

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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... C If the plan is a collectively-bargained plan... D Check box if filing under: [ ] Form 5558 [ ] automatic extension [X] the DFVC program... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 01/01/1996
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address... PHILADELPHIA LEGAL ASSISTANCE 718 ARCH STREET SUITE 3N PHILADELPHIA, PA 19106
2b Employer Identification Number (EIN) 23-2823744
2c Plan Sponsor's telephone number 215-981-3852
2d Business code (see instructions) 541110

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator, employer/plan sponsor, and DFE.

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

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	132
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	90
	<b>6a(2)</b>	97
	<b>6b</b>	0
	<b>6c</b>	51
	<b>6d</b>	148
	<b>6e</b>	0
	<b>6f</b>	148
	<b>6g(1)</b>	130
<b>6g(2)</b>	147	
<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:  
2A 2S 2M 3D 2G 2F 2T

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

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

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

**a Pension Schedules**

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

**b General Schedules**

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

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

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

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

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

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

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

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

<b>A</b> Name of plan <b>PHILADELPHIA LEGAL ASSISTANCE 403(B) 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>PHILADELPHIA LEGAL ASSISTANCE</b>	<b>D</b> Employer Identification Number (EIN) <b>23-2823744</b>	

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

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

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

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

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

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

**THE VANGUARD GROUP, INC.**

**23-1945930**

**(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)

GLOBAL RETIREMENT PARTNERS

4340 REDWOOD HIGHWAY  
STE B-30  
SAN RAFAEL, CA 94903

(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?
27 50	NONE	6917	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)

THE VANGUARD GROUP, INC.

23-1945930

(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 37 50 15 68 52	NONE	990	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

**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

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<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 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>PHILADELPHIA LEGAL ASSISTANCE 403(B) 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>PHILADELPHIA LEGAL ASSISTANCE</b>	<b>D</b> Employer Identification Number (EIN) <b>23-2823744</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.

<b>Assets</b>	<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<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>	9265 4
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	19623 0
<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>	122017 99365
<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>	5385 3468
<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>	
<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>	6168664 7457885
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	
<b>(15)</b> Other .....	<b>1c(15)</b>	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(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>	6324954	7560722
<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>	6324954	7560722

**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>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	252742	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	542372	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	29509	
(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>		824623
<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>	19708	
<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>	0	
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	214	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		19922
<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>	95507	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		95507
<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>		
(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>		938128
<b>c</b> Other income .....	<b>2c</b>		1024
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		1879204

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	635529	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		635529
<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>		
(2) Contract administrator fees .....	<b>2i(2)</b>	990	
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	6917	
(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>		7907
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		643436

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		1235768
<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: BRINKER SIMPSON % COMPANY LLC

(2) EIN: 26-3838358

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

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

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

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

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

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

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

<b>A</b> Name of plan <b>PHILADELPHIA LEGAL ASSISTANCE 403(B) 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>PHILADELPHIA LEGAL ASSISTANCE</b>	<b>D</b> Employer Identification Number (EIN) <b>23-2823744</b>	

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

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

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 45-0404698

**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**

<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.)
----------------	---

**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 01 / 01 / 2018 (MM/DD/YYYY) and the Opinion Letter serial number J500868A.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2024 AND 2023**

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
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DECEMBER 31, 2024 AND 2023**

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## **INDEPENDENT AUDITOR'S REPORT**

To the Plan Administrator and Members of Plan Management  
Philadelphia Legal Assistance 403(b) Plan

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

We were engaged to perform audits of the financial statements of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) 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 4 to the financial statements, is complete and accurate.

### **Disclaimer of Opinion**

We do not express an opinion on the accompanying financial statements of Philadelphia Legal Assistance 403(b) Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

## **Basis for Disclaimer of Opinion**

Philadelphia Legal Assistance 403(b) Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 1 to the financial statements, the Philadelphia Legal Assistance 403(b) Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity contracts and custodial accounts and the related income and distributions are not determinable. 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.

## **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 Philadelphia Legal Assistance 403(b) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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

Our responsibility is to conduct an audit of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

### **Other Matter – Supplemental Schedule Required by ERISA**

The supplemental schedule of Schedule of Assets (Held at End of Year) – Schedule H, Line 4(i) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

*Brinker Simpson & Company, LLC*

Brinker Simpson & Company, LLC  
Media, Pennsylvania  
February 17, 2026

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
DECEMBER 31, 2024 AND 2023**

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments at fair value	<b>\$ 7,557,250</b>	\$ 6,290,681
Receivables:		
Employer contributions	<b>4</b>	9,265
Participant contributions	-	19,623
Notes receivable from participants	<b>3,468</b>	5,385
<b>Total Receivables</b>	<b>3,472</b>	34,273
<b>Total Assets</b>	<b>7,560,722</b>	6,324,954
<b>Liabilities</b>	-	-
<b>Net Assets Available for Benefits</b>	<b>\$ 7,560,722</b>	\$ 6,324,954

See accompanying notes to the financial statements.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
YEAR ENDED DECEMBER 31, 2024**

**Additions**

Investment Income:

Net appreciation in fair value of investments	\$ 938,128
Interest	19,708
Dividends	95,507
	1,053,343

Interest income on notes receivable from participants	214
---	-----

Contributions:

Employer	252,742
Participants	542,372
Rollovers	29,509
Other miscellaneous	1,024
	825,647

<b>Total Additions</b>	1,879,204
------------------------	-----------

**Deductions**

Benefits paid to participants	635,529
Administrative expenses	7,907
	643,436

<b>Total Deductions</b>	643,436
-------------------------	---------

<b>Net Increase</b>	1,235,768
---------------------	-----------

**Net Assets Available for Benefits**

Beginning of Year	6,324,954
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End of Year	\$ 7,560,722
-------------	--------------

See accompanying notes to the financial statements.

## PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN NOTES TO FINANCIAL STATEMENTS

### NOTE 1: DESCRIPTION OF PLAN

The following description of the Philadelphia Legal Assistance 403(b) Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

#### **General**

The Plan is a 403(b) defined contribution plan covering all eligible employees of Philadelphia Legal Assistance (the Organization). The Plan is subject to the provisions of ERISA. The Plan has no age requirement for employee contributions, however, an employee must be 18 years or older in order to receive a basic or matching contribution from the employer. The Plan has service requirements. Participation in the Plan may be governed by one or more collective bargaining agreements between the Organization and one or more unions. Plan management is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to Plan management.

The auditor was unable to obtain sufficient appropriate audit evidence for certain participant account balances because the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Further, the Plan has excluded from investments certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. This is a limitation on the scope of the audit in accordance with AU-C section 705. The possible effects of this inability to obtain sufficient appropriate audit evidence are deemed to be both material and pervasive to the financial statements. Accordingly, the auditor's report contains a disclaimer of opinion.

#### **Contributions**

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants may also contribute to a Roth IRA. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. For automatically enrolled participants, there is an automatic deferral increase of 1% each year on November 1, not to exceed 10%. Contributions are subject to certain IRS limitations.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

A basic employer contribution is made for attorneys covered by the collective bargaining agreement between the Organization and the Philadelphia Legal Services Union, for any payroll period that the participant contributes to the Plan. For participants who are classified by the Organization as Law Clerk and Attorney 1 through Attorney 3, the contribution is 2.5% of the participant's allowed compensation for the payroll period; for participants who are classified by the Organization as Attorney 4 through Attorney 9, the contribution is 3.0% of the participant's allowed compensation for the payroll period; and for participants who are classified by the Organization as Attorney 10 and above, the contribution is 4.0% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union executive leadership for any payroll period that the participant contributes to the Plan. For participants with less than 4 years of professional experience, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of experience, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of professional experience, the contribution is 4% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union, non-executive leadership staff for any payroll period that the participant contributes to the plan. For participants with less than 4 years of tenure with the Organization, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of tenure with the Organization, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of tenure with the Organization, the contribution is 4% of the participant's allowed compensation for the payroll period. In addition, for each payroll period during the Plan year, the Organization shall contribute a matching contribution to the Plan for each participant that has made a contribution in an amount equal to 10% of the participant's elected deferral.

**Participant Accounts**

Each participant's account is credited with the participant's contributions and the Organization's matching contributions, as well as allocations of the Organization's basic employer contribution and Plan earnings. Participant accounts are 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. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Vesting**

Participants are vested immediately in all contributions plus actual earnings thereon.

**Notes Receivable from Participants**

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at 1% above the prime rate, as defined. Principal and interest is paid ratably through biweekly payroll deductions.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

**Payment of Benefits**

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a fixed period of time not to exceed the life expectancy of the participant or the joint life and survivorship expectancy of the participant and his/her beneficiary. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

A participant's benefits will normally be distributed to the participant or the participant's beneficiary upon termination of service, retirement, disability or death, by transfer to another qualified plan or an individual retirement account, through a lump sum distribution or installment payments. In-service withdrawals of all or a portion of a participant's vested account balance may be made by participants who have attained the age of 59½. Hardship withdrawals are permitted when the criteria are met. In-service withdrawals of all or a portion of a participant's rollover account balance may be withdrawn at any time.

**Forfeited Accounts**

As of December 31, 2024 and 2023, forfeited nonvested accounts totaled \$401 and \$381, respectively. These accounts will be used to pay the administrative expenses of the Plan. No forfeited nonvested accounts were used during the year ended December 31, 2024 to reduce administrative expenses.

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

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

**Use of Estimates**

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America 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**

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodian and insurance company. See Note 3 for discussion of fair value measurements.

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Contributions**

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

**Notes Receivable from Participants**

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan document.

**Payment of Benefits**

Benefits are recorded when paid.

**Expenses**

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Organization. Expenses that are paid by the Organization are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

**NOTE 3: FAIR VALUE MEASUREMENTS**

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

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 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.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 3: FAIR VALUE MEASUREMENTS (continued)**

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

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

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

*Mutual Funds:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. 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.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

<b>Assets at Fair Value as of December 31, 2024</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
Investments at Fair Value	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
<b>Assets at Fair Value as of December 31, 2023</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681
Investments at Fair Value	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681

**NOTE 4: CERTIFIED INVESTMENTS**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC (the trustee of the Plan).

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 5: RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC. Ascensus, LLC, as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party in interest transactions.

Fees paid by the Plan to the trustee totaled \$7,097 for the year ended December 31, 2024, and are reflected as a reduction in investment income.

Certain administrative functions of the Plan are performed by employees of the Organization. No such employee receives compensation from the Plan. These transactions qualify as party-in-interest transactions and are exempt from the prohibited transaction rules.

**NOTE 6: PLAN TERMINATION**

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

**NOTE 7: TAX STATUS**

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe the terms of the Plan have been prepared to conform with the requirements of Section 403(b) of the IRC and is currently being operated in conformity with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified.

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

**NOTE 8: RISKS AND UNCERTAINTIES**

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 9: SUBSEQUENT EVENTS**

The Plan has evaluated subsequent events through February 17, 2026, the date the financial statements were available to be issued.

The Plan experienced delays in the completion of its annual audit and the filing of Form 5500 with the Department of Labor. The delays were primarily due to participant count reconciliation issues identified during the preparation of the Plan's financial statements, which required additional time to resolve. Management has worked with service providers to resolve the outstanding reconciliation matters. The potential financial impact of any penalties or corrective actions, if any, cannot be reasonably estimated at this time.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**  
**EIN: 23-2823744**  
**PLAN NUMBER: 001**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**SCHEDULE H, LINE 4(i)**  
**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	
*	American Century Small Cap Growth Fund Investor Class	Registered Investment Companies	**	\$ 332,411
*	American Century Ultra Fund Class R6	Registered Investment Companies	**	66,135
*	American Funds EuroPacific Gr R4	Registered Investment Companies	**	105,281
*	American Funds New World Fund Class R4	Registered Investment Companies	**	4,360
*	BlackRock Mid-Cap Growth Equity Portfolio Class K	Registered Investment Companies	**	31,823
*	BlackRock Technology Opportunities Fund Service Shares	Registered Investment Companies	**	28,180
*	Cohen & Steers Real Estate Securities Fund, Inc. Class Z	Registered Investment Companies	**	110,365
*	Columbia Dividend Income Fund Institutional 3 Class	Registered Investment Companies	**	88,200
*	Fidelity Advisor Total Bond Fund Class I	Registered Investment Companies	**	89,192
*	Janus Henderson Balanced Fund Class N	Registered Investment Companies	**	490,870
*	MFS Core Equity Fund Class R6	Registered Investment Companies	**	212,992
*	PIMCO Diversified Income Fund Institutional Class	Registered Investment Companies	**	1,087
*	T. Rowe Price Retirement 2010 Fund, Advisor Class	Registered Investment Companies	**	564
*	T. Rowe Price Retirement 2015 Fund, Advisor Class	Registered Investment Companies	**	568
*	T. Rowe Price Retirement 2020 Fund, Advisor Class	Registered Investment Companies	**	46,095
*	T. Rowe Price Retirement 2025 Fund, Advisor Class	Registered Investment Companies	**	310,066
*	T. Rowe Price Retirement 2030 Fund, Advisor Class	Registered Investment Companies	**	835,333
*	T. Rowe Price Retirement 2035 Fund, Advisor Class	Registered Investment Companies	**	283,193
*	T. Rowe Price Retirement 2040 Fund, Advisor Class	Registered Investment Companies	**	68,836
*	T. Rowe Price Retirement 2045 Fund, Advisor Class	Registered Investment Companies	**	538,426
*	T. Rowe Price Retirement 2050 Fund, Advisor Class	Registered Investment Companies	**	308,065
*	T. Rowe Price Retirement 2055 Fund, Advisor Class	Registered Investment Companies	**	477,534
*	T. Rowe Price Retirement 2060 Fund, Advisor Class	Registered Investment Companies	**	436,958
*	T. Rowe Price Retirement 2065 Fund, Inv	Registered Investment Companies	**	18,787
*	Thornburg International Equity Fund Class R3	Registered Investment Companies	**	93,072
*	Vanguard 500 Index Fund Admiral Shares	Registered Investment Companies	**	1,064,267
*	Vanguard Energy Fund Investor Shares	Registered Investment Companies	**	4,852
*	Vanguard Federal Money Market Inv	Registered Investment Companies	**	99,364
*	Vanguard Growth Index Fund Admiral Shares	Registered Investment Companies	**	961,222
*	Vanguard Health Care Index Fund Admiral Shares	Registered Investment Companies	**	2,472
*	Vanguard Information Technology Index Fund Admiral Shares	Registered Investment Companies	**	13,210
*	Vanguard Mid Cap Index Fund Admiral Shares	Registered Investment Companies	**	358,514
*	Vanguard Small-Cap Index Fund Admiral Shares	Registered Investment Companies	**	68,125
*	Vanguard Windsor II Fund Admiral Shares	Registered Investment Companies	**	6,831
			**	<u>7,557,250</u>
*	Notes Receivable From Participants	Interest rates: 5.00% - 9.00%	\$0	3,468
				<u>\$ 7,560,718</u>

\* A party-in-interest as defined by ERISA

\*\* Cost omitted for participant-directed investments

The above information has been certified by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC, the Plan's trustee, as complete and accurate.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2024 AND 2023**

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
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## **INDEPENDENT AUDITOR'S REPORT**

To the Plan Administrator and Members of Plan Management  
Philadelphia Legal Assistance 403(b) Plan

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

We were engaged to perform audits of the financial statements of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) 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 4 to the financial statements, is complete and accurate.

### **Disclaimer of Opinion**

We do not express an opinion on the accompanying financial statements of Philadelphia Legal Assistance 403(b) Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

## **Basis for Disclaimer of Opinion**

Philadelphia Legal Assistance 403(b) Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 1 to the financial statements, the Philadelphia Legal Assistance 403(b) Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity contracts and custodial accounts and the related income and distributions are not determinable. 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.

## **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 Philadelphia Legal Assistance 403(b) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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

Our responsibility is to conduct an audit of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

### **Other Matter – Supplemental Schedule Required by ERISA**

The supplemental schedule of Schedule of Assets (Held at End of Year) – Schedule H, Line 4(i) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

*Brinker Simpson & Company, LLC*

Brinker Simpson & Company, LLC  
Media, Pennsylvania  
February 17, 2026

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
DECEMBER 31, 2024 AND 2023**

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments at fair value	<b>\$ 7,557,250</b>	\$ 6,290,681
Receivables:		
Employer contributions	<b>4</b>	9,265
Participant contributions	-	19,623
Notes receivable from participants	<b>3,468</b>	5,385
<b>Total Receivables</b>	<b>3,472</b>	34,273
<b>Total Assets</b>	<b>7,560,722</b>	6,324,954
<b>Liabilities</b>	-	-
<b>Net Assets Available for Benefits</b>	<b>\$ 7,560,722</b>	\$ 6,324,954

See accompanying notes to the financial statements.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**  
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**YEAR ENDED DECEMBER 31, 2024**

**Additions**

Investment Income:

Net appreciation in fair value of investments	\$ 938,128
Interest	19,708
Dividends	95,507
	1,053,343

Interest income on notes receivable from participants	214
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Contributions:

Employer	252,742
Participants	542,372
Rollovers	29,509
Other miscellaneous	1,024
	825,647

<b>Total Additions</b>	<b>1,879,204</b>
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**Deductions**

Benefits paid to participants	635,529
Administrative expenses	7,907
	643,436

<b>Total Deductions</b>	<b>643,436</b>
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<b>Net Increase</b>	<b>1,235,768</b>
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**Net Assets Available for Benefits**

Beginning of Year	6,324,954
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End of Year	<b>\$ 7,560,722</b>
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See accompanying notes to the financial statements.

## PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN NOTES TO FINANCIAL STATEMENTS

### NOTE 1: DESCRIPTION OF PLAN

The following description of the Philadelphia Legal Assistance 403(b) Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

#### **General**

The Plan is a 403(b) defined contribution plan covering all eligible employees of Philadelphia Legal Assistance (the Organization). The Plan is subject to the provisions of ERISA. The Plan has no age requirement for employee contributions, however, an employee must be 18 years or older in order to receive a basic or matching contribution from the employer. The Plan has service requirements. Participation in the Plan may be governed by one or more collective bargaining agreements between the Organization and one or more unions. Plan management is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to Plan management.

The auditor was unable to obtain sufficient appropriate audit evidence for certain participant account balances because the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Further, the Plan has excluded from investments certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. This is a limitation on the scope of the audit in accordance with AU-C section 705. The possible effects of this inability to obtain sufficient appropriate audit evidence are deemed to be both material and pervasive to the financial statements. Accordingly, the auditor's report contains a disclaimer of opinion.

#### **Contributions**

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants may also contribute to a Roth IRA. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. For automatically enrolled participants, there is an automatic deferral increase of 1% each year on November 1, not to exceed 10%. Contributions are subject to certain IRS limitations.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

A basic employer contribution is made for attorneys covered by the collective bargaining agreement between the Organization and the Philadelphia Legal Services Union, for any payroll period that the participant contributes to the Plan. For participants who are classified by the Organization as Law Clerk and Attorney 1 through Attorney 3, the contribution is 2.5% of the participant's allowed compensation for the payroll period; for participants who are classified by the Organization as Attorney 4 through Attorney 9, the contribution is 3.0% of the participant's allowed compensation for the payroll period; and for participants who are classified by the Organization as Attorney 10 and above, the contribution is 4.0% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union executive leadership for any payroll period that the participant contributes to the Plan. For participants with less than 4 years of professional experience, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of experience, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of professional experience, the contribution is 4% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union, non-executive leadership staff for any payroll period that the participant contributes to the plan. For participants with less than 4 years of tenure with the Organization, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of tenure with the Organization, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of tenure with the Organization, the contribution is 4% of the participant's allowed compensation for the payroll period. In addition, for each payroll period during the Plan year, the Organization shall contribute a matching contribution to the Plan for each participant that has made a contribution in an amount equal to 10% of the participant's elected deferral.

**Participant Accounts**

Each participant's account is credited with the participant's contributions and the Organization's matching contributions, as well as allocations of the Organization's basic employer contribution and Plan earnings. Participant accounts are 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. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Vesting**

Participants are vested immediately in all contributions plus actual earnings thereon.

**Notes Receivable from Participants**

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at 1% above the prime rate, as defined. Principal and interest is paid ratably through biweekly payroll deductions.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

**Payment of Benefits**

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a fixed period of time not to exceed the life expectancy of the participant or the joint life and survivorship expectancy of the participant and his/her beneficiary. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

A participant's benefits will normally be distributed to the participant or the participant's beneficiary upon termination of service, retirement, disability or death, by transfer to another qualified plan or an individual retirement account, through a lump sum distribution or installment payments. In-service withdrawals of all or a portion of a participant's vested account balance may be made by participants who have attained the age of 59½. Hardship withdrawals are permitted when the criteria are met. In-service withdrawals of all or a portion of a participant's rollover account balance may be withdrawn at any time.

**Forfeited Accounts**

As of December 31, 2024 and 2023, forfeited nonvested accounts totaled \$401 and \$381, respectively. These accounts will be used to pay the administrative expenses of the Plan. No forfeited nonvested accounts were used during the year ended December 31, 2024 to reduce administrative expenses.

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

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

**Use of Estimates**

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America 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**

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodian and insurance company. See Note 3 for discussion of fair value measurements.

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Contributions**

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

**Notes Receivable from Participants**

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan document.

**Payment of Benefits**

Benefits are recorded when paid.

**Expenses**

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Organization. Expenses that are paid by the Organization are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

**NOTE 3: FAIR VALUE MEASUREMENTS**

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

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 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.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 3: FAIR VALUE MEASUREMENTS (continued)**

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

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

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

*Mutual Funds:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. 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.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

<b>Assets at Fair Value as of December 31, 2024</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
Investments at Fair Value	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
<b>Assets at Fair Value as of December 31, 2023</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681
Investments at Fair Value	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681

**NOTE 4: CERTIFIED INVESTMENTS**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC (the trustee of the Plan).

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 5: RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC. Ascensus, LLC, as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party in interest transactions.

Fees paid by the Plan to the trustee totaled \$7,097 for the year ended December 31, 2024, and are reflected as a reduction in investment income.

Certain administrative functions of the Plan are performed by employees of the Organization. No such employee receives compensation from the Plan. These transactions qualify as party-in-interest transactions and are exempt from the prohibited transaction rules.

**NOTE 6: PLAN TERMINATION**

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

**NOTE 7: TAX STATUS**

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe the terms of the Plan have been prepared to conform with the requirements of Section 403(b) of the IRC and is currently being operated in conformity with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified.

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

**NOTE 8: RISKS AND UNCERTAINTIES**

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 9: SUBSEQUENT EVENTS**

The Plan has evaluated subsequent events through February 17, 2026, the date the financial statements were available to be issued.

The Plan experienced delays in the completion of its annual audit and the filing of Form 5500 with the Department of Labor. The delays were primarily due to participant count reconciliation issues identified during the preparation of the Plan's financial statements, which required additional time to resolve. Management has worked with service providers to resolve the outstanding reconciliation matters. The potential financial impact of any penalties or corrective actions, if any, cannot be reasonably estimated at this time.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**  
**EIN: 23-2823744**  
**PLAN NUMBER: 001**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**SCHEDULE H, LINE 4(i)**  
**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	
*	American Century Small Cap Growth Fund Investor Class	Registered Investment Companies	**	\$ 332,411
*	American Century Ultra Fund Class R6	Registered Investment Companies	**	66,135
*	American Funds EuroPacific Gr R4	Registered Investment Companies	**	105,281
*	American Funds New World Fund Class R4	Registered Investment Companies	**	4,360
*	BlackRock Mid-Cap Growth Equity Portfolio Class K	Registered Investment Companies	**	31,823
*	BlackRock Technology Opportunities Fund Service Shares	Registered Investment Companies	**	28,180
*	Cohen & Steers Real Estate Securities Fund, Inc. Class Z	Registered Investment Companies	**	110,365
*	Columbia Dividend Income Fund Institutional 3 Class	Registered Investment Companies	**	88,200
*	Fidelity Advisor Total Bond Fund Class I	Registered Investment Companies	**	89,192
*	Janus Henderson Balanced Fund Class N	Registered Investment Companies	**	490,870
*	MFS Core Equity Fund Class R6	Registered Investment Companies	**	212,992
*	PIMCO Diversified Income Fund Institutional Class	Registered Investment Companies	**	1,087
*	T. Rowe Price Retirement 2010 Fund, Advisor Class	Registered Investment Companies	**	564
*	T. Rowe Price Retirement 2015 Fund, Advisor Class	Registered Investment Companies	**	568
*	T. Rowe Price Retirement 2020 Fund, Advisor Class	Registered Investment Companies	**	46,095
*	T. Rowe Price Retirement 2025 Fund, Advisor Class	Registered Investment Companies	**	310,066
*	T. Rowe Price Retirement 2030 Fund, Advisor Class	Registered Investment Companies	**	835,333
*	T. Rowe Price Retirement 2035 Fund, Advisor Class	Registered Investment Companies	**	283,193
*	T. Rowe Price Retirement 2040 Fund, Advisor Class	Registered Investment Companies	**	68,836
*	T. Rowe Price Retirement 2045 Fund, Advisor Class	Registered Investment Companies	**	538,426
*	T. Rowe Price Retirement 2050 Fund, Advisor Class	Registered Investment Companies	**	308,065
*	T. Rowe Price Retirement 2055 Fund, Advisor Class	Registered Investment Companies	**	477,534
*	T. Rowe Price Retirement 2060 Fund, Advisor Class	Registered Investment Companies	**	436,958
*	T. Rowe Price Retirement 2065 Fund, Inv	Registered Investment Companies	**	18,787
*	Thornburg International Equity Fund Class R3	Registered Investment Companies	**	93,072
*	Vanguard 500 Index Fund Admiral Shares	Registered Investment Companies	**	1,064,267
*	Vanguard Energy Fund Investor Shares	Registered Investment Companies	**	4,852
*	Vanguard Federal Money Market Inv	Registered Investment Companies	**	99,364
*	Vanguard Growth Index Fund Admiral Shares	Registered Investment Companies	**	961,222
*	Vanguard Health Care Index Fund Admiral Shares	Registered Investment Companies	**	2,472
*	Vanguard Information Technology Index Fund Admiral Shares	Registered Investment Companies	**	13,210
*	Vanguard Mid Cap Index Fund Admiral Shares	Registered Investment Companies	**	358,514
*	Vanguard Small-Cap Index Fund Admiral Shares	Registered Investment Companies	**	68,125
*	Vanguard Windsor II Fund Admiral Shares	Registered Investment Companies	**	6,831
			**	<u>7,557,250</u>
*	Notes Receivable From Participants	Interest rates: 5.00% - 9.00%	\$0	3,468
				<u>\$ 7,560,718</u>

\* A party-in-interest as defined by ERISA

\*\* Cost omitted for participant-directed investments

The above information has been certified by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC, the Plan's trustee, as complete and accurate.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2024 AND 2023**

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
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## **INDEPENDENT AUDITOR'S REPORT**

To the Plan Administrator and Members of Plan Management  
Philadelphia Legal Assistance 403(b) Plan

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

We were engaged to perform audits of the financial statements of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) 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 4 to the financial statements, is complete and accurate.

### **Disclaimer of Opinion**

We do not express an opinion on the accompanying financial statements of Philadelphia Legal Assistance 403(b) Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

## **Basis for Disclaimer of Opinion**

Philadelphia Legal Assistance 403(b) Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 1 to the financial statements, the Philadelphia Legal Assistance 403(b) Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity contracts and custodial accounts and the related income and distributions are not determinable. 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.

## **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 Philadelphia Legal Assistance 403(b) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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

Our responsibility is to conduct an audit of Philadelphia Legal Assistance 403(b) 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 Philadelphia Legal Assistance 403(b) Plan, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

### **Other Matter – Supplemental Schedule Required by ERISA**

The supplemental schedule of Schedule of Assets (Held at End of Year) – Schedule H, Line 4(i) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

*Brinker Simpson & Company, LLC*

Brinker Simpson & Company, LLC  
Media, Pennsylvania  
February 17, 2026

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
DECEMBER 31, 2024 AND 2023**

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
Investments at fair value	<b>\$ 7,557,250</b>	\$ 6,290,681
Receivables:		
Employer contributions	<b>4</b>	9,265
Participant contributions	-	19,623
Notes receivable from participants	<b>3,468</b>	5,385
<b>Total Receivables</b>	<b>3,472</b>	34,273
<b>Total Assets</b>	<b>7,560,722</b>	6,324,954
<b>Liabilities</b>	-	-
<b>Net Assets Available for Benefits</b>	<b>\$ 7,560,722</b>	\$ 6,324,954

See accompanying notes to the financial statements.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
YEAR ENDED DECEMBER 31, 2024**

**Additions**

Investment Income:

Net appreciation in fair value of investments	\$ 938,128
Interest	19,708
Dividends	95,507
	1,053,343

Interest income on notes receivable from participants	214
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Contributions:

Employer	252,742
Participants	542,372
Rollovers	29,509
Other miscellaneous	1,024
	825,647

<b>Total Additions</b>	1,879,204
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**Deductions**

Benefits paid to participants	635,529
Administrative expenses	7,907
	643,436

<b>Total Deductions</b>	643,436
-------------------------	---------

<b>Net Increase</b>	1,235,768
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**Net Assets Available for Benefits**

Beginning of Year	6,324,954
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End of Year	\$ 7,560,722
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See accompanying notes to the financial statements.

## PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN NOTES TO FINANCIAL STATEMENTS

### NOTE 1: DESCRIPTION OF PLAN

The following description of the Philadelphia Legal Assistance 403(b) Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

#### **General**

The Plan is a 403(b) defined contribution plan covering all eligible employees of Philadelphia Legal Assistance (the Organization). The Plan is subject to the provisions of ERISA. The Plan has no age requirement for employee contributions, however, an employee must be 18 years or older in order to receive a basic or matching contribution from the employer. The Plan has service requirements. Participation in the Plan may be governed by one or more collective bargaining agreements between the Organization and one or more unions. Plan management is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to Plan management.

The auditor was unable to obtain sufficient appropriate audit evidence for certain participant account balances because the Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Further, the Plan has excluded from investments certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the DOL's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. This is a limitation on the scope of the audit in accordance with AU-C section 705. The possible effects of this inability to obtain sufficient appropriate audit evidence are deemed to be both material and pervasive to the financial statements. Accordingly, the auditor's report contains a disclaimer of opinion.

#### **Contributions**

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants may also contribute to a Roth IRA. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. For automatically enrolled participants, there is an automatic deferral increase of 1% each year on November 1, not to exceed 10%. Contributions are subject to certain IRS limitations.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

A basic employer contribution is made for attorneys covered by the collective bargaining agreement between the Organization and the Philadelphia Legal Services Union, for any payroll period that the participant contributes to the Plan. For participants who are classified by the Organization as Law Clerk and Attorney 1 through Attorney 3, the contribution is 2.5% of the participant's allowed compensation for the payroll period; for participants who are classified by the Organization as Attorney 4 through Attorney 9, the contribution is 3.0% of the participant's allowed compensation for the payroll period; and for participants who are classified by the Organization as Attorney 10 and above, the contribution is 4.0% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union executive leadership for any payroll period that the participant contributes to the Plan. For participants with less than 4 years of professional experience, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of experience, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of professional experience, the contribution is 4% of the participant's allowed compensation for the payroll period. A basic employer contribution is made for non-union, non-executive leadership staff for any payroll period that the participant contributes to the plan. For participants with less than 4 years of tenure with the Organization, the contribution is 2.5% of the participant's allowed compensation for the payroll period. For participants with more than 4 but less than 10 years of tenure with the Organization, the contribution is 3% of the participant's allowed compensation for the payroll period. For participants with 10 or more years of tenure with the Organization, the contribution is 4% of the participant's allowed compensation for the payroll period. In addition, for each payroll period during the Plan year, the Organization shall contribute a matching contribution to the Plan for each participant that has made a contribution in an amount equal to 10% of the participant's elected deferral.

**Participant Accounts**

Each participant's account is credited with the participant's contributions and the Organization's matching contributions, as well as allocations of the Organization's basic employer contribution and Plan earnings. Participant accounts are 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. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Vesting**

Participants are vested immediately in all contributions plus actual earnings thereon.

**Notes Receivable from Participants**

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at 1% above the prime rate, as defined. Principal and interest is paid ratably through biweekly payroll deductions.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 1: DESCRIPTION OF PLAN (continued)**

**Payment of Benefits**

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a fixed period of time not to exceed the life expectancy of the participant or the joint life and survivorship expectancy of the participant and his/her beneficiary. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

A participant's benefits will normally be distributed to the participant or the participant's beneficiary upon termination of service, retirement, disability or death, by transfer to another qualified plan or an individual retirement account, through a lump sum distribution or installment payments. In-service withdrawals of all or a portion of a participant's vested account balance may be made by participants who have attained the age of 59½. Hardship withdrawals are permitted when the criteria are met. In-service withdrawals of all or a portion of a participant's rollover account balance may be withdrawn at any time.

**Forfeited Accounts**

As of December 31, 2024 and 2023, forfeited nonvested accounts totaled \$401 and \$381, respectively. These accounts will be used to pay the administrative expenses of the Plan. No forfeited nonvested accounts were used during the year ended December 31, 2024 to reduce administrative expenses.

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

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

**Use of Estimates**

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America 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**

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodian and insurance company. See Note 3 for discussion of fair value measurements.

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Contributions**

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

**Notes Receivable from Participants**

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan document.

**Payment of Benefits**

Benefits are recorded when paid.

**Expenses**

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Organization. Expenses that are paid by the Organization are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

**NOTE 3: FAIR VALUE MEASUREMENTS**

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

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 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.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 3: FAIR VALUE MEASUREMENTS (continued)**

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

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

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

*Mutual Funds:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. 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.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

<b>Assets at Fair Value as of December 31, 2024</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
Investments at Fair Value	<b>\$ 7,557,250</b>	\$ -	\$ -	<b>\$ 7,557,250</b>
<b>Assets at Fair Value as of December 31, 2023</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Mutual funds	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681
Investments at Fair Value	\$ 6,290,681	\$ -	\$ -	\$ 6,290,681

**NOTE 4: CERTIFIED INVESTMENTS**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC (the trustee of the Plan).

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 5: RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC. Ascensus, LLC, as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party in interest transactions.

Fees paid by the Plan to the trustee totaled \$7,097 for the year ended December 31, 2024, and are reflected as a reduction in investment income.

Certain administrative functions of the Plan are performed by employees of the Organization. No such employee receives compensation from the Plan. These transactions qualify as party-in-interest transactions and are exempt from the prohibited transaction rules.

**NOTE 6: PLAN TERMINATION**

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

**NOTE 7: TAX STATUS**

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe the terms of the Plan have been prepared to conform with the requirements of Section 403(b) of the IRC and is currently being operated in conformity with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified.

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

**NOTE 8: RISKS AND UNCERTAINTIES**

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

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 9: SUBSEQUENT EVENTS**

The Plan has evaluated subsequent events through February 17, 2026, the date the financial statements were available to be issued.

The Plan experienced delays in the completion of its annual audit and the filing of Form 5500 with the Department of Labor. The delays were primarily due to participant count reconciliation issues identified during the preparation of the Plan's financial statements, which required additional time to resolve. Management has worked with service providers to resolve the outstanding reconciliation matters. The potential financial impact of any penalties or corrective actions, if any, cannot be reasonably estimated at this time.

**PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN**  
**EIN: 23-2823744**  
**PLAN NUMBER: 001**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**SCHEDULE H, LINE 4(i)**  
**DECEMBER 31, 2024**

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	
*	American Century Small Cap Growth Fund Investor Class	Registered Investment Companies	**	\$ 332,411
*	American Century Ultra Fund Class R6	Registered Investment Companies	**	66,135
*	American Funds EuroPacific Gr R4	Registered Investment Companies	**	105,281
*	American Funds New World Fund Class R4	Registered Investment Companies	**	4,360
*	BlackRock Mid-Cap Growth Equity Portfolio Class K	Registered Investment Companies	**	31,823
*	BlackRock Technology Opportunities Fund Service Shares	Registered Investment Companies	**	28,180
*	Cohen & Steers Real Estate Securities Fund, Inc. Class Z	Registered Investment Companies	**	110,365
*	Columbia Dividend Income Fund Institutional 3 Class	Registered Investment Companies	**	88,200
*	Fidelity Advisor Total Bond Fund Class I	Registered Investment Companies	**	89,192
*	Janus Henderson Balanced Fund Class N	Registered Investment Companies	**	490,870
*	MFS Core Equity Fund Class R6	Registered Investment Companies	**	212,992
*	PIMCO Diversified Income Fund Institutional Class	Registered Investment Companies	**	1,087
*	T. Rowe Price Retirement 2010 Fund, Advisor Class	Registered Investment Companies	**	564
*	T. Rowe Price Retirement 2015 Fund, Advisor Class	Registered Investment Companies	**	568
*	T. Rowe Price Retirement 2020 Fund, Advisor Class	Registered Investment Companies	**	46,095
*	T. Rowe Price Retirement 2025 Fund, Advisor Class	Registered Investment Companies	**	310,066
*	T. Rowe Price Retirement 2030 Fund, Advisor Class	Registered Investment Companies	**	835,333
*	T. Rowe Price Retirement 2035 Fund, Advisor Class	Registered Investment Companies	**	283,193
*	T. Rowe Price Retirement 2040 Fund, Advisor Class	Registered Investment Companies	**	68,836
*	T. Rowe Price Retirement 2045 Fund, Advisor Class	Registered Investment Companies	**	538,426
*	T. Rowe Price Retirement 2050 Fund, Advisor Class	Registered Investment Companies	**	308,065
*	T. Rowe Price Retirement 2055 Fund, Advisor Class	Registered Investment Companies	**	477,534
*	T. Rowe Price Retirement 2060 Fund, Advisor Class	Registered Investment Companies	**	436,958
*	T. Rowe Price Retirement 2065 Fund, Inv	Registered Investment Companies	**	18,787
*	Thornburg International Equity Fund Class R3	Registered Investment Companies	**	93,072
*	Vanguard 500 Index Fund Admiral Shares	Registered Investment Companies	**	1,064,267
*	Vanguard Energy Fund Investor Shares	Registered Investment Companies	**	4,852
*	Vanguard Federal Money Market Inv	Registered Investment Companies	**	99,364
*	Vanguard Growth Index Fund Admiral Shares	Registered Investment Companies	**	961,222
*	Vanguard Health Care Index Fund Admiral Shares	Registered Investment Companies	**	2,472
*	Vanguard Information Technology Index Fund Admiral Shares	Registered Investment Companies	**	13,210
*	Vanguard Mid Cap Index Fund Admiral Shares	Registered Investment Companies	**	358,514
*	Vanguard Small-Cap Index Fund Admiral Shares	Registered Investment Companies	**	68,125
*	Vanguard Windsor II Fund Admiral Shares	Registered Investment Companies	**	6,831
			**	<u>7,557,250</u>
*	Notes Receivable From Participants	Interest rates: 5.00% - 9.00%	\$0	<u>3,468</u>
				<u>\$ 7,560,718</u>

\* A party-in-interest as defined by ERISA

\*\* Cost omitted for participant-directed investments

The above information has been certified by Ascensus, LLC as an authorized representative of Ascensus Trust Company and Newport Trust Company, LLC, the Plan's trustee, as complete and accurate.

**SCHEDULE H  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**Financial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning		and ending	
<b>A</b> Name of plan	<b>B</b> Three-digit plan number (PN) ▶		
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500	<b>D</b> Employer Identification Number (EIN)		

**Part I Asset and Liability Statement**

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

<b>Assets</b>		<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<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>		
<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>		
<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>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>		

		(a) Beginning of Year	(b) End of Year
<b>1d</b>	Employer-related investments:		
(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>	
<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>	
<b>Net Assets</b>			
<b>l</b>	Net assets (subtract line 1k from line 1f).....	<b>1l</b>	

**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.

		(a) Amount	(b) Total
<b>Income</b>			
<b>a</b>	<b>Contributions:</b>		
(1)	Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	
	<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	
	<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	
(2)	Noncash contributions.....	<b>2a(2)</b>	
(3)	Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>	
<b>b</b>	<b>Earnings on investments:</b>		
(1)	Interest:		
	<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>	
	<b>(F)</b> Other.....	<b>2b(1)(F)</b>	
	<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>	
(2)	Dividends: <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>	
	<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>	
(3)	Rents.....	<b>2b(3)</b>	
(4)	Net gain (loss) on sale of assets: <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>	
(5)	Unrealized appreciation (depreciation) of assets: <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
<b>(6)</b> Net investment gain (loss) from common/collective trusts.....	<b>2b(6)</b>		
<b>(7)</b> Net investment gain (loss) from pooled separate accounts.....	<b>2b(7)</b>		
<b>(8)</b> Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
<b>(9)</b> Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
<b>(10)</b> Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		

**Expenses**

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

**Net Income and Reconciliation**

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

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name:

(2) EIN:

**d** The opinion of an independent qualified public accountant is **not attached** because:

- (1)  This form is filed for a CCT, PSA, 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.) .....	4a		
<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.) .....	4b		
<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.) .....	4c		
<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.) .....	4d		
<b>e</b> Was this plan covered by a fidelity bond? .....	4e		
<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? .....	4f		
<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? .....	4g		
<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? .....	4h		
<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.) .....	4i		
<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.) .....	4j		
<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? .....	4k		
<b>l</b> Has the plan failed to provide any benefit when due under the plan? .....	4l		
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....	4m		
<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. ....	4n		

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

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

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

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

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

**Attachment to 2024 Form 5500**  
**Schedule H, line 4i - Schedule of Assets (Held at End of Year)**

**Plan Name** PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
**Plan Sponsor's Name** PHILADELPHIA LEGAL ASSISTANCE

**EIN:** 23-2823744  
**PN:** 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
	Columbia	Columbia Dividend Income I3	0	88,200
	Vanguard	Vanguard Windsor II Adm	0	6,831
	Vanguard	Vanguard 500 Index Adm	0	1,064,267
	MFS	MFS Core Equity R6	0	212,992
	Vanguard	Vanguard Growth Index Adm	0	961,222
	Vanguard	Vanguard Mid Cap Index Adm	0	358,514
	BlackRock	BlackRock Mid-Cap Growth Equity K	0	31,823

**Attachment to 2024 Form 5500**  
**Schedule H, line 4i - Schedule of Assets (Held at End of Year)**

**Plan Name** PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
**Plan Sponsor's Name** PHILADELPHIA LEGAL ASSISTANCE

**EIN:** 23-2823744  
**PN:** 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
	Vanguard	Vanguard Small-Cap Index Adm	0	68,125
	Thornburg	Thornburg International Equity R3	0	93,072
	American Eupac	American Eupac R4	0	105,281
	American Funds	American Funds New World R4	0	4,360
	Janus Henderson	Janus Henderson Balanced N	0	490,870
	PIMCO	PIMCO Diversified Income Instl	0	1,087
	Vanguard	Vanguard Energy Inv	0	4,852

**Attachment to 2024 Form 5500**  
**Schedule H, line 4i - Schedule of Assets (Held at End of Year)**

**Plan Name** PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
**Plan Sponsor's Name** PHILADELPHIA LEGAL ASSISTANCE

**EIN:** 23-2823744  
**PN:** 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
	Vanguard	Vanguard Health Care Index Adm	0	2,472
	Cohen & Steers	Cohen & Steers Real Estate Secs Z	0	110,365
	T. Rowe Price	T. Rowe Price Ret 2010 Adv	0	564
	T. Rowe Price	T. Rowe Price Ret 2015 Adv	0	568
	T. Rowe Price	T. Rowe Price Ret 2020 Adv	0	46,095
	T. Rowe Price	T. Rowe Price Ret 2025 Adv	0	310,066
	T. Rowe Price	T. Rowe Price Ret 2030 Adv	0	835,333

**Attachment to 2024 Form 5500**  
**Schedule H, line 4i - Schedule of Assets (Held at End of Year)**

**Plan Name** PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
**Plan Sponsor's Name** PHILADELPHIA LEGAL ASSISTANCE

**EIN:** 23-2823744  
**PN:** 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
	T. Rowe Price	T. Rowe Price Ret 2035 Adv	0	283,192
	T. Rowe Price	T. Rowe Price Ret 2040 Adv	0	68,836
	T. Rowe Price	T. Rowe Price Ret 2045 Adv	0	538,426
	T. Rowe Price	T. Rowe Price Ret 2050 Adv	0	308,065
	T. Rowe Price	T. Rowe Price Ret 2055 Adv	0	477,534
	T. Rowe Price	T. Rowe Price Ret 2060 Adv	0	436,958
	Vanguard	Vanguard Federal Money Market Inv	0	99,365

**Attachment to 2024 Form 5500**  
**Schedule H, line 4i - Schedule of Assets (Held at End of Year)**

**Plan Name** PHILADELPHIA LEGAL ASSISTANCE 403(B) PLAN  
**Plan Sponsor's Name** PHILADELPHIA LEGAL ASSISTANCE

**EIN:** 23-2823744  
**PN:** 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
	T. Rowe Price	T. Rowe Price Ret 2065 Inv	0	18,787
	Small Cap	American Century Small Cap Gr Inv	0	332,411
	BlackRock	BlackRock Technology Opport Svc	0	28,180
	Vanguard	Vanguard Information Tech Index Adm	0	13,210
	Fidelity	Fidelity Advisor Total Bond I	0	89,192
	American Century	American Century Ultra R6	0	66,135
	Participant's Loan Account	Various Rates and Maturities	0	3,468