

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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).

2024

Department of Labor Employee Benefits Security Administration

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

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan... [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: DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 09/01/1970
2a Plan sponsor's name (employer, if for a single-employer plan): DOMINICAN UNIVERSITY OF CALIFORNIA
2b Employer Identification Number (EIN): 94-1156525
2c Plan Sponsor's telephone number: 415-257-0188
2d Business code (see instructions): 611000

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		<b>3b</b> Administrator's EIN	
		<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		<b>4b</b> EIN 94-1156525	
<b>a</b> Sponsor's name DOMINICAN UNIVERSITY OF CALIFORNIA		<b>4d</b> PN 001	
<b>c</b> Plan Name DOMINICAN UNIVERSITY OF CALIFORNIA DC RETIREMENT PLAN			
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	841	
<b>6</b> 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).			
<b>a(1)</b> Total number of active participants at the beginning of the plan year	<b>6a(1)</b>	490	
<b>a(2)</b> Total number of active participants at the end of the plan year	<b>6a(2)</b>	488	
<b>b</b> Retired or separated participants receiving benefits	<b>6b</b>	0	
<b>c</b> Other retired or separated participants entitled to future benefits	<b>6c</b>	341	
<b>d</b> Subtotal. Add lines 6a(2), 6b, and 6c	<b>6d</b>	829	
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	<b>6e</b>	6	
<b>f</b> Total. Add lines 6d and 6e	<b>6f</b>	835	
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	<b>6g(1)</b>	816	
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	<b>6g(2)</b>	804	
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<b>6h</b>	0	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<b>7</b>		

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

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

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

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

**a Pension Schedules**

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

**b General Schedules**

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

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

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

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

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

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

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

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**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**Insurance Information**

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

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

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

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

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

<b>A</b> Name of plan <b>DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN</b>		<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>DOMINICAN UNIVERSITY OF CALIFORNIA</b>		<b>D</b> Employer Identification Number (EIN) <b>94-1156525</b>

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

**1 Coverage Information:**

**(a)** Name of insurance carrier

**TIAA-CREF**

<b>(b)</b> EIN	<b>(c)</b> NAIC code	<b>(d)</b> Contract or identification number	<b>(e)</b> Approximate number of persons covered at end of policy or contract year	<b>Policy or contract year</b>	
				<b>(f)</b> From	<b>(g)</b> To
<b>13-1624203</b>	<b>69345</b>	<b>315938</b>	<b>493</b>	<b>01/01/2024</b>	<b>12/31/2024</b>

**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.

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

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

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

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

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

<b>Part II</b>	<b>Investment and Annuity Contract Information</b>	
	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.	
<b>4</b>	Current value of plan's interest under this contract in the general account at year end .....	20581228
<b>5</b>	Current value of plan's interest under this contract in separate accounts at year end.....	26840393
<b>6</b>	<b>Contracts With Allocated Funds:</b>	
<b>a</b>	State the basis of premium rates ▶	
<b>b</b>	Premiums paid to carrier .....	<b>6b</b>
<b>c</b>	Premiums due but unpaid at the end of the year .....	<b>6c</b>
<b>d</b>	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 ▶	<b>6d</b>
<b>e</b>	Type of contract: (1) <input type="checkbox"/> individual policies                      (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
<b>f</b>	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
<b>7</b>	<b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>	
<b>a</b>	Type of contract: (1) <input type="checkbox"/> deposit administration                      (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment                      (4) <input type="checkbox"/> other ▶	
<b>b</b>	Balance at the end of the previous year .....	<b>7b</b> 21072806
<b>c</b>	Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b> 285144
	(2) Dividends and credits.....	<b>7c(2)</b>
	(3) Interest credited during the year.....	<b>7c(3)</b> 884369
	(4) Transferred from separate account .....	<b>7c(4)</b> 3218949
	(5) Other (specify below)..... ▶ PLAN SERVICING CREDIT, LOAN ISSUE, LOAN INTEREST & PRINCIPAL REPAYMENT	<b>7c(5)</b> 66092
	(6) Total additions .....	<b>7c(6)</b> 4454554
<b>d</b>	Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....	<b>7d</b> 25527360
<b>e</b>	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year .....	<b>7e(1)</b> 2038231
	(2) Administration charge made by carrier.....	<b>7e(2)</b>
	(3) Transferred to separate account .....	<b>7e(3)</b> 2845481
	(4) Other (specify below)..... ▶ FEES	<b>7e(4)</b> 62420
(5) Total deductions .....	<b>7e(5)</b> 4946132	
<b>f</b>	Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ).....	<b>7f</b> 20581228

**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:

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

**10** Nonexperience-rated contracts:

<b>a</b>	Total premiums or subscription charges paid to carrier .....	<b>10a</b>	
<b>b</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. ....	<b>10b</b>	

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. ▶

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

<b>A</b> Name of plan DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 DOMINICAN UNIVERSITY OF CALIFORNIA	<b>D</b> Employer Identification Number (EIN) 94-1156525	

**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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13-1624203

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

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

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

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

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(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 27 28 38 50 52 54 64 66	RECORDKEEPER	71621	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)

DOMINICAN UNIVERSITY OF CALIFORNIA

94-1156525

(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?
99	NONE	61798	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>DOMINICAN UNIVERSITY OF CALIFORNIA</u>	<b>D</b> Employer Identification Number (EIN) <u>94-1156525</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA REAL ESTATE</u>	
<b>b</b> Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>	
<b>c</b> EIN-PN <u>13-1624203-004</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>410194</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>DOMINICAN UNIVERSITY OF CALIFORNIA</b>	<b>D</b> Employer Identification Number (EIN) <b>94-1156525</b>

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

Assets	(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	
<b>(3)</b> Other .....	<b>1b(3)</b>	
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	348040
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	464666
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	70703990
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	21072806
<b>(15)</b> Other.....	<b>1c(15)</b>	409876
		80139315
		20581228

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	92589502	101540613
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	92589502	101540613

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	1802383	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	2694238	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	369855	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		4866476
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	23963	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	884369	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		908332
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	2726281	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		2726281
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		-18574
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		7192476
<b>c</b> Other income .....	<b>2c</b>		79443
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		15754434

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	5320303	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>	1349601	
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		6669904
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>	129961	
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>	3458	
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		133419
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		6803323

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		8951111
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **SD MAYER & ASSOCIATES LLP**

(2) EIN: **46-1171913**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	186313
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input type="checkbox"/>	

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

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

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

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

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

<b>A</b> Name of plan <u>DOMINICAN UNIVERSITY OF CALIFORNIA DEFINED CONTRIBUTION RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>DOMINICAN UNIVERSITY OF CALIFORNIA</u>	<b>D</b> Employer Identification Number (EIN) <u>94-1156525</u>	

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

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

1		0
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**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 82-2826183

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

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

3	
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 07 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500954A.

**Dominican University of California  
Defined Contribution Retirement Plan**

Financial Statements and  
Supplemental Schedule  
As of December 31, 2024 and 2023  
and for the year ended December 31, 2024

**Dominican University of California  
Defined Contribution Retirement Plan**

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## INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator  
Dominican University of California Defined Contribution Retirement Plan  
San Rafael, California

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

We were engaged to perform audits of the financial statements of Dominican University of California Defined Contribution 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 statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

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

### ***Disclaimer of Opinion***

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

## INDEPENDENT AUDITOR'S REPORT - Continued

### ***Basis for Disclaimer of Opinion***

As described in Note 2 to the financial statements, prior to January 1, 2009, Teachers Insurance and Annuity Association ("TIAA") maintained records at a contract, not Plan level and administratively decided not to provide accounting records and supporting documentation at the participant or plan level relating to certain annuity and custodial accounts issued to current and former employees. As such, neither the University nor TIAA are able to produce sufficient accounting records and supporting documents relating to certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009. As a result, the completeness and the accuracy of the annuity and custodial accounts, related investment income and distributions related to these accounts, if any, could not be determined. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

### ***Emphasis-of-Matter - Excise tax and Form 5330***

Subsequent to the issuance of the Plan's financial statements dated September 16, 2025, management has determined that the Plan is a 403(b) plan and is not subject to the prohibited transaction excise tax rules set forth in Internal Revenue Code Section 4975. Accordingly, the requirement to file IRS Form 5330 does not apply to the Plan. In addition, the previous references to the excise tax and related amounts in Notes 9 and 10 and "Schedule H, Line 4a, Schedule of Delinquent Participant Contributions" was not required. As a result, the financial statements have been revised to remove all references to the excise tax and related amounts.

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

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

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

## INDEPENDENT AUDITOR'S REPORT - Continued

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

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

### *Auditor's Responsibilities for the Audit of the Financial Statements*

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

We are required to be independent of the Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

### *Other Matter*

#### *Supplemental Schedules Required by ERISA*

The supplemental schedules—Schedule H, Line 4a, Schedule of Delinquent Participant Contributions, and Schedule H, Line 4i, Schedule of Assets (Held at End of Year) at December 31, 2024 (“supplemental schedules”) 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. Because of the significance of the matter described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

*SD Mayer & Associates, LLP*

San Francisco, California

September 16, 2025 except for Notes 9 and 10 and “Schedule H, Line 4a, Schedule of Delinquent Participant Contributions”, as to which the date is December 12, 2025.

**Dominican University of California  
Defined Contribution Retirement Plan  
Statements of Net Assets Available for Benefits**

---

	<b>December 31, 2024</b>	<b>December 31, 2023</b>
<b>Assets</b>		
Investments, at fair value:		
Registered investments	\$ 80,549,509	\$ 71,168,656
Fixed annuity contracts - NFBR	14,291,854	14,965,905
Total Investments, at fair value	94,841,363	86,134,561
Investments, at contract value:		
Fixed annuity contracts - FBR	6,289,374	6,106,901
Notes receivable from participants	409,876	348,040
<b>Net Assets Available for Benefits</b>	<b>\$ 101,540,613</b>	<b>\$ 92,589,502</b>

*See accompanying notes to financial statements.*

**Dominican University of California**  
**Defined Contribution Retirement Plan**  
**Statement of Changes in Net Assets Available for Benefits**

---

<i>Year Ended December 31,</i>	<b>2024</b>
<b>Additions</b>	
Net investment income:	
Interest income	\$ 172,122
Dividends	2,726,281
Other income	79,443
Realized gain	3,059,479
Net appreciation in fair value of investments	4,826,670
<hr/>	
Total net investment income	10,863,995
<hr/>	
Contributions:	
Participants	2,694,238
Employer	1,802,383
Rollovers-in	369,855
<hr/>	
Total contributions	4,866,476
<hr/>	
Interest income from notes receivable from participants	23,963
<hr/>	
Total additions	15,754,434
<hr/>	
<b>Deductions</b>	
Benefits paid to participants and beneficiaries	(6,669,904)
Administrative fees	(133,419)
<hr/>	
Total deductions	(6,803,323)
<hr/>	
Net increase in net assets available for benefits	8,951,111
<b>Net Assets Available for Benefits, beginning of year</b>	<b>92,589,502</b>
<hr/>	
<b>Net Assets Available for Benefits, end of year</b>	<b>\$ 101,540,613</b>

*See accompanying notes to financial statements.*

**Dominican University of California  
Defined Contribution Retirement Plan  
Notes to Financial Statements  
December 31, 2024 and 2023**

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**1. Description of the Plan**

The following description of the Dominican University of California Defined Contribution Retirement Plan (the “Plan”) provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan’s provisions.

***General***

The Plan is a defined contribution plan established on September 1, 1970, under Section 403(b) of the Internal Revenue Code (“IRC”), and subsequently amended and restated as of July 1, 2018 by Dominican University of California (the “University” or the “Institution”) to provide benefits to eligible employees, as defined in the Plan document. All employees of the University are eligible to participate upon hire, except students. The Plan is subject to the applicable provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

The Plan was amended and restated on July 1, 2018 to allow for automatic enrollment of participants at the time of employment or later, upon satisfaction of eligibility conditions.

***Administration***

Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF) are the trustee of the Plan and assist with the administration of the Plan that includes the processing and maintenance of certain participant records. Expenses incurred for administering the Plan may be paid by either the Plan or the University at its discretion.

***Contributions***

Each year, participants may elect to contribute a percentage of their pre-tax annual compensation, as defined in the Plan document, up to the maximum allowable under the IRC. Participants may also contribute rollover amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants may also elect to make Roth contributions utilizing after-tax contributions. The allowable amount a participant can contribute is \$23,000 in 2024 (\$22,500 in 2023). Participants who attain age 50 before the end of a calendar year may elect to make additional pre-tax catch-up contributions to the Plan of \$7,500 in 2024 and \$6,500 in 2023. Total annual additions (the combination of all employer contributions and employee elective salary deferrals to all 403(b) accounts) generally is the lesser of \$69,000 in 2024 (\$66,000 for 2023) or 100% of compensation for the employee's most recent year of service.

All eligible participants receive an employer contribution equal to 3% of participant compensation, as defined by the Plan. All eligible participants who make participant plan contributions also receive a matching contribution equal to the lesser of 5% of the participant’s compensation or the total dollar amount of the participant’s Plan contribution for the Plan year, as defined by the Plan. Employer contributions and matching contributions are collectively presented on the Statement of Changes in Net Assets Available for Benefits as employer contributions.

**Dominican University of California**  
**Defined Contribution Retirement Plan**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

---

Eligible employees, as defined in the Plan document, are required to complete one year of service before they can receive an employer contribution or matching contribution. Independent contractors, adjunct and non-benefited employees are not eligible to receive an employer contribution or a matching contribution.

***Participant Accounts***

Each participant's account is credited with the participant's contributions, the University's employer and matching contributions, and allocations of Plan earnings or losses. Participant accounts may be charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. During the year ended December 31, 2024, there were \$133,419 of administrative expenses allocated to participant accounts. The benefit to which a participant is entitled is the benefit that can be provided by the participant's vested account balance. Participants direct the investment of their account balances into various investment options offered by the Plan.

***Vesting***

All participants are immediately vested in their salary deferral contributions, employer contributions and matching contributions, plus actual earnings thereon.

***Loans Policy for Loans through TIAA***

In the past certain loans were made through Teachers Insurance and Annuity Association ("TIAA"). These loans are no longer available to participants, but outstanding loans are serviced under the terms of the original loan agreement. The participant must pledge collateral equal to 110% of the loan balance. The collateral for the loans must be held in the TIAA Traditional Annuity account. The loans are secured by the vested balance in the participant's account and bear a variable rate of interest based on Moody's Corporate Bond Yield Average. The interest rate is subject to change at least once a year. Loan repayments are made ratably over a period not to exceed five years, unless used to purchase a primary residence, in which case loan repayments cannot exceed 10 years. Participants may only have a maximum of two outstanding loans at one time. The loans are not shown in the Statements of Net Assets Available for Benefits, as the loans are not made from Plan assets and are therefore not considered assets of the Plan. Payments on the loans are made in equal amounts over the loan term by the participant directly to TIAA. If a loan is in default, a non-distributable amount invested in the TIAA Traditional Annuity account remains in the Plan's financial statements until a triggering or distributable event occurs, at which time it is used to repay the defaulted amount to TIAA.

Four and twenty loans were outstanding with balances of \$28,827 and \$60,295 as of December 31, 2024 and 2023, respectively. As of December 31, 2024 and 2023, outstanding loan balances in default were \$20,440 and \$28,236, respectively, which will be repaid to TIAA from the participant's account at the time of distribution. The collateral for the defaulted loan is included in the fixed annuity contract balance on the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and is adequate to cover the amounts defaulted.

**Dominican University of California**  
**Defined Contribution Retirement Plan**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

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***Notes Receivable from Participants***

Loans to a participant will not be approved in an amount which exceeds 50% of his or her nonforfeitable account balance. The maximum aggregate dollar amount of loans outstanding to any participant may not exceed \$50,000, reduced by the excess of the participant's highest outstanding participant loan balance during the 12-month period ending on the date of the loan over the participant's current outstanding Participant loan balance on the date of the loan. The interest rate will be fixed for the term of the loan and will be equal to the Federal Reserve Board Bank prime loan rate plus 1 percent at the time of the loan origination. The interest and principal are repaid to the participants account balance. Loan repayments are made ratably over a period not to exceed five years, unless used to purchase a primary residence.

Notes receivable from participants are measured at their unpaid balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Notes receivable from participants that are in default, if any, are classified as distributions based upon the terms of the plan document. During the year ended December 31, 2024, the Plan recorded interest income of \$23,963, earned on notes receivable from participants. Thirty-seven and twenty-seven notes receivable from participants were included in Plan assets with balances of \$409,876 and \$348,040, as of December 31, 2024 and 2023, respectively. Interest rates ranged from 4.25% to 9.50% with the oldest maturity being October 1, 2029.

***Payment of Benefits***

Upon termination of service, death, disability, or retirement, a participant or beneficiary may elect to receive benefits as a lump sum amount, installment amount, annuity-based calculated payments, or a single sum distribution of a portion of an account.

Additionally, under certain circumstances of financial hardship, a participant is allowed to withdraw funds from the Plan. Participants over age 59½ are also entitled to receive a distribution of all or any portion of their vested account balances. Retired participants have an option of delaying the receipt of benefits. Minimum distributions are required to begin no later than April 1st following the calendar year in which the participant reaches age 73 (in 2024) or the calendar year in which the participant retires, whichever comes later, unless still employed. Effective January 1, 2018, participants in the Plan can receive a hardship distribution if the principal residence or place of employment at the time of a disaster was in an area Federal Emergency Management Agency designates as qualifying for individual assistance in connection with a federally declared disaster.

***Forfeitures***

Participants are immediately vested in their contributions, plus related earnings. Accordingly, the Plan has no forfeited amounts.

**Dominican University of California**  
**Defined Contribution Retirement Plan**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

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***Administrative Expenses***

All reasonable administrative expenses related to plan administration will be paid from Plan assets, except the University can, at its discretion, pay such expenses. Expenses paid directly by the University are excluded from these financial statements. During the year ended December 31, 2024, administrative expenses of \$133,419 were charged directly to participant accounts.

Fees paid by the Plan for investment management services are included as a reduction of the return earned on each investment fund in the Statement of Changes in Net Assets Available for Benefits. The Plan also has a revenue credit arrangement whereby the Plan receives a revenue credit from TIAA if the Plan maintains a balance in and makes active contributions to certain investments. During the year ended December 31, 2024, the Plan received \$55,409 of net revenue credits during the current fiscal year and used \$61,798 to fund the Plan expenses using the available revenue credit amounts.

**2. Summary of Significant Accounting Policies**

***Annual Reporting Requirements***

Prior to January 1, 2009, Teachers Insurance and Annuity Association (“TIAA”) maintained records at a contract, not Plan level and administratively decided not to provide accounting records and supporting documentation at the participant or plan level relating to certain annuity and custodial accounts issued to current and former employees. As such, neither the University nor TIAA are able to produce sufficient accounting records and supporting documents relating to certain annuity and custodial accounts issued to current and former employees prior to January 1, 2009. As a result, the completeness and the accuracy of the annuity and custodial accounts, related investment income and distributions related to these accounts, if any, could not be determined.

***Basis of Accounting***

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”).

***Use of Estimates***

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

***Investment Valuation and Income Recognition***

The investments of the Plan are stated at fair value with the exception of fully benefit responsive (“FBR”) investment contracts. The fair value of a financial instrument is the amount 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 exit price). The Plan’s management determines the Plan’s

**Dominican University of California**  
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valuation policies utilizing information provided by the investment advisers and TIAA. See Note 5 for disclosure of fair value measurements. FBR investment contracts with TIAA are valued at contract value. Contract value equals the accumulated cash contributions and interest credited less distribution to the contracts. Purchases and sales of the investments within the Plan are recorded on a trade-date basis. Dividend income is recorded on the ex-dividend date.

Interest income is recorded on the accrual basis. Net appreciation/depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

***Risk and Uncertainties***

The Plan provides for various investment options in any combination of investment securities offered by the Plan. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in market values, interest rates or other factors in the near term could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits. For the years ended December 31, 2024 and 2023, three investments comprised 33% and 35% of total net assets available for benefits, respectively.

***Payment of Benefits***

Benefits are recorded when paid.

**3. Investment Information Certified by TIAA and CREF**

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL's") Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, certain information related to investments and notes receivable from participants reported in the accompanying Statement of Net Assets Available for Benefits as of December 31, 2024 and 2023 and the supplemental Schedule H, Line 4(i)-Schedule of Assets (Held at End of Year) as of December 31, 2024, interest income on fixed annuity contracts, interest income on notes receivable from participants, earnings on registered investments, dividends, realized gain or loss, other income, and net appreciation in fair value of investments reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by TIAA and CREF, a qualified institution.

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#### **4. Fair Value Measurements**

The accounting guidance for fair value measurements establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 - Inputs to the valuation methodology include:

- Quoted market 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, are supported by little or no market activity and are significant to the fair value measurement. These inputs reflect assumptions that market participants would use when valuing the particular asset or liability.

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

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

**Registered Investments - Mutual Funds:** Mutual funds are registered investments with various investment managers. The fair value of these investments is determined by reference to the fund's underlying assets, which are principally marketable equities and fixed income securities. Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

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***Other Registered Investments:*** These separate accounts are registered investments that invest principally in equity securities, fixed-income instruments, and short-term investments in accordance with each portfolio's investment objectives. Units held in the other registered investments are valued at the NAV. The NAV, as provided by TIAA, is used as a practical expedient to estimate fair value. The NAV is measured based on the fair value of the underlying investments held by the fund less its liabilities. The fair value of the underlying investments is determined using market quotations or prices obtained from independent pricing sources that may employ various pricing methods to value the investments, including matrix pricing. Money market account holdings are generally valued at amortized cost. On a daily basis, units in the registered investments are revalued to reflect performance of the underlying investments minus any fees and charges. There are no trading restrictions or unfunded commitments relating to the registered investments. Participant transactions (purchases and sales) may occur daily, with the following exception: participants will not be permitted to make electronic transfers (i.e., transfers over the internet, by telephone or by fax) back into the same investment option through a purchase or exchange for 30 calendar days starting the day after the transfer, other than for the CREF Money Market Account.

The investment objectives for the registered investments measured using the net asset or unit value are as follows:

**Asset Allocation/Target Date:** To invest in domestic and foreign stocks, bonds, and other equity securities of companies that meet certain social and expected retirement date criteria.

**International:** To invest primarily in the equity securities of foreign issuers to meet a specified favorable long-term rate of return. Particular focus is placed on companies with shareholder-oriented management teams dedicated to creating shareholder value.

**Small Cap:** To invest in equity securities within its benchmark index or in small cap equity securities focused on companies across a wide range of sectors, growth rates and valuations that have favorable prospects for significant long-term capital appreciation.

**Mid Cap:** To invest in mid cap equity securities that have the potential for strong earnings or sales growth or that are undervalued based on various financial ratios.

**Large Cap:** To invest in large cap equity securities focused on companies in new and emerging areas of the economy with distinctive products or promising markets, a broad array of publicly traded common stocks or large cap equity securities that are deemed undervalued by the fund's management team.

**Bond:** To invest in a broad range of fixed income securities with high income yields, returns that outpace inflation, or returns that are designed to track a specified inflation index.

**Money Market:** To invest in securities or instruments that mature in 397 days or less to provide liquidity and preserve capital.

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Real Estate: To invest in large-cap equity securities of companies principally engaged in or related to the real estate industry to obtain a favorable long-term total return through both capital appreciation and current income.

Part or all of the distribution and/or administrative expenses for the CREF Money Market Account have been waived by TIAA. Without this waiver, the effective annualized yields and total returns for the CREF Money Market Account would have been lower. The fee waivers may be discontinued at any time without notice.

**Fixed Annuity Contracts - NFBR:** The non-fully benefit responsive (“NFBR”) fixed annuity contracts consist solely of the TIAA Traditional Annuity Contracts and are reported at fair value, which is approximated by contract value. Fair value is determined using a discounted cash flow model/theoretical transfer. The contract value equals the accumulated cash contributions and interest credited to the Plan’s contracts, less withdrawals. The TIAA Traditional Annuity Contracts are not available for sale or transfer on any securities exchange. The fixed annuity accounts are subject to various restrictions (see Note 5).

**Pooled Separate Account:** Units held in the pooled separate account (“PSA”) are valued at NAV based on the fair market value of the underlying investments of the account less any liabilities. The NAV, as provided by TIAA, is used as a practical expedient to estimate fair value. The PSA holds between 75% and 85% of its net assets in real estate or real estate related investments and between 15% and 25% of its net assets in publicly traded, liquid non-real estate related investments. Determination of fair value, particularly for the real estate assets, involves significant judgment. Valuation of the PSA’s real estate properties are based on real estate appraisals, which are estimates of property values based on a professional’s opinion and may not be accurate predictors of the amount the PSA would actually receive if sold a property.

Appraisals can be subjective in certain respects and rely on a variety of assumptions (including comparable property sales and historic pricing) and conditions at that property or in the market in which the property is located, which may change materially after the appraisal is conducted. Among other things, market prices for comparable real estate may be volatile, in particular if there has been a lack of recent transaction activity in such market.

Further, as the PSA generally obtains appraisals on a quarterly basis, there may be circumstances in the period between appraisals or interim valuation adjustments in which the true realizable value of a property is not reflected in the PSA’s daily net asset value calculation or in the PSA’s periodic financial statements. This disparity may be more apparent when the commercial and/or residential real estate markets experience an overall and possibly dramatic decline (or increase) in property values in a relatively short period of time between appraisals.

The investment objective of the TIAA Real Estate Account, the PSA offered by the Plan, is to seek long-term returns primarily through rental income and appreciation from real estate owned by the TIAA Real Estate Account. There are no unfunded commitments related to this account.

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The PSA provides participants with a liquidity guarantee enabling the account to have funds available to meet participant redemption, transfer cash or withdrawals. TIAA guarantees that participants can redeem their accumulated unit value determined after their transfer or cash withdrawal request is received in good order. Withdrawals from the pooled separate account are limited to once per calendar quarter.

TIAA limits the ability of participants to transfer funds into the TIAA Real Estate account from other investments. Specifically, individual participants are limited from making internal transfers into their account if, after giving effect to such transfer, the total value of such participant's account (under all contracts issued to such participant) would exceed \$150,000.

A participant will not be required to reduce their contract balance to a level at or below \$150,000 if the participant's account totals more than \$150,000.

***Changes in Fair Value Levels***

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

Plan management evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2024 and 2023, there were no significant transfers in or out of levels 1, 2, or 3.

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

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Investments measured at fair value on a recurring basis are as follows:

	<b>Investment Assets at Fair Value as of December 31, 2024</b>			
	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3*</b>
Registered investments - mutual funds	\$ 53,709,116	\$ 53,709,116	\$ -	\$ -
Fixed annuity contracts – NFBR	14,291,854	-	-	14,291,854
<b>Total</b>	<b>\$ 68,000,970</b>	<b>\$ 53,709,116</b>	<b>\$ -</b>	<b>\$ 14,291,854</b>
Investments measured at the NAV as a practical expedient**	26,840,393			
<b>Total investments at fair value</b>	<b>\$ 94,841,363</b>			

\* Level 3 investments were 14% of total investments in the Plan.

\*\* Investments that are measured at fair value using the NAV per share (or its equivalent) as a practical expedient have not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits. These include other registered investments and real estate account.

	<b>Investment Assets at Fair Value as of December 31, 2023</b>			
	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3*</b>
Registered investments - mutual funds	\$ 46,159,935	\$ 46,159,935	\$ -	\$ -
Fixed annuity contracts – NFBR	14,965,905	-	-	14,965,905
<b>Total</b>	<b>\$ 61,125,840</b>	<b>\$ 46,159,935</b>	<b>\$ -</b>	<b>\$ 14,965,905</b>
Investments measured at the NAV as a practical expedient**	25,008,721			
<b>Total investments at fair value</b>	<b>\$ 86,134,561</b>			

\* Level 3 investments were 16% of total investments in the Plan.

\*\* Investments that are measured at fair value using the NAV per share (or its equivalent) as a practical expedient have not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits. These include other registered investments and real estate account.

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The following table presents the Plan's activity for its fixed annuity contracts (see Note 5) measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the plan year ended December 31, 2024:

	<b>Fixed Annuity Contracts - NFBR</b>
Beginning balance at January 1, 2024	\$ 14,965,905
Investment income	647,105
Purchases	188,693
Sales	(1,734,256)
Transfers	224,407
Ending balance at December 31, 2024	\$ 14,291,854

The following table presents the Plan's activity for its fixed annuity contracts (see Note 5) measured at fair value on a recurring basis using significant unobservable inputs (Level 3) for the plan year ended December 31, 2023:

	<b>Fixed Annuity Contracts - NFBR</b>
Beginning balance at January 1, 2023	\$ 14,969,976
Investment income	693,665
Purchases	192,738
Sales	(1,016,648)
Transfers	126,174
Ending balance at December 31, 2023	\$ 14,965,905

***Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements as of December 31, 2024:***

Type	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range
TIAA Traditional Annuity Contracts (RA & GRA)	\$ 14,291,854	Discounted cash flow/theoretical transfer (exit value)	Risk-adjusted discount rate applied	3.65% to 6.50%

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*Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements as of December 31, 2023:*

Type	Fair Value	Principal Valuation Technique	Significant Unobservable Inputs	Range
TIAA Traditional Annuity Contracts (RA & GRA)	\$ 14,965,905	Discounted cash flow/theoretical transfer (exit value)	Risk-adjusted discount rate applied	4.00% to 6.75%

**5. Fixed Annuity Contracts**

As discussed in Note 4, fixed annuity contracts consist of investment options available to participants known as the TIAA Traditional Annuity Contracts (“Annuity”). The Plan invests in both fully and non-fully benefit responsive traditional annuity contracts with TIAA, an insurance company registered in the state of New York. TIAA maintains contributions in general accounts and those accounts are credited with earnings on the underlying investments and charged with participant withdrawals and administrative expenses. TIAA is contractually obligated to repay the principal and a specified guaranteed interest, backed by the claims-paying ability of TIAA. The four investment options offered by the Plan include Retirement Annuities (“RA”), Group Retirement Annuities (“GRA”), Supplemental Retirement Annuities (“SRA”) and Group Supplemental Retirement Annuities (“GSRA”).

Annuity accounts are credited with a guaranteed minimum rate of interest that is determined annually. Participants may also earn interest in addition to the guaranteed rate at the discretion of TIAA. Such discretionary interest, if any, is declared by TIAA on a year-by-year basis and remains in effect for the subsequent twelve-month “declaration year.” The guaranteed interest rate is based on a formula agreed upon with the issuers and was 3.00% for the plan years ended December 31, 2024 and 2023 for both fully benefit and non-fully benefit responsive contracts. Contributions to the Annuity accounts are grouped by TIAA into “vintages” comprised of premiums received over defined time periods of one or more contiguous calendar months. The interest crediting rate for each vintage is determined, in part, by the net investment earnings rate of the TIAA assets supporting that vintage, minus a charge for administrative expenses and an amount set aside for contingency reserves. Crediting rates are also determined by the performance of investments contained in TIAA’s general account.

***Fully-Benefit Responsive Contracts***

The SRA and GSRA contracts are all fully-benefit responsive. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value without restriction. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

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When participants choose to allocate a portion of their retirement savings to the Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the contribution is made. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA's claims-paying ability. The traditional annuity also provides the potential for additional interest if declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 3.00%. Such interest rates are reviewed on an annual basis for resetting.

The SRA and GSRA contracts allow for transfers and withdrawals. When a participant transfers out of the Annuity and transfers back in within 120 days, the amount, up to the original transfer, is credited with the same interest rates that would have applied if the transfer out had not taken place. Such interest is credited from the date the transfer in was made. Interest will not be paid for the period from the date of transfer out to the date of transfer in. This provision is designed to discourage switching solely for the purposes of obtaining higher interest rates.

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 competing 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 Plan 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 which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The contracts do not permit the insurance company to terminate the agreement prior to the scheduled maturity date. The crediting rate for the year ended December 31, 2024 ranged from 4.00% to 5.25%. At December 31, 2024, the Plan held \$6,289,374 in fully benefit responsive fixed annuity contracts. The crediting rate for the year ended December 31, 2023 ranged from 5.25% to 5.75%. At December 31, 2023, the Plan held \$6,106,901 in fully benefit responsive fixed annuity contracts.

***Non-Fully Benefit Responsive Contracts***

RA account balances may only be withdrawn over 10 annual payments. For GRA account balances, lump-sum withdrawals are available from the Annuity only within 120 days after termination of employment and are subject to a 2.50% surrender charge. All other withdrawals and transfers from the account must be spread over 10 annual payments (over 5 years for withdrawals after termination of employment). Plan participants who are no longer in-service with the employer may take a lump sum distribution of their balance in GRA account with no surrender charge at any time *if* the balance is less than or equal to \$5,000. Because this provision is

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considered to restrict participants' "reasonable access" to their contract balances, RAs and GRAs are not considered to be fully benefit-responsive investment contracts.

The crediting rate for the year ended December 31, 2024 ranged from 4.75% to 6.00%. At December 31, 2024, the Plan holds \$14,291,854 in non-fully benefit responsive fixed annuity contracts. The crediting rate for the plan year ended December 31, 2023 ranged from 6.00% to 6.50%. At December 31, 2023, the Plan holds \$14,965,905 in non-fully benefit responsive fixed annuity contracts.

#### **6. Related Party and Party-In-Interest Transactions**

Certain Plan investments are managed by TIAA and CREF. Investment management fees are recorded net of investment gains and losses in the Statement of Changes in Net Assets Available for Benefits. Administrative expenses are also paid to TIAA and CREF. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA. During the year ended December 31, 2024, \$133,419 of administrative expenses were charged to the Plan.

#### **7. Plan Termination**

Although it has not expressed any intent to do so, the University has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA and its related regulations. In the event of Plan termination, participants will remain fully vested.

#### **8. Tax Status**

The Internal Revenue Service is currently not issuing determination letters on 403(b) plans. The Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan has evaluated tax positions and determined no reserves are required for uncertain tax positions as of December 31, 2024 and 2023.

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 organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

#### **9. Non-Exempt Transactions**

During the plan year December 31, 2024, employee contributions totaling \$109,185 and employer contributions totaling \$77,128 were not remitted to the plan within the appropriate time period. Lost earnings of \$309 were remitted to the Plan in September 2025. These transactions constitute prohibited transactions as defined by ERISA.

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**10. Subsequent Events**

The Plan has evaluated subsequent events from the date of the Statement of Net Assets Available for Benefits through December 12, 2025, the date the accompanying financial statements were available to be issued. During this period, there were no material recognizable or disclosable subsequent events other than what is disclosed in Note 9 and what has been disclosed below.

*Revision of Previously Issued Financial Statements*

Subsequent to the issuance of the Plan's financial statements dated September 16, 2025, management determined that the previously disclosed excise tax related to delinquent contributions was not applicable under current regulatory guidance. As a result, Notes 9 and 10 and "Schedule H, Line 4a, Schedule of Delinquent Participant Contributions" have been revised to remove references to the excise tax. No amounts related to the excise tax were recognized in the financial statements. Accordingly, the Plan has concluded that filing IRS Form 5330 is not required. These revised disclosures supersede those previously issued and reflect management's correction of the matter.

**SUPPLEMENTAL SCHEDULE**

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**Schedule H, Line 4a - Schedule of Delinquent Participant Contributions**  
**December 31, 2024**

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Employer Identification Number: 94-1156525  
Plan Number: 001  
Form: 5500

Participant contributions transferred late to the Plan. <input type="checkbox"/> Check here if Late Participant Loan Repayments are included.	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$ 109,185		\$ 109,185 (a)	\$ -	\$ -

(a) Represents delinquent participant contributions for July and December 2024 that were not remitted to the plan within the appropriate time period. Lost earnings of \$309 were remitted to the plan in September 2025. Participants contributions of \$109,185 and employer contributions of \$77,128 transferred late to the Plan for the year ended December 31, 2024.

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**Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

Employer Identification Number: 94-1156525

Plan Number: 001

Form: 5500

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(d) Cost	(e) Current Value
<i>Registered Investments – Mutual Funds:</i>				
*	Nuveen	Core Plus Bond R6	a	\$ 865,680
*	Nuveen	LfCycle Ix 2010 R6	a	1,099,146
*	Nuveen	LfCycle Ix 2015 R6	a	635,614
*	Nuveen	LfCycle Ix 2020 R6	a	1,184,437
*	Nuveen	LfCycle Ix 2025 R6	a	2,667,408
*	Nuveen	LfCycle Ix 2030 R6	a	2,072,328
*	Nuveen	LfCycle Ix 2035 R6	a	2,864,347
*	Nuveen	LfCycle Ix 2040 R6	a	3,793,163
*	Nuveen	LfCycle Ix 2045 R6	a	3,215,545
*	Nuveen	LfCycle Ix 2050 R6	a	2,803,783
*	Nuveen	LfCycle Ix 2055 R6	a	1,292,043
*	Nuveen	Large Cap Resp Eq R6	a	4,261,840
	American Europac	American Europac Growth R6	a	376,003
	DFA	DFA Intl Small Company I	a	130,786
	Northern	Northern Small Cap Value Fund	a	1,541,200
	Vanguard	Vanguard Federal Money Mkt Inv	a	564,735
	Vanguard	Vanguard Ttl Bd Mkt Index Adm	a	3,041,782
	Vanguard	Vanguard Ttl Stk Mkt Idx Inst	a	7,219,488
*	Nuveen	Core Impact Bond R6	a	713,391
	Vanguard	Vanguard Real Estate Idx Adm	a	993,990
	Vanguard	Vanguard Ttl Intl Stk Index Adm	a	2,152,572
	Conestoga	Conestoga Small Cap Instl	a	1,081,807
*	Nuveen	LfCycle Ix 2060 R6	a	245,124
*	Nuveen	Intl Resp Equity R6	a	3,298,617
	JP Morgan	JPMorgan Equity Inc Fd Cla R6	a	2,685,607
*	Nuveen	LfCycle Ix 2065 R6	a	83,309
	JP Morgan	Large Cap Growth R6	a	1,991,767
	Dodge & Cox	Dodge & Cox International Stock X	a	833,604
<i>Total Registered Investments – Mutual Funds:</i>				\$ 53,709,116

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**Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**  
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Employer Identification Number: 94-1156525

Plan Number: 001

Form: 5500

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(d) Cost	(e) Current Value
<i>Other Registered Investments:</i>				
*	CREF	Stock Account R2	a	\$ 12,709,665
*	CREF	Money Market Account R2	a	760,776
*	CREF	Social Choice Account R2	a	1,183,806
*	CREF	Global Equities Account R2	a	1,415,785
*	CREF	Growth Account R2	a	3,427,690
*	CREF	Equity Index Account R2	a	3,819,025
*	CREF	Inflation-Linked Bond Account R2	a	212,547
*	TIAA	Access Nuv Core Pl Bd T3	a	1,957
*	TIAA	Access Nuv Core Bond T3	a	4,054
*	TIAA	Access Nuv Equity Idx T3	a	6,728
*	TIAA	Access Nuv Core Equity T3	a	76,888
*	TIAA	Access Nuv Infl Lnk Bd T3	a	4,965
*	TIAA	Access Nuv Intl Eq Idx T3	a	63,008
*	TIAA	Access Nuv Intl Equity T3	a	10,685
*	TIAA	Access Nuv Lrg Cap Gr T3	a	52,931
*	TIAA	Access Nuv Lrg Cap Val T3	a	18,980
*	TIAA	Access Nuv LifCyc 2010 T3	a	47,821
*	TIAA	Access Nuv LifCyc 2015 T3	a	134,768
*	TIAA	Access Nuv LifCyc 2020 T3	a	293,997
*	TIAA	Access Nuv LifCyc 2025 T3	a	278,286
*	TIAA	Access Nuv LifCyc 2030 T3	a	240,149
*	TIAA	Access Nuv LifCyc 2035 T3	a	209,770
*	TIAA	Access Nuv LifCyc 2040 T3	a	165,886
*	TIAA	Access Nuv LifCyc 2045 T3	a	383,206
*	TIAA	Access Nuv LifCyc 2050 T3	a	174,311
*	TIAA	Access Nuv Mid Cap Grw T3	a	18,895
*	TIAA	Access Nuv Mid Cap Val T3	a	21,340
*	TIAA	Access Nuv Money Mkt T3	a	1,228
*	TIAA	Access Nuv REstSecSel T3	a	46,122
*	TIAA	Access Nuv Sm Cp Bl Ix T3	a	38,521
*	TIAA	Access Nuv Qt Sm Cp Eq T3	a	5,555
*	TIAA	Access Nuv LgCp Res Eq T3	a	14,396
*	CREF	CREF Core Bond R2	a	586,458
*	TIAA	Real Estate Account	a	410,194
<i>Total Other Registered Investments:</i>				\$ 26,840,393
<i>Total Registered Investments:</i>				\$ 80,549,509

**Dominican University of California**  
**Defined Contribution Retirement Plan**  
**Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**  
**December 31, 2024**

Employer Identification Number: 94-1156525

Plan Number: 001

Form: 5500

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(d) Cost	(e) Current Value
<i>Fixed Annuity Contracts</i>				
*	TIAA	Traditional Annuity Contracts - NFBR with Interest Rates Ranging from 3.65% to 6.50%	a	\$ 14,291,854
*	TIAA	Traditional Annuity Contracts - FBR with Interest Rates Ranging from 4.00% to 5.25%	a	\$ 6,289,374
<i>Total Fixed Annuity Contracts:</i>				\$ 20,581,228
*	Notes receivable from participants	4.25%–9.50%	-0-	\$ 409,876
<b>Total Investments per Form 5500:</b>				<b>\$ 101,540,613</b>

\* Represents a party-in-interest

a The cost of participant-directed investments is not required to be disclosed

**Schedule H, Line 4i**  
**Schedule of Assets (Held At End of Year)**

Name of Plan:

► Dominican University of California Defined Contribution Retirement Plan

Employer Identification Number: ► 94-1156525

For plan year (beginning/ending): ► 1/1/2024 to 12/31/2024

Plan number: ► 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
*	College Retirement Equities Fund variable annuities	TIAA Traditional Benefit Responsive		\$ 4,272,114.53
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive		\$ 9,875,708.28
*	College Retirement Equities Fund variable annuities	TIAA Traditional Benefit Responsive 2		\$ 1,996,819.39
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive 2		\$ 4,416,146.14
	College Retirement Equities Fund variable annuities	Plan Loan Default Fund		\$ 20,439.84
*	College Retirement Equities Fund variable annuities	CREF Stock R2		\$ 12,709,664.83
*	College Retirement Equities Fund variable annuities	CREF Money Market R2		\$ 760,776.41
*	College Retirement Equities Fund variable annuities	CREF Social Choice R2		\$ 1,183,805.84
*	College Retirement Equities Fund variable annuities	CREF Global Equities R2		\$ 1,415,784.97
*	College Retirement Equities Fund variable annuities	CREF Growth R2		\$ 3,427,690.10
*	College Retirement Equities Fund variable annuities	CREF Equity Index R2		\$ 3,819,024.82
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond R2		\$ 212,547.37
*	College Retirement Equities Fund variable annuities	TIAA Real Estate		\$ 410,194.24
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Core PI Bd T3		\$ 1,957.43
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Core Bond T3		\$ 4,054.24
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Equity Idx T3		\$ 6,727.80
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Core Equity T3		\$ 76,887.66
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Infl Lnk Bd T3		\$ 4,964.58
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Intl Eq Idx T3		\$ 63,008.04
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Intl Equity T3		\$ 10,685.13
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Lrg Cap Gr T3		\$ 52,931.27
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Lrg Cap Val T3		\$ 18,979.99
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2010 T3		\$ 47,820.65
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2015 T3		\$ 134,768.02
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2020 T3		\$ 293,997.28
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2025 T3		\$ 278,286.34
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2030 T3		\$ 240,148.68
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2035 T3		\$ 209,769.58
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2040 T3		\$ 165,885.84
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2045 T3		\$ 383,206.24
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LifCyc 2050 T3		\$ 174,310.91
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Mid Cap Grw T3		\$ 18,895.14
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Mid Cap Val T3		\$ 21,340.26
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Money Mkt T3		\$ 1,227.95
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv RIEstSecSel T3		\$ 46,121.77
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Sm Cp Bl lx T3		\$ 38,521.45
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv Qt Sm Cp Eq T3		\$ 5,554.93
*	College Retirement Equities Fund variable annuities	TIAA Access Nuv LgCp Res Eq T3		\$ 14,395.53
*	College Retirement Equities Fund variable annuities	CREF Core Bond R2		\$ 586,458.20
	College Retirement Equities Fund variable annuities	Nuveen Core Plus Bond R6		\$ 865,678.36
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2010 R6		\$ 1,099,145.52
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2015 R6		\$ 635,613.79
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2020 R6		\$ 1,184,437.22
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2025 R6		\$ 2,667,408.22
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2030 R6		\$ 2,072,328.26
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2035 R6		\$ 2,864,347.00
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2040 R6		\$ 3,793,163.16
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2045 R6		\$ 3,215,544.85
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2050 R6		\$ 2,803,783.01
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2055 R6		\$ 1,292,042.80
	College Retirement Equities Fund variable annuities	Nuveen Large Cap Resp Eq R6		\$ 4,261,840.13
	College Retirement Equities Fund variable annuities	American EuroPac Growth R6		\$ 376,002.61
	College Retirement Equities Fund variable annuities	DFA Intl Small Company I		\$ 130,786.32
	College Retirement Equities Fund variable annuities	Northern Small Cap Value Fund		\$ 1,541,200.07
	College Retirement Equities Fund variable annuities	Vanguard Federal Money Mkt Inv		\$ 564,735.46
	College Retirement Equities Fund variable annuities	Vanguard Ttl Bd Mkt Idx Adm		\$ 3,041,782.45
	College Retirement Equities Fund variable annuities	Vanguard Ttl Stk Mkt Idx Inst		\$ 7,219,488.42
	College Retirement Equities Fund variable annuities	Nuveen Core Impact Bond R6		\$ 713,391.37
	College Retirement Equities Fund variable annuities	Vanguard Real Estate Idx Adm		\$ 993,990.24
	College Retirement Equities Fund variable annuities	Vanguard Ttl Intl Stk Idx Adm		\$ 2,152,572.45
	College Retirement Equities Fund variable annuities	Conestoga Small Cap Instl		\$ 1,081,807.17
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2060 R6		\$ 245,123.88
	College Retirement Equities Fund variable annuities	Nuveen Intl Resp Equity R6		\$ 3,298,617.01
	College Retirement Equities Fund variable annuities	JPMorgan Equity Inc Fd Cla R6		\$ 2,685,606.60
	College Retirement Equities Fund variable annuities	Nuveen LfCycle lx 2065 R6		\$ 83,309.08
	College Retirement Equities Fund variable annuities	Dodge&CoxInternationalStockX		\$ 833,603.65
	College Retirement Equities Fund variable annuities	JPMorgan Large Cap Growth R6		\$ 1,991,766.98
	College Retirement Equities Fund variable annuities	Participant Loan Fund		\$ 409,876.00
	Grand Total			\$ 101,540,613