

<p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: x-small;">This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; text-align: center;">2024</p> <hr/> <p style="text-align: center;">This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>005</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>MEMORIAL SLOAN KETTERING CANCER CENTER</u></p> <p><u>1275 YORK AVENUE</u> <u>NEW YORK, NY 10065</u></p>	<p>1c Effective date of plan <u>08/04/1947</u></p> <p>2b Employer Identification Number (EIN) <u>13-1924236</u></p> <p>2c Plan Sponsor's telephone number <u>646-227-3096</u></p> <p>2d Business code (see instructions) <u>622000</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	JOHN LASKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor EXECUTIVE BENEFITS COMMITTEE MEMORIAL SLOAN KETTERING CANCER CENTER 1275 YORK AVENUE NEW YORK, NY 10065	3b Administrator's EIN 13-1924236 3c Administrator's telephone number 646-227-3096
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4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
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5 Total number of participants at the beginning of the plan year	5	36113
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6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	22606
a(2) Total number of active participants at the end of the plan year	6a(2)	23511
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits	6c	11489
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	35000
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	63
f Total. Add lines 6d and 6e	6f	35063
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	35096
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	33964
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	864

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2L 2M 2G 2T

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

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

(4) **C** (Service Provider Information)

(5) **D** (DFE/Participating Plan Information)

(6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>005</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 MEMORIAL SLOAN KETTERING CANCER CENTER</p>	<p>D Employer Identification Number (EIN) 13-1924236</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1624203	69345	102488	9293	01/01/2024	12/31/2024

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

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

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

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

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

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

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	965367502
5	Current value of plan's interest under this contract in separate accounts at year end.....	37668168
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 953451266
c	(1) Contributions deposited during the year	7c(1) 19521073
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 39528809
	(4) Transferred from separate account	7c(4) 84769365
	(5) Other (specify below)..... ▶ LOAN PAYMENTS; PLAN SERVICING CREDIT	7c(5) 1195080
	(6) Total additions	7c(6) 145014327
d	Total of balance and additions (add lines 7b and 7c(6))	7d 1098465593
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 64772085
	(2) Administration charge made by carrier.....	7e(2) 9981
	(3) Transferred to separate account	7e(3) 67884027
	(4) Other (specify below)..... ▶ TRANSFER OUT	7e(4) 431998
(5) Total deductions	7e(5) 133098091	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 965367502

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)			
	(2) Increase (decrease) in amount due but unpaid	9a(2)			
	(3) Increase (decrease) in unearned premium reserve	9a(3)			
	(4) Earned ((1) + (2) - (3))		9a(4)		0
b	Benefit charges (1) Claims paid	9b(1)			
	(2) Increase (decrease) in claim reserves	9b(2)			
	(3) Incurred claims (add (1) and (2))		9b(3)		0
	(4) Claims charged		9b(4)		
c	Remainder of premium: (1) Retention charges (on an accrual basis) --				
	(A) Commissions	9c(1)(A)			
	(B) Administrative service or other fees	9c(1)(B)			
	(C) Other specific acquisition costs	9c(1)(C)			
	(D) Other expenses	9c(1)(D)			
	(E) Taxes	9c(1)(E)			
	(F) Charges for risks or other contingencies	9c(1)(F)			
	(G) Other retention charges	9c(1)(G)			
	(H) Total retention		9c(1)(H)		0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)		
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)		
	(2) Claim reserves		9d(2)		
	(3) Other reserves		9d(3)		
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e		

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	005
C Plan sponsor's name as shown on line 2a of Form 5500 MEMORIAL SLOAN KETTERING CANCER CENTER	D Employer Identification Number (EIN) 13-1924236	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

TIAA

13-1624203

(b) 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?
13 15	NONE	113262	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

MERCER (US) INC

13-2834414

(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?
13 27 28	NONE	94786	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)

COVINGTON & BURLING LLP

53-0188411

(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	NONE	84206	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.

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN)	<u>005</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>MEMORIAL SLOAN KETTERING CANCER CENTER</u>	D Employer Identification Number (EIN) <u>13-1924236</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA REAL ESTATE</u>		
b Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
<u>13-1624203-004</u>	<u>P</u>		<u>37668168</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 005
C Plan sponsor's name as shown on line 2a of Form 5500 MEMORIAL SLOAN KETTERING CANCER CENTER	D Employer Identification Number (EIN) 13-1924236

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

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	7777476	9539561
(2) Participant contributions	1b(2)	8178031	10058557
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	37891569	42959428
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	45604562	37668168
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4531906721	5368741773
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	953451266	965367502
(15) Other	1c(15)	8992515	14831112

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	5593802140	6449166101
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	5593802140	6449166101

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	189434266	
(B) Participants.....	2a(1)(B)	201131289	
(C) Others (including rollovers).....	2a(1)(C)	26258899	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		416824454
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	3279150	
(F) Other.....	2b(1)(F)	11146165	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		14425315
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	153992875	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		153992875
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-1825099
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		557827848
c Other income	2c		1178261
d Total income. Add all income amounts in column (b) and enter total.....	2d		1142423654

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	271406439	
(2) To insurance carriers for the provision of benefits	2e(2)	13247999	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		284654438
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		2090580
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	113262	
(5) Investment advisory and investment management fees	2i(5)	94786	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	84206	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	22421	
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		314675
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		287059693

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		855363961
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **JOHNSON LAMBERT LLP**

(2) EIN: **52-1446779**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

A Name of plan <u>MEMORIAL SLOAN KETTERING CANCER CENTER RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶	<u>005</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MEMORIAL SLOAN KETTERING CANCER CENTER</u>	D Employer Identification Number (EIN) <u>13-1924236</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 13-1624203

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

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3		2132
---	--	------

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Financial Statements and Supplemental Schedule

*As of December 31, 2024 and 2023
and for the year ended December 31, 2024
with Report of Independent Auditors*

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Financial Statements and Supplemental Schedule

December 31, 2024 and 2023

Contents

Financial Statements:

Report of Independent Auditors 1 - 2

Statements of Net Assets Available for Benefits..... 3

Statement of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements..... 5 - 18

Supplemental Schedule:

Schedule of Assets (Held at End of Year) 19 - 20

Report of Independent Auditors

Board of Managers and Plan Participants
Memorial Sloan Kettering Cancer Center

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

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

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

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

Disclaimer of Opinion

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Responsibilities of Management for the Financial Statements

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

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

Auditor’s Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of the Plan’s financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor’s report. However, because of the matters described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

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.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule of Assets (Held at End of Year), as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the 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. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on this supplemental schedule.

A handwritten signature in black ink that reads "Johnson Lambert LLP". The signature is written in a cursive, flowing style.

Vienna, Virginia
October 13, 2025

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Statements of Net Assets Available for Benefits

	As of December 31,	
	2024	2023
Assets		
Investments, at fair value	\$5,855,840,586	\$5,005,815,694
Investments, at contract value	530,767,969	534,139,370
Loans receivable from participants	49,561,709	42,403,270
Contributions receivable	19,598,118	15,955,507
Net assets available for benefits	<u>\$6,455,768,382</u>	<u>\$5,598,313,841</u>

See accompanying notes to financial statements

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year ended December 31, 2024

Additions

Contributions:

Employer	\$189,434,266
Employee	201,131,289
Rollover	26,258,899

Total contributions 416,824,454

Investment income:

Dividends and interest	168,418,190
Net appreciation in fair value of investments	556,002,749

724,420,939

Other additions 1,178,261

Total additions 1,142,423,654

Deductions

Distributions to participants	(284,654,438)
Other deductions	(314,675)

Total deductions (284,969,113)

Net increase 857,454,541

Net assets available for benefits, beginning of year 5,598,313,841

Net assets available for benefits, end of year \$ 6,455,768,382

See accompanying notes to financial statements

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements

Years ended December 31, 2024 and 2023

Note 1 – Description of Plan

General

The Memorial Sloan Kettering Cancer Center Retirement Plan (the Retirement Plan) was established to provide for contributions qualifying under Internal Revenue Code (the Code) section 403(b) to annuity contracts and custodial accounts for participants and their beneficiaries. Effective December 16, 2012, the Retirement Plan's design was amended and renamed the Memorial Sloan Kettering Cancer Center Retirement Savings Plan (the Plan). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The following descriptions provide only general information of the Plan. Participants should refer to the Plan agreement for a more complete description of the provisions.

Contributions

Prior to December 16, 2012, the Retirement Plan was a defined contribution plan and included a basic plan and a voluntary plan. The basic plan covered employees based on job descriptions where certain eligible employees were required to contribute 5% of their annual compensation with a 5% match from Memorial Sloan Kettering Cancer Center (MSKCC). For eligible employees in other job descriptions, MSKCC contributed 10% of their annual compensation with no participant contribution required. The voluntary plan provided for elective contributions made pursuant to salary reduction agreements, subject to the annual limitations imposed by the Code.

Effective December 16, 2012, MSKCC makes base contributions to the Plan for eligible employees, based on the employee's age (determined as of the preceding December 31). For eligible employees age 30 and younger, the MSKCC base contribution amount is 2.5% of eligible pay. For eligible employees age 31 and older, the MSKCC base contribution amount is 5% of eligible pay. Additionally, MSKCC matches contributions for voluntary employee contributions up to 3% of eligible pay. Under the Plan, all MSKCC employees are eligible to make voluntary employee contributions, subject to Internal Revenue Service (IRS) limits. Mandatory employee contributions are no longer required.

Effective December 20, 2020, MSKCC made transition contributions to the Plan for eligible employees, who, on December 19, 2020, were accruing a benefit under the MSKCC Pension Plan and who would have qualified as an eligible employee on December 20, 2020, if she or he were hired on that date and are actively employed on the last day of the transition plan year. After the end of each transition plan year through 2023, MSKCC shall contribute on behalf of each individual who is at least age 45 and the sum of such eligible employee's age and years of service is at least 60 on the last day of the transition plan year a MSKCC transition contribution in an amount equal to four percent of such participant's eligible compensation. The requirement to be actively employed on the last day of the transition plan year was waived if employment terminates during a transition plan year on account of death, long-term disability, or severance from employment on or after age 55. Effective January 1, 2024, MSKCC no longer makes transition contributions to the Plan.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 1 – Description of Plan (Continued)

Eligibility

Employees are eligible to participate in the Plan on the first day employed with MSKCC except for job classifications specified as ineligible in the Plan agreement.

Vesting of Employer Contributions

Participants employed prior to January 1, 1991 are immediately and fully vested in their accounts. Participants employed after January 1, 1991 and who made contributions to the Retirement Plan prior to January 1, 2007 are fully vested upon completion of five years of service or attainment of age 55. Participants employed after January 1, 2007 and existing employees who make contributions to the Plan subsequent to January 1, 2007 are fully vested upon completion of three years of service or attainment of age 55. Death and disability will result in immediate vesting.

Loans to Participants

Effective March 15, 2019, the Plan was amended so that all new participant loans are funded directly from the participant's account and are uncollateralized. Loans are only available to active employees and the maximum loan amount cannot exceed the lesser of 50% of the vested balance or \$50,000. These loans totaled \$49,561,709 and \$42,403,270 at December 31, 2024 and 2023, respectively. The interest rate on outstanding loan balances ranged between 4.00 percent and 9.50 percent for 2024 and 2023. Principal and interest payments are deposited back to the participant's account using the individual's current investment elections. Earnings and interest are included as investment income in the statement of changes in net assets available for benefits. Upon origination of a loan, participants are charged a fee that is included in other deductions in the statement of changes in net assets available for benefits. The Plan administrator declares a default if the participant fails to pay any regular installment of principal and interest when due and such failure to continues until the last day of the calendar quarter following the quarter in which the failure first occurred. Should a default occur and be continuing, the trustee will report the amount of the principal and accrued interest as a deemed distribution as of the last day of the calendar year in which the default occurs. Loans deemed distributed totaled \$6,602,281 and \$4,511,701 at December 31, 2024 and 2023, respectively.

Prior to March 15, 2019, Plan loans were issued directly from funds owned by Teachers Insurance and Annuity Association of America and College Retirement Equities Fund (TIAA and CREF) and not directly from the participant's account. These loans are collateralized by the participant's account to cover 110% of the outstanding loan in case of default. Loans totaling \$6,521,573 and \$7,740,617 were collateralized by participant accounts at December 31, 2024 and 2023, respectively. The collateral balances of loans in default are held in a separate Plan Loan Default Fund. The Plan Loan Default Fund consists of fully benefit-responsive traditional annuities and is included as part of the TIAA Traditional Benefit-Responsive Annuity. The contract value of the Plan Loan Default Fund at December 31, 2024 and 2023 was \$5,895,519 and \$6,627,581, respectively.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 1 – Description of Plan (Continued)

Payment of Benefits

Following termination of employment, participants may elect to receive distribution in any form permitted under the funding vehicles in which they participate. Hardship distributions from the participant's voluntary contributions are also permitted by the Plan, subject to certain restrictions.

In 2024, a benefit disbursement provision was added to the Plan. Under this provision, terminated participants with balances greater than \$1,000 but less than \$7,000 have their funds rolled over to an Individual Retirement Account, while those with balances of \$1,000 or less will receive a cash distribution.

Note 2 – Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States.

Use of Estimates

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

Valuation of Investments and Income Recognition

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

Certain investments of the Plan are stated at fair value. If available, quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end. The Plan also has investments in CREF accounts, which are variable annuity funds consisting of eight portfolios: Stock, Global Equities, Growth, Equity Index, Bond Market, Inflation-linked Bond, Social Choice and Money Market accounts. These accounts invest principally in equity securities, fixed-income instruments and short-term investments based on each portfolio's objectives. All accounts noted above are valued using market quotations or prices obtained from an independent pricing source to obtain the fair value.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 2 – Summary of Significant Accounting Policies (Continued)

Valuation of Investments and Income Recognition (Continued)

Investments in CREF Accounts enable a unit holder to acquire units whose accumulation unit value is calculated each business day. Daily unit values for the CREF funds are listed on the National Association of Securities Dealers Automated Quotations (NASDAQ) website. The unit values are updated overnight for each day that NASDAQ is open. The value of a unit holder's investment rises and falls with the returns on the underlying assets in the CREF Account's portfolio. In an effort to reduce market timing and excessive trading, participants will be locked out of a fund for 90 days if a purchase, sale and repurchase within that fund is made within a 60-day period, other than for the CREF Money Market fund. Effective March 15, 2019, the CREF Money Market fund stopped new contributions or rollovers and transitioned into a new investment option, Vanguard Federal Money Market Fund, which is stated at fair value.

Additionally, the Plan has investments in TIAA Real Estate Account ("REA"), which is a pooled separate account that invests mainly in real estate and real estate-related investments. The REA's value is principally derived from the market value of the underlying real estate holdings or other real estate-related investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The REA sometimes holds securities as well. These are generally priced using values obtained from independent pricing sources. Contributions to the REA enable a unit holder to acquire units whose accumulation unit value is calculated every business day. Daily unit values for the REA are listed on NASDAQ's website. The unit values are updated overnight for each day that NASDAQ is open. The value of a participant's investment rises and falls with the return on the underlying assets in the REA along with the income generated by those assets. Transfers out of the REA are limited to one per calendar quarter. Although the underlying assets of REA cannot be quickly sold and converted to liquid assets, the TIAA general account provides the REA with a liquidity guarantee.

The Plan has investments in TIAA Traditional Annuities which are considered non-benefit-responsive fixed annuity contracts. These investments are reported at fair value (see Note 4). The TIAA Traditional Annuity guarantees principal and a specified interest rate, with the opportunity for additional amounts determined annually by TIAA's Board of Trustees. Certain restrictions limit participant access to funds based on the type of contract held. Participants with a Retirement Annuity contract are unable to receive lump-sum cash withdrawals from the TIAA Traditional Annuity and transfers must be spread over a ten-year period. All other transfers from the Retirement Annuity contract must be spread over a ten-year period (five years for withdrawals after termination of employment). Given the aforementioned limitations on participant access to the funds, management does not consider the contracts to be fully benefit-responsive.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 2 – Summary of Significant Accounting Policies (Continued)

Valuation of Investments and Income Recognition (Continued)

Effective March 15, 2019, the Plan transitioned from individual to group annuity contracts with respect to its TIAA Traditional Annuities investments for new funds invested. Existing plan assets in the TIAA Traditional Annuities did not automatically transfer as part of this transition and remained in the current contracts unless a participant requested a cross-contract transfer. The new group annuity contracts are known as the Retirement Choice (RC) and Retirement Choice Plus (RCP). The RC guarantees variable interest between 1% and 3% which is redetermined annually. Premiums deposited during the applicable calendar year are guaranteed for 10 years, at which point the minimum rate for these premiums will be reset. Certain restrictions limit participant access to funds based on the type of contract held. All transfers from the RC must be spread over a seven-year period, except for withdrawals after termination of employment which require 120 days and a 2.5% surrender charge. Given the aforementioned limitations on participant access to the funds, management does not consider the RC to be fully benefit-responsive and it will be reported at fair value (Note 4).

The Plan also has investments in TIAA Traditional Annuities which are considered fully benefit-responsive investment contracts. As described above, effective March 15, 2019, the Plan transitioned from individual to group annuity contracts with respect to its TIAA Traditional Annuities investments. The RCP is considered fully benefit-responsive and both the TIAA Traditional Annuities investment contracts and the RCP are recorded at contract value (Note 5). The TIAA Traditional Annuity within the Supplemental Retirement Annuity (SRA) contract and Group Supplemental Retirement Annuity (GSRA) contract have no liquidity restrictions applicable to participant withdrawals and transfers. The RCP allows participant withdrawals and transfers except for certain contracts that require a 90-day equity wash restriction if competing funds exist.

The Plan also has investments in the TIAA Stable Value Fund, which is a fully benefit-responsive fixed rate group annuity contract recorded at contract value (Note 5). Contributions into the TIAA Stable Value Fund are maintained in a non-unitized separate account of TIAA and buy a contractual or guaranteed amount of future benefits for the participant. TIAA Stable Value is immediately liquid to a participant for withdrawals and transfers and does not have withdrawal restrictions (except that immediate transfers cannot be made to competing investment options pursuant to the contract's "equity wash" provisions). In addition, transfers into TIAA Stable Value may not be made for 30 days following a transfer out. Plan sponsors choosing to terminate the Plan's investment in the TIAA Stable Value will receive contract value in, at most, two years.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 2 – Summary of Significant Accounting Policies (Continued)

Valuation of Investments and Income Recognition (Continued)

Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value of the fully benefit-responsive investment contracts represents contributions plus earnings, less participant withdrawals and administrative expenses.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is accrued when earned. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. The net appreciation in fair value of investments reported in the statement of changes in net assets available for benefits includes gains and losses on investments bought and sold, as well as held during the year. Realized gains and losses on sales of securities are determined using the average cost method.

Effective June 1, 2021, the TIAA Self-Directed Brokerage Account was made available to participants in the Plan as an optional feature. With this feature, participants can direct investments (including existing balances and future contributions) to a wide range of mutual funds outside of the Plan's core fund lineup.

Payment of Benefits

Benefits are recorded as deductions to net assets available for benefits when paid.

Contributions

Employee contributions and employer contributions under the Plan are recorded for each payroll period related to the Plan year.

Forfeitures

Forfeitures represent only non-vested Plan sponsor contributions. Forfeitures reduce the amount of contribution remitted to the Plan by MSKCC. For the year ended December 31, 2024, \$4,844,892 of forfeitures was used to offset employer contributions remitted. The balance of forfeitures available to offset future employer contributions totaled \$256,261 and \$563,920 at December 31, 2024 and 2023, respectively.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 2 – Summary of Significant Accounting Policies (Continued)

Expenses

Certain expenses of maintaining the Plan are paid directly by MSKCC and are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. The Plan receives revenue credits from TIAA and CREF from these investment related expenses. Revenue credits may be used to pay other administrative expenses of the Plan or may be reallocated to participants' accounts. These revenue credits are recorded as other additions in the statement of changes in net assets available for benefits.

Note 3 – Certified Financial Information

For the years ended December 31, 2024 and 2023, the Plan administrator elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. TIAA and CREF certified the schedule of assets held included in the Plan's financial statements as of December 31, 2024 and for the year then ended and as of December 31, 2023. All assets held disclosed in the accompanying financial statements and supplemental schedule, including investments and the Plan Loan Default Fund held at December 31, 2024 and 2023, and related investment information, including net appreciation in fair value of investments and interest and dividends for the year ended December 31, 2024 were obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by TIAA and CREF. This certification also extends, with respect to those investments, if any, which TIAA Trust, N.A., a national bank trust, held as directed trustee or custodian that were record kept by TIAA. These certifications are provided by TIAA on behalf of TIAA Trust, N.A. pursuant to agreements providing TIAA with specific authority to certify plan records as required. These certifications are made solely by TIAA and CREF with respect to annuity contracts whether or not TIAA Trust N.A. held other investments as directed trustee or custodian. TIAA Trust, N.A. does not hold annuity contracts as directed trustee or custodian and has no responsibility with respect to such annuity contracts.

Note 4 – Fair Value Measurements

A three-level hierarchy exists that prioritizes the inputs to valuation techniques used to measure fair value. The framework provides a fair value hierarchy that prioritizes the inputs valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy and those investments included in each are described below:

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

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 4 – Fair Value Measurements (Continued)

Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

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

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

Investments measured at fair value:	Level 1	Level 2	Level 3	Total
Mutual funds:				
Equity	\$ 2,247,152,043	\$ -	\$ -	\$2,247,152,043
Fixed income	241,100,847	-	-	241,100,847
Money market	93,903,179	-	-	93,903,179
Target retirement	2,088,135,244	-	-	2,088,135,244
Self-Directed Brokerage Account	14,831,112	-	-	14,831,112
CREF variable annuity contracts:				
Equity	629,412,999	-	-	629,412,999
Fixed income	26,591,405	-	-	26,591,405
Money market	18,296,517	-	-	18,296,517
Balanced	24,149,539	-	-	24,149,539
Real Estate pooled separate account	37,668,168	-	-	37,668,168
TIAA fixed annuity contracts:				
TIAA Traditional	-	-	434,599,533	434,599,533
Non-Benefit-Responsive				
Total investments, at fair value	<u>\$5,421,241,053</u>	<u>\$ -</u>	<u>\$434,599,533</u>	<u>\$5,855,840,586</u>

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 4 – Fair Value Measurements (Continued)

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

Investments measured at fair value:	Level 1	Level 2	Level 3	Total
Mutual funds:				
Equity	\$1,799,454,160	\$ -	\$ -	\$1,799,454,160
Fixed income	213,576,684	-	-	213,576,684
Money market	86,798,048	-	-	86,798,048
Target retirement	1,777,944,841	-	-	1,777,944,841
Self-Directed Brokerage Account	8,992,515	-	-	8,992,515
CREF variable annuity contracts:				
Equity	578,301,314	-	-	578,301,314
Fixed income	28,240,704	-	-	28,240,704
Money market	23,150,328	-	-	23,150,328
Balanced	24,440,641	-	-	24,440,641
Real Estate pooled separate account	45,604,562	-	-	45,604,562
TIAA fixed annuity contracts:				
TIAA Traditional Non-Benefit-Responsive	-	-	419,311,897	419,311,897
Total investments, at fair value	\$4,586,503,797	\$ -	\$419,311,897	\$5,005,815,694

The following table sets forth a summary of purchases of the Plan’s Level 3 assets measured at fair value for the year ended December 31:

	TIAA Fixed Annuity Contracts	
	2024	2023
Purchases	\$45,778,841	\$ 46,408,932

There were no transfers into or out of Level 3 during 2024 and 2023.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 4 – Fair Value Measurements (Continued)

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

The following table represents the Plan’s level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the range of values for those inputs at December 31, 2024:

Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity – Retirement Annuity	\$389,320,514	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Accumulating Stage Interest Rates: RA (Retirement Annuity): 3.55%-6.50% Payout Stage Interest Rates: RA: 6.90% - 10.20%
TIAA Traditional Annuity – Retirement Choice	\$45,279,019	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Accumulating Stage Interest Rates: RC (Retirement Choice): 3.80%-6.75% Payout Stage Interest Rates: RC: 6.90%-10.20%

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 4 – Fair Value Measurements (Continued)

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements (Continued)

The following table represents the Plan’s level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the range of values for those inputs at December 31, 2023:

Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values
TIAA Traditional Annuity – Retirement Annuity	\$ 388,512,855	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Accumulating Stage Interest Rates: RA (Retirement Annuity): 3.65%-6.50% Payout Stage Interest Rates: RA: 7.00% - 10.50%
TIAA Traditional Annuity – Retirement Choice	\$ 30,799,042	Discounted cash flow Theoretical transfer (exit value)	Risk-adjusted discount rate applied	Accumulating Stage Interest Rates: RC (Retirement Choice): 3.90%-6.75% Payout Stage Interest Rates: RC: 7.00%-10.50%

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 5 – Investment Contracts with Insurance Companies

The Plan has investment contracts with TIAA and CREF providing benefits to eligible employees. The contracts are credited with earnings on the underlying investments and charged for participant-initiated withdrawals or transfer requests. TIAA and CREF may terminate the contracts and settle transactions at amounts different from contract value if the Plan ceases to comply with Section 401(a) of the Code or fails to fulfill its obligations under the contract. At December 31, 2024, no events are probable of occurring that would cause the Plan to transact at an amount different than contract value.

The following table sets forth a summary of the Plan's assets measured at contract value for the year ended December 31:

Investment Type	Contract Type	Contract Value	
		2024	2023
TIAA Traditional Benefit-Responsive	GSRA Contracts	\$ 296,607,970	\$ 306,948,444
TIAA Traditional Benefit-Responsive	SRA Contracts	114,427,797	118,650,943
TIAA Traditional Benefit-Responsive	Retirement Choice Plus	70,409,077	58,335,373
TIAA Traditional Benefit-Responsive	Retirement Loan Contracts	1,618,313	1,639,696
TIAA Stable Value	Retirement Annuity Contracts	33,092,599	36,436,213
TIAA Stable Value	Retirement Choice	14,612,213	12,128,701
		<u>\$ 530,767,969</u>	<u>\$ 534,139,370</u>

There are no reserves against contract values for credit risk, contract issues or otherwise.

Note 6 – Plan Termination

Although they have not expressed any intent to do so, MSKCC has the right, under the Plan, to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 7 – Party In Interest Transactions

Certain personnel of MSKCC provide administrative services to the Plan and no fees are charged for these services. As of December 31, 2024 and 2023, the Plan invests in fixed and variable annuity contracts managed by TIAA and CREF. TIAA and CREF act as an insurance company for only those investments as defined by the Plan, and also as the Plan recordkeeper. Transactions in such investments qualify as party in interest transactions which are exempt from the prohibited transaction rules. Loans issued directly from funds owned by TIAA and CREF that are collateralized by participant accounts and loans funded directly from participant accounts also represent transactions with parties in interest.

Note 8 – Income Tax Status

The Plan has been designed to qualify under Section 403(b) of the Code. The Plan received a private letter ruling from the IRS dated November 30, 1995, stating that the form of the Plan satisfies the requirements of Section 403(b). The Plan is required to operate in conformity with the Code to maintain its qualification under Section 403(b). The Plan administrator and the Plan's legal counsel believe that the Plan is prepared to conform with and is operating in accordance with the applicable requirements of Section 403(b) of the Code and, therefore, it believes the Plan is qualified and the related custodial accounts and tax-deferred annuities are tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements. Accounting principles generally accepted in the United States require the Plan administrator to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions.

Note 9 – Risks and Uncertainties

The Plan provides for various investment options in any combination of mutual funds and annuities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Memorial Sloan Kettering Cancer Center Retirement Savings Plan

Notes to Financial Statements (Continued)

Years ended December 31, 2024 and 2023

Note 10 – Prior Period Information

Effective for plan years beginning on or after January 1, 2009, the Department of Labor has issued regulations that eliminated special limited reporting for Code Section 403(b) plans. Prior to the 2009 plan year, the Plan was not required to file audited financial statements with its Federal Form 5500.

The Plan has been in existence for over fifty years and has not maintained sufficient accounting records nor documents relating to annuity contracts and custodial accounts issued to current and former employees for certain years prior to January 1, 2009 to support the historical balances within the Plan’s financial statements. Accordingly, management is unable to verify the completeness and accuracy of all accounts for periods prior to January 1, 2009.

Note 11 – Subsequent Events

The Plan has performed an evaluation of subsequent events through October 13, 2025, the date these financial statements were available to be issued and has considered any relevant matters in the preparation of the financial statements and footnotes.

Note 12 – Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500:

	December 31,	
	2024	2023
Total net assets available plan benefits per the financial statements	\$6,455,768,382	\$5,598,313,841
Less: Deemed distributions (default loans)	(6,602,281)	(4,511,701)
Adjusted Value of Net Assets per Form 5500	\$6,449,166,101	\$5,593,802,140

The following is a reconciliation of the change in net assets available for plan benefits per the financial statements for Form 5500:

	Year ended December 31, 2024
Net change in assets available plan benefits per the financial statements	\$857,454,541
Changes in deemed distributions (default loans)	(2,090,580)
Net income per Form 5500	\$855,363,961

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: Memorial Sloan Kettering Cancer Center Retirement Savings Plan
1b Three-digit plan number (PN): 005
1c Effective date of plan: 08/04/1947
2a Plan sponsor's name (employer, if for a single-employer plan): Memorial Sloan Kettering Cancer Center
2b Employer Identification Number (EIN): 13-1924236
2c Plan Sponsor's telephone number: 646-227-3096
2d Business code (see instructions): 622000

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Row 1: John Lasky, 10/14/2025, JOHN LASKY. Row 2: Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Row 3: Signature of employer/plan sponsor, Date, Enter name of individual signing as employer or plan sponsor. Row 4: Signature of DFE, Date, Enter name of individual signing as DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor Executive Benefits Committee Memorial Sloan Kettering Cancer Center 1275 York Avenue New York NY 10065	3b Administrator's EIN 13-1924236 3c Administrator's telephone number 646-227-3096
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4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
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5 Total number of participants at the beginning of the plan year	5	36,113
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6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	22,606
a(2) Total number of active participants at the end of the plan year	6a(2)	23,511
b Retired or separated participants receiving benefits	6b	0
c Other retired or separated participants entitled to future benefits	6c	11,489
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	35,000
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	63
f Total. Add lines 6d and 6e	6f	35,063
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	35,096
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	33,964
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	864

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2L 2M 2G 2T

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

9a Plan funding arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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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 1
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

Memorial Sloan Kettering Cancer Center Retirement Savings Plan
EIN 13-1924236, PN 005

Schedule of Assets (Held at End of Year)
Year ended December 31, 2024

Attachment to Form 5500, Schedule H, Line 4(i)

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	<i>Fixed annuity contracts</i>			
*	TIAA and CREF	TIAA Stable Value	N/R	\$47,704,812
*	TIAA and CREF	TIAA Traditional Benefit-Responsive	N/R	483,063,157
*	TIAA and CREF	TIAA Traditional Non-Benefit-Responsive	N/R	434,599,533
	<i>Variable annuity contracts</i>			
*	TIAA and CREF	CREF Core Bond Market Account	N/R	18,382,463
*	TIAA and CREF	CREF Equity Index Account	N/R	38,699,578
*	TIAA and CREF	CREF Global Equities Account	N/R	47,214,510
*	TIAA and CREF	CREF Growth Account	N/R	85,937,192
*	TIAA and CREF	CREF Inflation-Linked Bond Account	N/R	8,208,942
*	TIAA and CREF	CREF Money Market Account	N/R	18,296,517
*	TIAA and CREF	CREF Social Choice Account	N/R	24,149,539
*	TIAA and CREF	CREF Stock Account	N/R	457,561,719
	<i>Self-directed brokerage account</i>			
*	TIAA and CREF	Self-Directed Brokerage Account	N/R	14,831,112
	<i>Real estate pooled separate account</i>			
*	TIAA and CREF	TIAA Real Estate Account	N/R	37,668,168
	<i>Mutual funds</i>			
	PGIM Jennison Fund	PGIM Jennison Small Company	N/R	23,576,166
	Principal Funds	Principal Global Real Estate Sec	N/R	32,352,698
	PGIM Fund	Prudential Total Return Bond	N/R	27,744,488
	Vanguard Fiduciary Trust Company	Vanguard Extend Mkt Index Inst	N/R	325,812,355
	Vanguard Fiduciary Trust Company	Vanguard Fed Money Mkt	N/R	93,903,179
	Vanguard Fiduciary Trust Company	Vanguard FTSE Social Idx Inst	N/R	51,526,874
	Vanguard Fiduciary Trust Company	Vanguard Global Equity Inv	N/R	60,236,557
	Vanguard Fiduciary Trust Company	Vanguard Inflation Prot Sec Inst	N/R	47,231,047
	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Inst	N/R	711,334,023
	Vanguard Fiduciary Trust Company	Vanguard Int'l Growth Adm	N/R	156,533,239
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2020	N/R	54,311,899
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2025	N/R	123,003,358
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2030	N/R	173,923,333

Memorial Sloan Kettering Cancer Center Retirement Savings Plan
EIN 13-1924236, PN 005

Schedule of Assets (Held at End of Year) (Continued)
Year ended December 31, 2024

Attachment to Form 5500, Schedule H, Line 4(i)

a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	<i>Mutual funds (continued)</i>			
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2035	N/R	\$254,798,959
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2040	N/R	291,425,992
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2045	N/R	336,908,299
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2050	N/R	369,576,360
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2055	N/R	291,862,754
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2060	N/R	138,775,010
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2065	N/R	24,974,524
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement 2070	N/R	1,432,373
	Vanguard Fiduciary Trust Company	Vanguard Inst Tgt Retirement Income	N/R	27,142,383
	Vanguard Fiduciary Trust Company	Vanguard Total Int'l Stk Indx Inst	N/R	282
	Vanguard Fiduciary Trust Company	Vanguard Ttl Bond Mkt Idx Inst	N/R	225
	Vanguard Fiduciary Trust Company	Vanguard US Growth Adm	N/R	291,254,847
	Vanguard Fiduciary Trust Company	Vanguard Windsor II Admiral	N/R	412,706,846
	Vanguard Fiduciary Trust Company	Vanguard Ttl Bd Mkt Idx InstPI	N/R	166,125,087
	Vanguard Fiduciary Trust Company	Vanguard Total Int St Ix IxPIs	N/R	181,818,156
				6,386,608,555
		Range of interest rates from 4.00% - 9.50% with maturity dates through		
*	Loans receivable from participants	2034	0	42,959,428
				\$6,429,567,983

See accompanying report of independent auditors.

The information in this schedule has been certified as to its completeness and accuracy by TIAA and CREF.

* Parties in interest

N/R - Participant-directed investment, cost not required