

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) D

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>SEWICKLEY ACADEMY DC PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>SEWICKLEY ACADEMY</u></p> <p><u>315 ACADEMY AVENUE</u> <u>SEWICKLEY, PA 15143-1200</u></p>	<p>1c Effective date of plan <u>02/13/1948</u></p> <p>2b Employer Identification Number (EIN) <u>25-0965558</u></p> <p>2c Plan Sponsor's telephone number <u>412-741-2230</u></p> <p>2d Business code (see instructions) <u>611000</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.	10/15/2025	DAVID DENARDO
	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	Filed with authorized/valid electronic signature.	10/15/2025	DAVID DENARDO
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	387
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	155
	6a(2)	151
	6b	0
	6c	220
	6d	371
	6e	1
	6f	372
	6g(1)	386
6g(2)	370	
6h	0	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

<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**

A Name of plan SEWICKLEY ACADEMY DC PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SEWICKLEY ACADEMY	D Employer Identification Number (EIN) 25-0965558	

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	500260	215	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	8826719
5	Current value of plan's interest under this contract in separate accounts at year end.....	1023376
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 9723315
c	Additions: (1) Contributions deposited during the year	7c(1) 87814
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 400702
	(4) Transferred from separate account	7c(4) 1201949
	(5) Other (specify below)..... ▶	7c(5)
	(6) Total additions	7c(6) 1690465
d	Total of balance and additions (add lines 7b and 7c(6))	7d 11413780
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 1029370
	(2) Administration charge made by carrier.....	7e(2)
	(3) Transferred to separate account	7e(3) 1554071
	(4) Other (specify below)..... ▶ OTHER DEDUCTIONS	7e(4) 3620
(5) Total deductions	7e(5) 2587061	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 8826719

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan SEWICKLEY ACADEMY DC PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SEWICKLEY ACADEMY	D Employer Identification Number (EIN) 25-0965558	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

TIAA-CREF INVESTMENT MGMT. LLC

13-3586142

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

TIAA-CREF MUT. FDS. - TEACHERS ADV.

13-3760073

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

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

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

TIAA

13-1624203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50	RECORDKEEPER	38454	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>SEWICKLEY ACADEMY DC PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>SEWICKLEY ACADEMY</u>	D Employer Identification Number (EIN) <u>25-0965558</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>TIAA REAL ESTATE</u>		
b Name of sponsor of entity listed in (a): <u>TIAA-CREF</u>		
c EIN-PN <u>13-1624203-004</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1023376</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)

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 SEWICKLEY ACADEMY DC PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SEWICKLEY ACADEMY	D Employer Identification Number (EIN) 25-0965558

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

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	22679
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	1617116
(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)	31310397
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	9723314
(15) Other	1c(15)	21192

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	42673506	41854233
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		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	42673506	41854233

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)	671048	
(B) Participants.....	2a(1)(B)	704403	
(C) Others (including rollovers).....	2a(1)(C)	84671	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1460122
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)	1845	
(F) Other.....	2b(1)(F)	400701	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		402546
(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)	756969	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		756969
(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)		-66709
(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)		3756647
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		6309575

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	7049392	
(2) To insurance carriers for the provision of benefits	2e(2)	41077	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7090469
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	38379	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		38379
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		7128848

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-819273
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:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

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

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 DCG
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security
Administration

Individual Plan Information

This schedule is required to be filed under section 103 of the Employee Retirement Income Security Act of 1974 (ERISA) and Section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

Part I DCG Information

A Name of DCG SEWICKLEY ACADEMY DC PLAN	B Three-digit plan number (PN) ► 001
C DCG Sponsor's Name (enter here only if different from Name of DCG) SEWICKLEY ACADEMY	D Employer Identification Number (EIN) for DCG 25-0965558

Part II Individual Schedule DCG Information. Complete a separate Schedule for each individual defined contribution pension plan.

E This Schedule DCG is for: <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a collectively-bargained plan
F This Schedule DCG is: <input type="checkbox"/> the first Schedule <input checked="" type="checkbox"/> the final Schedule <input type="checkbox"/> an amended Schedule

Part III Basic Individual Plan Information

1a Name of plan SEWICKLEY ACADEMY TDA PLAN	1b Three-digit plan number (PN) 002
	1c Effective date of plan 02/13/1948
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) SEWICKLEY ACADEMY 315 ACADEMY AVENUE SEWICKLEY, PA 15143-1200	2b Employer Identification Number (EIN) 25-0965558
	2c Plan sponsor's telephone number 412-741-2230
	2d Business code 611000
3 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 Plan sponsor's name c Plan Name	3b EIN
	3d PN
4a Plan administrator's name and address SEWICKLEY ACADEMY 315 ACADEMY DRIVE SEWICKLEY, PA 15143-1200	4b EIN 25-0965558
	4c Administrator's telephone number
5a Total number of participants at the beginning of the plan year	5a 186
b Total number of participants as of the end of the plan year	5b 0
c(1) Total number of active participants at the beginning of the plan year	5c(1) 74
c(2) Total number of active participants at the end of the plan year.....	5c(2) 0
d(1) Number of participants with account balances as of the beginning of the plan year	5d(1) 0
d(2) Number of participants with account balances as of the end of the plan year.....	5d(2) 0
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5e 0

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

**Schedule DCG (2024)
v. 240311**

Part IV Financial Information

6 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a	Total plan assets	6a 12325538	
	(1) Participant loans	6a(1) 22679	
b	Total plan liabilities	6b	
c	Net Assets (subtract line 6b from line 6a)	6c 12325538	

7a		Amount	
	Contributions received or receivable in cash from		
	(1) Employers	7a(1)	
	(2) Participants	7a(2)	
	(3) Others (including rollovers)	7a(3)	
b	Noncash contributions	7b	
c	Total Contributions (add lines 7a(1)-(3) and line 7(b))	7c	
d	Other income (loss)	7d	
e	Total Income (add lines 7c and 7d)	7e	
f	Benefit payment and payments to provide benefits	7f	
g	Corrective distributions (see instructions)	7g	
h	Certain deemed distributions of participant loans (see instructions)	7h	
i	Administrative service provider's expense (salaries, fees, commissions)	7i	
j	Other expenses	7j	
k	Total expenses (add lines 7f, 7g, 7h, 7i, and 7j)	7k	
l	Net income (loss) (subtract line 7k from line 7e)	7l	
m	Transfers of assets		
	(1) To this plan	7m(1)	
	(2) From this plan	7m(2)	12325538

Part V Plan Characteristics

8 Enter the applicable two-character feature codes from the List of Plan Characteristics Codes in the instructions.
 2A 2G 2L

Part VI Compliance Questions

		Yes	No	Amount
9a	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 there any nonexempt transactions with any party-in-interest?		X	
c	Has the plan failed to provide any benefit when due under the plan?		X	
d	Was the plan covered by a fidelity bond?	X		500000
e	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	

10 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)

10a Name of plan(s)	10b EIN(s)	10c PN(s)
SEWICKLEY ACADEMY DC PLAN	25-0965558	001

11 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code? Yes No

12a 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

12b 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

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

Part VII Accountant Opinion Information for Participating Plans

14 Is the plan required to attach a report of an independent qualified public accountant (IQPA)? (See instructions on eligibility and condition for waiver of the annual examination and report of an IQPA under 29 CFR 2520.104-46):

Yes No

Complete lines 14a through 14c if you checked "YES" and the report of an IQPA for the plan is required to be attached to this Schedule DCG.

a The opinion reflected in the attached report of an IQPA 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: GROSSMAN YANAK & FORD LLP (2) EIN: 25-1638525

**SCHEDULE DCG
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security
Administration

Individual Plan Information

This schedule is required to be filed under section 103 of the Employee Retirement Income Security Act of 1974 (ERISA) and Section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

Part I DCG Information

A Name of DCG SEWICKLEY ACADEMY DC PLAN	B Three-digit plan number (PN) ► 001
C DCG Sponsor's Name (enter here only if different from Name of DCG) SEWICKLEY ACADEMY	D Employer Identification Number (EIN) for DCG 25-0965558

Part II Individual Schedule DCG Information. Complete a separate Schedule for each individual defined contribution pension plan.

E This Schedule DCG is for: <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a collectively-bargained plan
F This Schedule DCG is: <input checked="" type="checkbox"/> the first Schedule <input type="checkbox"/> the final Schedule <input type="checkbox"/> an amended Schedule

Part III Basic Individual Plan Information

1a Name of plan SEWICKLEY ACADEMY DC PLAN	1b Three-digit plan number (PN) 001
	1c Effective date of plan 02/13/1948
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) SEWICKLEY ACADEMY 315 ACADEMY AVENUE SEWICKLEY, PA 15143-1200	2b Employer Identification Number (EIN) 25-0965558
	2c Plan sponsor's telephone number 412-741-2230
	2d Business code 611000
3 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 Plan sponsor's name c Plan Name	3b EIN
	3d PN
4a Plan administrator's name and address SEWICKLEY ACADEMY 315 ACADEMY DRIVE SEWICKLEY, PA 15143-1200	4b EIN 25-0965558
	4c Administrator's telephone number
5a Total number of participants at the beginning of the plan year	5a 387
b Total number of participants as of the end of the plan year	5b 372
c(1) Total number of active participants at the beginning of the plan year	5c(1) 155
c(2) Total number of active participants at the end of the plan year.....	5c(2) 151
d(1) Number of participants with account balances as of the beginning of the plan year	5d(1) 386
d(2) Number of participants with account balances as of the end of the plan year.....	5d(2) 370
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5e

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

**Schedule DCG (2024)
v. 240311**

Part IV Financial Information

6 Plan Assets and Liabilities			(a) Beginning of Year	(b) End of Year
a	Total plan assets	6a	30347968	41854233
	(1) Participant loans	6a(1)		21192
b	Total plan liabilities	6b		
c	Net Assets (subtract line 6b from line 6a)	6c	30347968	41854233

7a			Amount
	Contributions received or receivable in cash from		
	(1) Employers	7a(1)	671048
	(2) Participants	7a(2)	704403
	(3) Others (including rollovers)	7a(3)	84671
b	Noncash contributions	7b	
c	Total Contributions (add lines 7a(1)-(3) and line 7(b))	7c	1460122
d	Other income (loss)	7d	4849453
e	Total Income (add lines 7c and 7d)	7e	6309575
f	Benefit payment and payments to provide benefits	7f	7090469
g	Corrective distributions (see instructions)	7g	
h	Certain deemed distributions of participant loans (see instructions)	7h	
i	Administrative service provider's expense (salaries, fees, commissions)	7i	38379
j	Other expenses	7j	
k	Total expenses (add lines 7f, 7g, 7h, 7i, and 7j)	7k	7128848
l	Net income (loss) (subtract line 7k from line 7e)	7l	-819273
m	Transfers of assets		
	(1) To this plan	7m(1)	12325538
	(2) From this plan	7m(2)	

Part V Plan Characteristics

8 Enter the applicable two-character feature codes from the List of Plan Characteristics Codes in the instructions.
 2A 2G 2L

Part VI Compliance Questions

		Yes	No	Amount
9a	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 there any nonexempt transactions with any party-in-interest?		X	
c	Has the plan failed to provide any benefit when due under the plan?		X	
d	Was the plan covered by a fidelity bond?	X		500000
e	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	

10 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)

10a Name of plan(s)	10b EIN(s)	10c PN(s)

11 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code? Yes No

12a 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

12b 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

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

Part VII Accountant Opinion Information for Participating Plans

14 Is the plan required to attach a report of an independent qualified public accountant (IQPA)? (See instructions on eligibility and condition for waiver of the annual examination and report of an IQPA under 29 CFR 2520.104-46):

Yes No

Complete lines 14a through 14c if you checked "YES" and the report of an IQPA for the plan is required to be attached to this Schedule DCG.

a The opinion reflected in the attached report of an IQPA 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: GROSSMAN YANAK & FORD LLP (2) EIN: 25-1638525

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.)

B This return/report is: a single-employer plan a DFE (specify) D
 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

1a Name of plan SEWICKLEY ACADEMY DC PLAN	1b Three-digit plan number (PN) ▶ 001
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) SEWICKLEY ACADEMY 315 ACADEMY AVENUE SEWICKLEY PA 15143-1200	1c Effective date of plan 02/13/1948 2b Employer Identification Number (EIN) 25-0965558 2c Plan Sponsor's telephone number 412-741-2230 2d Business code (see instructions) 611000

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

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

SIGN HERE	<i>David DeNardo</i>	10/15/25	DAVID DENARDO
	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	<i>David DeNardo</i>	10/15/25	DAVID DENARDO
	Signature of DFE	Date	Enter name of individual signing as DFE

Attachments for Schedule DCG

The following attachments are associated with the Schedule DCG Identified by Employer Identification Number and Plan Number.

EIN: 25-0965558

PN: 001



Sewickley Academy DC Plan

**Financial Statements as of and for the Years Ended December 31, 2024
and 2023, Supplemental Schedule as of December 31, 2024 and
Independent Auditors' Report**

SEWICKLEY ACADEMY DC PLAN

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Schedules not included herein are omitted because of the absence of conditions under which they are required.



INDEPENDENT AUDITORS' REPORT

Audit Committee
Sewickley Academy DC Plan

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

We were engaged to perform audits of the financial statements of Sewickley Academy DC 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 statements of changes in assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the 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 and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the financial statements of Sewickley Academy DC 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

Sewickley Academy DC 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.

Further, as described in Note 1 to the financial statements, the Sewickley Academy DC Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, Annual Reporting Requirements for 403(b) Plans. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in assets available for benefits. The amounts of these excluded annuity contracts and custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America (U.S. GAAP) require that these accounts and the related income and distributions be included in the accompanying financial statements.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, 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 the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of Sewickley Academy DC Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditors' 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 Sewickley Academy DC Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Supplemental Schedules Required by ERISA

The supplemental schedule of Assets Held for Investment Purposes at December 31, 2024 is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. 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 the supplemental schedule referenced above.

GROSSMAN Yanak + FORD LLP

Pittsburgh, Pennsylvania
October 13, 2025

SEWICKLEY ACADEMY DC PLAN

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

	<u>2024</u>	<u>2023</u>
Investments:		
Investments, at fair value	\$ 39,874,481	\$ 30,339,768
Group annuity contract, at contract value - fully benefit-responsive	<u>1,958,560</u>	<u>8,200</u>
Total	41,833,041	30,347,968
Notes receivable from participants	<u>21,192</u>	<u>-</u>
ASSETS AVAILABLE FOR BENEFITS	<u>\$ 41,854,233</u>	<u>\$ 30,347,968</u>

See notes to financial statements.

SEWICKLEY ACADEMY DC PLAN

STATEMENTS OF CHANGES IN ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS:		
Net appreciation in fair value of investments	\$ 4,008,039	\$ 3,471,609
Interest and dividends	<u>841,414</u>	<u>438,557</u>
Total investment income	<u>4,849,453</u>	<u>3,910,166</u>
Employee contributions:		
Deferrals	704,403	461,947
Rollovers	84,671	57,504
Employer contributions	<u>671,048</u>	<u>578,289</u>
Total contributions	<u>1,460,122</u>	<u>1,097,740</u>
Total	<u>6,309,575</u>	<u>5,007,906</u>
DEDUCTIONS:		
Distributions to participants	7,090,469	2,912,173
Administrative expenses	<u>38,379</u>	<u>20,764</u>
Total	<u>7,128,848</u>	<u>2,932,937</u>
INCREASE (DECREASE) IN ASSETS AVAILABLE FOR BENEFITS	(819,273)	2,074,969
TRANSFER FROM TDA PLAN	<u>12,325,538</u>	<u>-</u>
ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF THE YEAR	<u>30,347,968</u>	<u>28,272,999</u>
ASSETS AVAILABLE FOR BENEFITS, END OF THE YEAR	<u>\$ 41,854,233</u>	<u>\$ 30,347,968</u>

See notes to financial statements.

SEWICKLEY ACADEMY DC PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following brief description of the Sewickley Academy Defined Contribution Plan (the "Plan") is provided for general information purposes only. Plan participants should refer to the Plan document or summary plan description for a more comprehensive description of the Plan's provisions.

General - The Plan is a defined contribution 403(b) plan adopted by Sewickley Academy (the "Academy") on January 1, 1949. Substantially all employees are immediately eligible to participate in the Plan as a contributing participant upon commencement of employment with the Academy. Students who are employed by the Academy are generally excluded from participation in the Plan. Participants are required to attain age 21 to qualify for matching contributions.

The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). TIAA serves as the issuer of TIAA Traditional Annuity contract held by the Plan and is the recordkeeper of the Plan.

Effective January 1, 2024, the Plan was amended and restated to allow for the merger of the Sewickley Academy TDA Plan (TDA Plan) resulting in assets of \$12,325,538 being transferred into the Plan.

U.S. GAAP Departure - As permitted by DOL Field Assistance Bulletin No. 2009-02, the Plan Administrator has elected to exclude from Plan assets certain inactive contracts for which (a) the contract or account was issued to a current or former employee before January 1, 2009; (b) the employer ceased to have any obligation to make contributions (including employee salary reduction contributions), and in fact, ceased making contributions to the contract or account before January 1, 2009; (c) all of the rights and benefits under the contract or account are legally enforceable against the insurer or custodian by the individual owner of the contract or account without any involvement by the employer; and (d) the individual owner of the contract is fully vested in the contract or account. The amount of these contracts cannot be readily determined.

Use of Estimates - The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the dates of the financial statements and the reported changes in assets available for benefits during the reporting periods. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan assets are composed of various investment securities which are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the near term could materially affect the assets available for benefits.

Contributions - The Plan permits eligible employees to have the Sponsor make annual contributions of up to 100 percent of eligible compensation through a salary deferral election. Upon obtaining the age of 30, the employee is required to make mandatory employee contributions in the amount of 5 percent of eligible compensation. Participants may elect to contribute more than the mandatory amount. Each year mandatory contributions are made, the Academy will make a matching contribution equal to 100 percent of the participant's contribution up to 5 percent of the participant's eligible compensation for participants with less than 5 years of services and up to 7 percent of the participant's eligible compensation for participants with 5 years or more of service. Contributions are subject to certain limitations. Employee rollover contributions are also permitted. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Plan allows for special code Section 403(b) catch-up contributions for those participants with 15 years of service.

Participant Accounts - Participants' accounts are credited with their contributions and the Academy's contributions. Plan earnings, as reduced by administrative expenses, are allocated to participant accounts as defined by the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participant contributions are fully vested and nonforfeitable at all times as are the Academy's contributions.

Notes Receivable From Participants - Prior to the merger discussed above, loans were not permitted from the Plan. During that time, TIAA did issue loans to TDA Plan participants outside the scope of the Plan. Participants pledged as security a portion of their balance in the TIAA Traditional Annuity, which represented 110 percent of the outstanding loan balance. The outstanding loan balance as of December 31, 2023 was \$4,979, all of which were deemed distributed or repaid in 2024. Related interest rates ranged from 4.01% to 5.56% as of December 31, 2023.

The Employee Benefit Security Administration (EBSA) has expressed concern that the pledging of collateral of a participant's balance could be considered a prohibited transaction; however, formal guidance has yet to be issued by the EBSA.

Under the current provisions of the Plan, the trustee of the Plan may make a loan to a participant from the participant's account. The minimum loan available is \$1,000; the maximum amount available is \$50,000 subject to limitations related to accumulations under the Plan, loans taken from other plans of the Academy, and specified limitations related to loans taken from a TIAA-CREF annuity. Loans can not exceed 50% of the participant's vested balance. Loans are generally required to be repaid over a five year period. Interest rates are based upon the specific investments in which the participant's balance is invested; loans taken from mutual fund accounts will be charged at the prime rate plus 1%. Notes outstanding at December 31, 2024 were \$21,192, at rates of 6.5% to 9.50%; notes of \$22,679 were transferred into the Plan in 2024 in connection with the merger discussed above.

Benefits - Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of his account or an annuity contract. A participant may elect to receive a distribution of their rollover contributions at any time. Withdrawals other than for termination are permitted under circumstances provided by the Plan. Upon termination of service for other reasons, a participant may elect to receive their benefit either in the form of a lump-sum amount equal to the value of his account or a joint and survivor annuity.

Investment Valuation and Income Recognition - Investments are carried at their fair value, except for the fully benefit-responsive group annuity contract, based on the methodologies described below. The Plan presents, in the statements of changes in assets available for benefits, the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation on these investments. The unrealized appreciation (depreciation) of investments is determined by the change in current market value from the beginning of the year (if held for the entire year) to the end of the year, or from the date of purchase to the end of the year.

The realized appreciation (depreciation) of investments is determined by the change in the current market value from the beginning of the year (if held since the beginning of the year) to the date of sale, or from the date of purchase to the date of sale. Purchases and sales of securities are reflected on a trade-date basis. Gains and losses on securities sold or redeemed are determined on the basis of specific identification. Dividends and interest are recorded as earned by the custodian and are reflected in the Plan's financial statements on the accrual basis.

Non-fully benefit-responsive guaranteed investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the assets available for benefits of a defined contribution plan attributable to fully benefit-responsive guaranteed investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the guaranteed

investment contract. The statements of assets available for benefits presents the contract value of fully benefit-responsive investment contracts.

Investment Options - Participants may direct their contributions and any related earnings into various investment options. The Plan is invested in various mutual and money funds maintained by TIAA-CREF including mutual funds, CREF funds, real estate investment vehicles which are pooled separate accounts, and group annuity contracts. Participants may elect to have their accounts invested in the above options by allocating their contributions evenly among the investment options or by designating specific allocations among the options. Participants may change their investment options at any time with changes becoming effective immediately.

Fair Value Measurements - U.S. GAAP establishes a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy 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.
- Level 2 Inputs are not quoted prices in active markets but are observable either directly or indirectly.
- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's fair value measurement level within the fair value hierarchy is based upon the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The funds held by the Plan are deemed to be actively traded (Level 1 inputs).

Pooled separate accounts: Valued at the net asset value per share (NAV) of the underlying real estate holdings or other real estate-related investments based upon external appraisals or other independent pricing sources; measured daily.

CREF Funds: Valued at the NAV of the underlying investments measured daily.

NAV is a practical expedient available for certain investments. Assets valued at NAV are considered to be measured at fair value, but outside of the fair value hierarchy. There are no participant restrictions related to the investments measured at NAV and the redemption period is applicable only to the Plan.

The Plan holds group annuity contracts. Non-fully benefit-responsive contracts are classified as Level 3 investments. Fully benefit-responsive contracts are reported at contract value which is based upon contributions, earnings and withdrawals and are outside of the fair value hierarchy. The group annuity contract investments are not available for sale nor are they traded on any securities exchange (see Note 3).

These methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the plan administrator believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting dates.

Administrative Expenses - Administrative expenses may be paid by the Academy or the Plan, at the Academy's discretion and as provided by the Plan document.

Subsequent Events - Subsequent events have been analyzed for recognition and disclosure purposes through October 13, 2025, the date the financial statements were available to be issued.

2. INVESTMENTS

A summary of the Plan's investments at December 31, 2024 and 2023 are as follows:

	<u>2024</u>	<u>2023</u>
Mutual funds	\$ 20,745,462	\$ 14,155,784
CREF funds	11,237,484	7,920,770
Group annuity contracts	8,826,719	7,159,497
Pooled separate accounts	<u>1,023,376</u>	<u>1,111,917</u>
Total	<u>\$ 41,833,041</u>	<u>\$ 30,347,968</u>

The following presents the Plan's investments by level within the fair value hierarchy at December 31, 2024 and 2023:

	<u>Fair Value at December 31, 2024</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 20,745,462	-	-	\$ 20,745,462
Group annuity contracts - non-fully benefit- responsive	<u>-</u>	<u>-</u>	<u>\$ 6,868,159</u>	<u>6,868,159</u>
Total assets in the fair value hierarchy	<u>\$ 20,745,462</u>	<u>\$ -</u>	<u>\$ 6,868,159</u>	27,613,621
Investments measured at net asset value				<u>12,260,860</u>
Investments at fair value				39,874,481
Group annuity contracts - fully benefit- responsive				<u>1,958,560</u>
Total investments				<u>\$ 41,833,041</u>

	<u>Fair Value at December 31, 2023</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 14,155,784	-	-	\$ 14,155,784
Group annuity contracts - non-fully benefit- responsive	<u>-</u>	<u>-</u>	<u>\$ 7,151,299</u>	<u>7,151,299</u>
Total assets in the fair value hierarchy	<u>\$ 14,155,784</u>	<u>\$ -</u>	<u>\$ 7,151,299</u>	21,307,083
Investments measured at net asset value				<u>9,032,685</u>
Investments at fair value				30,339,768
Group annuity contracts - fully benefit-responsive				<u>8,200</u>
Total investments				<u>\$ 30,347,968</u>

A summary of the changes in the fair value of the Plan's non-fully benefit-responsive group annuity contracts for the years ended December 31, 2024 and 2023 is as follows:

	<u>2024</u>	<u>2023</u>
Balance, beginning of the year	\$ 7,151,299	\$ 7,336,407
Transfers into the Plan	319,321	-
Guaranteed interest	321,674	345,199
Gains/losses	(352,665)	(91,822)
Purchases	59,032	62,791
Sales	<u>(630,502)</u>	<u>(501,276)</u>
Total	<u>\$ 6,868,159</u>	<u>\$ 7,151,299</u>

3. **GUARANTEED INVESTMENT CONTRACTS WITH INSURANCE COMPANY**

The Plan holds both fully benefit-responsive and non-fully benefit-responsive guaranteed investment contracts with TIAA-CREF.

For the portion that is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the assets available for benefits attributable to the guaranteed investment contract as the guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The fully benefit-responsive portion of the guaranteed investment contract is presented on the face of the statements of assets available for benefits at contract value. The non-fully benefit-responsive portion is reported at fair value. Contract value, as reported to the Plan by TIAA-CREF represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the fully benefit-responsive portion at December 31, 2024 and 2023 was \$1,958,560 and \$8,200, respectively. The fair value of the non-fully benefit-responsive portion at December 31, 2024 and 2023, was \$6,868,159 and \$7,151,299, respectively. The average yield was 5.4% and 6.5% for the years ended December 31, 2024 and 2023, respectively. The crediting interest rate is based on a formula agreed upon with the issuer. Participant account balances are credited with a net credit ranking after deducting .20% for fees for administrative and recordkeeping services provided to the Plan. The net crediting rate on participant accounts is currently a 3% effective annual rate, until March 31, 2025. The rate will be reset April 1, 2025 and annually thereafter.

Certain events limit the Plan's ability to transact at contract value with TIAA-CREF. Such events include the following: (a) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants are probable of occurring.

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

4. PLAN TERMINATION

The Academy anticipates and believes that the Plan will continue without interruption but reserves the right to discontinue the Plan at its discretion. In the event that such discontinuance results in the termination of the Plan, all amounts credited to participant accounts are 100% vested and would be distributed by the trustee in accordance with the trust agreement in a uniform and nondiscriminatory manner.

5. INCOME TAX STATUS

The Plan has been established to comply in form and operation with Section 403(b) of the Internal Revenue Code (IRC). Therefore, no provision for income taxes has been included in the Plan's financial statements. The IRS has determined and informed the sponsoring organization by letter dated August 7, 2017 that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the letter, the Plan administrator and the Plan's tax counsel believed that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

The plan administrator believes there is no liability related to uncertain tax positions at December 31, 2024 or 2023. The Plan remains subject to tax examinations by tax authorities for all periods after 2021.

6. CERTIFIED FINANCIAL INFORMATION

TIAA-CREF, the custodian, has certified that the following data included in the accompanying financial statements is complete and accurate:

- Investments and notes receivable from participants, as shown in the statements of assets available for benefits as of December 31, 2024 and 2023.

- Net investment income, as shown in the statements of changes in assets available for benefits for the year ended December 31, 2024 and 2023.
- The schedule of assets held for investment purposes as of December 31, 2024, as shown in the accompanying supplemental schedule.

7. PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTIES

TIAA-CREF, the custodian, provides access to certain investments and, therefore, is considered a party-in-interest. The Plan paid approximately \$38,000 and \$21,000 of recordkeeping fees to TIAA-CREF for the years ending December 31, 2024 and 2023, respectively.

Employees of the Academy do not receive any compensation from the Plan.

Attachments for Schedule DCG

The following attachments are associated with the Schedule DCG Identified by Employer Identification Number and Plan Number.

EIN: 25-0965558

PN: 002

Sewickley Academy TDA Plan

**Financial Statements as of for the Years Ended December 31, 2024 and
2023 and Independent Auditors' Report**

SEWICKLEY ACADEMY TDA PLAN

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Schedules not included herein are omitted because of the absence of conditions under which they are required.

INDEPENDENT AUDITORS' REPORT

Audit Committee
Sewickley Academy TDA Plan
Sewickley, Pennsylvania

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

We were engaged to perform audits of the financial statements of Sewickley Academy TDA 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 assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the 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 for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the financial statements of Sewickley Academy TDA 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

Sewickley Academy TDA 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.

Further, as described in Note 1 to the financial statements, the Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, Annual Reporting Requirements for 403(b) Plans. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amounts of these excluded annuity contracts and custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America (U.S. GAAP) require that these accounts and the related income and distributions be included in the accompanying financial statements.

Emphasis of Matter - Merger of Plan Assets

As discussed in Note 1 to the financial statements, the governing body of the Plan approved a merger of the Plan assets into the Sewickley Academy DC Plan effective January 1, 2024. The Plan did not change its basis of accounting to the liquidation basis due to insignificant, if any, differences in the value of the net assets or changes thereto. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, 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 the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of Sewickley Academy TDA Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditors' 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 Sewickley Academy TDA Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Pittsburgh, Pennsylvania
October 13, 2025

SEWICKLEY ACADEMY TDA PLAN

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

	<u>2024</u>	<u>2023</u>
Investments:		
Investments, at fair value	\$ -	\$ 10,058,363
Group annuity contracts, at contract value - fully benefit responsive	<u>-</u>	<u>2,244,496</u>
Total	-	12,302,859
Notes receivable from participants	<u>-</u>	<u>22,679</u>
ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ -</u></u>	<u><u>\$ 12,325,538</u></u>

See notes to financial statements.

SEWICKLEY ACADEMY TDA PLANSTATEMENTS OF CHANGES IN ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS:		
Net appreciation in fair value of investments	\$ -	\$ 1,470,330
Interest and dividends	<u>-</u>	<u>164,632</u>
Total investment income	<u>-</u>	<u>1,634,962</u>
Employee contributions:		
Participants	-	253,456
Employer	<u>-</u>	<u>85,656</u>
Total contributions	<u>-</u>	<u>339,112</u>
Total	<u>-</u>	<u>1,974,074</u>
DEDUCTIONS:		
Distributions to participants	-	1,015,209
Administrative expenses	<u>-</u>	<u>8,402</u>
Total	<u>-</u>	<u>1,023,611</u>
NET INCREASE	-	950,463
TRANSFER INTO DC PLAN	(12,325,538)	-
ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF THE YEAR	<u>12,325,538</u>	<u>11,375,075</u>
ASSETS AVAILABLE FOR BENEFITS, END OF THE YEAR	<u>\$ -</u>	<u>\$ 12,325,538</u>

See notes to financial statements.

SEWICKLEY ACADEMY TDA PLAN**NOTES TO FINANCIAL STATEMENTS**

1. DESCRIPTION OF THE PLAN AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following description of the Sewickley Academy TDA Plan (the "Plan") provides only general information. Participants should refer to the Plan document or summary plan description for a more complete description of the Plan's provisions.

General - The Plan was a defined contribution plan adopted by Sewickley Academy (the "Academy") on January 1, 1981 and restated on July 1, 2019. Substantially all employees are immediately eligible to participate in the Plan as a contributing participant upon commencement of employment with the Academy. Students who were employed by the Academy were generally excluded from participation in the Plan. Participants were required to attain age 21 to qualify for matching contributions.

The Plan was subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). TIAA served as the issuer of TIAA Traditional Annuity contracts held by the Plan and is the recordkeeper of the Plan.

Effective January 1, 2024, the Plan merged into the Sewickley Academy DC Plan (DC Plan) with assets of \$12,325,538 transferred. These financial statements are presented on the going concern basis as it does not materially differ from the liquidation basis.

U.S. GAAP Departure - As permitted by DOL Field Assistance Bulletin No. 2009-02, the Plan Administrator has elected to exclude from Plan assets certain inactive contracts for which (a) the contract or account was issued to a current or former employee before January 1, 2009; (b) the employer ceased to have any obligation to make contributions (including employee salary reduction contributions), and in fact, ceased making contributions to the contract or account before January 1, 2009; (c) all of the rights and benefits under the contract or account are legally enforceable against the insurer or custodian by the individual owner of the contract or account without any involvement by the employer; and (d) the individual owner of the contract is fully vested in the contract or account. The amount of these contracts cannot be readily determined.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the dates of the financial statements and the reported changes in assets available for benefits during the reporting periods. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan assets were composed of various investment securities which are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it was at least reasonably possible that changes in the near term could materially affect the assets available for benefits.

Contributions - The Plan permitted eligible employees to have the Academy make annual contributions of up to 100 percent of eligible compensation through a salary deferral election. Contributions were subject to certain limitations. The employer match contribution for eligible employees was determined from year-to-year at the employer's discretion. The employer match was allocated to the individual accounts of qualifying participants in the ratio that each qualifying participant's compensation for the Plan year bears to the total compensation of all qualifying participants for the Plan year. Participants who had attained age 50 before the end of the Plan year were eligible to make catch-up contributions. The Plan allowed for special code Section 403(b) catch-up contributions for those participants with 15 years of service. The Plan also allowed for discretionary supplemental employer nonelective contributions which were allocated in amounts equal to options specified annually for participants opting out of specified benefits.

Participant Accounts - Participants' accounts were credited with their contributions and the Academy's contributions. Plan earnings, as reduced by administrative expenses, were allocated to participant accounts as defined by the Plan document. The benefit to which a participant was entitled was the benefit that can be provided from the participant's vested account.

Notes Receivable From Participants - Prior to the most recent restatement of the Plan, loans were not permitted from the Plan. TIAA did issue loans to Plan participants outside the scope of the Plan. Participants pledged as security a portion of their balance in the TIAA Traditional Annuity, which represented 110 percent of the outstanding loan balance. The outstanding loan balance as of December 31, 2023 was \$4,979. Plan loan interest rates ranged from 4.01% to 5.56% at December 31, 2023.

The Employee Benefit Security Administration (EBSA) has expressed concern that the pledging of collateral of a participant's balance could be considered a prohibited transaction; however, formal guidance has yet to be issued by the EBSA.

Under the provisions of the Plan prior to the merger, the trustee of the Plan could make a loan to a participant from the participant's account. The minimum loan available was \$1,000; the maximum amount available was \$50,000 subject to limitations related to accumulations under the Plan, loans taken from other plans of the Academy, and specified limitations related to loans taken from a TIAA-CREF annuity. Loans could not exceed 50% of the participant's vested balance. Loans repayment terms generally required repayment over a five year period. Interest rates

were based upon the specific investments in which the participant's balance is invested; loans taken from mutual fund accounts will be charged at the prime rate plus 1%. Notes receivable from participants outstanding at December 31, 2023 were \$22,679, at rates of 4.25% to 9.50%.

Vesting - Participant contributions were fully vested and nonforfeitable at all times as are the Academy's contributions.

Benefits - Upon termination of service due to death, disability or retirement, a participant was permitted to elect to receive either a lump-sum amount equal to the value of his account or an annuity contract. Withdrawals other than for termination were permitted under circumstances provided by the Plan. Upon termination of service for other reasons, a participant was permitted to elect to receive their benefit either in the form of a lump-sum amount equal to the value of his account or a joint and survivor annuity.

Investment Valuation and Income Recognition - Investments were carried at their fair value, except for the fully benefit-responsive investment contracts, based on the methodologies described below. The Plan presents in the statements of changes in assets available for benefits the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation on these investments. The unrealized appreciation of investments was determined by the change in current market value from the beginning of the year (if held for the entire year) to the end of the year, or from the date of purchase to the end of the year. The realized appreciation of investments was determined by the change in the current market value from the beginning of the year (if held since the beginning of the year) to the date of sale, or from the date of purchase to the date of sale. Purchases and sales of securities were reflected on a trade-date basis. Gains and losses on securities sold or redeemed were determined on the basis of specific identification. Dividends and interest were recorded as earned by the custodian and are reflected in the Plan's financial statements on the accrual basis.

Non-fully benefit-responsive guaranteed investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the assets available for benefits of a defined contribution plan 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 guaranteed investment contract. The statements of assets available for benefits presents the contract value of fully benefit-responsive investment contracts.

Investment Options - Participants may direct their contributions and any related earnings into various investment options. The Plan is invested in various mutual and money funds maintained by TIAA-CREF including mutual funds, TIAA-CREF funds, real estate investment vehicles which

are pooled separate accounts, and group annuity contracts. Participants may elect to have their accounts invested in the above options by allocating their contributions evenly among the investment options or by designating specific allocations among the options. Participants may change their investment options at any time with changes becoming effective immediately.

Fair Value Measurements - U.S. GAAP establishes a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy 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.
- Level 2 Inputs are not quoted prices in active markets but are observable either directly or indirectly.
- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's fair value measurement level within the fair value hierarchy is based upon the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Money Market and Mutual Funds: Valued at the daily closing price as reported by the fund. Funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The funds held by the Plan are deemed to be actively traded (Level 1 inputs).

Pooled separate accounts: Valued at the net asset value per share (NAV) of the underlying real estate holdings or other real estate-related investments based upon external appraisals or other independent pricing sources; measured daily.

CREF Funds: Valued at the NAV of the underlying investments measured daily.

NAV is a practical expedient available for certain investments. Assets valued at NAV are considered to be measured at fair value, but outside of the fair value hierarchy. There are no participant restrictions related to the investments measured at NAV and the redemption period is applicable only to the Plan.

The Plan held group annuity contracts. Non-fully benefit-responsive contracts are classified as Level 3 investments. Fully benefit-responsive contracts are reported at contract value which was based upon contributions, earnings, and withdrawals and were outside of the fair value hierarchy. The group annuity contract investments were not available for sale nor were they traded on any securities exchange (see Note 3).

These methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the plan administrator believes its valuation methods were appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting dates.

Administrative Expenses - Administrative expenses may be paid by the Academy or the Plan, at the Academy's discretion and as provided by the Plan document.

Subsequent Events - Subsequent events have been analyzed for recognition and disclosure purposes through October 13, 2025, the date the financial statements were available to be issued.

2. INVESTMENTS

A summary of the Plan's investments at December 31, 2023 is as follows:

Mutual funds	\$ 5,478,609
CREF funds	3,755,233
Group annuity contracts	2,563,818
Pooled separate accounts	<u>505,199</u>
Total	<u>\$ 12,302,859</u>

The following presents the Plan's investments by level within the fair value hierarchy at December 31, 2023:

	<u>Fair Value at December 31, 2023</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 5,478,609	-	-	\$ 5,478,609
Group annuity contracts - non-fully benefit responsive	<u>-</u>	<u>-</u>	<u>\$ 319,321</u>	<u>319,321</u>
Total assets in the fair value hierarchy	<u>\$ 5,478,609</u>	<u>\$ -</u>	<u>\$ 319,321</u>	5,797,930

Investments measured at net asset value	<u>\$ 4,260,432</u>
Investments at fair value	<u>10,058,362</u>
Group annuity contracts - fully benefit responsive	<u>\$ 2,244,497</u>
Total investments	<u>\$ 12,302,859</u>

A summary of the changes in the fair value of the Plan's non-fully benefit-responsive group annuity contracts for the years ended December 31, 2024 and 2023 is as follows:

	<u>2024</u>	<u>2023</u>
Balance, beginning of the year	\$ 319,321	\$ 322,708
Transfers out of the Plan	(319,321)	(16,269)
Guaranteed interest	-	14,457
Sales	<u>-</u>	<u>(1,575)</u>
Total	<u>\$ -</u>	<u>\$ 319,321</u>

3. GUARANTEED INVESTMENT CONTRACTS WITH INSURANCE COMPANY

The Plan held both fully benefit-responsive and non-fully benefit-responsive guaranteed investment contracts with TIAA-CREF.

For the portion that was fully benefit-responsive, contract value was the relevant measurement attribute for that portion of the assets available for benefits attributable to the guaranteed investment contract as the guaranteed investment contract issuer was contractually obligated to repay the principal and a specified interest rate that was guaranteed to the Plan. The fully benefit-responsive portion of the guaranteed investment contract was presented on the face of the statements of assets available for benefits at contract value. The non-fully benefit-responsive portion was reported at fair value. Contract value, as reported to the Plan by TIAA-CREF represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants were permitted to ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the fully benefit-responsive portion at December 31, 2023 was \$2,244,497. The fair value of the non-fully benefit-responsive portion at December 31, 2023, was \$319,321. The average yield was 6.3% for the year ended December 31, 2023. The crediting interest rate was based on a formula agreed upon with the issuer. Participant account balances were credited with a net credit

ranking after deducting .20% for fees for administrative and recordkeeping services provided to the Plan. The net crediting rate on participant accounts was at a 3% effective annual rate.

Certain events limited the Plan's ability to transact at contract value with TIAA-CREF. Such events included the following: (a) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under the ERISA. The plan administrator did not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants occurred.

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

4. PLAN TERMINATION

As indicated in Note 1, the Plan merged into the Sewickley Academy DC Plan on January 1, 2024 and continued uninterrupted through that date.

5. INCOME TAX STATUS

The Plan had been established to comply in form and operation with Section 403(b) of the Internal Revenue Code (IRC). Therefore, no provision for income taxes has been included in the Plan's financial statements. The IRS has determined and informed the sponsoring organization by letter dated August 7, 2017 that the Plan and related trust were designed in accordance with applicable sections of the IRC. Although the Plan had been amended since receiving the letter, the Plan administrator and the Plan's tax counsel believed that the Plan is designed, and was being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

The plan administrator believes there is no liability related to uncertain tax positions at December 31, 2024 or 2023. The Plan remains subject to tax examinations by tax authorities for all periods after 2021.

6. CERTIFIED FINANCIAL INFORMATION

TIAA-CREF, the custodian, has certified that the following data included in the accompanying financial statements is complete and accurate:

- Investments, and notes receivable from participants, as shown in the statements of assets available for benefits as of December 31, 2024 and 2023.

- Net investment activity, as shown in the statements of changes in assets available for benefits for the years ended December 31, 2024 and 2023.

7. PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTIES

TIAA-CREF, the custodian, provides access to certain investments and, therefore, is considered a party-in-interest. The Plan paid approximately \$8,500 of recordkeeping fees to TIAA-CREF during the year ended December 31, 2023.

Employees of the Academy do not receive any compensation from the Plan.

Attachments for Schedule DCG

The following attachments are associated with the Schedule DCG Identified by Employer Identification Number and Plan Number.

EIN: 25-0965558

PN: 001

SEWICKLEY ACADEMY DC PLAN

EIN: 25-0965558 PLAN NO. 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES (SCHEDULE H, LINE 4i)

DECEMBER 31, 2024

(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	(e) Current Value
*	Nuveen	S&P 500 Indx-Rtmt	\$ 3,184,251
*	Nuveen	Lfcycle Idx 2045-Rtmt	2,154,454
*	Nuveen	Lfcycle Idx 2040-Rtmt	1,833,260
*	Nuveen	Lfcycle Idx 2050-Rtmt	1,567,054
*	Nuveen	Sm-Cap BI Idx-Rtmt	1,248,477
*	Nuveen	Intl Eq Idx-Rtmt	1,207,529
*	Nuveen	Lfcycle Idx 2035-Rtmt	1,093,521
*	Nuveen	Lfcycle Idx 2030-Rtmt	829,388
*	Nuveen	Lfcycle Idx 2020-Rtmt	660,906
	Hartford	Dividend & Growth R5	660,694
	Principal	MidCap Fund R5	634,319
	PGIM	Jennison Growth Z	631,640
	American Funds	EuroPacific Growth Fund R4	496,324
*	Nuveen	Lifecycle 2040-Rtmt	450,665
*	Nuveen	Core Bond Premier	421,781
*	Nuveen	Lfcycle Idx 2025-Rtmt	354,190
	AM Century	Mid Cap Value Inv	295,134
*	Nuveen	Core Equity Retirement	286,805
*	Nuveen	Lifecycle 2035-Rtmt	283,969
*	Nuveen	Lfcycle Idx 2055-Rtmt	253,608
*	Nuveen	Real Est Secs-Rtmt	211,559
	American Funds	American Balanced Fund R4	198,820
*	Nuveen	Eq Idx-Rtmt	187,154
*	Nuveen	Lifecycle 2045-Rtmt	183,748
*	Nuveen	Lfcycle Idx 2015-Rtmt	161,214
	Baird	Short Term Bond Fund Inv	156,570
*	Nuveen	Lifecycle 2020-Rtmt	137,458
*	Nuveen	Lfcycle 2060-Rtmt	128,905
*	Nuveen	Money Market-Rtmt	96,238
*	Nuveen	Lfcycle Idx 2010-Rtmt	78,728
	BlackRock	Inflat Prot Bnd Inst	70,400
*	Nuveen	Lifecycle 2030-Rtmt	25,799

(Continued)

SEWICKLEY ACADEMY DC PLAN

EIN: 25-0965558 PLAN NO. 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES (SCHEDULE H, LINE 4i)

DECEMBER 31, 2024

(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	(e) Current Value
*	Nuveen	Lifecycle 2050-Rtmt	\$ 69,251
*	Nuveen	Lfcyle Idx Rtln-Rtmt	50,331
*	Nuveen	Lifecycle 2025-Rtmt	9,076
*	Nuveen	Lfcyle Idx 2065-Rtmt	19,740
*	PIMCO	Income Admin	149,368
*	Nuveen	Lifecycle 2015-Rtmt	4,311
	American Funds	New World R4	<u>258,823</u>
		Total mutual funds	<u>20,745,462</u>
*	TIAA CREF	CREF Stock R1	5,364,105
*	TIAA CREF	CREF Growth R1	2,496,916
*	TIAA CREF	CREF Global Equities R1	1,349,575
*	TIAA CREF	CREF Bond Market R1	468,537
*	TIAA CREF	CREF Equity Index R1	532,461
*	TIAA CREF	CREF Social Choice R1	547,172
*	TIAA CREF	CREF Inflation-Linked Bond R1	240,534
*	TIAA CREF	CREF Money Market R1	<u>238,184</u>
		Total CREF funds	<u>11,237,484</u>
*	TIAA CREF	TIAA Traditional Non Benefit Responsive	6,058,205
*	TIAA CREF	TIAA Traditional Non Benefit Responsive 2	809,954
*	TIAA CREF	TIAA Traditional Benefit Responsive 2	561,227
*	TIAA CREF	TIAA Traditional Benefit Responsive	<u>1,397,333</u>
		Total group annuity contracts	<u>8,826,719</u>
*	TIAA CREF	TIAA Real Estate (pooled separate account)	<u>1,023,376</u>
		Total Investments	<u>\$ 41,833,041</u>
	Participant Loans	Interest rate from 6.5% to 9.5%	<u>\$ 21,192</u>

*Party-in-interest