alternative Investment Funds	5,642	6,224
Aon Return Enhancing Alternatives Portfolio SP	Alternative Investment Funds	17,000	17,574
	<b>Total Aon Alternative Investment Funds</b>	<b>85,744</b>	<b>103,362</b>
NISA ULTRA MID TREASURY CIF	Fixed Income Investment Funds	36,370	33,018
NISA ULTRA LONG TREASURY CIF	Fixed Income Investment Funds	1,065	834
	<b>Total NISA Fixed Income Funds</b>	<b>37,435</b>	<b>33,852</b>
Newark Venture Partners Fund, L.P.	<b>Total Venture Capital Fund</b>	<b>4,741</b>	<b>6,755</b>
<b>Total Assets (Held at End of Year)</b>		<b>\$ 926,207</b>	<b>\$ 994,752</b>

# The Dun & Bradstreet Corporation Retirement Account

## Schedule H, Line 4j – Schedule of Reportable Transactions for the Year Ended December 31, 2024

(dollars in thousands)										
(a)	(b)	(c)		(d)	(e)	(f)	(g)	(h)	(i)	
Identity of Party Involved	Description of Asset	Number of Purchases	Purchase Price	Number of Sales	Selling Price	Lease Rental	Expense Incurred w/ Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Series of Transactions in Same Securities BNY Mellon	Short Term Investment Funds	69	\$ 116,566							
	Short Term Investment Funds			55	\$ 126,368			\$ 126,368		\$ —
	NISA ULTRA MID TREASURY CIF			3	\$ 12,650			\$ 12,880		\$ (230)
	NISA ULTRA MID TREASURY CIF	4	\$ 49,250							

Schedule SB Attachment (Form 5500) –2024 Plan Year  
 The Dun & Bradstreet Corporation Retirement Account  
 EIN: 22-3725387 PN: 001

Schedule SB, line 26a – Schedule of Active Participant Data  
 as of January 1, 2024

**Number of Participants**

Attained Age	Years of Credited Service						
	<1	1-4	5-9	10-14	15-19	20-24	25+
40-44	3	6	5				
45-49	5	16	32	1			
50-54	5	26	36	52	12		
55-59	9	25	46	37	87	3	
60-64	1	10	16	25	33	37	6
65-69	1	5	8	7	5	5	6
70+			1		2	2	2

N-578

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

## Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on the full yield curve as of December 2023 (to which the interest rate stabilization corridor does not apply), with sample rates as follows:  Duration 0.5–5.46% Duration 5.5–4.81% Duration 10.5–5.13% Duration 15.5–5.24% Duration 20.5–5.22% Duration 25.5–5.18% Duration 30.5–5.17%
Cash Balance Interest Crediting Rate	4.02% for the opening Retirement Account Balance based on forward looking 30-year average U.S. Treasury yield and 4.45% for benefit accruals after December 31, 1996. Reflects the plan's minimum rates of 3.00% on opening balances and 4.45% on accruals after December 31, 1996.
Cash Balance Annuity Conversion Interest Rates	Funding interest rates above.
§417(e) Mortality Table at Commencement Date	As prescribed by regulations, the 2024 plan year §417(e) table without projection.
Withdrawal Rates	See Table 1.
Disability Rates	See Table 2.
Retirement Age for Active Participants	See Table 3.
Optional Payment Forms Elected and Payment Ages	Participants with cash balance benefits: 50% of the cash balance benefit (the Annuity-Only Portion) must be elected as an annuity under plan rules. This portion is assumed to be taken as a single life annuity.  The remaining 50% of the cash balance benefit (LS-Eligible Portion) may be elected as a lump sum (LS) or an annuity. Participants may commence this portion of the benefit separately from the Annuity-Only Portion.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

For future separations, 50% of the LS-Eligible Portion is assumed to be elected as a lump sum and the remaining 50% is assumed to be elected as a single life annuity.

For terminated vesteds as of the valuation date (who have not yet commenced the LS-Eligible Portion), 37.5% are assumed to elect a lump sum and the remaining 62.5% are assumed to elect a single life annuity.

Participants with only final average pay benefits: 100% of unmarried participants are assumed to elect a single life annuity. For married participants, we assume that:

- 30% elect a single life annuity.
- 40% elect a 50% joint and survivor annuity.
- 30% elect a 75% joint and survivor annuity.

Timing of Benefit Commencements

Participants who terminate while eligible for retirement are assumed to commence immediately at retirement.

Active participants who terminate before retirement eligibility are assumed to commence annuities at age 61. For actives taking a portion of the benefit as a lump sum:

- 20% are assumed to commence in the year of termination.
- 16% are assumed to commence in the first year following termination.
- 4% are assumed to commence in the second year following termination.
- The remaining 60% are assumed to commence at age 61.

Deferred inactives are assumed to commence benefits based on commencement rates by age and benefit type, as shown in table 3.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

Retroactive Commencements by Participants Past  
Their Estimated Required Minimum Distribution  
(RMD) Date

For valuation purposes, deferred vested participants who are past age 70.5 are assumed to administratively start payment of their benefits at the valuation date, with Postponed Retirement dates retroactive to age 70.5.

Due to their retroactive commencement, these participants are also assumed to receive retroactive payments. These payments are provided as an immediate lump sum of the accumulated missed monthly benefits between age 70.5 and the participant's age, without an interest adjustment.

Mortality Rates

2024 prescribed generational mortality table for annuitants and non-annuitants.

Decrement Timing

Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%).

Marital Information for Non-Annuitants

It is assumed that 70% of males and 60% of females have an eligible spouse at retirement or pre-retirement death, and that husbands are two years older than their wives.

\$415 Limit on Maximum Benefits

Benefits are limited by the current \$415 maximum benefit of \$275,000.

Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

Expected Rate of Return on Assets

2022 Plan Year	5.45%, limited to 5.92%.
2023 Plan Year	6.76%, limited to 5.74%.
2024 Plan Year	6.58%, limited to 5.59%.

Trust Expenses Included in Target Normal Cost

\$6,100,537. Calculated as the sum of (A) and (B):

- A. The prior plan year's paid, unaudited, noninvestment trust expenses other than PBGC premiums increased with one year of expected inflation of 2.3%, then rounded to the nearest \$50,000 (\$2,050,000), plus
- B. The actual, unrounded PBGC premiums incurred for the current plan year (\$4,250,537).

The 2024 noninvestment trust expenses, other than PBGC premiums, are the total, unaudited trust expenses, excluding investment advisory fees. They include certain trust fees paid to Aon, Bank of New York Mellon, Fidelity, Kilpatrick Townsend, and KPMG.

The inflation rate of 2.3% is based on Aon's 30-year forecast of capital market assumptions as of December 31, 2023.

Actuarial Method

Standard unit credit cost method.

Valuation Date

January 1, 2024.

Schedule SB Attachment (Form 5500) –2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

**Table 1**

**Withdrawal Rates**

<u>Age</u>	<u>Rate</u>
39	8.20%
40	7.80%
41-52	9.25%
53	8.60%
54	8.20%
55	3.70%
56	3.60%
57	3.50%
58	3.40%
59	3.30%
60	3.20%
61	3.10%
62	3.00%
63	3.00%
64	3.00%
65+	0.00%

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

**Table 2**

**Disability Rates**

<u>Age</u>	<u>Rate</u>
39	0.1458%
40	0.1620%
41	0.1846%
42	0.2072%
43	0.2298%
44	0.2524%
45	0.2750%
46	0.3084%
47	0.3418%
48	0.3752%
49	0.4086%
50	0.4420%
51	0.5058%
52	0.5696%
53	0.6334%
54	0.6972%
55	0.7610%
56	0.8494%
57	0.9378%
58	1.0262%
59	1.1146%
60	1.2003%
61	1.2980%
62	1.3930%
63	1.4142%
64	1.4186%
65+	0.0000%

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

**Table 3**

**Retirement Rates for Active, Non-Cash-Balance (Non-CB) Deferred, and CB Deferred Participants**

<b>Age</b>	<b>Active</b>	<b>Non-CB Deferred</b>	<b>CB Deferred</b>
55	10.0%	5.0%	2.0%
56	10.0%	2.5%	2.0%
57	10.0%	2.5%	2.0%
58	10.0%	2.5%	2.0%
59	12.5%	2.5%	2.0%
60	12.5%	7.5%	3.0%
61	15.0%	5.0%	3.0%
62	15.0%	25.0%	8.0%
63	20.0%	15.0%	8.0%
64	20.0%	15.0%	8.0%
65	40.0%	50.0%	40.0%
66	40.0%	20.0%	30.0%
67	20.0%	10.0%	20.0%
68	10.0%	5.0%	15.0%
69	40.0%	5.0%	20.0%
70+	100.0%	100.0%	100.0%

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

## Actuarial Assumptions and Methods

### Discussion of Actuarial Assumptions and Methods

For the funding valuation, the allowable interest rates and mortality tables available to measure plan liabilities are prescribed by IRC section 412. Aon provided guidance with respect to the alternative interest rate and mortality table options, and it is our belief that the options prescribed by D&B are appropriate for funding purposes. It is our belief that all other actuarial assumptions used for the funding valuation represent reasonable expectations of anticipated plan experience.

The actuarial cost and amortization methods used are prescribed by IRC section 412. While the method used to value assets is prescribed by D&B Aon provided guidance with respect to the use of this method, and it is our belief that the method is appropriate for funding purposes.

### Calculation of Liabilities

The method used to calculate the projected benefit obligation for determining pension expense is the projected unit credit cost method. The method used to calculate the ERISA target normal cost and funding target is the unit credit cost method. The plan is frozen. Therefore, under both methods, the liability is the present value of future benefits.

The plan is frozen. Therefore, the target normal cost consists of certain trust expenses.

For calculating the actuarial present value of vested benefits, benefits at each decrement age are determined in the same manner but are then multiplied by each participant's vesting percentage as of the valuation date. The present value of these estimated vested benefits is determined without recognition of any benefit for which a participant will become entitled only through the advancement in service or age while actively employed. In addition, certain ancillary benefits have been treated as vested, consistent with PBGC premium regulations.

# The Dun & Bradstreet Corporation Retirement Account

## Schedule H, Line 4j – Schedule of Reportable Transactions for the Year Ended December 31, 2024

(dollars in thousands)										
(a)	(b)	(c)		(d)	(e)	(f)	(g)	(h)	(i)	
Identity of Party Involved	Description of Asset	Number of Purchases	Purchase Price	Number of Sales	Selling Price	Lease Rental	Expense Incurred w/ Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Series of Transactions in Same Securities BNY Mellon	Short Term Investment Funds	69	\$ 116,566							
	Short Term Investment Funds			55	\$ 126,368			\$ 126,368		\$ —
	NISA ULTRA MID TREASURY CIF			3	\$ 12,650			\$ 12,880		\$ (230)
	NISA ULTRA MID TREASURY CIF	4	\$ 49,250							

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan The Dun & Bradstreet Corporation Retirement Account	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF The Dun & Bradstreet Corporation	<b>D</b> Employer Identification Number (EIN) 22-3725387	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
<b>2</b> Assets:			
<b>a</b> Market value .....	<b>2a</b>	1,038,336,174	
<b>b</b> Actuarial value .....	<b>2b</b>	1,095,580,977	
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment .....	10,834	661,717,006	661,717,006
<b>b</b> For terminated vested participants .....	8,589	371,586,802	371,586,802
<b>c</b> For active participants .....	578	47,925,056	47,925,594
<b>d</b> Total .....	20,001	1,081,228,864	1,081,229,402
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>		
<b>5</b> Effective interest rate .....	<b>5</b>	5.13%	
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	0	
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	6,100,537	
<b>c</b> Target normal cost .....	<b>6c</b>	6,100,537	

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>	Matthew Bond <i>MLB</i>	
	Signature of actuary	07/14/2025
		Date
MATTHEW BOND		2307596
	Type or print name of actuary	Most recent enrollment number
AON CONSULTING, INC.		203-505-5609
	Firm name	Telephone number (including area code)
800 Connecticut Avenue		
3rd Floor		
NORWALK CT 06854		
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II</b>	<b>Beginning of Year Carryover and Prefunding Balances</b>	
	(a) Carryover balance	(b) Prefunding balance
<b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	14,502,640
<b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	10,494,419
<b>9</b> Amount remaining (line 7 minus line 8) .....	0	4,008,221
<b>10</b> Interest on line 9 using prior year's actual return of <u>10.92%</u> .....	0	437,698
<b>11</b> Prior year's excess contributions to be added to prefunding balance:		
<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.07%</u> .....		0
<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b> Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	4,445,919

<b>Part III</b>	<b>Funding Percentages</b>	
<b>14</b> Funding target attainment percentage .....	<b>14</b>	100.91%
<b>15</b> Adjusted funding target attainment percentage .....	<b>15</b>	101.32%
<b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	98.79%
<b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

**Part IV Contributions and Liquidity Shortfalls**

**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b>	0

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years. ....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	0

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? .....  Yes  No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....  Yes  No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

**21** Discount rate:

**a** Segment rates:

1st segment: %	2nd segment: %	3rd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
-------------------	-------------------	-------------------	--

**b** Applicable month (enter code)..... **21b**

**22** Weighted average retirement age ..... **22** 61

**23** Mortality table(s) (see instructions)  Prescribed - combined  Prescribed - separate  Substitute

**Part VI Miscellaneous Items**

**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....  Yes  No

**26** Demographic and benefit information

**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....  Yes  No

**b** Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...  Yes  No

**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

**28** Unpaid minimum required contributions for all prior years ..... **28** 0

**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0

**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) ..... **30** 0

**Part VIII Minimum Required Contribution For Current Year**

**31** Target normal cost and excess assets (see instructions):

**a** Target normal cost (line 6c)..... **31a** 6,100,537

**b** Excess assets, if applicable, but not greater than line 31a ..... **31b** 6,100,537

<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	0	0
<b>b</b> Waiver amortization installment .....	0	0

**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount ..... **33**

**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....		0	0

**36** Additional cash requirement (line 34 minus line 35)..... **36** 0

**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

**38** Present value of excess contributions for current year (see instructions)

**a** Total (excess, if any, of line 37 over line 36) ..... **38a** 0

**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances ..... **38b**

**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) ..... **39** 0

**40** Unpaid minimum required contributions for all years ..... **40** 0

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

**41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies.  2019  2020  2021

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
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Schedule SB, line 22 — Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except that decrements at the 100% retirement age are assumed to occur at the start of the year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	10.00%	1.0000	5.55
56.5	10.00%	0.9000	5.09
57.5	10.00%	0.8100	4.66
58.5	10.00%	0.7290	4.26
59.5	12.50%	0.6561	4.88
60.5	12.50%	0.5741	4.34
61.5	15.00%	0.5023	4.63
62.5	15.00%	0.4270	4.00
63.5	20.00%	0.3629	4.61
64.5	20.00%	0.2903	3.75
65.5	40.00%	0.2323	6.09
66.5	40.00%	0.1394	3.71
67.5	20.00%	0.0836	1.13
68.5	10.00%	0.0669	0.46
69.5	40.00%	0.0602	1.67
70	100.00%	0.0361	2.53
	Weighted Average		61.36

Schedule SB Attachment (Form 5500) –2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
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Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	1,504,731	6,743,736	72,907,483	81,155,950
2025	1,689,487	9,105,609	69,994,298	80,789,394
2026	2,006,936	12,996,170	67,010,577	82,013,683
2027	2,377,301	17,214,531	64,023,431	83,615,263
2028	2,726,141	20,815,902	60,975,449	84,517,492
2029	3,076,040	23,386,667	57,952,724	84,415,431
2030	3,284,971	25,815,580	54,924,816	84,025,367
2031	3,433,773	27,763,257	51,901,746	83,098,776
2032	3,579,323	29,258,541	48,886,170	81,724,034
2033	3,683,883	30,323,026	45,879,760	79,886,669
2034	3,714,165	31,086,989	42,902,946	77,704,100
2035	3,807,929	31,596,457	39,956,827	75,361,213
2036	3,771,242	31,749,098	37,048,427	72,568,767
2037	3,741,816	31,614,704	34,188,503	69,545,023
2038	3,692,835	31,225,541	31,385,741	66,304,117
2039	3,605,212	30,733,834	28,650,911	62,989,957
2040	3,579,456	30,164,157	26,002,463	59,746,076
2041	3,487,461	29,373,420	23,448,437	56,309,318
2042	3,405,384	28,425,346	21,001,722	52,832,452
2043	3,288,998	27,433,880	18,674,628	49,397,506
2044	3,175,754	26,312,979	16,478,556	45,967,289
2045	3,062,530	25,135,260	14,423,498	42,621,288
2046	2,938,276	23,838,659	12,517,727	39,294,662
2047	2,803,700	22,510,529	10,767,570	36,081,799
2048	2,664,899	21,152,003	9,177,060	32,993,962
2049	2,521,278	19,696,347	7,747,623	29,965,248
2050	2,373,272	18,223,630	6,477,900	27,074,802
2051	2,221,073	16,754,241	5,363,587	24,338,901
2052	2,065,635	15,280,594	4,397,707	21,743,936
2053	1,909,189	13,818,937	3,571,017	19,299,143
2054	1,752,378	12,394,747	2,872,386	17,019,511
2055	1,596,766	11,025,231	2,289,493	14,911,490
2056	1,443,761	9,716,128	1,809,332	12,969,221
2057	1,294,819	8,489,911	1,418,758	11,203,488
2058	1,151,354	7,348,748	1,105,006	9,605,108

Schedule SB Attachment (Form 5500) –2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
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Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2059	1,014,689	6,302,669	856,004	8,173,362
2060	885,994	5,375,669	660,658	6,922,321
2061	766,263	4,522,870	509,034	5,798,167
2062	656,250	3,772,875	392,463	4,821,588
2063	556,424	3,120,825	303,567	3,980,816
2064	466,985	2,561,264	236,213	3,264,462
2065	387,859	2,100,402	185,412	2,673,673
2066	318,724	1,683,765	147,176	2,149,665
2067	259,086	1,348,599	118,384	1,726,069
2068	208,285	1,072,303	96,628	1,377,216
2069	165,557	846,768	80,076	1,092,401
2070	130,075	664,385	67,348	861,808
2071	100,987	518,207	57,418	676,612
2072	77,455	402,057	49,532	529,044
2073	58,673	310,530	43,138	412,341

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
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## Schedule SB, Part V — Summary of Plan Provisions

Effective Date	Amended and restated effective January 1, 2019, incorporation an October 30, 2020 resolution.
Membership	The plan was frozen to new members and for future benefits accruals effective July 1, 2007.
Retirement Ages	
Normal	Retirement upon attainment of age 65.
Early	Retirement after attainment of age 55 and the completion of 10 years of vesting service, but prior to age 65.
Postponed	Retirement after attainment of age 65.
Eligibility for Benefits	
Deferred Vested	Completion of three years of vesting service.
Disability	Completion of five years of vesting service and disabled.
Forfeitures of Benefits	Benefits can be conditionally forfeited if, after a diligent search by D&B or the recordkeeper, a participant, beneficiary, or Alternate Payee: <ul style="list-style-type: none"><li>▪ Fails to commence benefits by the end of the year for which Required Minimum Distributions are required to start, or</li><li>▪ Fails to cash annuity checks for six consecutive months.</li></ul>
Preretirement Death	Completion of three years of vesting service.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
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Underlying Benefit Formulas

**Grandfathered Participants:** Receive a benefit equal to the greater of (1), (2), or (3):

- (1) Final Average Pay Benefit.
- (2) Cash Balance Benefit.
- (3) Accrued Benefit on December 31, 1996.

**Non-Grandfathered Participants:** Receive a benefit equal to the greater of (1) or (2):

- (1) Cash Balance Benefit.
- (2) Accrued Benefit on December 31, 1996.

Normal Retirement Benefits

Final Average Pay Benefit

An annual benefit equal to the greater of:

- 1.7% of Final Average Compensation times years of credited service not in excess of 25, plus 1.0% of Final Average Compensation times years of credited service in excess of 25, less 1.7% of the Social Security benefit times years of credited service not in excess of 25, less 0.5% of the Social Security benefit times years of credited service in excess of 25, but not in excess of 40; and
- \$100 times years of credited service, less the actuarial equivalent of contributions made to other plans.

Cash Balance Benefit

An annual benefit equal to the retirement account balance converted to an actuarial equivalent, under 417(e)(3), life annuity at age 65. The initial retirement account balance on December 31, 1996 is equal to the present value of the December 31, 1996 accrued benefit. The retirement account grows with monthly interest credits. Those credits are determined as the greater of the 30-year Treasury bond yield for the second calendar month preceding the calendar quarter of the month for which interest is being calculated and a minimum. The minimum is 3.00% for credits earned by 1996 and 4.45% for credits earned thereafter.

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The balance also grew with monthly pay credits until the earlier of termination or the July 1, 2007 date of plan freeze in accordance with the following table:

<b>Points</b>	<b>Pay Credit</b>
21-26	3.00%
27-28	3.10%
29-30	3.20%
31-32	3.35%
33-34	3.50%
35-40	4.00%
41-42	4.15%
43-44	4.35%
45-50	5.00%
51-52	5.20%
53-54	5.40%
55-64	7.50%
65-74	9.00%
75-84	10.50%
85+	12.50%

The Plan complies with the 133-1/3% Accrual Rule defined in §411 of the Internal Revenue Code.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
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Terminated Vested Benefits

Final Average Pay Benefit

A benefit computed in the same manner as a normal retirement benefit based on final average compensation and credited service at the time of termination. This benefit will be paid without reduction at age 65 or in an actuarially equivalent amount based on 6.75% interest and the mortality rates specified in Attachment A of the plan document. The table below is used for integer ages. The factors are interpolated for fractional ages (based on age in years and months).

<b>Age at Commencement</b>	
65	100%
64	90%
63	81%
62	73%
61	66%
60	60%
59	54.1%
58	49.214%
57	45%
56	41%
55	38%

Cash Balance Benefit

Same as for Normal Retirement.

Disability Retirement Benefits

Final Average Pay Benefit

A benefit computed in the same manner as a normal retirement benefit based on final average compensation and credited service at the time of disability.

This benefit will be paid without reduction if deferred to age 65 or reduced in accordance with the early retirement table (and actuarially, reduced prior to age 55) if receipt is commenced earlier. Various special rules apply.

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Cash Balance Benefit

If the member was receiving benefits under the Long-Term Disability Plan of D&B and receiving Social Security disability benefits, the retirement account balance continued to grow with pay and interest credits until the earliest of recovery from disablement, age 65, and July 1, 2007, based on the pay rate in effect immediately before disability occurred.

An annual benefit equal to the retirement account balance converted to an actuarially equivalent life annuity at retirement.

The actuarially-equivalent conversion uses the mortality table defined in IRS code §417(e)(3) for the plan year of benefit commencement and the average of the IRS interest rates for three months ending two months prior to the commencement date are used.

Preretirement Death Benefits

Final Average Pay Benefit

If death occurs before age 55 while the member is actively employed, the vested member's spouse will be eligible to begin receiving a life annuity as early as the time the member would have become age 55. The benefit amount will be equal to the amount the spouse would have received if the member had separated from service on the date of death, survived until age 55, and then died with a 50% joint and survivor benefit in effect.

Based on the member's election, the spouse of a member who dies after age 55 while actively employed shall receive a life annuity equal to the benefit which would have been paid if the member had retired on the date before his death with a 50% joint and survivor benefit in effect.

Preretirement death benefits of terminated vested members are the same as those for active members.

Cash Balance Benefit

Same as for Normal Retirement.

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Postponed Retirement Benefits

Participants may postpone commencement beyond Normal Retirement Date, but to no later than the Required Minimum Distribution Date.

Final Average Pay Benefit

The Normal Retirement Benefit, actuarially increased from age 65 to the benefit commencement date.

For A.C. Nielson benefits, the actuarial equivalence uses a 6.00% interest rate and the 1951 GATT 100% Male mortality table, projected to 1965 with projection scale C.

For IMS benefits, the actuarial equivalence uses an 8.00% interest rate and the 1983 GAM unisex mortality table, set back 2 years for members and 4 years for beneficiaries.

For all other final average pay accrued benefits, the actuarial equivalence uses a 6.75% interest rate and the 100% Male mortality rates shown in Attachment X of the D&B Master Retirement Plan document.

Cash Balance Benefit

Same as for Normal Retirement

Definitions

Vesting Service

Years of employment with the Company during which a member is compensated for 1,000 or more hours, excluding such hours prior to attainment of age 18.

Credited Service

Years of service while a member prior to July 1, 2007. Any members who complete less than a full year of service may receive fractional credit.

Compensation

All amounts paid to a member but excluding severance pay and certain types of special remuneration.

Compensation for purposes of calculating qualified plan benefits is limited in accordance with IRC section 401(a)(17). Only compensation prior to July 1, 2007 is used for purpose of calculating benefits.

Final Average Compensation

Annual average of compensation for the highest five consecutive 12-month periods of the last 10 consecutive 12-month periods of credited service before July 1, 2007. Compensation is annualized to an 1,800-hour basis if an other than full time member is employed more than 1,000 but less than 1,800 hours.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
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Definitions (continued)

Social Security Benefit	The monthly benefit at age 65 estimated as payable to a member based on the Social Security Act as amended and in effect at retirement. If the member terminates prior to age 65, it will be assumed that the member receives no compensation after termination and elects to receive Social Security benefits at age 65. The estimate is based on the member's wage history with the Company and the assumption of no wages prior to date of hire.
Grandfathered Participant	Participant who had attained age 50 with 10 years of service, age 65, or age plus service was greater than or equal to 70 on January 1, 1997.
Plan Year	January 1 to December 31.
Coverage	The Plan was frozen to all new members and for purposes of future benefit accruals effective July 1, 2007.
Employee Contributions	None.
Mandatory Lump Sums	If the lump-sum value of a participant's benefit is \$1,000 or less, the benefit is paid as a mandatory lump sum, rather than offering the forms of benefits listed below.
Final Average Compensation	<p>For unmarried participants, the normal form is a single life annuity.</p> <p>For married participants, the normal form is a 50% joint and survivor annuity with the spouse as the beneficiary.</p> <p>For final average pay benefits, annuity to annuity conversions generally use factors specified in the plan document. For a married member retiring from active or disabled status and electing a 50% joint and survivor annuity, only half of the normal actuarial reduction under this formula applies.</p>

Schedule SB Attachment (Form 5500) —2024 Plan Year  
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Definitions (continued)

Optional Forms of Benefits

All participants with a cash balance benefit may elect to receive 50% of that balance as a lump sum.

For married participants, the plan also offers a single life annuity and a 75% joint and survivor annuity.

For all participants who are eligible for commencement at separation, the plan also offers an age 62 Social Security level income option (if below age 62 at commencement) and 10-year and 15-year certain and life annuities.

For married participants who are eligible for commencement at retirement, the plan also offers a 100% joint and survivor option.

For certain legacy groups, additional payment forms and/or alternative conversion factors may apply. For example, certain IMS participants are eligible for a five-year certain and life annuity. Also, Clark O'Neil participants are eligible for a lump sum of their entire benefit.

## Plan Changes Since the Prior Year

The valuation does not reflect any plan changes since the prior year.

## Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

# The Dun & Bradstreet Corporation Retirement Account

## Schedule H, Line 4i – Schedule of Assets held at the year end of December 31, 2024

(dollars in thousands)

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
Short-Term Investment Funds	<b>Total Short-Term Investment Funds</b>	<b>14,455</b>	<b>14,455</b>
Aon Collective Investment Trust Global Equity Fund	Equity Investment Funds	106,400	178,436
Aon Collective Investment Trust Non-US Equity Index Fund	Equity Investment Funds	17,965	21,952
Aon Collective Investment Trust Large Cap Equity Index Fund	Equity Investment Funds	24,681	37,692
	<b>Total ACIT Equity Funds</b>	<b>149,046</b>	<b>238,080</b>
Aon Collective Investment Trust 20+ Year U.S. Treasury STRIPS Index Fund	Fixed Income Investment Funds	169	123
Aon Collective Investment Trust High Yield Plus Bond Fund	Fixed Income Investment Funds	3,721	4,022
Aon Collective Investment Trust Mid Duration Long Credit Bond Fund	Fixed Income Investment Funds	74	83
Aon Collective Investment Trust Long Credit Bond Fund	Fixed Income Investment Funds	492,428	443,922
Aon Collective Investment Trust Intermediate Credit Bond Fund	Fixed Income Investment Funds	27,153	28,071
Aon Collective Investment Trust U.S. Intermediate Government Bond Index Fund	Fixed Income Investment Funds	28,202	28,340
Aon Collective Investment Trust Multi Asset Credit Fund	Fixed Income Investment Funds	10,860	13,142
Aon Collective Investment Trust US Long Government Bond Index Fund	Fixed Income Investment Funds	4,497	3,409
Aon Enhanced Liability Driven Investing Fund	Fixed Income Investment Funds	33,236	36,137
	<b>Total ACIT Fixed Income Funds</b>	<b>600,340</b>	<b>557,249</b>
Aon Collective Investment Trust Core Real Estate Fund	Real Estate Investment Funds	28,930	35,176
Aon Collective Investment Trust Global Real Estate Fund	Real Estate Investment Funds	5,516	5,820
RREEF WEST VI A Group TR Units	Real Estate Investment Funds	—	3
	<b>Total ACIT Real Estate Funds</b>	<b>34,446</b>	<b>40,999</b>
The Aon Private Credit Opportunities Fund, LLC	Alternative Investment Funds	10,231	15,082
Aon Liquid Alternatives Fund LTD Class A	Alternative Investment Funds	26,252	29,561
Aon Opportunistic Alternatives SP Shareholder Summary Class A	Alternative Investment Funds	9,525	13,673
The Aon Opportunistic Credit Portfolio SP	Alternative Investment Funds	17,094	21,248
The Aon Private Credit Opportunities Fund II, LLC	Alternative Investment Funds	5,642	6,224
Aon Return Enhancing Alternatives Portfolio SP	Alternative Investment Funds	17,000	17,574
	<b>Total Aon Alternative Investment Funds</b>	<b>85,744</b>	<b>103,362</b>
NISA ULTRA MID TREASURY CIF	Fixed Income Investment Funds	36,370	33,018
NISA ULTRA LONG TREASURY CIF	Fixed Income Investment Funds	1,065	834
	<b>Total NISA Fixed Income Funds</b>	<b>37,435</b>	<b>33,852</b>
Newark Venture Partners Fund, L.P.	<b>Total Venture Capital Fund</b>	<b>4,741</b>	<b>6,755</b>
<b>Total Assets (Held at End of Year)</b>		<b>\$ 926,207</b>	<b>\$ 994,752</b>

Schedule SB Attachment (Form 5500) —2024 Plan Year  
The Dun & Bradstreet Corporation Retirement Account  
EIN: 22-3725387 PN: 001

## Schedule SB, line 24—Change in Actuarial Assumptions

The January 1, 2024 funding valuation reflects the following non-prescribed assumption changes to better reflect anticipated future experience:

- A change in the assumed noninvestment trust expenses from \$9,248,588 to \$6,100,537.
- A change in the expected return on assets (prior to the third segment rate limitation) from 6.76% for 2023 to 6.58% for 2024.
- A change in the liability interest rate assumption from the December 2022 full yield curve to the December 2023 full yield curve.
- A change in the marital age assumption from husbands being (on average) three years older than their wives to husbands being (on average) two years older than their wives.
- An annual update in the §417(e) mortality table from the 2023 table to the 2024 table.

These assumption changes did not reduce the funding shortfall by an amount requiring approval of the commissioner.