

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 11/01/1994
2a Plan sponsor's name (employer, if for a single-employer plan): CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC
2b Employer Identification Number (EIN): 31-1138997
2c Plan Sponsor's telephone number: 614-221-1709
2d Business code (see instructions): 624100

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

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

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

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

Form 5500 (2023) v. 230707

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	552
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)	404
	6a(2)	319
	6b	50
	6c	145
	6d	514
	6e	0
	6f	514
	6g(1)	404
	6g(2)	384
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	18

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

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

9a Plan funding arrangement (check all that apply)	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

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 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>2023</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2023 or fiscal plan year beginning **11/01/2023** and ending **10/31/2024**

<p>A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC</p>	<p>D Employer Identification Number (EIN) 31-1138997</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(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
31-4156830	66869	GAP-B2-HM4C	319	11/01/2023	10/31/2024

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.

<p>(a) Total amount of commissions paid 1304</p>	<p>(b) Total amount of fees paid 0</p>
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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
LPL FINANCIAL, LLC **4707 EXECUTIVE DR**
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1304			3

(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	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

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. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

- a** Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	248451	
c Additions: (1) Contributions deposited during the year	7c(1)	23956	
	7c(2)	51	
	7c(3)	4553	
	7c(4)		
	7c(5)	2061	
▶ LOAN REPAYMENTS			
(6) Total additions	7c(6)	30621	
d Total of balance and additions (add lines 7b and 7c(6))	7d	279072	
e Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	20360
	(2) Administration charge made by carrier	7e(2)	242
	(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	4587	
▶ LOAN REPAYMENTS			
(5) Total deductions	7e(5)	25189	
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	253883	

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

<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>2023</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2023 or fiscal plan year beginning **11/01/2023** and ending **10/31/2024**

<p>A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC</p>	<p>D Employer Identification Number (EIN) 31-1138997</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
LINCOLN NATIONAL LIFE INSURANCE COMPANY

(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
35-0472300	65676	CR27323	38	11/01/2023	10/31/2024

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.

<p>(a) Total amount of commissions paid 203</p>	<p>(b) Total amount of fees paid 0</p>
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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
LINCOLN FINANCIAL ADVISORS **1300 SOUTH CLINTON STREET**
SUITE #150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
203			4

(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	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

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. **6d**
 Specify nature of costs ▶

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

- a** Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	159622
c Additions: (1) Contributions deposited during the year	7c(1)	0
(2) Dividends and credits	7c(2)	6349
(3) Interest credited during the year	7c(3)	0
(4) Transferred from separate account.....	7c(4)	0
(5) Other (specify below)	7c(5)	0
(6) Total additions	7c(6)	6349
d Total of balance and additions (add lines 7b and 7c(6))	7d	165971
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	3
(2) Administration charge made by carrier	7e(2)	334
(3) Transferred to separate account.....	7e(3)	0
(4) Other (specify below)	7e(4)	0
(5) Total deductions	7e(5)	337
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	165634

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	
10 Nonexperience-rated contracts:			
a Total premiums or subscription charges paid to carrier		10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount		10b	

Specify nature of costs.

Part IV Provision of Information

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

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

(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	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

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) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year **7b** 29215

c Additions: (1) Contributions deposited during the year	7c(1)	525	
(2) Dividends and credits	7c(2)	0	
(3) Interest credited during the year	7c(3)	1136	
(4) Transferred from separate account.....	7c(4)	0	
(5) Other (specify below)	7c(5)	395	

▶ LOAN REPAYMENTS

(6) Total additions..... **7c(6)** 2056

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 31271

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	5055	
(2) Administration charge made by carrier	7e(2)	20	
(3) Transferred to separate account.....	7e(3)	0	
(4) Other (specify below)	7e(4)	0	

(5) Total deductions..... **7e(5)** 5075

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 26196

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

9 Experience-rated contracts:

a Premiums: (1) Amount received		9a(1)	
(2) Increase (decrease) in amount due but unpaid.....		9a(2)	
(3) Increase (decrease) in unearned premium reserve		9a(3)	
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....		9b(1)	
(2) Increase (decrease) in claim reserves		9b(2)	
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention	9c(1)(H)		0
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	
10 Nonexperience-rated contracts:			
a Total premiums or subscription charges paid to carrier.....		10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount		10b	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **11/01/2023** and ending **10/31/2024**

A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

LPL FINANCIAL, LLC

4707 EXECUTIVE DR
SAN DIEGO, CA 43215

95-2834236

(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?
26 27 52 72	INVESTMENT	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	51224	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(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 64 37 18 23 38 49 50 53 63 65 72	RECORD KEEPER	16494	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)

APS-PENTEGRA

6830 COMMERCE COURT DRIVE
BLACKLICK, OH 43004

13-3892096

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 64 37 38 49	TPA	14197	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
LINCOLN FINANCIAL ADVISORS CORP	15 64 37 18 23 53 50 63 65 72	625
(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.	
NATIONWIDE ONE NATIONWIDE PLAZA COLUMBUS, OH 43215	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 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.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning **11/01/2023** and ending **10/31/2024**

A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

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)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1215	1238
(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)	614793	624339
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	8646714	10289880
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	377593	446089
(15) Other	1c(15)		

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	9640315	11361546
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9640315	11361546

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)	948413	
(B) Participants	2a(1)(B)	198121	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1146534
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)	20559	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		20559
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(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)		
(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)		2158272
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		3325365

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1604134	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1604134
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)		
(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)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1604134

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1721231
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: **HHH CPA GROUP**

(2) EIN: **20-3767687**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024

A Name of plan <u>CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC</u>	D Employer Identification Number (EIN) <u>31-1138997</u>	

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

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

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

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

EIN(s): 31-1592130 35-1140070

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

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

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

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

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

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

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

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

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... Yes No

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500543A.

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
IRC 403(b) TAX DEFERRED RETIREMENT PLAN**

FINANCIAL STATEMENTS

OCTOBER 31, 2024 AND 2023

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Nick DiBartolomeo, CPA
Brian Schneider, CPA



Rick Dumas, CPA
James Peters, CPA

Independent Auditors' Report

To the Board of Trustees
Child Development Council of Franklin County
IRC 403(b) Tax Deferred Retirement Plan
Columbus, Ohio

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

We have performed audits of the financial statements of Child Development Council of Franklin County IRC 403(b) Tax Deferred Retirement 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 statement of net assets available for benefits as of October 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the 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 year ended October 31, 2024 and 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material

respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management

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

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

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

Auditor's Responsibilities

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to

those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

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

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

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

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

Other Matter —Supplemental Schedules Required by ERISA

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

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

In our opinion

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

HHH CPA Group, LLC

HHH CPA GROUP, LLC
Columbus, Ohio

October 9, 2025

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

OCTOBER 31, 2024 AND 2023

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
Money market funds	\$ 1,238	\$ 1,215
Mutual funds	10,352,433	8,646,714
Guaranteed Investment Contracts	383,536	377,593
Notes receivable from participants	624,339	614,793
Contributions receivable - Employee	-	-
Contributions receivable - Employer	-	-
Total assets	<u>11,361,546</u>	<u>9,640,315</u>
<u>LIABILITIES</u>		
Liabilities	<u>-</u>	<u>-</u>
Net assets available for plan benefits	<u>\$ 11,361,546</u>	<u>\$ 9,640,315</u>

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

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN**

STATEMENT OF CHANGES IN OF NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED OCTOBER 31, 2024 AND 2023

	2024	2023
Additions to net assets attributable to:		
Investment income:		
Net appreciation(depreciation) in fair value of investments at quoted market prices	\$ 2,158,272	\$ 370,940
Total investment income	2,158,272	370,940
Interest from participant notes:	20,559	24,539
Contributions:		
Employee 403(B) contributions	948,413	1,022,855
Employer contributions	198,121	219,413
Total contributions	1,146,534	1,242,268
Total additions to net assets	3,325,365	1,637,747
Deductions from net assets attributable to:		
Benefit payments	1,604,134	827,250
Administrative expenses	-	-
Total deductions from net assets	1,604,134	827,250
Net increase (decrease) in net assets	1,721,231	810,497
Net assets available for benefits:		
Beginning of year	9,640,315	8,829,818
End of year	\$ 11,361,546	\$ 9,640,315

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

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 1 - Description of Plan

The following description of the Child Development Council of Franklin County (the Company) IRC 403(b) Tax Deferred Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General - The Plan is a safe harbor defined contribution plan covering all eligible employees. All employees are eligible regardless of hours worked or age in accordance with safe harbor guidelines. Eligible employees enter the Plan on the first day of the month following the date that eligibility requirements have been met. Company contributions are credited to all eligible employees regardless of the amount of service they complete during the Plan Year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended.

Contributions - Plan participants' total deferrals in any taxable year may not exceed a dollar limit, which is set by law at \$23,000 with \$7,500 catch-up in 2024 and \$22,500 with \$7,500 catch-up in 2023. The Company makes a discretionary contribution equal to 7% of the employee's gross compensation for all employees who have completed two years of service. The Company may change the percentage for matching contributions each payroll period. In 2024, the Company matches 100% on the first 3% of compensation deferred and 50% on the next 2% deferred (a limit of 4% of earnings).

Participant Accounts - Each participants' account will be credited with (a) their salary deferrals, (b) Company matching contributions, if any, (c) earnings on directed investments, and (d) forfeitures of terminated participant's non-vested accounts. Forfeitures will reduce the required matching contribution of the Company. Company matching contributions will be allocated in the same manner as participant salary deferrals. Allocations of Company discretionary contributions and forfeitures are based upon the participant's eligible compensation for the Plan year, relative to the total of all participants' eligible compensation for the Plan year.

Vesting - Participants are fully vested in their elective deferral, qualified non-elective and rollover contributions, plus actual earnings thereon. Employee credited portion of the employer discretionary matching contributions vest based on date hired and vest at 33% after one year, 66% after two years and 100% after three years.

Forfeitures - Forfeitures are created when participants terminate employment prior to becoming fully vested in the Plan contribution portion of their accounts. Such forfeitures are first used to reduce the Plan's contributions to the Plan. Any remaining forfeitures may be used to pay administrative expenses of the Plan. At October 31, 2024 and 2023 forfeited non-vested accounts totaled \$0.

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 1 - Description of Plan— Continued

Administrative expenses - Certain recordkeeping fees are charged directly to the participants' accounts then transferred to and paid from the Plan's revenue account. Fees incurred by the Plan for the investment management services and certain participant recordkeeping fees are included in net appreciation (depreciation) in fair value of investments, because they are paid through revenue sharing, rather than a direct payment from the Plan.

Distribution of Participants' Accounts - The following schedule reflects the options available to the Administrative Committee relative to distribution of participants' accounts:

- Upon termination of services (other than retirement, disability or death), the distribution of the participant's account will normally be deferred until the next valuation date. The distribution will be made in a lump sum. If the value of the participant's account is \$5,000 or less, the account balance will be distributed as cash if another option is not chosen by the participant within a reasonable time after separation of service.
- Upon death, the participant's account will be distributed to their beneficiary in a single lump-sum, or the beneficiary may elect to receive the distribution from the Plan in the form of an annuity and the installments cannot be over a period more than the beneficiaries life expectancy; and
- Upon retirement, the distribution of the participant's account may be made in a lump sum or in equal annual installments over a period not to exceed the participant's life expectancy.
- In-service withdrawals, including hardship withdrawals, may be available as defined by the Plan document. A participant making a hardship withdrawal is ineligible to contribute to the Plan for the next six months from the date of receipt of the withdrawal.

Note 2 - Accounting Policies

Basis of Accounting

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

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

Management's Estimates

The preparation of financial statements in conformity with generally accepted accounting principles of the United States of America requires the use of management's estimates. Actual results may differ from the estimates.

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 2 - Accounting Policies— Continued

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Investment Committee determines the Plan's valuation policies. See Fair Value Measurement section for discussion of fair value measurements.

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

Benefit Payments

Benefit payments are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments. Fees for the administration of notes receivable from participants are included in administrative expenses and charged directly to the participant's account.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of October 31, 2024, and 2023, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Fair Value Measurements

FASB ASC 820, Fair Value Measurement, provides the framework for measuring fair value. That framework 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 under FASB ASC 820 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.

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 2 - Accounting Policies— Continued

Fair Value Measurements - Continued

- Level 2 Inputs to the valuation methodology include:
- Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability;
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset’s or liability’s fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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 October 31, 2024.

Mutual funds and Money Market funds: Valued at the net asset value (“NAV”) of shares held by the Organization at year end. These investments use Level 1 inputs.

Guaranteed Investment Contracts: These fully benefit responsive investment contracts are reported at contract value and have not been classified in the fair value hierarchy.

The following tables sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value:

	<u>2024</u>	Total	Level 1	Level 2	Level 3
Money market account		\$ 1,238	\$ 1,238	\$ -	\$ -
Mutual funds		10,352,433	10,352,433	-	-
Guaranteed Investment Contracts		383,536	-	-	383,536
		<u>\$ 10,737,207</u>	<u>\$ 10,353,671</u>	<u>\$ -</u>	<u>\$ 383,536</u>
	<u>2023</u>	Total	Level 1	Level 2	Level 3
Money market account		\$ 1,215	\$ 1,215	\$ -	\$ -
Mutual funds		8,646,714	8,646,714	-	-
Guaranteed Investment Contracts		377,593	-	-	377,593
		<u>\$ 9,025,522</u>	<u>\$ 8,647,929</u>	<u>\$ -</u>	<u>\$ 377,593</u>

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 2 - Accounting Policies— Continued

Fair Value Measurements - Continued

The activity that pertains to Level 3 is associated with the general accounts. The activity consists of transfers in from Level 1 to Level 3 upon the approval of a specific loan along with interest collected from existing loans. The transfers out consist of benefit payments.

The following is a reconciliation of Level 3 input activity:

	<u>2024</u>	<u>2023</u>
Beginning balances	\$ 377,593	\$ 369,108
Contributions	24,858	27,299
Income	11,828	3,491
Loan repayments (disbursements), net	(5,328)	1,429
Withdrawals	<u>(25,415)</u>	<u>(23,734)</u>
	<u>\$ 383,536</u>	<u>\$ 377,593</u>

Lincoln National life Fixed Account – the fixed accounts with the life insurance company are reported at contract value. Contract value represents the amount participants would receive if they initiate a transaction under the terms of the ongoing plan. Interest is credited daily at an interest rate not less than the guaranteed minimum interest rate shown on the contract specifications. The interest crediting rate is declared on a quarterly basis. The Fixed Account is guaranteed against loss of principal, minus all withdrawals, including charges and adjustments. The guarantee is based on Lincoln’s ability to meet its financial obligations from general assets. Based upon the characteristics of the Fixed Account contracts, Lincoln suggests and the plan sponsor agrees, these contracts meet the definitions of a fully benefit-responsive investment contract.

Note 3 - Information Prepared and Certified by Trustee

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the trustee.

	<u>2024</u>	<u>2023</u>
Money market account	\$ 1,238	\$ 1,215
Mutual funds	10,352,433	8,646,714
Guaranteed Investment Contracts	383,536	377,593
Notes receivable from participants	<u>624,339</u>	<u>614,793</u>
	<u>\$11,361,546</u>	<u>\$ 9,640,315</u>

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 3 - Information Prepared and Certified by Trustee – Continued

The net appreciation (depreciation) in fair value of investments at quoted market prices, \$2,158,272 and \$370,940 for the years ended October 31, 2024 and 2023, respectively, were attributed to mutual fund investments.

Note 4 - Subsequent Events

Management has reviewed all events subsequent to October 31, 2024, to assess the need for potential recognition or disclosures in the financial statements. Such events were evaluated through October 9, 2025, the date these financial statements were available to be issued. Based upon this evaluation, it was determined that no other subsequent events occurred that require recognition or additional disclosure in the financial statements.

Note 5 - Future of the Plan

Although it has not expressed any intent to do so, the Company has the right to amend or terminate the Plan at any time. Neither amendment nor termination of the Plan shall retroactively reduce the vested rights of participants or permit any part of the Plan assets to be diverted or used for any purpose other than for the exclusive benefit of the participants.

In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note 6 – Risk and Uncertainties

The Plan invests in a variety of investment funds. Investments in general are exposed to various risks, such as interest rate, credit and overall volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of the investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Note 7 - Federal Income Taxes

On January 1, 1994, the Plan adopted the prototype plan for Lincoln National Life (Lincoln). On November 1, 1994, the Plan adopted the prototype plan for Nationwide Financial Services, Inc. (Nationwide). The Plan was restated effective June 1, 2015. The IRS has not issued determination letters for IRC 403(b) plans that would state that the Plan, as designed, complies with the applicable requirements of the IRC, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax-exempt.

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 7 - Federal Income Taxes – Continued

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by IRS. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2021.

Note 8 – Related Party Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, and an employee organization whose members are covered by the Plan, a person who owns 50 percent or more of such an employer or employee association, or relatives of such persons. Certain plan investments are shares of mutual funds and a common trust fund managed by an affiliate of Lincoln Financial, Nationwide Financial Services, and Voya (Ascensus). These are the trustee as defined by the Plan and therefore, these transactions qualify as party-in-interest. All of these, party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Participant loans are available to participants. Related transactions qualify as party in interest transactions.

Fees paid to the Plan for record keeping services amounted to \$0 for the year ended October 31, 2024. The Company provides certain accounting, administrative and investment management services to the Plan for which no fees are charged.

Note 9 – Guaranteed Investment Contracts

The Plan entered into benefit-responsive investment contracts with the Trustees. The Trustees maintain the contributions in a general account. The accounts are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contracts are included in the financial statements at contract value as reported to the Plan by the Trustees. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the fixed income investments are fully benefit-responsive, contract value is the relevant measurement attribute for the portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by the Trustees, 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.

(Continued)

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 9 – Guaranteed Investment Contracts— Continued

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan’s prohibition on completing investment options or deletion of equity wash provisions, (3) 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 (4) 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 participants are probable of occurring.

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

The BOA-Fixed contract was not considered fully benefit responsive as of October 31, 2024.

A summary of the Guaranteed Investment Contracts are as follows:

<u>Trustee</u>	<u>Description</u>	<u>2024 Value</u>	<u>2023 Value</u>
Lincoln Financial	Fixed Income	\$ 103,081	\$ 99,927
Voya Financial	Fixed Income	26,195	29,215
Total Benefit Responsive Contracts		129,276	129,142
Nationwide Financial	BOA-Fixed	254,260	248,451
Total Fixed Income Contracts		<u>\$ 383,536</u>	<u>\$ 377,593</u>

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CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY

IRC 403(b) TAX DEFERRED RETIREMENT PLAN

NOTES TO THE FINANCIALS STATEMENTS

Note 10 – Reconciliation to Form 5500

The following reconciles net assets available for plan benefits per the financial statements at October 31, 2024 and 2023, to Form 5500:

	<u>2024</u>	Form 5500 <u>Total</u>	Audited Financials <u>Total</u>	<u>Difference</u>
Money market account		\$ 1,238	\$ 1,238	-
Mutual funds		10,289,880	10,352,433	(62,553)
Guaranteed Investment Contracts		446,089	383,536	62,553
Notes receivable from participants		624,339	624,339	-
		<u>\$ 11,361,546</u>	<u>\$ 11,361,546</u>	<u>-</u>
	<u>2023</u>	Form 5500 <u>Total</u>	Audited Financials <u>Total</u>	<u>Difference</u>
Money market account		\$ 1,215	\$ 1,215	-
Mutual funds		8,646,714	8,646,714	-
Guaranteed Investment Contracts		377,593	377,593	-
Notes receivable from participants		614,793	614,793	-
		<u>\$ 9,640,315</u>	<u>\$ 9,640,315</u>	<u>-</u>

The difference is due to a classification error of investment vehicles.

SUPPLEMENTARY INFORMATION

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(b) TAX DEFERRED RETIREMENT PLAN

SCHEDULE H, LINE 41 - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

OCTOBER 31, 2024

[a]	[b]	[c]	[d]	[e]
Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value	
Money Market - Lincoln				
National Life:				
*	LVIP GOVERNMENT MONEY MARKET	1,238.0000 Shares	1	1,238
Total Money Market			1	\$ 1,238
Fixed Income - Nationwide				
Financial Services:				
*	BOA-Fixed	254,260.3800 Shares	1	254,260
Fixed Income - Lincoln National				
Life:				
*	FIXED ACCOUNT	103,081.4900 Shares	1	103,081
Fixed Income - VOYA:				
*	Voya Fixed Account	26,195.0200 Shares	1	26,195
Total Fixed Income			1	\$ 383,536
Mutual Funds - Nationwide				
Financial Services:				
*	NW Dest 2035 R6	Nationwide Funds Shares	1	960,132
*	NW Dest 2045 R6	Nationwide Funds Shares	1	915,451
*	NW Dest 2030 R6	Nationwide Funds Shares	1	573,120
*	Meeder Glbl Alloc Instl	Nationwide Funds Shares	1	742,118
*	Vngrd Mid-Cap Idx Fd AS	Nationwide Funds Shares	1	146,088
*	Meeder Mrfld Instl	Nationwide Funds Shares	1	623,509
*	NW Dest 2040 R6	Nationwide Funds Shares	1	682,227
*	Meeder Bal Instl	Nationwide Funds Shares	1	598,659
*	Meeder Dynmc Alloc Instl	Nationwide Funds Shares	1	634,336
*	NW Dest 2050 R6	Nationwide Funds Shares	1	622,089
*	NW Dest 2025 R6	Nationwide Funds Shares	1	363,855
*	NW Dest 2055 R6	Nationwide Funds Shares	1	499,901
*	Meeder Mod Alloc Instl	Nationwide Funds Shares	1	442,371
*	Vngrd 500 Index Fd AS	Nationwide Funds Shares	1	160,220
*	Meeder Spctrm Instl	Nationwide Funds Shares	1	286,705
*	Meeder Cnsrv Alloc Instl	Nationwide Funds Shares	1	275,146
*	Meeder Tctcl Inc Inst	Nationwide Funds Shares	1	249,544
*	NW Dest Rtrmt R6	Nationwide Funds Shares	1	211,082
*	NW Dest 2060 R6	Nationwide Funds Shares	1	186,668
*	JPM Cor Bd R6	Nationwide Funds Shares	1	161,425
*	Meeder Qntx Instl	Nationwide Funds Shares	1	156,705
*	JPM Gr Advtg R5	Nationwide Funds Shares	1	255,805
*	Vngrd Sm Cap Indx Fd AS	Nationwide Funds Shares	1	89,781
*	DFA US LgCap Val Inst	Nationwide Funds Shares	1	80,652
*	Vngrd Ttl IntlStkIndx Adml	Nationwide Funds Shares	1	53,799
*	Okmrk Intl Inv	Nationwide Funds Shares	1	31,657
*	NW Inv Dest Mod R6	Nationwide Funds Shares	1	44,627
*	NW Inv Dest Mod Aggr R6	Nationwide Funds Shares	1	25,013
*	NW Inv Dest Mod Cnsrv R6	Nationwide Funds Shares	1	16,173
*	NW Dest 2065 R6	Nationwide Funds Shares	1	20,298
*	NW Inv Dest Cnsrv R6	Nationwide Funds Shares	1	10,301
*	Vngrd Ttl Bnd Mkt Idx Adm	Nationwide Funds Shares	1	3,545
*	Meeder Mrfld	Nationwide Funds Shares	1	84
*	Meeder Tctcl Inc Rtl	Nationwide Funds Shares	1	47
*	Meeder Bal	Nationwide Funds Shares	1	43
*	Meeder Spctrm	Nationwide Funds Shares	1	27
*	Meeder Dynmc Alloc	Nationwide Funds Shares	1	5
*	Meeder Mod Alloc	Nationwide Funds Shares	1	4
*	Meeder Qntx	Nationwide Funds Shares	1	4
*	Meeder Cnsrv Alloc Rtl	Nationwide Funds Shares	1	2

See accompanying independent auditors report and notes to the financial statements which are an integral part of these statements.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(b) TAX DEFERRED RETIREMENT PLAN

SCHEDULE H, LINE 41 - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

OCTOBER 31, 2024

[a]	[b]	[c]	[d]	[e]
Identity of Issuer, Borrower, Lessor or Similar Party		Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
Mutual Funds - Lincoln National Life:				
*	LVIP Dimensional U.S. Core Equity 1	Lincoln Financial Funds Shares	1	53,134
*	American Funds Growth	Lincoln Financial Funds Shares	1	44,259
*	LVIP Blackrock Dividend Value MNGDVLTLTY	Lincoln Financial Funds Shares	1	34,688
*	LVIP T Rowe Price Stuctured MID-CAP Growth	Lincoln Financial Funds Shares	1	17,962
*	LVIP Baron Growth Opportunities	Lincoln Financial Funds Shares	1	15,293
*	LVIP MACQUARIE SMID CAP Core Series	Lincoln Financial Funds Shares	1	16,375
*	American Funds Global Growth	Lincoln Financial Funds Shares	1	13,349
*	LVIP MACQUARIE Social Awareness	Lincoln Financial Funds Shares	1	12,446
*	American Funds International	Lincoln Financial Funds Shares	1	7,494
*	LVIP T Rowe Price 2040 Fund	Lincoln Financial Funds Shares	1	4,892
*	LVIP Blended LRG CAP Growth MNGDVOLTLTY	Lincoln Financial Funds Shares	1	4,273
*	LVIP MACQUARIE Value Series	Lincoln Financial Funds Shares	1	3,537
*	LVIP MACQUARIE MID CAP Value Fund	Lincoln Financial Funds Shares	1	806
*	LVIP SSGA S&P 500 Index	Lincoln Financial Funds Shares	1	580
*	LVIP SSGA Small-CAP Index	Lincoln Financial Funds Shares	1	69
*	LVIP MACQUARIE REIT Series	Lincoln Financial Funds Shares	1	44
*	Fidelity VIP Growth	Lincoln Financial Funds Shares	1	1
Mutual Funds - VOYA				
*	Voya Growth and Income Port I	Voya Funds Shares	1	13
Total Mutual Funds			<u>-</u>	<u>10,352,433</u>
Total Investment Value			<u>-</u>	\$ <u>10,737,207</u>
*	Notes Receivable From Participants	Interest Rates of 3.25% to 5.50%	<u>2</u>	\$ <u>624,339</u>
Employer Identification Number: 31-4365655				
Plan Number: 001				

Column (a) - * Indicates Party in Interest

Column (b) - 1; Amounts are excluded in accordance with IRS Form 5500 instructions, Schedule H line 4i, as all assets are participant directed.

Column (b) - 2; Cost of participant loans is \$0 as indicated in the instructions to the IRS Form 5500.

Note: This schedule is based on information which has been certified as complete and accurate by Lincoln National Life, Voya and Nationwide Financial Services, the trustees of the Plan.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)TAX DEFERRED RETIREMENT
PLAN

EIN: 31-1138997PLAN NUMBER: 001

SUPPLEMENTAL SCHEDULE FORM 5500, SCHEDULE H, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR) FOR THE YEAR ENDED OCTOBER 31, 2024

Identity of Issue	Description	Current Value
Money Market:		
* Lincoln National Life	LVIP Money Market	\$1,238.44
Total Money Market		\$1,238.44
Mutual Funds:		
* Nationwide Financial Services	NW Dest 2035 R6	\$960,131.57
* Nationwide Financial Services	NW Dest 2045 R6	\$915,451.30
* Nationwide Financial Services	NW Dest 2030 R6	\$573,120.32
* Nationwide Financial Services	Meeder Gbl Alloc Instl	\$742,117.64
* Nationwide Financial Services	Vngrd Mid-Cap Idx Fd AS	\$146,087.56
* Nationwide Financial Services	Meeder Mrfld Instl	\$623,508.86
* Nationwide Financial Services	NW Dest 2040 R6	\$682,226.78
* Nationwide Financial Services	Meeder Bal Instl	\$598,659.06
* Nationwide Financial Services	Meeder Dynmc Alloc Instl	\$634,336.14
* Nationwide Financial Services	NW Dest 2050 R6	\$622,089.22
* Nationwide Financial Services	NW Dest 2025 R6	\$363,855.18
* Nationwide Financial Services	NW Dest 2055 R6	\$499,901.15
* Nationwide Financial Services	Meeder Mod Alloc Instl	\$442,371.11
* Nationwide Financial Services	Vngrd 500 Index Fd AS	\$160,219.77
* Nationwide Financial Services	Meeder Spctrm Instl	\$286,705.40
* Nationwide Financial Services	Meeder Cnsvr Alloc Instl	\$275,146.14
* Nationwide Financial Services	Meeder Tctcl Inc Inst	\$249,543.82
* Nationwide Financial Services	NW Dest Rtrmt R6	\$211,081.66
* Nationwide Financial Services	NW Dest 2060 R6	\$186,667.69
* Nationwide Financial Services	JPM Cor Bd R6	\$161,425.16
* Nationwide Financial Services	Meeder Qntx Instl	\$156,705.30
* Nationwide Financial Services	JPM Gr Advtg R5	\$255,804.88
* Nationwide Financial Services	Vngrd Sm Cap Idx Fd AS	\$89,780.88
* Nationwide Financial Services	DFA US LgCap Val Inst	\$80,652.47
* Nationwide Financial Services	NW Inv Dest Aggr R6	\$0.00
* Nationwide Financial Services	Vngrd Ttl IntlStkIdx Adml	\$53,799.17
* Nationwide Financial Services	Okmrk Intl Inv	\$31,656.70
* Nationwide Financial Services	NW Inv Dest Mod R6	\$44,626.76
* Nationwide Financial Services	NW Inv Dest Mod Aggr R6	\$25,012.86
* Nationwide Financial Services	NW Inv Dest Mod Cnsvr R6	\$16,172.69
* Nationwide Financial Services	NW Dest 2065 R6	\$20,297.61
* Nationwide Financial Services	NW Inv Dest Cnsvr R6	\$10,301.44
* Nationwide Financial Services	Vngrd Ttl Bnd Mkt Idx Adm	\$3,544.77
* Nationwide Financial Services	Meeder Mrfld	\$83.82
* Nationwide Financial Services	Meeder Tctcl Inc Rtl	\$46.70
* Nationwide Financial Services	Meeder Bal	\$42.91
* Nationwide Financial Services	Meeder Spctrm	\$27.11
* Nationwide Financial Services	Fed Hrms Gov Oblgtns Prmr	\$0.00
* Nationwide Financial Services	Meeder Dynmc Alloc	\$4.71
* Nationwide Financial Services	Meeder Mod Alloc	\$4.14
* Nationwide Financial Services	Meeder Qntx	\$4.24
* Nationwide Financial Services	Meeder Cnsvr Alloc Rtl	\$2.02
* Lincoln National Life	LVIP Dimensional U.S. Core Equity 1	\$53,134.37
* Lincoln National Life	American Funds Growth	\$44,259.19
* Lincoln National Life	LVIP Blackrock Dividend Value MNGDVLTLTY	\$34,687.62
* Lincoln National Life	LVIP T Rowe Price Stuctured MID-CAP Growth	\$17,962.19
* Lincoln National Life	LVIP Baron Growth Opportunities	\$15,293.07
* Lincoln National Life	LVIP MACQUARIE SMID CAP Core Series	\$16,374.97
* Lincoln National Life	American Funds Global Growth	\$13,348.65
* Lincoln National Life	LVIP MACQUARIE Social Awareness	\$12,446.47
* Lincoln National Life	American Funds International	\$7,494.10
* Lincoln National Life	LVIP T Rowe Price 2040 Fund	\$4,892.18
* Lincoln National Life	LVIP Blended LRG CAP Growth MNGDVOLTLTY	\$4,272.97
* Lincoln National Life	LVIP MACQUARIE Value Series	\$3,536.81
* Lincoln National Life	LVIP MACQUARIE MID CAP Value Fund	\$805.97
* Lincoln National Life	LVIP SSGA S&P 500 Index	\$579.95
* Lincoln National Life	LVIP SSGA Small-CAP Index	\$68.65
* Lincoln National Life	LVIP MACQUARIE REIT Series	\$44.92
* Lincoln National Life	Fidelity VIP Growth	\$0.20
* Lincoln National Life	LVIP MACQUARIE BOND	\$0.00
* VOYA	VOYA Growth and Income Port I	\$13.14

Total Mutual Funds			<u><u>\$10,352,432.13</u></u>
Fixed Income:			
*	Nationwide Financial Services	BOA-Fixed	\$254,260.38
*	Lincoln National Life	Fixed Account	\$103,081.49
*	VOYA	Fixed Account	\$26,195.02
Total Fixed Income			<u><u>\$383,536.89</u></u>
Loans:			
	Nationwide Financial Services		\$561,786.14
	Lincoln National Life		\$62,552.50
	Voya		\$0.00
Total Loans			<u><u>\$624,338.64</u></u>
Plan Total			<u><u>\$11,361,546.10</u></u>